

22226

THE STATE OF SOUTH CAROLINA
In the Court of Appeals

APPEAL FROM YORK COUNTY
Family Court

Robert E. Guess, Family Court Judge

Case No. 2011-DR-46-1905

Tzvetelina Miteva, ... Appellant,

v.

Nicholas Robinson, ... Respondent.

SUPPLEMENTAL RECORD ON APPEAL

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Case Report Summary



Print Date/Time: 12/21/2012 13:22
Login ID: PENDERT
Case Number: 2012-00036671

York County Sheriff's Office
ORI Number: SC04600



Case

Case Number: 2012-00036671
Location: [REDACTED]
CLOVER, SC [REDACTED]
Reporting Officer ID: D4529 - Davidson

Incident Type: Indecent Exposure - S13
Occurred From: 06/01/2010 08:00
Occurred Thru: 07/30/2011 21:00
Disposition:
Disposition Date:
Reported Date: 10/29/2012 12:19 Monday

Offenses

No.	Group/ORI	Crime Code	Statute	Description	Counts
1	State	99L	XX13	Other	1

Subjects

Type	No.	Name	Address	Phone	Race	Sex	DOB/Age
Complainant	1	Miteva, Lina	[REDACTED] Charlotte, NC [REDACTED]	[REDACTED]	White	Female	[REDACTED] 1970 42
Suspect	1	Robinson, Nicholas	[REDACTED] CLOVER, SC [REDACTED]	[REDACTED]	White	Male	[REDACTED] 1956 56
Victim	1	P [REDACTED], Anna	[REDACTED] Charlotte, NC [REDACTED]	[REDACTED]	White	Female	[REDACTED] 1997 15

Arrests

Arrest No.	Name	Address	Date/Time	Type	Age

Property

Date	Code	Type	Make	Model	Description	Tag No.	Item No.

Vehicles

No.	Role	Vehicle Type	Year	Make	Model	Color	License Plate	State

OfficerID: Davidsons, Narrative

On 10-29-2012, I spoke with Lina by telephone who stated that she wanted to make a report. Lina stated that on several occasions during the time she was living with Nicholas, that he would walk around the house nude. Lina stated that he would do this in front of her child, his step child. After she confronted him about it, he quit doing it while she was home, but continued doing it while Anna was home and told her not to tell. Lina stated that it was not right for him exposing himself to a child. I asked if he made any lude statements or actions while being nude or towards Anna, and she stated she didn't know of any. I advised her that just him being nude in his own home was not in itself a criminal offense.

mh 10/30/12

Routing:

Incident Report



Print Date/Time: 05/07/2012 08:25

Login ID: Lewisj

York County Sheriff's Office

ORI Number: SC0460000

Incident: 2010-00011982

Incident Date/Time: 4/17/2010 10:08:47 PM

Location: [REDACTED]
CLOVER SC - South Carolina

Incident Type: E911

Venue: Clover

Phone Number: [REDACTED]

Report Required: No

Prior Hazards: No

LE Case Number:

Source: 911

Priority: 1

Status: In Progress

Nature of Call: HANG UP

Unit/Personnel

Unit	Personnel
220	T6159-Thomasson
227	N0179-Beck

Person(s)

No.	Role	Name	Address	Phone	Race	Sex	DOB
	Caller	Robinson, Nicholas	[REDACTED] CLOVER SC - South Carolina	[REDACTED]			

Vehicle(s)

Role	Type	Year	Make	Model	Color	License	State

Disposition(s)

Disposition	Count
N	2

Property

Date	Code	Type	Make	Model	Description	Tag No.	Item No.

Dispatch Narrative

AS400 NARRATIVE FOR INCIDENT # 201000011982

SC0460000

Created 2010/04/17 By BROOMEL -

Last Changed 2010/04/17 By BROOMEL -

Information on the units assigned to the call follows.

Unit#: 220 Radio#: Ofcr 1: T6159 Ofcr 2:
 DSP: 04/17/10 22:10 ARV: : CLR: 04/17/10 22:18
 Unit#: 227 Radio#: Ofcr 1: N0179 Ofcr 2:
 DSP: 04/17/10 22:10 ARV: 04/17/10 22:14 CLR: 04/17/10 22:18

Incident Report



Print Date/Time: 05/07/2012 08:25

Login ID: Lewisj

York County Sheriff's Office
ORI Number: SC0460000

CAD System Narrative

AS400 NARRATIVE FOR INCIDENT # 201000011982

SC0460000

Created 2010/04/17 By BROOMEL -
Last Changed 2010/04/17 By BROOMEL -

MCCLUREK CHANGED ADDITIONAL INFORMATION FROM 22:09:45

MCCLUREK CHANGED ADDITIONAL INFORMATION FROM 22:12:23

CAD Narrative

AS400 NARRATIVE FOR Incident # 201000011982 SC0460000

Created 2010/04/17 By BROOMEL -
Last Changed 2010/04/17 By BROOMEL -

RESID:
ON CALL BACK SOMEONE PICK UP PHONE AND HUNG
IT UP
SPOKE WITH MS ROBINSON SAID EVERYTHING 10-4

Incident Report



Print Date/Time: 05/07/2012 08:25

Login ID: Lewisj

York County Sheriff's Office
ORI Number: SC0460000

Incident: 2010-00051062

Incident Date/Time: 12/5/2010 1:59:51 AM

Location: [REDACTED]
CLOVER SC - South Carolina [REDACTED]

Incident Type: Domestic

Venue: Clover

Phone Number:

Report Required: No

Prior Hazards: No

LE Case Number:

Source: 911

Priority: 2

Status: In Progress

Nature of Call: IN PROGRESS

Unit/Personnel

Unit	Personnel
246	K0638-King
247	G3860-Gregory

Person(s)

No.	Role	Name	Address	Phone	Race	Sex	DOB
	Caller	LINA	<UNKNOWN>	[REDACTED]			

Vehicle(s)

Role	Type	Year	Make	Model	Color	License	State

Disposition(s)

Disposition	Count
N	1
19241924	1

Property

Date	Code	Type	Make	Model	Description	Tag No.	Item No.

CAD Narrative

12/05/2010 02:01:07 Connolly, Matthew Narrative: CALLER STATES THAT HER HUSBAND HAS GONE CRAZY
12/05/2010 02:01:17 Connolly, Matthew Narrative: UNKNOWN ON WEAPONS
12/05/2010 02:01:28 Connolly, Matthew Narrative: HE IS IN THE KITCHEN
12/05/2010 02:01:32 Connolly, Matthew Narrative: SHE IS IN THE BED ROOM
12/05/2010 02:01:49 Connolly, Matthew Narrative: NICK ROBINSON IS THE SUSP
12/05/2010 02:02:54 Connolly, Matthew Narrative: CALLER STATES THAT HE HAS NOT HIT HER
12/05/2010 02:03:06 Connolly, Matthew Narrative: SHE DOESNT KNOW WHY HE IS ACTING LIKE THIS
12/05/2010 02:03:13 Connolly, Matthew Narrative: SHE HAS ME ON HOLD
12/05/2010 02:05:41 Connolly, Matthew Narrative: SHE IS BACK ON THE PHONE SAYING THAT THEY DONT NEED HELP
12/05/2010 02:06:29 Connolly, Matthew Narrative: SHE IS TELLING ME THAT SHE IS SORRY FOR CALLING AND HE PROMISED THAT HE WILL BE OK

Incident Report



Print Date/Time: 05/07/2012 08:26
Login ID: Lewlsj

York County Sheriff's Office
ORI Number: SC0460000

Incident: 2011-00011245

Incident Date/Time: 4/9/2011 11:18:29 PM
Location: [REDACTED]
CLOVER SC - South Carolina [REDACTED]

Incident Type: E911
Venue: Clover

Phone Number:
Report Required: No
Prior Hazards: No
LE Case Number:

Source: Telephone
Priority: 2
Status: In Progress
Nature of Call:

Unit/Personnel

Unit	Personnel
246	K0638-King
247	G3860-Gregory

Person(s)

No.	Role	Name	Address	Phone	Race	Sex	DOB
	Caller	RD, ROBINSON	<UNKNOWN>	[REDACTED]			

Vehicle(s)

Role	Type	Year	Make	Model	Color	License	State

Disposition(s)

Disposition	Count
N	2

Property

Date	Code	Type	Make	Model	Description	Tag No.	Item No.

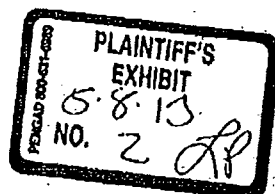
CAD Narrative

04/09/2011 23:19:47 Hill, Tammy Narrative: FEMALE ON SCENE SD POLICE NOT NEEDED/SHE THINKS EVERYTHING IS FINE NOW

04/09/2011 23:19:58 Hill, Tammy Narrative: WDNT TELL ME THE REASON FOR HER CALL

Plaintiff had on her account before the formal marriage (non marital)

Bank	Date	Amount	Comments
ING	11/30/2007	25,864.74	Plaintiff's account
ING	11/30/2007	2,600.00	Security deposit for the rental property in Maryland
Wachovia	11/30/2007	6,604.62	Plaintiff's account
Bank of America	Nov-07	3,161.40	Ivan Tchetrailov and Tzvetelina Miteva
		38,230.76	



Tzvetelina G Miteva
Waxhaw NC

Save more with less effort with an Automatic Savings Plan (ASP). It's an easy way to make your account grow.

Here's how to start:

1. Login to ingdirect.com with your Customer Number and PIN, then click on the 'Automatic Savings Plan' icon.
2. Select how often and how much you'd like to save.
3. Click 'Add' to accept and we'll do the rest!

Since you became an Orange Saver on January 30, 2004,
your account(s) have earned:

\$1,054.74

Customer Number 8607

Your Savings Summary as of November 30, 2007

Account Type	Nickname	Account Number	Account Balance	Joint Name
Orange Savings Account	linamileva	9726	\$25,864.74	
Orange CD	Chris	1583	\$2,600.00	

Your Orange Savings Account Activity

Account: linamileva Current Interest Rate: 4.121% Annual Percentage Yield Earned: 4.24% Interest Life To Date: \$1,054.74
Year to date Interest: \$442.31

Activity	Date	Amount	Balance
Opening Balance	10/01/07		\$17,725.64
Monthly Interest Paid	10/31/07	\$63.49	\$17,789.13
Interest Rate Change from 4.218% to 4.121%	11/01/07		\$17,789.13
Internet Deposit WACHOVIA BANK N.A. checking account XXXXXXXX6340	11/09/07	\$8,000.00	\$25,789.13
Monthly Interest Paid	11/30/07	\$75.61	\$25,864.74
Closing Balance	11/30/07		\$25,864.74

Your Orange Certificate of Deposit Summary

Account	Investment Amount	Term (months)	Maturity Date	Interest Rate	APY Earned This Period	# of Days In This Period	Accrued Interest This Period	Interest Earned to Date
Chris	\$2,600.00	12	05/20/08	5.10%	5.10%	61	\$22.16	\$70.84

Your email address is: lina_miteva@hotmail.com. Update this and all your information at ingdirect.com in the My Info section.





Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Page 1 of 3
Statement Period
11-21-07 through 12-19-07
B 13 0 A P PA 13 0046347
Number of checks enclosed: 0
Account Number: 6177



20001 001 SCH999 0

IVAN D CHETRAFILOV
TZVETELINA G MITEVA
[REDACTED]
DERWOOD MD [REDACTED]

Our free Online Banking service allows you to check balances, track account activity and more.
Enroll at www.bankofamerica.com.

Customer Service Information

www.bankofamerica.com

For additional information or service, you may call:
1.800.432.1000 Priority Telephone Banking
1.800.288.4408 TDD/TTY Users Only
1.800.688.6086 En Español

Or you may write to:
Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Deposit Accounts

Money Market Savings

IVAN D CHETRAFILOV TZVETELINA G MITEVA

Your Account at a Glance

Account Number	[REDACTED] 6177	
Beginning Balance on 11-21-07	\$ 3,160.95	Annual Percentage Yield Earned this Statement
Deposits and Other Additions	+ 0.63	Period: 0.25%
Other Subtractions	- 0.18	Interest Paid Year to Date: \$8.84
Ending Balance on 12-19-07	\$ 3,161.40	Federal Withholding This Period: \$0.18

Money Market Savings Additions and Subtractions

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
12-19	0.18-	3,160.77	Federal Withholding
12-19	0.63 +	3,161.40	Interest Earned



Централна Кооперативна Банка

До: ЦЕНТРАЛНА КООПЕРАТИВНА БАНКА

Банка

Клон: ЦКБ АД - клон ВАРНА

Адрес: Варна, Бул. Съборни 58А

80808ET-AA-1884

участник в статистическия отчет
18.08.2008, 15:57:41, Варна ИРМ Черноморец
дата, час и място на предаване

ИДИС на кредитора

Платете на - име на получателя:

ЦВЕТЕЛИНА ГОСПОДИНОВА МИТЕВА

IBAN на получателя:

9983 00

BIC на банката на получателя:

CECBBGSGF

При банка - име на банката на получателя:

ЦКБ АД Клон Варна

ПРЕВОДНО НАРЕЖДАНЕ
за кредитен превод

Вид валута:

USD

Сума:

29'780.00

Основание за превод - информация за получателя:

ПРЕХВЪРЛЯНЕ СРЕДСТВА

Ошо пояснения:

Наредил - име:

ЦВЕТЕЛИНА ГОСПОДИНОВА МИТЕВА

IBAN на наредителя:

9983 00

BIC на банката на наредителя:

CECBBGSGF

Платежна система:

Такси:

С02

Дата на изпълнение:

18.08.2008

Съставил:

Цветелина Господинова Кочова

Проверил:

Ползва се при превод към чужбина и в полза на местни и чуждестранни лица в страната, на стойност равна или надвишаваща сумата по Фл.зп.1 от Наредба 27 на БНБ за статистиката на платежния баланс

Данни за наредителя -

Държава на наредителя

Адрес на наредителя

Данни за получателя -

Държава на получателя

Адрес на получателя

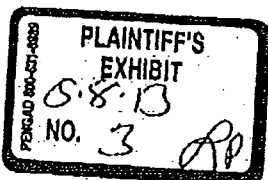
Описание на икономическата същност на превода

При превод на средства във връзка с вече предоставени от или на чуждестранно лице финансови кредити

Номер на БНБ

Известно ми е, че за посочването на неверни данни носи отговорност по чл.313 от Наказателният кодекс

Р-1112, издадена от БНБ на 15.02.03



До
Централна Кооперативна Банка АД
Клон



НАРЕЖДАНЕ ЗА БАНКОВ ПРЕВОД В ЧУЖДЕСТРАННА ВАЛУТА

Нареждам/е, като задължите сметка № [REDACTED] да излъчите следния банков превод.

Please, execute the following bank transfer by debiting our account № [REDACTED]

- 1) Име и адрес на нареждателя
Name and Address of Orderer

TZVETELINA GOSPODINOVA
MITEVA

- 2) Сума и Валута на превода
Amount and currency of Transfer

VARNA MLADOST 1031317122

Вид Валута (currency):

USD

Сума цифром
(amount in figures):

37000

Сума словом
(amount in letters):

тридесет хи хиляди

- 3) Банка на получателя
Beneficiary's Bank

Име и адрес
Name and Address
SWIFT - код
SWIFT - code

Bank of America - 4433
South Tryon Street - Charlotte, NC
[REDACTED] - 483

- 4) Номер на сметката на получателя или IBAN
Beneficiary's Account Number or IBAN

[REDACTED] 1318

- 5) Име и адрес на получателя
Beneficiary's Name and Address

TZVETELINA GOSPODINOVA MITEVA
[REDACTED] Lake Wylie
SC

- 6) Мотив за плащане
Details of Payment

TRANSFER

- 7) Банковите комисиони
Banks' Charges

На ЦКБ АД са за сметка на
of CCB are for the account of

На чуждите банки са за сметка на
of foreign banks are for the account of

за моя/наша сметка:
ourselves:



получателя:
beneficiary:



за моя/наша сметка:
ourselves:



получателя:
beneficiary:



- 8) Банка-посредник по превода (по желание)
Intermediary Bank (optional)

- 9) Допълнителни изисквания по банковия превод
Additional requirements regarding the bank transfer

Декларирам/е, че съм/ сме запознат/а/и с изискванията на Валутния Закон, Закона за Мерките срещу Изпирането на Парично, както и с Условиата на Тарифата за таксите и комисионите на ЦКБ АД.
I/We declare, that I am/we are acquainted with the stipulations of the Currency Act, the Law on the Measures against Money Laundering and the Terms and Conditions of the Tariff of Central Cooperative Bank Plc.

Централна Кооперативна Банка

Message Name: SINGLE CUSTOMER CREDIT TRANSFER

Message Type: F 103 Sent/Received: AEIBUS33XXXX

Direction: Input STANDARD CHARTERED BANK

Priority: Normal AMERICAN EXPRESS TOWER

Session: 4919 FLOOR 23

Sequence: 431269 NEW YORK, NY

MIR:	Time	Output	Time	ACK	Flag	NAK	Code	DUP	Flag	AUTH	Code
1269	0933			0						Sc	

1: MESSAGE HEADER

2: APPLICATION HEADER 1269

1103AEIBUS33XXXXN

3: USER HEADER

:108: Message User Reference

MUR: 0279

4: MESSAGE TEXT

:20: Sender's Reference

TRN: 0279

:23B: Bank Operation Code

CRED

:32A: Value Date, Currency Code, Interbank Settled Amount

Value Date: 081002

Currency Code: USD

Settled Amount: 37'000,00

:33B: Currency/Instructed Amount

Currency Code: USD

Amount: 37'000,00

50K: Ordering Customer

Optional Account Line: 8300

Full Address: TZVETELINA GOSPODINOVA MITEVA

MLADOST 103/3/7/122

VARNA BULGARIA

:57D: Account With Institution

Optional Account Line: 4483

Full Address: BANK OF AMERICA

CHARLOTTE, NC

:59: Beneficiary Customer

Optional Account Line: 1318

Full Address: TZVETELINA GOSPODINOVA MITEVA

LAKE WYLE SC

:70: Remittance Information

Free Format: TRANSFER

:71A: Details of Charges

SHA

5: TRAILER

MAC: Authenticator 34A57F85 Status Sc

CHK: Checksum 9F2A

**** END OF MESSAGE ****

PRINTER: BRVN.3865.02572

QUERY: BRVN ALL

BY: BRVN

DATABASE KEY:

80001

Централна Кооперативна Банка:

1

ЦКБ АД - клон ДОНДУКОВ
София, бул. Дондуков 7В, тел. 02/9267914/22
БУЛСТАТ: 0370

ИЗВЛЕЧЕНИЕ ПО СМЕТКА 1 - 6

Дата: 29.05.2012 Стр. 1 от 1

Валута: BGN
С-ка No: 9983 00
BIC: CKBVBG33
Период: 02.01.2007 - 31.12.2007

ЦВЕТЕЛИНА ГОСПОДИНОВА МИТЕВА

ЦЕНТРАЛНА ПОЩА

ВАРНА 9000

Описание на операцията:

Дата	Основание	Валют	Дебит	Кредит	Салдо
	Старо салдо	01.01.2007	0.00	0.00	0.00 K
22.08.2007	42300ET-AA-9028.33.10 13:36:02 Преводно нареждане за: 1234.80 BGN Наредител: СОФИЙСКИ РАЙОНЕН СЪД ИВАН наредител: BG69CECB97903343897401 Получател: ЦВЕТЕЛИНА ГОСПОДИНОВА МИТЕВА ИВАН получател: BG86CECB97901082998300 Основание: 96232 ИД 4420 02 2 12 ДКИВАЙЛО СТЕФАНОВ ЗЛАТЕВ Задължено лице: ДСК Документ: 9 N/00.00.0000 БУЛСТАТ: 031462482	22.08.2007	0.00	1234.80	1234.80 K
31.08.2007	ЛИ-31.08.2007 01:33:56 Лихва поРазпл. с-ка в BGN на ЦВЕТЕЛИНА ГОСПОДИНОВА МИТЕВА : 31.08.2007	31.08.2007	0.00	0.06	1234.86 K
28.09.2007	ЛИ-28.09.2007 02:31:46 Лихва поРазпл. с-ка в BGN на ЦВЕТЕЛИНА ГОСПОДИНОВА МИТЕВА : 28.09.2007	28.09.2007	0.00	0.19	1235.05 K
31.10.2007	ЛИ-31.10.2007 01:00:35 Лихва поРазпл. с-ка в BGN на ЦВЕТЕЛИНА ГОСПОДИНОВА МИТЕВА : 31.10.2007	31.10.2007	0.00	0.23	1235.28 K
30.11.2007	ЛИ-30.11.2007 00:22:42 Лихва поРазпл. с-ка в BGN на ЦВЕТЕЛИНА ГОСПОДИНОВА МИТЕВА : 30.11.2007	30.11.2007	0.00	0.21	1235.49 K
31.12.2007	ЛИ-31.12.2007 17:27:45 Лихва поРазпл. с-ка в BGN на ЦВЕТЕЛИНА ГОСПОДИНОВА МИТЕВА : 31.12.2007	31.12.2007	0.00	0.22	1235.71 K
Оборот за периода Надрупан оборот и крайно салдо			0.00	1235.71	1235.71 K

000000000/829983

ЦКБ АД
29-05-2012
КЛОН ВАРНА 44

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☒ the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

[Signature] Borrower Nicholas A. Robinson Co-Borrower

I. TYPE OF MORTGAGE AND TERMS OF LOAN				Agency Case Number	Lender Case Number
Mortgage Applied for:	☐ VA ☐ FHA	☒ Conventional ☐ USDA/Rural Housing Service	☐ Other (explain):		121880

Amount \$ 241,950.00	Interest Rate 4.3750 %	No. of Months 360	Amortization Type: ☒ Fixed Rate ☐ GPM ☐ ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP) 3722 Messina Rd., Lake Wylie, SC 29710		No. of Units 1
Legal Description of Subject Property (attach description if necessary) L 45, Sec 2RCII RWOB 2823 PG245		Year Built 1985

Purpose of Loan: ☐ Purchase ☐ Construction ☐ Other (explain):	Property will be: ☒ Primary Residence ☐ Secondary Residence ☐ Investment
☒ Refinance ☐ Construction-Permanent	

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance Limited Cash-Out	Describe Improvements	☐ made ☐ to be made
1999	\$ 269,900.00	\$ 231,242.53		Cost: \$	

Title will be held in what Name(s) Tzvetelina Mileva	Manner in which Title will be held Husband and Wife	Estate will be held in: ☒ Fee Simple ☐ Leasehold (show expiration date)

Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)

III. BORROWER INFORMATION

Borrower				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable) Tzvetelina Mileva				Co-Borrower's Name (include Jr. or Sr. if applicable) Nicholas A Robinson			
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
[REDACTED]	[REDACTED]	[REDACTED] 1970	18	[REDACTED]	[REDACTED]	[REDACTED] 1956	18
☒ Married ☐ Unmarried (include single, divorced, widowed)		Dependents (not listed by Co-Borrower) no. 1 ages 11		☒ Married ☐ Unmarried (include single, divorced, widowed)		Dependents (not listed by Borrower) no. ages	
☐ Separated				☐ Separated			
Present Address (street, city, state, ZIP) [REDACTED], Lake Wylie, SC [REDACTED]				Present Address (street, city, state, ZIP) [REDACTED], Lake Wylie, SC [REDACTED]			
☒ Own ☐ Rent 10 No. Yrs.				☒ Own ☐ Rent 10 No. Yrs.			
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			

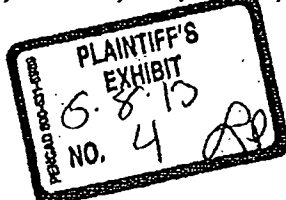
If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP)	☐ Own ☐ Rent ____ No. Yrs.	Former Address (street, city, state, ZIP)	☐ Own ☐ Rent ____ No. Yrs.

IV. EMPLOYMENT INFORMATION

Borrower		Co-Borrower	
Name & Address of Employer Price Waterhouse Coopers 1800 Tysons Blvd. McLean, VA 22102	☐ Self Employed Yrs. on this job 4 year(s) Yrs. employed in this line of work/profession 8 year(s)	Name & Address of Employer Independent Consultant [REDACTED] Lake Wylie, SC [REDACTED]	☒ Self Employed Yrs. on this job 26 year(s) 26 month(s) Yrs. employed in this line of work/profession 6 year(s)
Position/Title/Type of Business Consultant/Accounting	Business Phone (incl. area code) 703-918-3000	Position/Title/Type of Business Consultant/IT Risk Consul	Business Phone (incl. area code) 704-451-8445

If employed in current position for less than two years or if currently employed in more than one position, complete the following:



Borrower		IV. EMPLOYMENT INFORMATION (cont'd)		Co-Borrower	
Name & Address of Employer	☐ Self Employed	Dates (from - to)	Name & Address of Employer	☐ Self Employed	Dates (from - to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer	☐ Self Employed	Dates (from - to)	Name & Address of Employer	☐ Self Employed	Dates (from - to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 8,900.00	\$	\$ 8,900.00	Rent	\$ 1,643.22	\$ 1,208.02
Overtime				First Mortgage (P&I)		10.00
Bonuses				Other Financing (P&I)		48.01
Commissions				Hazard Insurance		250.00
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before occupying, see the notice in "describe other income" below)	0.00	0.00		Homeowner Assn. Dues		
				Other:		
Total	\$ 8,900.00	\$ 0.00	\$ 8,900.00	Total	\$ 1,643.22	\$ 1,516.03

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income

Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

VI. ASSETS AND LIABILITIES	
This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also. Completed ☒ Jointly ☐ Not Jointly	

ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Description		Liabilities and Pledged Assets. List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.		
Cash deposit toward purchase held by:	\$			
List checking and savings accounts below				
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Bank of America		BACHHOMELOANS 450 AMERICAN ST, SIMI VALLEY, CA 93085	1,700.00 / 185	314,400.00
Acct. no. 1318	\$ 81.00	Acct. no. 289		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Bank of America		AMEX P.O. BOX 981537, EL PASO, TX 79998	29.00 / 20	573.00
Acct. no. 4055	\$ 41,333.00	Acct. no. 9463		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
ING		AMEX	51.00 / 20	1,011.00
		Acct. no. 7336		

VI. ASSETS AND LIABILITIES (cont'd)					
Acct. no. 9728	\$ 75,408.00	Name and address of Company Wachovia	\$ Payment/Months 5.00 / 12	\$ 58.00	
Name and address of Bank, S&L, or Credit Union					
Acct. no. 3203		Name and address of Company Chase	\$ Payment/Months 1,643.00 / 142	\$ 232,030.00	
Acct. no. 5801		Name and address of Company See Cont. Page	\$ Payment/Months	\$ 219,327.00	
Life insurance net cash value	\$				
Face amount: \$					
Subtotal Liquid Assets	\$ 118,802.00				
Real estate owned (enter market value from schedule of real estate owned)	\$ 1,236,000.00				
Vested interest in retirement fund	\$				
Net worth of business(es) owned (attach financial statement)	\$				
Automobiles owned (make and year)	\$	Acct. no. Alimony/Child Support/Separate Maintenance Payments Owed to:	\$		
Other Assets (itemize)	\$	Job-Related Expense (child care, union dues, etc.)	\$		
		Total Monthly Payments	\$ 1851.00		
Total Assets a.	\$ 1,362,802.00	Net Worth (a minus b)	\$ 817,435.00	Total Liabilities b.	\$ 535,367.00

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income	
15952 Indian Hills Terrace Derwood MD 20855	R	Townhouse	\$ 325,000.00	\$ 314,400.00	\$ 0.00	\$ 1,700.00	\$ 0.00	\$ -1,700.00
3722 Messina Road Lake Wylie SC 29710	Rel	Single Family	645,000.00	231,243.00	0.00	1,543.22	0.00	0.00
6188 Chandler Road Clover SC 29710	R	Single Family	68,000.00	0.00	0.00	0.00	0.00	0.00
		Totals	\$1,236,000.00	\$ 545,643.00	\$ 0.00	\$ 3,243.22	\$ 260.00	\$ -1,980.00

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

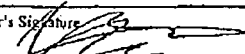
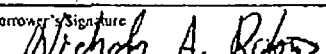
VII. DETAILS OF TRANSACTION			VIII. DECLARATIONS	
a. Purchase price	\$ 0.00	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation. a. Are there any outstanding judgments against you? b. Have you been declared bankrupt within the past 7 years? c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? d. Are you a party to a lawsuit? e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes" provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)	Borrower Yes No	
b. Alterations, improvements, repairs	0.00		Yes No	
c. Land (if acquired separately)	0.00		Yes No	
d. Refinance (incl. debts to be paid off)	232,030.00		Yes No	
e. Estimated prepaid items	4,021.18		Yes No	
f. Estimated closing costs	3,835.00		Yes No	
g. PMI, MIP, Funding Fee	0.00		Yes No	
h. Discount (if Borrower will pay)	3,629.25		Yes No	
i. Total costs (add items a through h)	244,115.44		Yes No	

VI. DETAILS OF TRANSACTION		VII. DECLARATIONS	
j. Subordinate financing	0.00	If you answer "Yes" to any questions a through l, please use continuation sheet for explanation.	
k. Borrower's closing costs paid by Seller	0.00	f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	
l. Other Credits (explain)	0.00	g. Are you obligated to pay alimony, child support, or separate maintenance?	
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	241,950.00	h. Is any part of the down payment borrowed?	
n. PMI, MIP, Funding Fee financed	0.00	i. Are you a co-maker or endorser on a note?	
o. Loan amount (add m & n)	241,950.00	j. Are you a U.S. citizen?	
p. Cash from/to Borrower (subtract j, k, l & o from i)	2,165.44	k. Are you a permanent resident alien?	
		l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	
		m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)? (2) How did you hold title to the home—solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	

IN ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in this application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature X 	Date 6/11/09	Co-Borrower's Signature X 	Date 6/11/09

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER ☐ I do not wish to furnish this information		CO-BORROWER ☐ I do not wish to furnish this information	
Ethnicity: ☐ Hispanic or Latino ☒ Not Hispanic or Latino	Race: ☐ American Indian or Alaska Native ☐ Native Hawaiian or Other Pacific Islander ☒ White	Ethnicity: ☐ Hispanic or Latino ☒ Not Hispanic or Latino	Race: ☐ American Indian or Alaska Native ☐ Native Hawaiian or Other Pacific Islander ☒ White
Sex: ☒ Female ☐ Male	Sex: ☐ Female ☒ Male		
To be Completed by Interviewer This application was taken by: ☐ Face-to-face interview ☒ Mail ☐ Telephone ☐ Internet		Name and Address of Interviewer's Employer Myers Park Mortgage - Ballantyne Office 141 Providence Road Charlotte, NC 28207	
Interviewer's Name (print or type) Jeff Furr		Interviewer's Signature Date 04/10/2009	
Interviewer's Phone Number (incl. area code) 704-971-6170			

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.

Borrower:

Tzvetelina Mitava

Agency Case Number:

Co-Borrower:

Nicholas A Robinson

Lender Case Number:

121880

VI. ASSETS AND LIABILITIES (Liability)

C Amex

2885; Monthly Payment = 51.00; Remaining Payments = 20; Unpaid balance = 1011.00

VI. ASSETS AND LIABILITIES (Liability)

C Discover

2029; Monthly Payment = 15.00; Remaining Payments = 22; Unpaid balance = 316.00

VI. ASSETS AND LIABILITIES (Liability)

C Bk of America

1140; Monthly Payment = 0.00; Remaining Payments = Infinity; Unpaid balance = 218000.00

VI. ASSETS AND LIABILITIES (Schedule of Real Estate Owned)

Property Address: 5320 W. Liberty Hill Road York SC 29745; Status: R; Type of Property: Single Family; Present Market Value: \$66,000.00; Amount of Mortgages & Liens: \$0.00; Gross Rental Income: \$0.00; Mortgage Payments: \$0.00; Insurance, Maintenance, Taxes & Misc.: \$0.00; Net Rental Income: \$0.00;

VI. ASSETS AND LIABILITIES (Schedule of Real Estate Owned)

Property Address: 5136 W. Liberty Hill Road York SC 29745; Status: R; Type of Property: Single Family; Present Market Value: \$55,000.00; Amount of Mortgages & Liens: \$0.00; Gross Rental Income: \$0.00; Mortgage Payments: \$0.00; Insurance, Maintenance, Taxes & Misc.: \$260.00; Net Rental Income: (\$260.00);

VI. ASSETS AND LIABILITIES (Schedule of Real Estate Owned)

Property Address: 5253 Golden Pond Drive York SC; Status: R; Type of Property: Single Family; Present Market Value: \$75,000.00; Amount of Mortgages & Liens: \$0.00; Gross Rental Income: \$0.00; Mortgage Payments: \$0.00; Insurance, Maintenance, Taxes & Misc.: \$0.00; Net Rental Income: \$0.00;

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature

X

Date

6/11/09

Co-Borrower's Signature

X

Nicholas A. Robinson

Date

6/11/09

200900067144
Filed for Record in
YORK COUNTY, SC
DAVID HAMILTON
06-17-2009 At 11:56 am.
DEED 10.00
State Tax .00
County Tax .00
OR Vol 10844 Page 283 - 285

Brice Law Firm, LLC
P. O. Drawer 300
York, SC 29745

STATE OF SOUTH CAROLINA

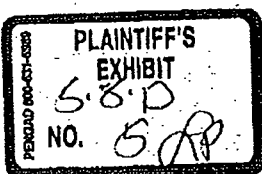
COUNTY OF YORK

)
) TITLE TO REAL ESTATE
)

KNOW ALL MEN BY THESE PRESENTS that Nicholas A. Robinson,
hereinafter referred to as "Grantor", in the State and County aforesaid, for and in NO
CONSIDERATION - OUTRIGHT GIFT to Tzvetelina Miteva,
[REDACTED] Lake Wylie, SC hereinafter the "Grantee", has granted,
bargained, sold and released; and by these presents does grant, bargain, sell and release
unto the Grantee, her heirs and assigns forever a one-half undivided interest in and to
the following described real property, to wit:

Being Lot 45 in Section 11, as shown on map recorded in Map Book 52, page 115 in
the Office of the Clerk of court for York County, and being a part of the property conveyed
to Crescent Land & Timber Corp. by deed of Duke Power Company recorded in Book 397,
page 361 in the Office of the Clerk of Court for said county.

DERIVATION: This being the identical real property conveyed to Nicholas A.
Robinson by deed of William Bernard Rea, Sr. and Carolina Conlon Rea recorded August
17, 1999 in Book 2823 at page 245, RMC Office for York County, SC.



RECORDED
YORK COUNTY
TAX ASSESSOR'S OFFICE
DATE 6-12-09
TAX MAP NO. 559-48
INITIALS CAR/TS

8K10844 P00283

TOGETHER with, all and singular, the rights, members, hereditaments and appurtenances to the said premises belonging or in anywise incident or appertaining.

TO HAVE AND TO HOLD all and singular the premises before mentioned unto the said Grantee, her heirs and Assigns forever.

And the Grantor does hereby bind its successors and/or assigns, Executors, Personal Representatives, and Administrators to warrant and forever defend all and singular the said premises unto the said Grantee and the Grantee's Heirs and Assigns, against the Grantor and the Grantor's heirs and assigns and against every person whomsoever lawfully claiming, or to claim, the same or any part thereof.

WITNESS the Hand and Seal of The Grantor(s) this the 11th day of June, 2009.

Signed, Sealed, and Delivered
in the presence of:

Chauisma Holt

Nicholas A. Robinson (Seal)
Nicholas A. Robinson

STATE OF SOUTH CAROLINA)
)
COUNTY OF YORK) PROBATE

Personally appeared before me the undersigned witness and made oath that
_he saw the within named Grantor sign, seal and as its act and deed, deliver the within
written Deed for the uses and purposes therein mentioned and that _he with the other
witness whose signature appears above witnessed the execution thereof.

Chaisma Holt

SWORN to before me this the
11th day of June, 2009

NOTARY PUBLIC FOR STATE OF S.C.
My Commission Expires: 3-25-15

Overview & Pay	Address Change	E-Billing																		
<table border="0"> <tr> <td>Owner Information</td> <td>Bill Information</td> <td>Payment Status</td> </tr> <tr> <td>ROBINSON NICHOLAS A & TZVETELINA MITEVA LAKE WYLIE, SC</td> <td>Record Type: Parcel Receipt No: 090318-11-3 Tax Year: 2011 Due Date: 01/15/2012</td> <td>Status: Paid Paid Amount: \$2,280.00 Date Paid: 12/25/2011 Total Balance Due: \$0.00</td> </tr> <tr> <td>Parcel Information</td> <td>Taxes</td> <td></td> </tr> <tr> <td>Map No: 559-00-00-048 District: 2BE Assessed Value: \$20,000 Appraised Value: \$500,000</td> <td>Base Amount: \$6,020.00 Net Taxes: \$2,280.00 Penalties: \$0.00 Balance Due: \$0.00</td> <td>Search for Other Penalties</td> </tr> <tr> <td>Description</td> <td>Penalty Dates</td> <td></td> </tr> <tr> <td>LOT 45 SEC 2</td> <td>Penalty Date: Amount Due January 16: 3% February 2: 10% March 17: 15%</td> <td></td> </tr> </table>			Owner Information	Bill Information	Payment Status	ROBINSON NICHOLAS A & TZVETELINA MITEVA LAKE WYLIE, SC	Record Type: Parcel Receipt No: 090318-11-3 Tax Year: 2011 Due Date: 01/15/2012	Status: Paid Paid Amount: \$2,280.00 Date Paid: 12/25/2011 Total Balance Due: \$0.00	Parcel Information	Taxes		Map No: 559-00-00-048 District: 2BE Assessed Value: \$20,000 Appraised Value: \$500,000	Base Amount: \$6,020.00 Net Taxes: \$2,280.00 Penalties: \$0.00 Balance Due: \$0.00	Search for Other Penalties	Description	Penalty Dates		LOT 45 SEC 2	Penalty Date: Amount Due January 16: 3% February 2: 10% March 17: 15%	
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Description	Penalty Dates																			
LOT 45 SEC 2	Penalty Date: Amount Due January 16: 3% February 2: 10% March 17: 15%																			

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Return Mail Operations
PO Box 14411
Des Moines, IA 50306-3411

Quarterly Mortgage Statement

Statement Date 10/02/11
Loan Number 0214994733
Property Address
3722 MESSINA RD
LAKE WYLIE SC 29710

Customer Service Online
yourwellsfargomortgage.com

Fax
(515) 324-2478

Telephone
(800) 762-6659

Correspondence
PO Box 10335
Des Moines IA 50306

Hours of Operation
Mon - Fri, 6 AM - 10 PM
Sat, 8 AM - 2 PM CT

Payments
PO Box 11701
Newark NJ 07101

Purchase or Refinance
(800) 443-3429

We accept telecommunications relay service calls.

IAT 15252/005410/015252 017 01 ACP2TS 708
TZVETELINA MITEVA
NICHOLAS A ROBINSON
CHARLOTTE NC

Summary

Payment (Principal and/or Interest, Escrow) \$1,619.68
Optional Product(s) \$0.00
Current Monthly Payment \$1,619.68
Overdue Payments \$0.00
Unpaid Late Charge(s) \$0.00
Other Charges \$0.00
TOTAL PAYMENT \$1,619.68

Unpaid Principal Balance \$232,720.39
(Contact Customer Service for your payoff amount)
Interest Rate 4.375%
Interest Paid Year-to-Date \$8,555.67
Taxes Paid Year-to-Date \$0.00
Escrow Balance \$1,206.41

Activity Since Your Last Statement

Date	Description	Total	Principal	Interest	Escrow	Other
10/02	Payment	\$1,619.68	\$358.25	\$849.77	\$411.66	
09/01	Payment	\$1,619.68	\$356.95	\$851.07	\$411.66	
08/01	Payment	\$1,432.76	\$355.66	\$852.36	\$224.74	
07/19	Hazard insurance pmt			\$1,072.72		ALLSTATE INSURANCE



Important Messages

This is not a bill, our records indicate your payments are scheduled to withdraw automatically. All funds are applied when sufficient funds have accumulated to make a full monthly payment as outlined in your mortgage note. If you are paying off your loan, please contact us at least five (5) days prior to your next withdrawal date.

READY TO BUY YOUR NEXT HOME?

Enjoy money-backed confidence that you'll close your loan on time with the Wells Fargo Closing GuaranteeSM program. And our quick PriorityBuyer[®] preapproval shows your financing is secure and you're ready to buy. Restrictions apply. Call 866-418-3476, stop by your local branch, or visit wellsfargo.com/newhome. Mention Code DMR7AAA.

TIP OF THE MONTH

To keep an eye on your credit, start by checking your credit report regularly. You'll find a lot more helpful information on ways to maintain healthy credit when you go to the "Protect Your Credit" section at wellsfargo.com/smarter_credit.

005413015252 ACP2TS 15252 ETN10001



Loan Number

0214994733

Check here and see
reverse for address
correction.

TZVETELINA MITEVA
NICHOLAS A ROBINSON
15252/005410/015252 017 01 ACP2TS 708

WELLS FARGO HOME MORTGAGE
PO BOX 11701
NEWARK NJ 07101-4701



THIS IS NOT A BILL, BUT FOR YOUR INFORMATION ONLY.

Total Amount Borrowed \$232,720.39

708 0214994733 3 10000161968016800801619680000000 000000007351498017 8

SCHEDULE OF MONIES TO NICHOLAS ROBINSON FROM LINA MITEVA

DOM: 11/25/07

DOS: 9/7/11

DOF: 8/30/11

2006

• November 09, 2006	Check #2067	\$3,000.00 (attached)
• November 16, 2006	Check #2068	\$2,000.00 (attached)
• December 05, 2006	Check #177	<u>\$5,000.00</u> (attached)
Total		\$10,000.00

2007

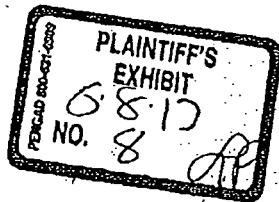
• March 20, 2007	Check #111	\$5,000.00 (attached)
• April 15, 2007	Check #2085	\$1,500.00 (attached)
• June 01, 2007	Check #2120	\$10,000.00 (attached)
• June 01, 2007	Check #2123	<u>\$5,000.00</u> (attached)
Total		\$21,500.00

2008

• January 21, 2008	Check #2146	<u>\$1,000.00</u> (attached)
Total		\$1,000.00

2009

• January 31, 2009	Check #2176	\$5,000.00 (attached)
• December 04, 2009	Check #2174	<u>\$15,000.00</u> (attached)
Total		\$20,000.00



Site	Paid Date	Serial	Routing	Account	PC	Amount	Sequence #	C:
VIEWPOINTE	20061120	[REDACTED]	[REDACTED]	[REDACTED] 76340	000080	3,000.00	1012169527	

TZVETELINA MITEVA Derwood, MD		2067
Nov 09, 2006 DATE		00-21/330 BRANCH 21003
PAY TO THE ORDER OF	Nicholas Robinson	\$ 3,000
	three thousand	00/100
WACHOVIA Wachovia Bank, N.A. wachovia.com		DOLLARS
FOR [REDACTED]		

3 1 2 9 6 6 3 4

10312607304
WACHOVIA NA 54671 96611
PHILA, PA 1920206 04PK
1012169527

DEPOSIT ONLY
N. Robinson

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Site	Paid Date	Serial	Routing	Account	PC	Amount	Sequence #	Cr
VIEWPOINTE	20061120	[REDACTED]	[REDACTED]	[REDACTED] 6340	000060	2,000.00	1012169528	

TZVETELINA MITEVA Derwood, MD		2068
Nov 16, 06 DATE		SS-21/530 BRANCH 21803
PAY TO THE ORDER OF	Nick Robinson	\$ 2,000
	two thousand	DOLLARS
 WACHOVIA Wachovia Bank, N.A. wachovia.com		
FOR [REDACTED] 6340 [REDACTED]		

6340 996 1012169528 WACHOVIA NA 540971 0661T PHILA. PA 11202006 04K

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Sequence Number: 1332541497

Capture Date: 12/07/2006

Check Number: 177

Bank Number 05350475

75 157 JEFFERSON MEMORIAL

177

01-02

17-448/538 SC 700

DATE Dec 05, 96

PAY TO THE ORDER OF NICK ROBINSON \$ 5.000

five thousand 00/100 DOLLARS

Bank of America

ACH PAY 069004423

FOR _____

7616

Oct 12 1963

45

795

10312007304
 WACHOWIA HA SWCZ71 345
 PHILA, PA 19102-0000 11P
 1014452205

Electronic Endorsements:

Date	Sequence	Bank #	Endrs Type	TRN	RRC	Bank Name
12/06/2006	071001014462295	31200730	Rtn Loc/BOFD	Y		WELLS FARGO BANK, NA
12/07/2006	001392541497	111012822	Undetermined	N		BANK OF AMERICA, NA

TZVETELINA G. MITEVA
NICHOLAS A. ROBINSON
DERWOOD, MD

11-06

3/20/2007

DATE

TIME

PAYMENT

BAD DEBT

OTHER

BAL. FWD.

5,040.00

Bank of America

ACH R/T 052001833

Deposited: 5316 W. Kibbey

For added security, the
account number no longer
appears on this copy.

0111

NOT NEGOTIABLE

Routing	Sequence #	Paid Date	Amount	Account	Serial	Capture Source
1018405130	04162007	\$1500.00	6340	2085	00900976	

TZVETELINA MITEVA		2085
Derwood, MD		DATE 15, 2007 65-211/530 BRANCH 21803
PAY TO THE ORDER OF	Nick Robinson	\$ 1,500.00
One thousand five hundred		DOLLARS
WACHOVIA		
Wachovia Bank, N.A.		
wachovia.com		
FOR		
6340		

101-007

10312007304
WACHOVIA NA SVC071 1573T
PHILA, PA 04162007 044K
1018405130

Routing	Sequence #	Paid Date	Amount	Account	Serial	Capture Source
[REDACTED]	3410319269	06062007	\$10000.00	[REDACTED] 76340	2120	00900976

TZVETELINA MITEVA Derwood, MD		2120
June 01, 2007 DATE		66-217530 BRANCH 21603
PAY TO THE ORDER OF	Nicholas A. Robinson	\$ 10,000.00
	ten thousand	00/100
		DOLLARS
 WACHOVIA Wachovia Bank, N.A. wachovia.com		
MICR line: [REDACTED] 76340 [REDACTED]		

JM-000

3410319269
WACHOVIA NA SVC 011 06201
[REDACTED] 06/06/07
[REDACTED]

0128 00837

T2AVETELINA MIREVA 2123
 Derwood, MD
 June 01, 2007 66-21/330
 DATE BRANCH 21803
 PAY TO THE ORDER OF: Nicholas Robinson \$ 5,000.00
 five thousand DOLLARS
 WACHOVIA
 Wachovia Bank, N.A.
 wachovia.com
 FOR 76340 2123

13-00000

051#

2

1716715385

W. B. Davis

Site	Paid Date	Serial	Routing	Account	PC	Amount	Sequence #	Ci
VIEWPOINTE	20080124	2146	[REDACTED]	[REDACTED] 76340	000060	1,000.00	854350590	

TZVETELINA MITEVA Derwood, MD		2146	66-21/530 BRANCH 21603
DATE 1-21-08			
PAY TO THE ORDER OF	Nicholas Robinson	\$ 1000.00	
One thousand 00/100		DOLLARS	
WACHOVIA Wachovia Bank, N.A. wachovia.com			
FOR [REDACTED]		[REDACTED]	

JAN 23	509
BASE OF AMERICA HA CAR	77498
4050001964 E4955 94 501	
01/23/08	
6100511312	

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PAY TO THE ORDER OF 2176
 \$ 5.00
 BALANCE
 DEPOSIT
 OTHER
 BALANCE FORWARD

For enhanced security, your name and account number do not appear on this copy.

NOT NEGOTIABLE

DO NOT USE FOR REORDERING PURPOSES

Protect Your DuplSec Checks Store your duplSec checks in your check box.

☒ Track your expenses...

☐ Clothing ☐ Food ☐ Transportation
☐ Credit Card ☐ Utilities ☐ Mortgage
☐ Entertainment ☐ Insurance ☐ Other: _____

☐ TAX-DEDUCTIBLE ITEM

2174

BALANCE FORWARD

Dec 04, 2009

THIS ITEM

BALANCE

DEPOSIT

OTHER

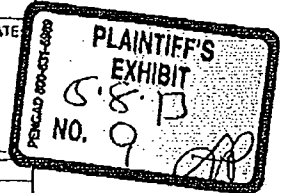
BALANCE FORWARD

Nicholas Robinson
fifteen thousand

NOT NEGOTIABLE

For enhanced security, your name and account number do not appear on this copy.

A. U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT SETTLEMENT STATEMENT		B. TYPE OF LOAN: 1. ☐ FHA 2. ☐ FmHA 3. ☐ CONV. UNINS. 4. ☐ VA 5. ☐ CONV. BRS.				
6. FILE NUMBER: MITEVA.T042009		7. LOAN NUMBER:				
8. MORTGAGE INS CASE NUMBER:						
C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "POC" were paid outside the closing; they are shown here for informational purposes and are not included in the totals. 1.0 3/98 (MITEVA.T042009.PFD.MITEVA.T042009.2)						
D. NAME AND ADDRESS OF BORROWER: Nicholas Robinson and Diane B. Evans York, SC 29745		E. NAME AND ADDRESS OF SELLER: Diane B. Evans		F. NAME AND ADDRESS OF LENDER:		
G. PROPERTY LOCATION: 3222 Ferguson Meadow York, SC 29745 York County, South Carolina		H. SETTLEMENT AGENT: Brice Law Firm, LLC PLACE OF SETTLEMENT 9 N. ROOSEVELT ST York, SC 29745		I. SETTLEMENT DATE: April 30, 2009		
J. SUMMARY OF BORROWER'S TRANSACTION				K. SUMMARY OF SELLER'S TRANSACTION		
100. GROSS AMOUNT DUE FROM BORROWER:				400. GROSS AMOUNT DUE TO SELLER:		
101. Contract Sales Price \$5,000.00				401. Contract Sales Price \$5,000.00		
102. Personal Property				402. Personal Property		
103. Settlement Charges to Borrower (Line 1400) 341.50				403.		
104.				404.		
105.				405.		
Adjustments For Items Paid By Seller in advance				Adjustments For Items Paid By Seller in advance		
106. City/Town Taxes to				406. City/Town Taxes to		
107. County Taxes to				407. County Taxes to		
108. Assessments to				408. Assessments to		
109.				409.		
110.				410.		
111.				411.		
112.				412.		
120. GROSS AMOUNT DUE FROM BORROWER \$5,341.50				420. GROSS AMOUNT DUE TO SELLER \$5,000.00		
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:				500. REDUCTIONS IN AMOUNT DUE TO SELLER:		
201. Deposit or earnest money 5,000.00				501. Excess Deposit (See Instructions)		
202. Principal Amount of New Loan(s)				502. Settlement Charges to Seller (Line 1400) 3,618.50		
203. Existing loan(s) taken subject to				503. Existing loan(s) taken subject to		
204.				504. Payoff of first Mortgage		
205.				505. Payoff of second Mortgage		
206.				506.		
207.				507. (Deposit disb. as proceeds)		
208.				508.		
209. Mold Cleanup Credit 500.00				509. Mold Cleanup Credit 500.00		
Adjustments For Items Unpaid By Seller				Adjustments For Items Unpaid By Seller		
210. City/Town Taxes to				510. City/Town Taxes to		
211. County Taxes 01/01/09 to 04/30/09 170.54				511. County Taxes 01/01/09 to 04/30/09 170.54		
212. Assessments to				512. Assessments to		
213.				513.		
214.				514.		
215.				515.		
216.				516.		
217.				517.		
218.				518.		
219.				519.		
220. TOTAL PAID BY/FOR BORROWER 5,870.54				520. TOTAL REDUCTION AMOUNT DUE SELLER 4,299.04		
300. CASH AT SETTLEMENT FROM/TO BORROWER:				600. CASH AT SETTLEMENT TO/FROM SELLER:		
301. Gross Amount Due From Borrower (Line 120) 5,341.50				601. Gross Amount Due To Seller (Line 420) 5,000.00		
302. Less Amount Paid By/FOR Borrower (Line 220) (5,870.54)				602. Less Reductions Due Seller (Line 520) (4,299.04)		
303. CASH (X FROM) (TO) BORROWER 49,670.96				603. CASH (X TO) (FROM) SELLER 50,700.96		



The undersigned hereby acknowledge receipt of a completed copy of pages 1&2 of this statement & any attachments referred to herein. I HAVE CAREFULLY REVIEWED THE HUD-1 SETTLEMENT STATEMENT AND TO THE BEST OF MY KNOWLEDGE AND BELIEF, IT IS A TRUE AND ACCURATE STATEMENT OF ALL RECEIPTS AND DISBURSEMENTS MADE ON MY ACCOUNT OR BY ME IN THIS TRANSACTION. I FURTHER CERTIFY THAT I HAVE RECEIVED A COPY OF THE HUD-1 SETTLEMENT STATEMENT.

Borrower

Nicholas Robinson

Seller

Diane B. Evans

TO THE BEST OF MY KNOWLEDGE, THE HUD-1 SETTLEMENT STATEMENT WHICH I HAVE PREPARED IS A TRUE AND ACCURATE ACCOUNT OF THE FUNDS WHICH WERE RECEIVED AND HAVE BEEN OR WILL BE DISBURSED BY THE UNDERSIGNED AS PART OF THE SETTLEMENT OF THIS TRANSACTION.

Brice Law Firm, LLC
Settlement Agent

WARNING: IT IS A CRIME TO KNOWINGLY MAKE FALSE STATEMENTS TO THE UNITED STATES ON THIS OR ANY SIMILAR FORM. PENALTIES UPON CONVICTION CAN INCLUDE A FINE AND IMPRISONMENT. FOR DETAILS SEE: TITLE 18 U.S. CODE SECTION 1001 & SECTION 1010.

L. SETTLEMENT CHARGES				PAYD FROM BORROWER'S FUNDS AT SETTLEMENT	PAYD FROM SELLER'S FUNDS AT SETTLEMENT
700. TOTAL COMMISSION Based on Price \$ 55,000.00 @ 5.0000 % 3,300.00					
Division of Commission (Line 700) as Follows:					
701. \$ 1,850.00	to	First Properties of No Carolina			
702. \$ 1,850.00	to	Kater Williams			
703. Commission Paid at Settlement					
704.	to				3,300.00
800. ITEMS PAYABLE IN CONNECTION WITH LOAN					
801. Loan Origination Fee	0.0000 %	to			
802. Loan Discount	%	to			
803. Appraisal Fee		to			
804. Credit Report		to			
805. Lender's Inspection Fee		to			
806. Mortgage Ins. App. Fee		to			
807. Assumption Fee		to			
808.					
809.					
810.					
811.					
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE					
901. Interest From	to	\$	day (days %)		
902. Hazard Insurance Premium for	months to				
903. Hazard Insurance Premium for	1.0 years to				
904.					
905.					
1000. RESERVES DEPOSITED WITH LENDER					
1001. Hazard Insurance	months @ \$	per month			
1002. Mortgage Insurance	months @ \$	per month			
1003. City/Town Taxes	months @ \$	per month			
1004. County Taxes	months @ \$	per month			
1005. Assessments	months @ \$	per month			
1006.	months @ \$	per month			
1007.	months @ \$	per month			
1008.	months @ \$	per month			
1100. TITLE CHARGES					
1101. Settlement or Closing Fee	to	Brice Law Firm, LLC			
1102. Abstract or Title Search	to				
1103. Title Examination	to				
1104. Title Insurance Order	to				
1105. Document Preparation	to	Brice Law Firm, LLC			125.00
1106. Notary Fees	to				
1107. Attorney's Fees	to	Brice Law Firm, LLC			POC BY HYATT \$400.00
(Includes above item numbers)					
1108. Title Insurance	to	Yorktown Title Agency, Inc. STG			162.50
(Includes above item numbers)					
1109. Lender's Coverage	\$				
1110. Owner's Coverage	\$	65,000.00			
1111. Order Fee	to	Yorktown Title Agency			150.00
1112. Cover Fee	to	Brice Law Firm, LLC			
1113.					
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES					
1201. Recording Fee: Deed \$	10.00; Mortgage \$		Release \$		10.00
1202. City/County Tax Stamp: Deed		203.50; Mortgage			203.50
1203. State Tax Stamp: Deed					
1204. Copy Charge	to	York County Clerk of Court			4.00
1205. Mailed Home Title Fee	to	SCDNY			15.00
1300. ADDITIONAL SETTLEMENT CHARGES					
1301. Survey	to				
1302. Pest Inspection	to				
1303.					
1304.					
1305.					
1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K)				341.50	3,628.50

By signing page 1 of this statement, the signatories acknowledge receipt of a completed copy of page 2 of this two page statement.

Brice Law Firm, LLC
Settlement Agent

Certified to be a true copy

STATE OF SOUTH CAROLINA)
COUNTY OF YORK)

IN THE FAMILY COURT OF THE
SIXTEENTH JUDICIAL CIRCUIT

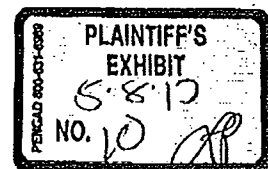
Tzvetelina Miteva,)
Plaintiff,)
versus)
Nicholas Robinson,)
Defendant.)

**AFFIDAVIT IN SUPPORT OF
PLAINTIFF'S CLAIM FOR ATTORNEY'S
FEES, COSTS, AND SUIT MONEY**

File Book No. 2011-DR-46-1905

PERSONALLY APPEARED BEFORE ME, Tony M. Jones, Attorney at
Law, who being duly sworn, and joined herein by his client, does state as follows:

1. He is the attorney for the Plaintiff above-named.
2. He is a member of the South Carolina Bar engaged in the general practice of law, including family law matters, in the law office of Tony M. Jones, of Rock Hill, South Carolina.
3. He is and has been a member of the South Carolina Bar Association, the American Trial Lawyers Association and the South Carolina Trial Lawyers Association.
4. He is a member of the Family Law Section of the South Carolina Bar Association.
5. He has represented the Plaintiff in the proceedings which have been pending before the Court concerning the disputes of the above parties. His Affidavit is filed in support of motion on behalf of his client for attorney's fees, suit money and costs.



6. He incorporates herein Rule 32, Rules of the South Carolina Supreme Court, which contains the Canons of Ethics concerning the setting of attorney's fees. He further calls the attention of the Court to the plethora of case law decisions by the Supreme Court of South Carolina concerning the factors and criteria which should be considered in the setting of attorney's fees. He relies upon the discretion of this Court in the determination of the amount of fees based, among other things, upon the Court's file herein and the Court's knowledge of the litigation between these parties, which reflects the difficulty of the services rendered, the time necessarily expended, the result accomplished, the fact that there is no contingency of compensation in a domestic relations case, and the other factors which are set forth in the Canons of Ethics and the case law decisions of the State of South Carolina.

7. He is informed and believes that the time spent in these matters as set forth more fully hereinafter was necessary for the protection of his client's interest and in order to make as concise and clear a presentation to the Court of the issues as possible.

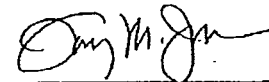
8. As of May 8, 2013, expenditures have been incurred through the undersigned and by his client in the total sum of \$23,999.81, which represents approximately 135.90 hours of attorney work based on an attorney hourly rate of \$325.00 per hour and paralegal hourly rate of \$75.00 per hour. This includes costs. It being the information and belief of the undersigned that said expenditures should equitably be added into any fees which this Court may hereafter award.

9. The foregoing time and expenditures have been computed as of May 8, 2013.

10. Based not only upon the time necessarily devoted to this case, but also upon the criteria which have been held to be relevant in setting of attorney's fees, costs and suit money, the undersigned, on behalf of his client, requests that this Court review the file herein, together with his Affidavit, and grant judgment in favor of the undersigned's client against the Defendant in a sum which may be determined by the Court to be reasonable as attorney's fees, costs and suit money, and that the Defendant be required to pay same within a reasonable time as may be determined by this Court.

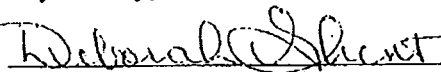
Tony M. Jones, P.A.

By:



Tony M. Jones
Attorney for Plaintiff
305 Oakland Avenue
P.O. Box 994
Rock Hill, SC 29731
SC Bar #3212
(803) 328-8044

SWORN TO before me this 8th
day of May, 2013.



Notary Public for South Carolina
My Commission Expires: 12/31/2013

Tony M. Jones

Attorneys at Law P.O. Box 994 Rock Hill, SC 29731

Invoice submitted to:

803-328-8044

Lina Miteva

May 07, 2013

Professional Services

		<u>Hrs/Rate</u>	<u>Tax#</u>	<u>Amount</u>
10/23/2012	- D Process new file	1.00 75.00/hr		75.00
	- D Work on file	1.00 75.00/hr		75.00
	- D E-mail to client	0.10 75.00/hr		7.50
	- TMJ Prepare Order Substituting Counsel	1.00 325.00/hr		325.00
	- D Phone call from client	0.10 75.00/hr		7.50
10/24/2012	- D Meeting with client	0.60 75.00/hr		45.00
10/25/2012	- D Telephone call from Jennifer Creech	0.10 75.00/hr		7.50
	- D Telephone call from Jennifer Creech	0.10 75.00/hr		7.50
10/30/2012	- D Received e-mail from client; forward to Tony	0.10 75.00/hr	NO CHARGE	
	- TMJ Received e-mail from client	0.10 325.00/hr		32.50
10/31/2012	- D E-mail to client	0.10 75.00/hr		7.50

		<u>Hrs/Rate</u>	<u>Tax#</u>	<u>Amount</u>
10/31/2012	- TMJ Letter to client	0.10 325.00/hr		32.50
	- TMJ Letter to Matt Niemiec	0.10 325.00/hr		32.50
11/1/2012	- D Phone call from client	0.10 75.00/hr		NO CHARGE
	- D E-mail to client	0.10 75.00/hr		7.50
	- TMJ Conversation with paralegal	0.10 325.00/hr		32.50
11/2/2012	- D Telephone call from Jennifer Ash	0.10 75.00/hr		7.50
11/8/2012	- D E-mail Financial Declaration to client	0.10 75.00/hr		NO CHARGE
	- D Receive voicemail from client	0.20 75.00/hr		15.00
	- D Telephone call to client	0.10 75.00/hr		7.50
	- D Prepare financial declaration	1.00 75.00/hr		75.00
	- D Work on file	1.50 75.00/hr		112.50
	- D E-mail to client	0.10 75.00/hr		7.50
11/9/2012	- D Received e-mail from client	0.10 75.00/hr		7.50
	- TMJ Prepare for hearing	1.00 325.00/hr		325.00
	- TMJ Court Appearance	1.40 325.00/hr		455.00
	- D Meeting with client	0.20 75.00/hr		15.00
	- D Phone call from client	0.10 75.00/hr		NO CHARGE

		<u>Hrs/Rate</u>	<u>Tax#</u>	<u>Amount</u>
11/12/2012	- D E-mail to client	0.10 75.00/hr		NO CHARGE
	- TMJ Conversation with paralegal	0.10 325.00/hr		32.50
11/14/2012	- TMJ Letter to Jennifer Creech	0.10 325.00/hr		32.50
	- TMJ Letter to client	0.10 325.00/hr		32.50
	- TMJ Prepare marital estate	1.00 325.00/hr		325.00
	- D Work on file	2.00 75.00/hr		150.00
11/15/2012	- TMJ Marital Estate Letter to client	0.10 325.00/hr		32.50
	- TMJ Prepare Pre-Trial Order	1.00 325.00/hr		325.00
	- TMJ Letter and Consent Order Substituting Counsel to Matt Niemiec and Jennifer Creech; letter to client	0.10 325.00/hr		32.50
11/19/2012	- TMJ Letter to Judge Guyton	0.10 325.00/hr		32.50
	- TMJ Fax proposed Pre-Trial Order to Jennifer Creech	0.10 325.00/hr		32.50
	- TMJ Receipt and review fax from Jennifer Creech	0.10 325.00/hr		32.50
	- D Phone call from client	0.10 75.00/hr		NO CHARGE
11/27/2012	- D Received e-mail from client; email response	0.10 75.00/hr		7.50
	- D Telephone conv. with Robln at Jim Tucker's office	0.10 75.00/hr		NO CHARGE
12/3/2012	- D Telephone call from Jennifer Creech	0.10 75.00/hr		7.50
12/4/2012	- TMJ Receipt and review file-stamped copy of Pre-Trial Order signed by Judge Guyton	0.10 325.00/hr		32.50

			<u>Hrs/Rate</u>	<u>Tax#</u>	<u>Amount</u>
12/4/2012	- TMJ	Letter with Pre-Trial Order to Jennifer Creech and to client	0.10 325.00/hr		32.50
12/7/2012	- D	E-mail to client	0.10 75.00/hr		NO CHARGE
12/10/2012	- D	Received e-mail from client; email response	0.10 75.00/hr		NO CHARGE
12/12/2012	- D	Telephone call from Jennifer Creech	0.10 75.00/hr		NO CHARGE
12/17/2012	- D	Received e-mail from client	0.10 75.00/hr		7.50
	- D	Received e-mail from client	0.10 75.00/hr		NO CHARGE
	- D	Received e-mail from client; email response	0.10 75.00/hr		NO CHARGE
12/18/2012	- D	Received e-mail from client	0.10 75.00/hr		7.50
	- D	Received e-mail from client	0.10 75.00/hr		7.50
	- D	Received e-mail from client	0.10 75.00/hr		7.50
	- D	Received e-mail from client; email response	0.10 75.00/hr		7.50
12/21/2012	- D	Work on file	0.50 75.00/hr		37.50
	- D	Office conference with client	1.00 75.00/hr		75.00
1/10/2013	- D	E-mail to client	0.10 75.00/hr		7.50
	- D	Phone call from client	0.10 75.00/hr		7.50
1/14/2013	- D	Received e-mail from client	0.10 75.00/hr		7.50
1/15/2013	- D	E-mail to client	0.10 75.00/hr		7.50

		<u>Hrs/Rate</u>	<u>Tax#</u>	<u>Amount</u>
1/15/2013 - D	Receipt and review marital estate package from client	0.20 75.00/hr		15.00
1/16/2013 - D	Work on file	1.50 75.00/hr		112.50
- D	E-mail to client	0.10 75.00/hr		7.50
1/17/2013 - D	Received e-mail from client; email response	0.10 75.00/hr		7.50
- D	Phone call from client	0.10 75.00/hr		7.50
1/18/2013 - TMJ	Meeting with Jennifer Creech	1.00 325.00/hr		325.00
- TMJ	Letter to client	0.10 325.00/hr		32.50
- TMJ	Letter to Jennifer Creech	0.10 325.00/hr		32.50
1/22/2013 - D	E-mail to client	0.10 75.00/hr		7.50
1/29/2013 - D	Received e-mail from client; forward to Tony	0.10 75.00/hr	NO CHARGE	
- D	Received e-mail from client; forward to Tony	0.10 75.00/hr	NO CHARGE	
- D	Received e-mail from client	0.10 75.00/hr		7.50
- D	Receipt and review package from client	0.30 75.00/hr		22.50
- D	Phone call from client	0.10 75.00/hr		7.50
1/30/2013 - D	E-mail to client	0.10 75.00/hr		7.50
- D	Work on file	1.00 75.00/hr		75.00
1/31/2013 - TMJ	Received e-mail from client	0.10 325.00/hr		32.50

		<u>Hrs/Rate</u>	<u>Tax#</u>	<u>Amount</u>
1/31/2013	- TMJ Received e-mail from client	0.10 325.00/hr		32.50
	- D Phone call from client	0.10 75.00/hr		7.50
2/1/2013	- TMJ Received e-mail from client	0.10 325.00/hr		32.50
2/4/2013	- D Received e-mail from client; forward to Tony	0.10 75.00/hr		NO CHARGE
	- TMJ Received e-mail from client	0.10 325.00/hr		32.50
	- D Phone call from client	0.10 75.00/hr		7.50
2/5/2013	- D E-mail to client	0.10 75.00/hr		NO CHARGE
	- D Received e-mail from client; forward to Tony	0.10 75.00/hr		NO CHARGE
	- TMJ Received e-mail from client; email response	0.10 325.00/hr		32.50
	- D Phone call from client	0.10 75.00/hr		7.50
	- TMJ E-mail to Jennifer Creech	0.10 325.00/hr		32.50
	- D E-mail to client	0.10 75.00/hr		7.50
	- TMJ Conversation with paralegal	0.10 325.00/hr		32.50
2/6/2013	- D Receive e-mail from Jennifer Creech; forward to Tony	0.10 75.00/hr		NO CHARGE
	- TMJ Receive e-mail from Jennifer Creech	0.10 325.00/hr		32.50
2/8/2013	- D Telephone call from Jennifer Creech	0.10 75.00/hr		7.50
2/11/2013	- D E-mail Financial Declaration to client	0.10 75.00/hr		7.50

			<u>Hrs/Rate</u>	<u>Tax#</u>	<u>Amount</u>
2/11/2013	- D	Received e-mail from client	0.10 75.00/hr		7.50
	- D	Phone call from client	0.20 75.00/hr		15.00
2/12/2013	- D	Telephone call from Jen Ash	0.10 75.00/hr		7.50
2/18/2013	- TMJ	Work on file	1.00 325.00/hr		325.00
	- TMJ	Telephone conv. with Jennifer Creech regarding stipulation of exhibits	0.30 325.00/hr		97.50
2/19/2013	- TMJ	Letter to client	0.10 325.00/hr		32.50
	- TMJ	Receipt and review fax from Jennifer Creech; letter to client	0.30 325.00/hr		97.50
	- D	Work on file	1.00 75.00/hr		75.00
2/20/2013	- D	Received e-mail from client; forward to Tony	0.10 75.00/hr	NO CHARGE	
	- TMJ	Received e-mail from client	0.10 325.00/hr		32.50
2/21/2013	- TMJ	Telephone conv. with Jennifer Creech	0.10 325.00/hr		32.50
	- D	Received e-mail from client; email response	0.10 75.00/hr		7.50
	- D	Receive e-mail from Collette at Jennifer Creech's office; email response	0.10 75.00/hr		7.50
	- D	Telephone call to Collette at Jennifer Creech's office	0.10 75.00/hr		7.50
	- D	Work on file	1.50 75.00/hr		112.50
2/25/2013	- D	Telephone call from Jennifer Creech	0.20 75.00/hr		15.00
	- D	Telephone call from Jennifer Creech	0.20 75.00/hr		15.00

		<u>Hrs/Rate</u>	<u>Tax#</u>	<u>Amount</u>
2/25/2013	- D E-mail to Jennifer Creech	0.10 75.00/hr		7.50
	- D Receive e-mail from Collette at Jennifer Creech's office	0.10 75.00/hr		7.50
	- D Prepare financial declaration	1.00 75.00/hr		75.00
	- D Work on file	0.50 75.00/hr		37.50
	- D Telephone call to Collette at Jennifer Creech's office; voicemail left	0.10 75.00/hr	NO CHARGE	
2/26/2013	- D Receive e-mail from Jennifer Ash	0.10 75.00/hr		7.50
	- D Receive e-mail from Jennifer Ash	0.10 75.00/hr		7.50
	- D Telephone call from Jennifer Creech	0.20 75.00/hr		15.00
	- D E-mail to client	0.10 75.00/hr		7.50
	- TMJ Conversation with paralegal	0.10 325.00/hr		32.50
	- D Received e-mail from client; forward to Tony	0.10 75.00/hr		7.50
	- TMJ Received e-mail from client	0.10 325.00/hr		32.50
	- D Receive e-mail from Jennifer Creech	0.10 75.00/hr	NO CHARGE	
	- TMJ Receive e-mail from Jennifer Creech	0.10 325.00/hr		32.50
2/27/2013	- D E-mail to Jennifer Creech	0.10 75.00/hr		7.50
	- D Telephone call from Jim Tucker	0.10 75.00/hr		7.50
	- D E-mail to client	0.10 75.00/hr	NO CHARGE	

		<u>Hrs/Rate</u>	<u>Tax#</u>	<u>Amount</u>
2/28/2013	- D Telephone call to Mac Brice	0.10 75.00/hr		7.50
	- D E-mail to client	0.10 75.00/hr		7.50
	- TMJ Office conference with client	1.00 325.00/hr		325.00
	- D Telephone call to Court Administration regarding translators for trial	0.10 75.00/hr		7.50
	- D E-mail to Barry Moss at the clerk's office regarding translators for trial	0.10 75.00/hr		7.50
	- D Office conference with client	1.50 75.00/hr		112.50
	- D Receive e-mail from Barry Moss to Ms. Tobias regarding translators; forward to Tony	0.10 75.00/hr	NO CHARGE	
	- D E-mail to client	0.10 75.00/hr		7.50
3/1/2013	- D Telephone call from Jennifer Creech	0.10 75.00/hr		7.50
	- D Received e-mail from client	0.10 75.00/hr	NO CHARGE	
	- D Received e-mail from client	0.10 75.00/hr	NO CHARGE	
	- D Received e-mail from client; forward to Tony	0.10 75.00/hr	NO CHARGE	
	- TMJ Received e-mail from client	0.10 325.00/hr		32.50
	- TMJ Receive e-mail from Barry Moss to Ms. Tobias regarding translators	0.10 325.00/hr		32.50
	- D Work on file	1.50 75.00/hr		112.50
	- D Receive voicemail from Jim Tucker; attempt to call back and leave voicemail but mailbox was full; email to Jim Tucker	0.10 75.00/hr		7.50
3/4/2013	- D E-mail to Jennifer Ash	0.10 75.00/hr		7.50

		<u>Hrs/Rate</u>	<u>Tax#</u>	<u>Amount</u>
3/4/2013	- D E-mail to Mac Brice	0.10 75.00/hr		7.50
	- D Receive e-mails from Barry Moss regarding translator for trial; forward to Tony	0.10 75.00/hr	NO CHARGE	
	- D Meeting with Mac Brice and client	1.70 75.00/hr		127.50
	- TMJ Meeting with Mac Brice	1.70 325.00/hr		552.50
3/5/2013	- TMJ Receive e-mail from Barry Moss	0.10 325.00/hr		32.50
	- D E-mail to docket clerk	0.10 75.00/hr		7.50
	- D Received e-mail from client; forward to Tony	0.10 75.00/hr	NO CHARGE	
	- D E-mail to client	0.10 75.00/hr		7.50
	- TMJ Received e-mail from client	0.10 325.00/hr		32.50
	- D Received e-mail from client	0.10 75.00/hr		7.50
	- D Telephone call from Barry Moss regarding translator	0.10 75.00/hr		7.50
	- D Receive voicemail from client	0.10 75.00/hr		7.50
	- D Telephone call to Jennifer Creech	0.10 75.00/hr		7.50
	- D Received e-mail from client; email response	0.10 75.00/hr		7.50
	- D Received e-mail from client; email response	0.10 75.00/hr		7.50
	- D Telephone call from Barry Moss and Alia Page regarding translators	0.10 75.00/hr		7.50
	- D Received e-mail from client; forward to Tony	0.10 75.00/hr	NO CHARGE	

		<u>Hrs/Rate</u>	<u>Tax#</u>	<u>Amount</u>
3/5/2013	- D Telephone call to Barry Moss	0.10 75.00/hr	NO CHARGE	
	- D Telephone call from Jennifer Creech	0.10 75.00/hr	NO CHARGE	
	- D Received e-mail from client; forward to Tony	0.10 75.00/hr	NO CHARGE	
	- D Received e-mail from client; email response	0.10 75.00/hr	NO CHARGE	
	- TMJ Received e-mail from client	0.10 325.00/hr		32.50
	- D Received e-mail from client; email response	0.10 75.00/hr		7.50
	- D Received e-mail from client; email response	0.10 75.00/hr		7.50
	- D Received e-mail from client; email response	0.10 75.00/hr		7.50
	- D Received e-mail from client; forward to Tony	0.10 75.00/hr	NO CHARGE	
3/6/2013	- D Office conference with client and her mother; work on file	2.00 75.00/hr		150.00
	- TMJ Received e-mail from client	0.10 325.00/hr		32.50
	- TMJ Prepare for meeting with client and her mother; meeting with client and her mother	2.00 325.00/hr		650.00
	- D E-mail to Barry Moss	0.10 75.00/hr		7.50
	- D Phone call from client	0.10 75.00/hr		7.50
	- D Telephone call from Jennifer Creech	0.10 75.00/hr		7.50
	- D Receive e-mail from Barry Moss; forward to Tony	0.10 75.00/hr	NO CHARGE	
	- TMJ Office conference with client	1.50 325.00/hr		487.50

		<u>Hrs/Rate</u>	<u>Tax#</u>	<u>Amount</u>
3/7/2013	- D	Received e-mail from client; forward to Tony	0.10 75.00/hr	NO CHARGE
	- D	Received e-mail from client; forward to Tony	0.10 75.00/hr	NO CHARGE
	- TMJ	Receive e-mail from Barry Moss	0.10 325.00/hr	32.50
	- TMJ	Conversation with paralegal	0.10 325.00/hr	32.50
	- TMJ	Received e-mail from client	0.10 325.00/hr	32.50
	- TMJ	Received e-mail from client	0.10 325.00/hr	32.50
	- D	E-mail to client	0.10 75.00/hr	NO CHARGE
	- D	Phone call from client	0.10 75.00/hr	7.50
	- D	Received e-mail from client; forward to Tony	0.10 75.00/hr	NO CHARGE
	- TMJ	Conversation with Jennifer Creech and Judge Guess	0.30 325.00/hr	97.50
	- TMJ	Received e-mail from client	0.10 325.00/hr	32.50
	- D	Phone call from client	0.10 75.00/hr	7.50
3/8/2013	- D	Received e-mail from client; forward to Tony	0.10 75.00/hr	NO CHARGE
	- D	Telephone call from Jennifer Creech	0.10 75.00/hr	7.50
	- D	Phone call from client	0.10 75.00/hr	NO CHARGE
	- TMJ	Conversation with Jennifer Creech, Court, client and another conversation with Jennifer Creech	0.30 325.00/hr	97.50
	- TMJ	Prepare Order of Continuance	1.00 325.00/hr	NO CHARGE

		<u>Hrs/Rate</u>	<u>Tax#</u>	<u>Amount</u>
3/8/2013	- TMJ Received e-mail from client	0.10 325.00/hr		32.50
3/11/2013	- D Receive e-mail from Mac Brice; email response	0.10 75.00/hr		7.50
	- D E-mail to Jennifer Creech	0.10 75.00/hr		NO CHARGE
3/12/2013	- D E-mail to client	0.10 75.00/hr		NO CHARGE
	- D Phone call from client	0.10 75.00/hr		NO CHARGE
3/13/2013	- D Received e-mail from client; forward to Tony	0.10 75.00/hr		NO CHARGE
	- D Received e-mail from client; forward to Tony	0.10 75.00/hr		NO CHARGE
	- TMJ Received e-mail from client	0.10 325.00/hr		32.50
3/14/2013	- D Received e-mail from client; forward to Tony	0.10 75.00/hr		NO CHARGE
	- TMJ Received e-mail from client	0.10 325.00/hr		32.50
3/18/2013	- D Received e-mail from client; forward to Tony	0.10 75.00/hr		NO CHARGE
	- D E-mail to client	0.10 75.00/hr		7.50
3/19/2013	- TMJ Received e-mail from client	0.10 325.00/hr		32.50
3/21/2013	- D Received e-mail from client; forward to Tony	0.10 75.00/hr		NO CHARGE
	- TMJ Received e-mail from client	0.10 325.00/hr		32.50
	- TMJ Letter to Jennifer Creech	0.10 325.00/hr		32.50
3/22/2013	- D Telephone call from Jennifer Creech	0.10 75.00/hr		7.50

		<u>Hrs/Rate</u>	<u>Tax#</u>	<u>Amount</u>
3/22/2013	- TMJ Receive e-mail from Jennifer Creech	0.10 325.00/hr		32.50
3/25/2013	- D E-mail to docket clerk	0.10 75.00/hr		7.50
	- D Receive e-mail from docket clerk to Jennifer Creech; forward to Tony	0.10 75.00/hr		NO CHARGE
	- TMJ Receive e-mail from docket clerk to Jennifer Creech	0.10 325.00/hr		32.50
3/26/2013	- D E-mail to client	0.10 75.00/hr		7.50
	- D Receive e-mail from docket clerk; forward to Tony	0.10 75.00/hr		NO CHARGE
	- TMJ Receive 2 e-mails from docket clerk	0.10 325.00/hr		32.50
3/27/2013	- D Receive e-mail from Jennifer Ash	0.10 75.00/hr		NO CHARGE
	- D Re-schedule hearing	0.50 75.00/hr		37.50
	- TMJ Prepare Notice of Hearing	0.30 325.00/hr		97.50
	- TMJ Letter to Jennifer Creech; letter to client	0.10 325.00/hr		32.50
	- TMJ Receive e-mail from Jennifer Creech	0.10 325.00/hr		32.50
3/28/2013	- D Telephone call from Jennifer Creech	0.10 75.00/hr		7.50
4/3/2013	- D Received e-mail from client; forward to Tony	0.10 75.00/hr		NO CHARGE
	- TMJ Received e-mail from client	0.10 325.00/hr		32.50
4/11/2013	- D Telephone call from Jennifer Creech	0.10 75.00/hr		7.50
	- D E-mail to Jennifer Creech	0.10 75.00/hr		7.50

		<u>Hrs/Rate</u>	<u>Tax#</u>	<u>Amount</u>
4/12/2013	- D Telephone call from Jennifer Creech	0.10 75.00/hr		7.50
	- D Schedule depositions	2.00 75.00/hr		150.00
	- D Receive e-mail from Jennifer Creech; forward to Tony	0.10 75.00/hr	NO CHARGE	
	- TMJ Receive e-mail from Jennifer Creech	0.10 325.00/hr		32.50
4/15/2013	- D Received e-mail from client; email response	0.10 75.00/hr		7.50
	- D Receive voicemail from client	0.10 75.00/hr		7.50
	- D Telephone call to client	0.20 75.00/hr	NO CHARGE	
	- D Telephone call to Iliana Sretkova; voicemail left	0.10 75.00/hr	NO CHARGE	
	- D Telephone call from Iliana Sradkova	0.10 75.00/hr		7.50
	- D Telephone call from Iliana Sradkova	0.10 75.00/hr	NO CHARGE	
	- D E-mail to client	0.10 75.00/hr	NO CHARGE	
	- D Telephone conv. with Fluent Language Solutions	0.10 75.00/hr	NO CHARGE	
	- D Telephone call to Jennifer Creech's office; voicemail left	0.10 75.00/hr	NO CHARGE	
4/16/2013	- TMJ Letter and Notice of Deposition to Jennifer Creech; letter to client	0.10 325.00/hr		32.50
	- TMJ Letter and Notice of Deposition to Zlatka Miteva; letter to client	0.10 325.00/hr		32.50
	- D Receive voicemail from Collette at Jennifer Creech's office	0.10 75.00/hr	NO CHARGE	
	- D Telephone call to Collette at Jennifer Creech's office	0.10 75.00/hr	NO CHARGE	

		<u>Hrs/Rate</u>	<u>Tax#</u>	<u>Amount</u>
4/16/2013 - D	E-mail to Collette at Jennifer Creech's office with lists of possible Bulgarian translators	0.10 75.00/hr		NO CHARGE
4/17/2013 - D	Receive voicemail from Josh at Fluent Language Solutions	0.10 75.00/hr		7.50
- D	Received e-mail from client	0.10 75.00/hr		NO CHARGE
- D	Telephone call to Josh at Fluent Language Solutions	0.10 75.00/hr		NO CHARGE
4/18/2013 - D	Receive e-mail from Josh Gouge at Fluent Language Solutions	0.10 75.00/hr		NO CHARGE
- D	Telephone call to Dallas Reporting; email Notice of Deposition to Dallas Reporting	0.10 75.00/hr		NO CHARGE
4/19/2013 - D	Receive e-mail from Collette at Jennifer Creech's office; email response	0.10 75.00/hr		7.50
- D	E-mail to Collette at Jennifer Creech's office	0.10 75.00/hr		7.50
4/22/2013 - D	Telephone call from Jennifer Creech	0.10 75.00/hr		7.50
- D	Received e-mail from client; forward to Tony	0.10 75.00/hr		NO CHARGE
- TMJ	Receive e-mail from Jennifer Creech	0.10 325.00/hr		32.50
- TMJ	Received e-mail from client	0.10 325.00/hr		32.50
- D	Receive voicemail from Josh at Fluent Language Solutions	0.10 75.00/hr		NO CHARGE
- D	E-mail to Josh at Fluent Language Solutions	0.10 75.00/hr		NO CHARGE
- D	E-mail to client	0.10 75.00/hr		NO CHARGE
- D	E-mail to client	0.10 75.00/hr		NO CHARGE
4/23/2013 - D	Received e-mail from client; forward to Tony	0.10 75.00/hr		NO CHARGE

		<u>Hrs/Rate</u>	<u>Tax#</u>	<u>Amount</u>
4/23/2013	- D	Received e-mail from client; forward to Tony	0.10 75.00/hr	NO CHARGE
	- D	Received e-mail from client; email response	0.10 75.00/hr	7.50
	- TMJ	Received e-mail from client	0.10 325.00/hr	32.50
	- TMJ	Received e-mail from client	0.10 325.00/hr	32.50
	- D	Telephone call from Jennifer Creech	0.10 75.00/hr	NO CHARGE
	- D	Receive e-mail from Collette at Jennifer Creech's office; forward to Tony	0.10 75.00/hr	NO CHARGE
	- TMJ	Receive e-mail from Collette at Jennifer Creech's office	0.10 325.00/hr	32.50
	- D	Receive voicemail from client	0.10 75.00/hr	7.50
	- D	Telephone call to client	0.20 75.00/hr	15.00
	- D	E-mail to Josh at Fluent Language Solutions	0.10 75.00/hr	7.50
	- TMJ	Telephone conv. with Jennifer Creech	0.20 325.00/hr	65.00
4/24/2013	- D	Receive 2 e-mails from Josh Gouge at Fluent Language Solutions	0.10 75.00/hr	NO CHARGE
	- D	Receive e-mail from Josh at Fluent Language Solutions	0.10 75.00/hr	7.50
	- D	Phone call from client	0.10 75.00/hr	NO CHARGE
4/25/2013	- D	E-mail to client	0.10 75.00/hr	7.50
	- D	E-mail to Mac Brice	0.10 75.00/hr	7.50
	- D	Receive e-mail from Mac Brice; forward to Tony	0.10 75.00/hr	NO CHARGE

		<u>Hrs/Rate</u>	<u>Tax#</u>	<u>Amount</u>
4/25/2013	- TMJ Prepare subpoena to Mac Brice	0.30 325.00/hr		97.50
	- TMJ Telephone conv. with client	0.30 325.00/hr		97.50
	- TMJ Receive e-mail from Mac Brice	0.10 325.00/hr		32.50
	- D E-mail to Mac Brice	0.10 75.00/hr		7.50
4/29/2013	- TMJ Work on file; prepare for deposition of Zlatka Mileva	1.50 325.00/hr		487.50
	- TMJ Deposition of Zlatka Mileva	2.00 325.00/hr		650.00
	- D Deposition of Zlatka Mileva	2.00 75.00/hr		150.00
4/30/2013	- TMJ Receipt and review letter from Jennifer Creech; fax to Jennifer	0.10 325.00/hr		32.50
5/1/2013	- D E-mail to client	0.10 75.00/hr		7.50
5/6/2013	- D E-mail to Mac Brice	0.10 75.00/hr		7.50
	- TMJ Office conference with client; work on file; prepare for trial; multiple telephone conversations with Jennifer Creech	7.00 325.00/hr		2,275.00
	- D Office conference with client; work on file; prepare for trial	7.00 75.00/hr		525.00
5/7/2013	- D Receive e-mail from Mac Brice	0.10 75.00/hr		7.50
	- D Office conference with client; work on file; prepare for trial	8.00 75.00/hr		600.00
	- TMJ Office conference with client; prepare for trial; work on file; multiple telephone conversations with Jennifer Creech	6.00 325.00/hr		1,950.00
5/8/2013	- TMJ Court Appearance	8.00 325.00/hr		2,600.00
	- D Court Appearance	8.00 75.00/hr		600.00

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	<u>Hrs/Rate</u>	<u>Tax#</u>	<u>Amount</u>
5/9/2013 - TMJ Court Appearance	8.00 325.00/hr		2,600.00
- D Court Appearance	8.00 75.00/hr		600.00
- TMJ Post Trial Work	3.00 325.00/hr		975.00
For professional services rendered	135.90		\$23,942.50
Additional Charges :			
	<u>Qty/Price</u>		
10/31/2012 - TMJ Copying cost-York County Clerk of Court	1 19.20		19.20
4/25/2013 - TMJ Witness fee(s)-Mac Brice	1 38.11		38.11
Total costs			\$57.31

Recording requested by:

and when recorded, please return this deed and tax statements to:

Escrow No.:

Title Order No.:

201000090771
Filed for Record in
YORK COUNTY, SC
DAVID HAMILTON
02-01-2010 AT 12:19 pm.
DEED & CL 10.00
State Tax .00
County Tax .00
OR Vol 11243 Page 177 - 178

For recorder's use only

QUITCLAIM DEED

KNOW ALL MEN BY THESE PRESENTS THAT:

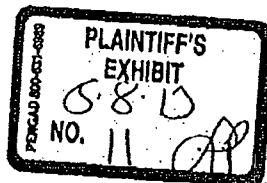
THIS QUITCLAIM DEED, made and entered into on January 15, 2010, between Nicholas Andrew Robinson ("Grantor") whose address is [REDACTED], Lake Wylie, SC [REDACTED] and Tzvetelina Miteva ("Grantee") whose address is [REDACTED], Lake Wylie, SC [REDACTED]

FOR A VALUABLE CONSIDERATION, in the amount of 1 DOLLARS (\$ 1) and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, Grantor hereby REMISES, RELEASES, AND FOREVER QUITCLAIMS to Grantee, all right, title, interest and claim to the plot, piece or parcel of land, with all the buildings, appurtenances and improvements thereon, if any, in the City of York, County of York, State of South Carolina described as follows:

ALL that certain tract of land located in Bethel Township, York County, South Carolina, designated as Lot 109 Heron Cove on Plat recorded in Plat Book D298, Page 1 and revised in Plat Book D298, Page 5 recorded in the Office of the Clerk of Court for York County, South Carolina, reference to which plat is hereby made for a more particular metes and bounds description. Recorded York County TMS # 576-05-01-059 tax assessor's office dated 12/08/2009.

SUBJECT TO all, if any, valid easements, rights of way, covenants, conditions, reservations and restrictions of record.

TO HAVE AND TO HOLD all of Grantor's right, title and interest in and to the above described property unto Grantee; Grantee's heirs, successors and/or assigns forever; so that neither Grantor nor Grantor's heirs, successors and/or assigns shall have claim or demand any right or title to the property described above, or any of the buildings, appurtenances and improvements thereon.



RECORDED
YORK COUNTY
TAX ASSESSOR'S OFFICE
DATE 2-01-2010
TAX MAP NO. 576-5-1-59
INITIALS CAH/TS

Quitclaim Deed - 1

8X 11243 P80177

IN WITNESS WHEREOF, Grantor has executed this Quitclaim Deed on 15th January 15, 2010.

Nicholas Andrew Robinson

NICHOLAS ANDREW ROBINSON
Type or Print Name of Grantor

Signed in our presence: Nicholas Andrew Robinson

[Signature]
(Witness Signature)

Print Name: MONIQUE HALBY

[Signature]
(Witness Signature)

Print Name: Jenna M. Hill

State of South Carolina
County of York

On 1-22-10, before me, Pamela Pickett, personally appeared Nicholas Andrew Robinson known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same for the purposes therein contained. Witness my hand and official seal.

[Signature]
Signature of Notary Public

NOTARY SEAL

Pamela Pickett
Printed Name of Notary

My Commission Expires
January 30, 2016

Quitclaim Deed - 2

AK-11243 PBO 178

STATE OF SOUTH CAROLINA
COUNTY OF YORK

IN THE FAMILY COURT

TZVETELINA MITEVA,
PLAINTIFF,

-VS-

NICHOLAS ROBINSON,
DEFENDANT.

2012-DR-46-1905

DE BENE ESSE DEPOSITION OF ZLATKA LUKANOVA MITEVA

ROCK HILL, SOUTH CAROLINA

APRIL 29, 2013

REPORTED BY: CATHY L. YOUNG

DALLAS REPORTING
SERVING THE CAROLINAS FOR OVER TWENTY-FIVE YEARS
ROCK HILL, SOUTH CAROLINA
803-328-9640/TOLL FREE 1-877-871-6363

Deposition of Ziatka Miteva

2

APPEARANCES: For the Plaintiff -

Tony M. Jones, Esquire
Jones & Martin
305 Oakland Avenue
Post Office Box 994
Rock Hill, South Carolina 29731

For the Defendant -

Jennifer M. Creech, Esquire
Law Offices of Jennifer M. Ash
514 Oakland Avenue
Suite 100
Rock Hill, South Carolina 29730

ALSO PRESENT:

Tzvetelina Miteva
Nicholas Robinson
Iliana Sradkova-Strawn, Interpreter
Deborah Ghent

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Deposition of Zlatka Miteva

3

1 Pursuant to notice and/or agreement of the parties, the
2 De Bene Esse deposition of Zlatka Lukanova Miteva was
3 taken commencing at the hour of 2:17 p.m. on the 29th day
4 of April, 2013, at the offices of Jones & Martin, 305
5 Oakland Avenue, Rock Hill, South Carolina, in accordance
6 with the South Carolina Rules of Civil Procedure.

7 It was stipulated by Counsel for the Plaintiff and
8 Defendant that this deposition is taken for any purpose
9 allowed under the South Carolina Rules of Civil
10 Procedure;

11 That the signing of the transcript of deposition by
12 the witness is waived.

13 * * * * *

14 Iliana Sradkova-Strawn was duly sworn to translate the
15 questions from English to Bulgarian and the answers from
16 Bulgarian to English to the best of her ability.

17 * * * * *

18 Zlatka Lukanova Miteva, first being duly sworn, deposes
19 and says as follows:

20 EXAMINATION BY MR. JONES:

21 Q. Ms. Miteva, this is a deposition. I am going to be
22 asking you a series of questions. Your answers are
23 to be under oath. This deposition is being taken in
24 place of your presence at trial. Your presence will

Deposition of Zlatka Miteva

4

1 not be required at the trial in this case. This
2 deposition will be read in open court serving as
3 your testimony. Do you understand?

4 A. Yes.

5 Q. Okay. Would you state your full name, please?

6 A. Zlatka Lukanova Miteva.

7 Q. Of what country are you a citizen?

8 A. The Republic of Bulgaria.

9 Q. Is your primary residence in Bulgaria?

10 A. Yes.

11 Q. Are you here visiting your daughter and
12 granddaughter?

13 A. Yes.

14 Q. Are you also here for purposes of testifying on
15 behalf of your daughter?

16 A. Yes.

17 Q. How well do you know Nicholas Robinson?

18 A. She knows him very well. She knows him since 2006.

19 Q. How frequently have you come into contact with him
20 during the marriage?

21 A. She is here every year. And she stays here for a
22 few months. She lived for over six months on one of
23 her visits with the whole family.

24 Q. Do each of her visits last several months?

25 A. Between four and six months, each of them.

Deposition of Ziatka Miteva

5

1 Q. Has Mr. Robinson ever consumed alcoholic beverages
2 in your presence?

3 A. Yes, all the time.

4 Q. How frequently would he consume alcoholic beverages?

5 A. He starts the day with alcoholic beverage. He opens
6 the beer and he drinks beer after beer. He sleeps
7 for a little bit and then he gets up and opens
8 another beer. And that goes for the whole day until
9 my daughter is at work. He is drunk by the end of
10 the day.

11 Q. Have you seen him intoxicated on any number of
12 occasions?

13 A. Yes, on many, many occasions, every night, Saturday
14 and Sunday and during the day.

15 Q. How would he behave when he was intoxicated?

16 A. When he's drunk, he starts yelling at Lina. He
17 starts yelling at both of them, Lina and Ana. He
18 changes altogether. His eyes get translucent. He
19 looks like a fish. They start to sparkle, his eyes
20 start to sparkle. And his appearance is very cold
21 like a snake. He changes altogether when he is
22 drunk.

23 Q. And how often is this?

24 A. This is every night when we are all together
25 especially and when Lina comes back from work. And

Deposition of Ziatka Miteva

6

1 in the weekends, that's what he looks like during
2 the whole day.

3 Q. When he is intoxicated, would he become
4 argumentative or belligerent?

5 A. He becomes evil. He's aggressive. He starts
6 yelling. He's very mad. He's angry, and he
7 projected. If somebody says anything to him, he
8 might get ready to hit them.

9 Q. In addition to drinking, have you ever seen him take
10 prescription medicine?

11 A. Yes, she has.

12 Q. Would he take these medications while he was
13 drinking?

14 A. Yes, he has.

15 Q. How did the combination of drinking and prescription
16 medicines affect him?

17 A. He's very nervous, agitated. His hands start
18 shaking. The whole body starts to shake. His head
19 shakes.

20 Q. While you were visiting, was he ever employed?

21 A. No, he has not worked.

22 Q. Did he ever make efforts to find a job?

23 A. She thinks he never tried to look for a job because
24 in his condition with all the alcohol he was
25 consuming, she doesn't think it was possible that he

Deposition of Ziatka Miteva

7

1 had looked for a job.

2 Q. During the course of this marriage, did you ever
3 provide cash funds to your daughter?

4 A. Yes.

5 Q. What was the purpose of giving funds to your
6 daughter?

7 A. She gave money to Lina to invest in Ana's education
8 and her IRA.

9 Q. Whose IRA?

10 A. Lina's.

11 Q. How often would you give Lina money?

12 A. Every time she was here, she brought money and she
13 gave them to Lina.

14 Q. How much cash would you bring at a time?

15 A. Around \$10,000.

16 Q. Why \$10,000?

17 A. That's how much we're allowed to bring over the
18 border without declaring them.

19 Q. Over the course of the marriage, how much money have
20 you given to Lina?

21 A. Collectively throughout the marriage?

22 Q. Yes.

23 A. Around \$230,000.

24 Q. Have you ever transferred any funds to her that --
25 through wire transfers?

Deposition of Zlatka Miteva

8

- 1 A. Yes, she has, through a bank.
- 2 Q. Can you identify what this is?
- 3 A. Yes, this is a transaction, a money wire.
- 4 Q. Who did that money come from?
- 5 A. From Zlatka Lukanova Miteva (Interpreter says "from
- 6 her").
- 7 Q. Who was the money being sent to?
- 8 A. To Lina.
- 9 Q. Is that document written in Bulgarian?
- 10 A. The front part is Bulgarian, and the back, it looks
- 11 like it's translated into English.
- 12 Q. Okay. On the back, the last page of that document,
- 13 there are handwritten notes, I would say. Who wrote
- 14 that?
- 15 A. Me, this is my handwriting.
- 16 MR. JONES:
- 17 I would ask that this be marked as Plaintiff's
- 18 Number 1.
- 19 (Court Reporter marks Plaintiff's Exhibit Number 1, Wire
- 20 Transfer, attached hereto.)
- 21 EXAMINATION CONTINUES BY MR. JONES:
- 22 Q. And that reflects a wire transfer of \$29,780 and a
- 23 transfer of \$37,000?
- 24 A. Yes.
- 25 Q. Now did Ana visit you every year in Bulgaria?

Deposition of Zlatka Miteva

9

1 A. Yes.

2 Q. Have you ever given her any cash to bring back to
3 her mother?

4 A. Yes, every time.

5 Q. Did anyone else provide Ana with any gifts in the
6 form of cash to bring back?

7 MS. CREECH:

8 Objection. It'd be hearsay. What's her basis for
9 knowing that?

10 MR. JONES TO INTERPRETER:

11 Tell her not to respond at this point.

12 MR. JONES:

13 I'll rephrase the question.

14 EXAMINATION CONTINUES BY MR. JONES:

15 Q. Do you of your own personal knowledge know whether
16 or not anyone else has given money to Ana to bring
17 back to the United States?

18 A. Yes.

19 Q. What personal knowledge do you have of those other
20 gifts?

21 A. It was in my presence. She met with her father in
22 Bulgaria, Ana, that is Ana met with her father in
23 Bulgaria. Her grandparents on her father's side
24 also gave her money. Zlatka's husband, too, and it
25 was all in her presence.

Deposition of Ziatka Miteva

10

1 Q. Do you personally know of anyone else who you gave
2 money to to bring to America for Lina?

3 A. Yes. So she gave money to her father -- to Lina's
4 father, and also people, acquaintances of Lina's,
5 who were traveling back from Bulgaria to the United
6 States.

7 MS. CREECH:

8 Objection, hearsay as to how she knows this.

9 MR. JONES:

10 She said she personally observed it.

11 MS. CREECH:

12 She said she personally observed Ana's father and
13 grandparents.

14 MR. JONES:

15 Okay.

16 EXAMINATION CONTINUES BY MR. JONES:

17 Q. Did you personally observe all of these funds being
18 transferred?

19 A. She gave the money at the airport to the specific
20 people to bring them over here. (Interpreter: "So
21 she's the one who gave the money.")

22 Q. Now are all of these funds included in that
23 \$230,000?

24 A. Yes. She doesn't have the exact sum, but it's
25 around that, and yes, they are included.

Deposition of Ziatka Miteva

11

1 Q. Were the funds intended for Lina to invest for Ana?

2 A. This money was sent to Lina for her to invest them
3 and to Ana and for her needs.

4 Q. Did Lina own any property in Bulgaria?

5 INTERPRETER:

6 Did Lina own?

7 MR. JONES:

8 Did Lina?

9 WITNESS CONTINUES:

10 A. Yes, she does have property.

11 Q. Did the witness manage the rental properties for
12 Lina?

13 A. Yes, she managed those properties.

14 Q. Can you identify what this is?

15 A. Power of attorney for her and her father. This is
16 mine (indicating). Both of them are mine which Lina
17 gave to me.

18 Q. What was the purpose of that power of attorney?

19 A. She made a power of attorney so Zlatka can manage
20 the properties. And also before she got married,
21 she had some cash funds in Bulgaria, so she can
22 manage those too.

23 MR. JONES:

24 I want to have that marked as Plaintiff's Number 2.

25 (Court Reporter marks Plaintiff's Exhibit Number 2, Power

Deposition of Ziatka Miteva

12

1 of Attorney, attached hereto.)

2 EXAMINATION CONTINUES BY MR. JONES:

3 Q. Can you identify what this is?

4 A. It's a power of attorney to manage her funds in
5 Bulgaria and the bank and cash.

6 MR. JONES:

7 I'd like to have that marked as Number 3.

8 (Court Reporter marks Plaintiff's Exhibit Number 3, Power
9 of Attorney, attached hereto.)

10 EXAMINATION CONTINUES BY MR. JONES:

11 Q. Were you aware of how Lina invested the money that
12 was transferred over here?

13 MS. CREECH:

14 Objection, hearsay.

15 MR. JONES:

16 She can answer if she was aware.

17 MS. CREECH:

18 How is she aware?

19 MR. JONES:

20 Well, if you will give me an opportunity, then I
21 will ask her how she is aware. I can't -- I've got
22 to be able to develop my foundation.

23 EXAMINATION CONTINUES BY MR. JONES:

24 Q. Are you aware of how she administered the funds?

25 A. Yes.

Deposition of Ziatka Miteva

13

1 Q. Has she personally seen where the money was
2 invested?

3 A. Yes.

4 Q. Where was it invested?

5 A. She has seen the townhouse, Tiana Way, and the --

6 COURT REPORTER:

7 You need to speak louder than her if she is going to
8 be talking over you.

9 INTERPRETER:

10 Okay.

11 WITNESS CONTINUES:

12 A. She has seen the townhouse and the trailer with lots
13 of lake property around it. And it's at the beach
14 of a little lake, the land.

15 MS. CREECH:

16 I renew my objection, hearsay. She's seen property.
17 That doesn't substantiate that she's aware of how
18 that property came to be.

19 EXAMINATION CONTINUES BY MR. JONES:

20 Q. How were you made aware that that's how the money
21 was invested?

22 A. She was made aware when she came over, Lina and Nick
23 explained it to her and Nick brought her to the
24 house in Tiana Way to show her the house that they
25 bought for Ana with part of the money that came from

Deposition of Ziatka Miteva

14

1 Bulgaria and the money that Ana's father left,
2 together with them, and after conversation with
3 them, they went to see the trailer. She had seen
4 other trailers that -- with the explanation that the
5 money that came from Bulgaria from her, those
6 trailers were paid off. Nick has thanked her
7 personally for the money that she has sent. And
8 they convinced her that those trailers would be for
9 Ana.

10 Q. Have you had direct conversations with Mr. Robinson?

11 A. Yes, she has had a conversation -- she had
12 conversation with both of them, Mr. Robinson and
13 Lina, and they explained to her that they were going
14 to take her into the trailer and why are they taking
15 her there.

16 Q. What did they say to her?

17 A. They explained to her that the house, the townhouse,
18 and one of the trailers was bought with money that
19 were for Lina, that Zlatka gave to Lina and the
20 other trailers, the part of the money that she sent,
21 the trailers were paid off and those properties were
22 going to be for Ana.

23 Q. In 2008, did Lina and her family go to Bulgaria?

24 A. Yes, they did.

25 Q. Were they given any funds to return home with?

Deposition of Ziatka Miteva

15

1 A. Yes.

2 Q. How much?

3 A. \$28,000.

4 Q. Over the years visiting, have you had the occasion
5 to stay at the house on Messina Way?

6 A. Yes. The whole time they were together, she has
7 always stayed at the house on Messina Way.

8 Q. Since the marriage, has she seen any improvements or
9 remodeling to the home?

10 INTERPRETER:

11 Since the beginning of the marriage?

12 MR. JONES:

13 Correct.

14 INTERPRETER:

15 Okay.

16 WITNESS CONTINUES:

17 A. When she came for the first time, the house looked
18 terrible. It looked like nobody had lived there.
19 There were webs outside. It smelled bad inside.
20 The walls and --

21 INTERPRETER:

22 I'm sorry, I lost the word right now.

23 MR. JONES:

24 Ask her to repeat it.

25 WITNESS CONTINUES:

Deposition of Ziatka Miteva

16

1 A. The wallpaper, I'm sorry, the wallpaper on the walls
2 and the bathroom were all torn. There were cobwebs
3 over the cabinets. The windows were very, very
4 dirty, which she cleaned.

5 Q. Other than cleaning, was there any remodeling or
6 additions?

7 A. After that, it looked like the whole house had been
8 remodeled. It was painted. The faucets, the
9 leaking faucets were fixed. The walls were newly
10 painted. The restrooms were completely renovated.
11 The house looked nice.

12 Q. Was there any additions?

13 A. The sink in the bathrooms were changed. The last
14 time I left the house, I couldn't come back. Lina
15 was doing renovations all the time. So it's really
16 hard to list all the things that changed in there
17 over the time, but what I can specifically say, in
18 my presence were called -- okay, there was a
19 contractor hired to do a renovation project. Nick
20 started to remove a staircase, which didn't look
21 quite right from the upper point to the lower point.
22 I haven't personally seen the whole renovation, but
23 when Lina came back to Bulgaria, she showed her
24 pictures of the progress of total changes that
25 happened over the time at the house. It looks like

Deposition of Ziatka Miteva

17

1 a brand new house.

2 Q. Did you along with Lina and the family go to Myrtle
3 Beach at the end of 2010?

4 A. Yes.

5 Q. Did Ana take a friend with her?

6 A. Yes. Her name was Jenna.

7 Q. Did a problem occur during your stay?

8 A. Yes, there was.

9 Q. What happened?

10 A. The first morning when we were at the hotel, Jenna
11 was very upset because Nick yelled at her because
12 she walked in the bedroom that Nick and Lina was
13 staying in without knocking.

14 MS. CREECH:

15 Objection. Hearsay. And objection as to her basis
16 for knowing what Jenna felt.

17 MR. JONES:

18 Okay. Well, will you allow me to develop my
19 foundation, Ms. Ash?

20 MS. CREECH:

21 Creech, yes.

22 EXAMINATION CONTINUES BY MR. JONES:

23 Q. Did you have an opportunity to observe any
24 interaction between Mr. Robinson and Jenna?

25 A. Yes.

Deposition of Ziatka Miteva

18

1 Q. And what did you see?

2 A. I saw that he yelled at her. I understood that he
3 was yelling at her because she got very upset and
4 she started crying. But when we went out for a
5 walk, she got better. We went out for dinner to a
6 part in northern Myrtle Beach to Mr. Robinson's
7 friends. So it was Mr. Robinson's family friends,
8 they got together and went to a dinner together.
9 Coming back from the restaurant, late at night,
10 there was a conversation in the car. I didn't
11 understand exactly what they were saying. But I saw
12 that Jenna started crying out loud. And by the time
13 we got back to the hotel, she was crying
14 uncontrollably and Mr. Robinson kept on talking to
15 her and not being nice to her. And when we went
16 back to the hotel, she wanted to call her parents
17 back for them to come and pick her up.

18 Q. Was he intoxicated at the time?

19 A. Yes.

20 MR. JONES:

21 Thank you. I don't have any further questions at
22 this time. Can we take just a small, little break
23 without anybody discussing anything with anybody?

24 MS. CREECH:

25 Yes.

Deposition of Ziatka Miteva

19

1 (BRIEF RECESS)

2 EXAMINATION BY MS. CREECH:

3 Q. Ms. Miteva, when you state that you visited every
4 year, what was the first year that you visited Lina
5 and Nick?

6 A. Yes, she remembers. It was 2006.

7 Q. And in 2006, had you met Nick prior to visiting?

8 A. No, she did not.

9 Q. How long did you stay on that visit?

10 A. She usually stayed between four and six months. She
11 doesn't exactly remember about that visit. She
12 didn't take notes.

13 Q. How much money did you give to Lina on that visit?

14 A. \$10,000, close to \$10,000.

15 Q. And how many times in 2006 did you visit?

16 A. She thinks it's only once, it could be more because
17 there were occasions when she would go back to
18 Bulgaria and then she would come back in the same
19 calendar year. But for sure once.

20 Q. And in 2007, did you visit?

21 A. She thinks so. She thinks so. She doesn't quite
22 remember, but even on the passport, you can't see
23 the stamps because they stopped stamping the
24 passports when you come back and in.

25 Q. They stopped or they started stamping?

Deposition of Ziatka Miteva

20

1 A. They don't do it anymore.

2 Q. When did they stop doing that?

3 A. She believes it is when Bulgaria became part of the
4 European Union because it is more open and free to
5 go out and come back in because Bulgaria is a
6 country in the European Union. She thinks it's
7 2006, 2007, when they stopped, the Bulgarian
8 authorities, doing the stamps.

9 MS. CREECH TO INTERPRETER:

10 And earlier when she answered my question, did she
11 indicate that it was because of the European Union
12 or was that your understanding?

13 MR. JONES:

14 Off record.

15 (OFF RECORD)

16 EXAMINATION CONTINUES BY MS. CREECH:

17 Q. So 2007, did she visit?

18 A. She's answered that she doesn't remember. She
19 thinks she was. She thinks she's been here every
20 year. There has been a year when she's been here
21 twice.

22 Q. In 2008, did she visit?

23 A. This is the same question. You are repeating the
24 question. She repeated that she doesn't remember.
25 She thinks she was, and then they came to Bulgaria.

Deposition of Ziatka Miteva

21

1 Q. Okay. My question is do you remember did you visit
2 during 2008?

3 A. She can't say for sure, but she thinks she was.

4 Q. When during 2006 did you visit?

5 A. She didn't keep notes, so she's not quite sure. But
6 she usually came in autumn and left when Ana's
7 school year was over. Or she left a little earlier
8 and she came back on the same year that she left a
9 little earlier.

10 Q. Was that in 2006?

11 A. She can't say for sure about 2006. She just doesn't
12 -- she thinks she had. She doesn't have notes and
13 she can't recall.

14 Q. In 2009, did she visit?

15 MR. JONES:

16 I'm going to object.

17 WITNESS CONTINUES:

18 A. She thinks she was here in 2006, 2007, 2008, 2009,
19 2010. She was not here 2011.

20 MS. CREECH:

21 Can we break for a moment off the record?

22 (OFF RECORD)

23 MR. JONES:

24 The basis of my objection is you have already asked
25 these same questions over and over. You asked her

Deposition of Ziatka Miteva

22

1 when she was here and she said she thinks she was
2 here during every year of the marriage, but she's
3 not sure. And yet you keep on asking the same
4 thing, which is nothing short of beginning to be
5 harassment, and that's the basis of my objection.
6 You've already asked the question, and you've
7 already been given the answer, Counsel.

8 EXAMINATION CONTINUES BY MS. CREECH:

9 Q. When in 2009 did you visit?

10 A. She refuses to answer the same questions. She
11 doesn't want to answer the same questions over and
12 over.

13 MR. JONES:

14 She has to answer the question.

15 WITNESS CONTINUES:

16 A. She doesn't remember.

17 Q. How long did she stay in 2009?

18 A. She doesn't remember.

19 Q. Did she bring monies in 2009?

20 A. Yes, she brought money in 2009.

21 Q. How much money did she bring?

22 A. \$10,000, around \$10,000.

23 Q. Did she visit in 2010?

24 A. Yes, she was.

25 Q. When did she visit in 2010?

Deposition of Ziatka Miteva

23

1 A. She doesn't remember exactly when.

2 Q. How long did she stay?

3 A. She doesn't remember for how long.

4 Q. Did she bring money?

5 A. Yes, she brought money.

6 Q. How much did she bring?

7 A. \$10,000.

8 Q. How many times did she visit in 2010?

9 A. She doesn't remember.

10 Q. And in 2011 did she visit?

11 A. She doesn't think so. Yes, she was here 2011, she
12 was here 2012.

13 Q. When in 2011?

14 A. She says she doesn't remember. She didn't take
15 notes. She didn't put down the month that she was
16 here. She can't say exactly the time when she was
17 here.

18 INTERPRETER:

19 Can I interrupt for a second? Can I get some water?

20 (OFF RECORD)

21 EXAMINATION CONTINUES BY MS. CREECH:

22 Q. While I recognize that she doesn't remember the
23 exact dates, does she have some idea of when she was
24 here?

25 A. Usually she would come October, November, and she

Deposition of Zlatka Miteva

24

1 goes back to Bulgaria the next year at different
2 times. Sometimes she waits for Ana to finish with
3 school so she can take her back with her. Sometimes
4 she leaves before Ana's out of school.

5 Q. So in 2011 when she visited, were Lina and Nick
6 residing together?

7 A. She doesn't think so, she doesn't think that they
8 were living together -- they were residing together
9 in 2011.

10 Q. How many times did Ana go back with her from 2006
11 until when they separated?

12 A. She traveled by herself sometimes.

13 INTERPRETER:

14 Are you asking about the times when she went back
15 with her?

16 MS. CREECH:

17 Yes.

18 WITNESS CONTINUES:

19 A. She can't say the exact number because there are
20 times when she traveled with Zlatka to Bulgaria or
21 she would come back with the airline where they
22 provide service for the children to be looked after
23 while they are on the plane. But she can for sure
24 say that Ana went back to Bulgaria every year.

25 Q. And how long would Ana stay?

Deposition of Ziatka Miteva

25

1 A. Two months.

2 Q. Where did the \$10,000 come from that she would bring
3 when she visited, meaning Ms. Miteva would bring
4 when she visited?

5 A. Savings. Their own family savings.

6 Q. Which bank were those savings held in?

7 A. They don't have to be in a bank. They don't have to
8 be in a bank.

9 Q. Were they in a bank?

10 A. They invested them in different things, just
11 clarifying when she brought the money back over
12 here.

13 Q. Where did those monies come from? She said savings,
14 where were those monies held?

15 A. When she left, they were not in the bank. They were
16 their money that they operated with. In Bulgaria,
17 we don't keep all our money in a bank.

18 Q. A moment ago she answered that they were monies from
19 investments. What sort of investments?

20 A. Some of it was from properties and rentals.

21 Q. I'm sorry.

22 A. Some of the money came from properties that they
23 owned and rentals.

24 Q. When I was visiting -- she testified earlier that
25 she was present when Ana was given monies by other

Deposition of Zlatka Miteva

26

1 individuals.

2 A. That is Ana's father that met in Varna in their
3 home. She brought Ana to her grandparents in Sofia.
4 There they in front of her gave money to Ana. Her
5 husband, Zlatka's husband, in her presence gave
6 money to Ana.

7 Q. How much money?

8 A. Around \$10,000 every time, because that's the amount
9 that they can bring back.

10 Q. Did she ever see receipts or deposit slips
11 indicating that the monies she gave went into any
12 account here in the states?

13 INTERPRETER:

14 Can you repeat that again?

15 EXAMINATION CONTINUES BY MS. CREECH:

16 Q. Did she ever see receipts or deposit slips
17 indicating that the monies that she gave to Lina or
18 to Ana went into any account in the United States?

19 A. Yes, Lina showed her an account, a printout of an
20 account and told her that the money went in this
21 account, but she can't say which account exactly.

22 Q. What did the printout show?

23 A. The printout showed what came in, what came out, the
24 withdrawals, the deposits, where did the money go.

25 Q. When was she shown this printout?

Deposition of Ziatka Miteva

27

1 A. When she was here when she asked about the money.

2 Q. What year?

3 A. She didn't say which year, almost every year --
4 almost every year, Lina gave her an account of the
5 money, what would happen with the money.

6 Q. This is based upon what Lina has told her, correct?

7 A. Yes, and she has seen the printout of Lina showing
8 her where the money went and what happened with the
9 money and where did they go. She wasn't so naive
10 not to ask about what -- how the money were managed.
11 And she doesn't trust so easily.

12 Q. Does she know Nadia and Pavel Boldt?

13 INTERPRETER:

14 Nadia and Pavel, I'm sorry?

15 MS. CREECH:

16 Boldt.

17 INTERPRETER:

18 Boldt?

19 MS. CREECH:

20 Yes.

21 WITNESS CONTINUES:

22 A. Yes, she does.

23 Q. How does she know them?

24 A. She doesn't know them very well, but she's
25 acquainted with them.

Deposition of Ziatka Miteva

28

1 Q. When has she last seen them?

2 A. A long time ago.

3 Q. What is her understanding of their relationship with
4 Lina and Nick?

5 A. Nothing.

6 Q. Then how does she know them?

7 A. She doesn't know them very well, but she knows them.

8 Q. How did she meet them?

9 A. At Christmas at the Greek Church.

10 Q. Who introduced them?

11 A. They were lining up for lunch. She heard people
12 speaking in Russian, and she met them. And she met
13 other people, too, the same way.

14 Q. Did she ever meet Nadia and Pavel with Lina and
15 Nick?

16 A. Yes, she did.

17 Q. Where?

18 A. She remembers one time they went to visit them.

19 Q. I'm sorry, who is they?

20 A. She thinks they went over -- she thinks, yes, they
21 went for a visit.

22 Q. Who is they?

23 A. Nadia and Pavel.

24 INTERPRETER:

25 I'm asking her if it was in the house.

Deposition of Ziatka Miteva

29

1 WITNESS CONTINUES:

2 A. She doesn't quite remember if it was -- exactly
3 where it was.

4 Q. But when she says they, who did she visit the Boldts
5 with?

6 A. She doesn't remember if it was those people. They
7 went somewhere, but she doesn't remember where.

8 Q. What was the purpose of going?

9 A. And she was never alone.

10 Q. Who was with her?

11 A. She doesn't remember. It could have been with Lina,
12 with Nick, or with both of them.

13 Q. What was the purpose of the visit?

14 A. She doesn't remember. Wherever they go, she's not
15 quite sure where they're going until they get there.

16 Q. Did she ever look at the investment properties with
17 the Boldts?

18 A. No. She hasn't seen any houses with the Boldts.

19 MS. CREECH:

20 Give me just a minute.

21 (OFF RECORD)

22 EXAMINATION CONTINUES BY MS. CREECH:

23 Q. When she visited in 2006 and saw Messina, how long
24 had her daughter lived at Messina?

25 A. When she came for the first time and saw Messina, it

Deposition of Ziatka Miteva

30

1 was in 2006. Nick was living with Lina in Derwood,
2 close to Washington.

3 Q. When did she first see Messina?

4 A. 2006. She thinks 2006 because Nick was in Derwood.
5 It might have been the beginning of 2007 but she's
6 pretty positive it was 2006.

7 Q. Was anybody living in Messina when she first saw it?

8 A. There were tenants who had moved out at that point,
9 but there were some sofas left over. Or maybe when
10 they came to live together, they moved them in. But
11 I know that when we came, there were tenants who had
12 left -- who had left the property and some of his
13 property, his personal belongings, were still there.

14 Q. Was she present for Lina and Nick's wedding?

15 A. No.

16 Q. How long after they got married did she first visit?

17 A. She doesn't remember.

18 MS. CREECH:

19 Give me just a moment.

20 WITNESS CONTINUES:

21 A. Maybe it was the same year, maybe it was the spring
22 of next year. She can't say.

23 Q. When she visited in 2006, was Nick drinking?

24 A. Yeah, he was drinking at Derwood too. We're talking
25 about beer after beer.

Deposition of Ziatka Miteva

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1 Q. Was it always the same from 2006 until Lina and Nick
2 separated, his drinking?

3 A. He was -- at the beginning he was kind of hiding it,
4 but then it was out in the open.

5 Q. When was the beginning?

6 A. She's talking about the times when she was there,
7 from the first time that she was there.

8 Q. If he was hiding it, how did she know he was
9 drinking beer after beer?

10 A. He wasn't quite hiding it. He was still drinking
11 beer after beer, but he couldn't sleep because he
12 was in their house, during the day.

13 Q. In 2006, did she think Nick had a drinking problem?

14 A. She always thought that he had a problem with
15 alcohol.

16 Q. Did she ever voice that to Lina?

17 A. No, she hasn't. She has observed a lot of things
18 which she has not voiced to Lina because she didn't
19 want to worry her.

20 Q. But in 2006, Lina and Nick were living together,
21 correct?

22 A. Yes. She's not sure when exactly they started
23 living together, but when she came, they were
24 already living together.

25 Q. If she doesn't remember how many times she visited,

Deposition of Ziatka Miteva

32

1 how does she know how much money collectively Lina
2 received from Bulgaria?

3 A. She didn't take notes, just like with her times to
4 visit, with the money, but when she talked about it
5 and she looked over it, she thinks it's between
6 \$200,000 and \$230,000.

7 Q. When she talked about what with whom?

8 A. Now she looked -- she -- they remembered what they
9 gave and the amount that she came with mentally.

10 Q. Who did she talk to recently now about money?

11 A. Nobody, not that she was asked about money. She
12 thought about it and she had remembered that much
13 money.

14 Q. How is she remembering that much money? What is the
15 basis for that number?

16 A. That's her own calculations, the same amount she's
17 repeating, \$200,000 to \$230,000.

18 Q. But to reach that number, she had to have done some
19 sort of math.

20 A. She did it mentally.

21 Q. Could she do it for us verbally so that we can
22 understand how she got \$230,000?

23 A. No, she can't. Those are her own calculations.

24 Q. She can't or she won't?

25 A. She can't and she doesn't think she needs to say her

Deposition of Ziatka Miteva

33

1 way of thinking. Her calculations, around \$200,000
2 to \$230,000, which they gave to Lina.

3 Q. I guess my question is if she's bringing \$10,000
4 into the country, and she doesn't remember how many
5 times she visited, and Ana's bringing \$10,000 into
6 the country, and she doesn't remember how many times
7 Ana visited, then what math leads her to \$230,000?

8 A. Ana came every year, \$10,000 for each visit. She
9 came every year, \$10,000 for each year. The money
10 transfers, what her father gave her -- what her
11 father gave her, and she doesn't recollect all the
12 occasions. That's why she's not saying a concrete
13 amount. She's saying between.

14 MS. CREECH:

15 I have no further questions.

16 MR. JONES:

17 Nothing further from me.

18 (There being no further questions, the deposition was
19 concluded at 3:38 p.m.)
20
21
22
23
24
25

Your Retirement Savings Statement
Wells Fargo & Company 401(k) Plan



07/01/2011 to 09/30/2011
 Page 1 of 5

2010
 NICHOLAS N ROBINSON
 LAKE WYLIE SC

ACCOUNT SUMMARY

Your vested balance is based on your account balance, years of credited service with your employer and the Plan's vesting schedule. Detailed information about your account can be found in the activity section.

Balance on 07/01/2011	\$153,909.74
Gain/Loss	\$1,177.37
Balance on 09/30/2011	\$155,087.11
Net Change In Market Value	\$1,177.37
Vested Account Balance	\$155,087.11

Important Messages

Exciting website changes coming soon! Managing your retirement plan account online and evaluating your retirement readiness will soon be easier. In the coming months you'll see dynamic enhancements to the retirement plan website when you sign on to your account. Benefits to you include financial education and calculators, a fresh new look, straightforward navigation, and a customizable dashboard that puts information most important to you on your retirement account homepage.

Designate your 401(k) Plan beneficiary on the 401(k) Plan website or by calling the HR Service Center.

ASSET ALLOCATION

Your account is 100% invested in Money Market/Stable.

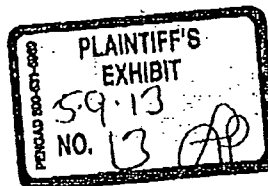
Your future investment direction is 100% allocated to Money Market/Stable.

	Current Asset Allocation	Future Investment Direction
Money Market/Stable	100%	100%
WELLS FARGO STABLE VALUE FUND	100%	100%

This table shows how your investments are currently allocated among the asset classes to help you determine if you need to make adjustments to your allocation. The asset class information is taken from reliable sources, including the mutual fund companies, but is not guaranteed by Wells Fargo Bank, N.A. as to completeness or accuracy. Wells Fargo Bank, N.A. shall not be liable for any errors in content, or for any actions taken in reliance thereon. Please read each fund prospectus or fund disclosure carefully for more information.

ACTIVITY SUMMARY BY INVESTMENT

	WELLS FARGO STABLE VALUE FUND	TOTAL
Balance on 07/01/2011	\$153,909.74	\$153,909.74
Gain/Loss	\$1,177.37	\$1,177.37
Balance on 09/30/2011	\$155,087.11	\$155,087.11



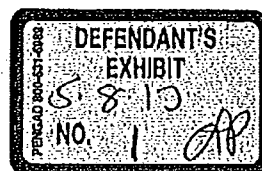
NICHOLAS N ROBINSON

1270921

If something happens to me
I would like Anna T [REDACTED]
(my daughter) to stay with Nick
Robinson. All assets he belong to me
to become property of Anna. Nick
can use some of assets in Anna's best
interest

Lina Miteva

May April 30, 2009



STATE OF SOUTH CAROLINA	)	IN THE FAMILY COURT FOR THE
	)	SIXTEENTH JUDICIAL CIRCUIT
COUNTY OF YORK	)	
Tzvetelina Miteva,	)	Case No. 2011DR4601905
Plaintiff,	)	
	)	PLAINTIFF'S ANSWERS
vs.	)	TO INTERROGATORIES
	)	PROPOUNDED BY DEFENDANT
Nicholas Robinson,	)	
Defendant,	)	
	)	

TO: THE DEFENDANT AND HIS ATTORNEY, JENNIFER M. ASH:

INTERROGATORIES

1. Identify all persons known to the Plaintiff, or to counsel, to be witnesses concerning the facts of this case and indicate whether or not written or recorded statements have been taken from the witnesses and if so, indicate who has possession of such statements. Include addresses and phone numbers of these individuals.

RESPONSE:

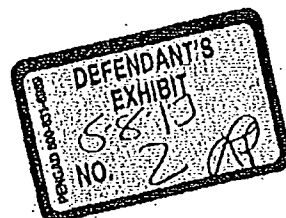
Tzvetelina Miteva - Plaintiff

Nicholas Robinson - Defendant

Surguey Krylov
 9039 Sligo Creek Parkway, Apt. 1212
 Silver Spring, MD 20910
 No written statements at this time
 This witness is a General Contractor who worked on the marital home.

Kevin Kox
 Address unknown to Plaintiff
 No written statements at this time
 This witness is an Architect who designed some improvements to the marital home.

Julia Melinsky and Alex Neymark
 [REDACTED]
 Cornelius, NC [REDACTED]
 No written statements at this time
 These witnesses have direct knowledge regarding the Defendant's abuse of alcohol.



Andronic's Construction – unknown employees to be identified later
5113 West Highway 74, unit 3
Monroe, NC 28110

No written statements at this time

These witnesses are construction workers who worked on the marital home. These witnesses also witness the Defendant act rudely, abusively and aggressive while under the influence of alcohol.

Liza Gutuleac

[REDACTED]
Matthews, NC [REDACTED]

No written statements at this time

This witness has knowledge of the direct and indirect contributions made by the Plaintiff to the improvements on the marital home.

Nikolina Boyadzieva

[REDACTED]
Rockville, MD [REDACTED]

No written statements at this time

This witness has knowledge of the direct and indirect contributions made by the Plaintiff to the improvements on the marital home, including but not limited to loan payments paid by the Plaintiff. This witness has knowledge as to the money the Plaintiff has invested for her daughter, including the sources of the funds and the type of investments. This witness has direct knowledge regarding the Defendant's abuse of alcohol. This witness has knowledge regarding the investment properties of the Plaintiff.

Annelia Harvatova

[REDACTED]
North Bethesda, MD [REDACTED]

No written statements at this time

This witness has knowledge of the direct and indirect contributions made by the Plaintiff to the improvements on the marital home, including but not limited to loan payments paid by the Plaintiff. This witness has knowledge as to the money the Plaintiff has invested for her daughter, including the sources of the funds and the type of investments. This witness has direct knowledge regarding the Defendant's abuse of alcohol.

William M. Brice, III

[REDACTED]
York, SC [REDACTED]

No written statements at this time

This witness has knowledge as to the money the Plaintiff has invested for her daughter, including the sources of the funds and the type of investments.

Nadeida Boldt and Pavel Boldt

[REDACTED]
Charlotte, NC [REDACTED]

No written statements at this time.

These witnesses have knowledge of the direct and indirect contributions made by the Plaintiff to the improvements on the marital home, including but not limited to loan payments paid by the Plaintiff. These witnesses have knowledge as to the money the Plaintiff has invested for her daughter, including the sources of the funds and the type of investments. These witnesses have direct knowledge regarding the Defendant's abuse of alcohol. These witnesses have knowledge regarding the investment properties of the Plaintiff.

Zlatka Miteva and Gospodin Miteva

[REDACTED]
Varna, Bulgaria

No written statements at this time.

These witnesses have knowledge of the direct and indirect contributions made by the Plaintiff to the improvements on the marital home, including but not limited to loan payments paid by the Plaintiff. These witnesses have knowledge as to the money the Plaintiff has invested for her daughter, including the sources of the funds and the type of investments. These witnesses have knowledge regarding the Defendant's abuse of alcohol. These witnesses have knowledge regarding the investment properties of the Plaintiff.

Ivan T. [REDACTED]

Specific address unknown

Moscow, Russia

No written statements at this time.

This witness has knowledge as to the money the Plaintiff has invested for her daughter, including the sources of the funds and the type of investments.

Hrito Trenkov

[REDACTED]
North Bethesda, MD [REDACTED]

No written statements at this time.

This witness has knowledge regarding the Defendant's abuse of alcohol.

2. For each person known to the Plaintiff or to counsel to be a witness concerning the facts of the case, set forth either a summary sufficient to inform the Defendant of the important facts known to or observed by such witness, or provide a copy of any written or recorded statements taken from such witness.

RESPONSE:

See Answer to Interrogatory No.: 1 above.

3. List all employment held by you during the past ten (10) years, including beginning and ending dates of employment, rates of pay, name and address of employer, telephone number of each employer, work hours and the reasons why you no longer are employed with each employer, if applicable.

RESPONSE:

Unemployed – August 2011 – Present - \$522 per week from unemployment benefits.

September 2010 -- August 2011 – 125,000 per year – SPX – 13515 Ballantyne Corporate Place, Charlotte, NC 28277 – 704-752-4400 - position terminated

February 2006 – September 2010 – \$7,196 – \$9,583 per month - PriceWaterhouse Coopers LLP, 1301 K Street NW, Washington DC, 20005 – 202-414-1000 – left to take local job

June 2005 – February 2006 – \$6,041.00 per month - Delloitte and Touch LLP – 1750 Tyson's Blvd., Suite 800 McLean, VA 22102 – 703-251-1000

June 2003 -- May 2005 – \$5,000 per month - Wachovia Bank – 501 South College St., Charlotte NC 28202 -- 1-800-922-4684

August 2002 -- May 2003 – Unemployed

May 2001 – August 2002 – Graduate student at the University of South Carolina

4. For all domestic and foreign checking accounts, credit union and other accounts and deposits to which the Plaintiff holds an interest or is an authorized user (whether personal or business), state separately:

- a. The name and address of each financial institution;
- b. The account number of each account.
- c. The nature of the account (checking, savings, etc.);
- d. The names of the persons having signature authority on each account; and
- e. The balance of each account and the date thereof.

RESPONSE:

Personal (Plaintiff only signatory authority):

Wachovia / Wells Fargo – checking [REDACTED] 8708 - \$74.45

Wachovia / Wells Fargo – savings [REDACTED] 6340 - \$2,459.72

First Citizens – money market savings [REDACTED] 6723 - \$1,894.47

First Citizens – free checking [REDACTED] 9832 - \$250.20

BB&T – bright account - \$1,556.00

See statements provided for dates of balances and address of institution.

Joint Accounts:

Bank of America:

Defendant closed the accounts in person on September 15, 2011 at the BOA branch at 400 S Tryon St in Charlotte, NC.

The balance at the time is unknown but the Plaintiff received approximately \$2,800.00 from this account and the Defendant received approximately \$5,800.00 from the same.

5. Set forth a list of photographs, plats, sketches, or other prepared documents in the possession of the Plaintiff or her attorney that relate to the claim or the defense of this case.

RESPONSE:

2 photographs of prescription drugs belonging to the Defendant
4 photographs of alcohol in the office of the Defendant
5 photographs of alcohol placed in the trash by the Defendant
1 photograph of the Defendant drinking alcohol

The Plaintiff will provide these photographs electronically to the Defendant's attorney.

6. Identify any expert witness whom the Plaintiff proposes to use as a witness at the trial of this case, indicate the subject matter of which he/she is expected to testify and the substance of his/her testimony.

RESPONSE:

The Plaintiff has not retained any expert witnesses at this time. The Plaintiff reserves the right to do so, as may be necessary, and supplement this Answer to Interrogatory in the event of the same.

7. List any loans, gifts, advances or subsidies of funds the Plaintiff has received from any family members, friends, social or business acquaintances over the past five (5) years, including:

- a. The name of the source;
- b. The date the funds were received;
- c. The amount of the funds;
- d. For what the funds were used.

RESPONSE:

The Plaintiff has received gifts on behalf of her daughter, Anna Tchetrafilova, from the following persons, *to wit*:

- 2011 - \$6,000 from Zlatka Miteva and Gospodin Miteva
- 2010 - \$9,000 from Zlatka Miteva and Gospodin Miteva
- 2009 - \$8,000 from Zlatka Miteva and Gospodin Miteva
- 2008 - \$10,000 from Zlatka Miteva and Gospodin Miteva
- \$10,000 from Ivan Tchetrafilov
- 2007 - \$7,000 from Zlatka Miteva and Gospodin Miteva
- \$7,000 from Ivan Tchetrafilov

The Plaintiff took the money set forth above and invested the same, as a constructive trust for the benefit of her minor child, in 1543 Tiana Way, Rock Hill, SC and 3222 Ferguson Meadow, York SC.

8. Describe with specificity the business arrangement the Plaintiff has with Nadia Boldt, Pavel Boldt, Cotswold Homes, South Charlotte Realty, or PowerHiTech, Inc. whether joint or separate.

RESPONSE:

The Plaintiff has used Pavel Boldt and his company, Cotswold Homes, as a contractor in various construction projects.

The Plaintiff has used Nadia Boldt and the company she works for, South Charlotte Realty, in her capacity as a real estate agent.

The Plaintiff has no association, personal or business, with PowerHiTech, Inc.

9. Describe with specificity the manner in which the proceeds from the sale of the following properties was disbursed and where the proceeds are now:

- a. 1543 Tiana Way, Rock Hill, South Carolina 29732. Sold on or about 3/19/2009.
- b. 362 Squirrel Lane, Lake Wylie, South Carolina 29745. Sold on or about 5/19/2010/
- c. 2053 Sugar Pond Court, Fort Mill, South Carolina 29715. Sold on or about 8/3/2010.
- d. 1000 Highbrook Drive, Waxhaw, North Carolina 28173. Sold on or about 4/29/2011.
- e. 17344 Caldwell Rush Circle, Cornelius, North Carolina 28031. Sold on or about 8/12/2011.

Provide names of financial institutions and account numbers for all accounts in which any proceeds have been deposited, whether currently in the account(s) or not and

provide dates of deposits and withdrawals of the proceeds.

RESPONSE:

The Plaintiff has used the money given to her daughter by her daughter's grandparents and father, as set forth above in paragraph 7, to invest in the properties listed in subparagraphs a – d. The proceeds from the sale of each property was used to purchase the next subsequent property.

The Plaintiff does not know have any personal knowledge as it relates to the property listed in subparagraph e.

10. Describe with specificity the lease arrangement for the properties located at 5017 Montibello Drive, Charlotte, North Carolina 28226 and 3222 Ferguson Meadow, York, South Carolina 29745; to include the name and contact information for any tenant, the amount of rent set forth in the lease agreement, the amounts and dates rent has been collected since April 30, 2009 (for 3222 Ferguson Meadow) and April of 2011 (for 5017 Montibello Drive), the account number and financial institution to which the rents are deposited, dates and purpose of expenditures of any rents collected.

RESPONSE:

The property at 4017 Montibello Drive (incorrectly listed above as 5017 Montibello Drive) in Charlotte, NC, is vacant and under going construction. No rents are being collected.

The property at 3222 Ferguson Meadow in York, SC, is currently being rented for \$695.00 per month. The Defendant was collecting the rent through September, 2011, as he had been doing during the relationship of the parties. The Defendant had no legal right to do so and had been collecting the rent on behalf of the Plaintiff and Plaintiff's daughter out of convenience. The money collected by the Defendant has been shown on the Plaintiff's tax returns as taxable income, thereby causing the Plaintiff to incur tax liabilities on said money, even though the Defendant has actually received the benefit of the income.

The Plaintiff began collecting the rent in September, 2011, when the parties separated. She has used the monies collected to help offset the living expenses she has incurred on behalf of herself and her daughter since the separation. The monies collected are deposited into her personal checking account set forth more fully herein.

11. List all credit cards used by the Plaintiff in the last two (2) years, including the name of the issuer, the account number, the credit limit, the current balance, a history of any transactions since the date of filing, and any authorized users other than the Plaintiff.

RESPONSE:

The Plaintiff has an American Express credit card in her name and the Defendant was listed as an authorized user. The Plaintiff contends the credit card was used primarily by the Defendant and she is unaware of the history of transactions and the account number. The Plaintiff believes the balance to be approximately \$2,500.00 and the credit limit to be approximately \$13,000.00.

12. Identify any automobile, truck, camper, mobile home, motorcycle, boat, airplane, or vehicle of any nature that the Plaintiff owns or in which the Plaintiff holds an interest and set forth the following:

- a. make, model, year;
- b. date acquired;
- c. purchase price or value at acquisition;
- d. Plaintiff's opinion as to current fair market value;
- e. how title is held;
- f. name and address of any co-owners or interest holders; and
- g. date, initial amount, present balance or any liens or encumbrances thereon including the identity of lien holder.

RESPONSE:

- A. The Plaintiff owns a 2002 Mercury Sable, purchased in 2003. Said vehicle is in the Plaintiff's name only. There is no loan associated with the same. The Plaintiff is unsure of the value of the same;
- B. The Plaintiff owns a 2007 Infinity automobile, purchased in 2010. Said vehicle is in the Plaintiff's name only. There is a loan securing the same. The Plaintiff is unsure of the value of the same;
- C. The Defendant owns a Honda. The Plaintiff is unsure of the model, date purchased, or current value of the same. The Plaintiff does not believe there is a loan associated with said vehicle; and
- D. The Defendant owns a boat. The Plaintiff is unsure of the make, model, date purchased, or current value of the same. The Plaintiff does not believe there is a loan associated with said boat but believes the Defendant has taken out loans to make improvements and repairs to the same.

13. Identify any domestic or foreign real estate Plaintiff owns or has owned in the last five years, or in which she has or had an interest in the last five years and set forth the following (use supplemental sheet if necessary):

- a. date acquired;

- b. purchase price of value at acquisition;
- c. Plaintiff's opinion as to current fair market value;
- d. how title or deed is held;
- e. name and address of any co-owners or interest holders;
- f. date, initial amount, present balance of any liens or encumbrances thereon including the identity of lien holder.

RESPONSE:

The Plaintiff owns a vineyard in Varna, Bulgaria. It was purchased in 1999. There is no loan associated with the same. The Plaintiff is unsure of the present day market value of the same and would not be able to determine the same without incurring substantial expense. The Plaintiff contends this property in non-marital.

The Plaintiff owns an Apartment / Condo in Sofia, Bulgaria. The address is [REDACTED] Vasil Kirchov, [REDACTED] Bulgaria. This property was purchased in 1997. There is no loan associated with the same. This property was purchased while under construction and has still not been completed. The Plaintiff is unsure of the present day market value of the same and would not be able to determine the same without incurring substantial expense. The Plaintiff contends this property in non-marital.

14. Set forth, in detail, any of Plaintiff's financial obligations, whether individual, joint or joint and several, including, but not limited to, mortgages, conditional sales, security agreements, contract obligations, financing statements, promissory or judgment notes, and taxes including the following:

- a. name and address of each creditor;
- b. form or obligation and date incurred;
- c. consideration received for the obligation;
- d. amount of original obligation;
- e. rate of interest;
- f. description of any security given; and
- g. present unpaid balance on the obligation.

RESPONSE:

The Plaintiff is indebted to Wachovia / Wells Fargo for the property at 3722 Messina Road in Lake Wylie, SC. The balance of the mortgage is \$231,637.77. The rate of interest is 4.375%.

15. List all dates of travel for the Plaintiff in the last two (2) years, the purpose of the travel, with whom the Plaintiff was visiting, with whom the Plaintiff travelled, the address and phone number of the place/residence where the Plaintiff stayed, and the manner in which Plaintiff paid for the travel, accommodations, and expenses associated with the travel.

RESPONSE:

2008 – Bulgaria, vacation, people travelling Nicholas Robinson, Tzvetelina Miteva, and Anna Robinson, paid by Plaintiff;

2009 – Charleston, SC, vacation - people travelling Nicholas Robinson and Tzvetelina Miteva, paid by Plaintiff;

2010 – Myrtle Beach, SC, vacation, people travelling Nicholas Robinson, Tzvetelina Miteva, Anna Tchetrailova, Genna Dayers, Zlatka Miteva, paid by Plaintiff; and

2011 – Bulgaria, vacation – people travelling Tzvetelina Miteva and Anna Tchetrailova, paid by Plaintiff. The Defendant was planning to join and had a ticket to travel, last minute the defendant changed his mind and the Plaintiff needed to cancel his ticket thus incurring \$300 cancellation charge

16. Describe the standard of living that the parties enjoyed between date of marriage and date of filing, including each factor that the Plaintiff believes indicated an above average standard of living or a below average standard of living.

RESPONSE:

The Plaintiff objects to this Interrogatory as being overly broad.

17. Describe each item of real or personal property the Plaintiff considers to be marital property, including the description, the title owner, the date acquired, the original value, the source of the purchase funds, the estimated value as of date of separation, and the present unpaid balance of any mortgages or liens.

RESPONSE:

3722 Messina Road
Lake Wylie, South Carolina 29710
Estimated Fair Market Value: \$650,000.00
Estimated equity: \$234,000.00

Mobile Home and Lot (approximately 1.78 acres)
Lot 15 Golden Pond Road (Parcel ID # 553-00-00-061)
York, South Carolina
Purchase Price: \$35,000.00
Purchase Date: June 15, 2006
Purchaser: Nicolas Robinson
Estimated Fair Market Value: \$60,000.00
Estimated equity: \$60,000.00

Mobile Home and Lot (approximately 1.78 acres)
 Lot 41 _____ (Parcel ID # 486-00-00-047)
 York, South Carolina
 Purchase Date: Quitclaim dated November 30, 2007
 Owner: Nicolas Robinson
 Estimated Fair Market Value: \$43,000.00
Estimated equity: \$43,000.00

Mobile Home and Lot (approximately 4.95 acres)
 Lot 26 Chandler Woods (Parcel ID # 479-00-00-033)
 York, South Carolina
 Purchase Price: \$55,000.00
 Purchase Date: 2005
 Purchaser: Nicolas Robinson
 Estimated Fair Market Value: \$65,500.00
Estimated equity: \$65,500.00

Mobile Home and Lot (approximately 1.12 acres)
 Lot C Liberty Hill Road (Parcel ID # 486-00-00-123)
 York, South Carolina
 Purchase Price: \$36,000
 Purchase Date: June 6, 2005
 Purchaser: Nicolas Robinson
 Estimated Fair Market Value: \$33,500.00
Estimated equity: \$33,500.00
Estimated lost value: \$1,500.00

Note: The Defendant has purchased the above properties, in particular the four trailers with credit cards. The Defendant had borrowed money from Plaintiff to pay down his dept obligations for the trailers, among other debts.

Below is a table of the Defendant's debt. The Plaintiff is also providing the credit report of the Defendant.

Institution Name	Balance	Date opened	Date Closed	Date Paid
Discover Fincl	2,647.00	Jun-96		
FIA CSNA	9,273.00	Jan-05	Mar-08	Mar-08
Gemb	2,288.00	Jun-11		
Wells Fargo	39,673.00	Jun-02	May-08	Mar-08
Wells Fargo Bank PCM	5,699.00	Oct-92	Oct-10	Mar-08
Chase //Bank One	25,268.00	May-06		Aug-07

Card				
Chase //Bank One Card	22,714.00	Oct-02	Jul-07	Jul-07
Capital One Bank USA	8,068.00	Dec-06		Aug-07
Bank of America	9,875.00	Jul-07		Aug-10
Gemb	2,949.00	Jun-07	Apr-09	Jan-10
Total	128,454.00	after tax		
	183,505.71	gross		

18. Describe each item of real or personal property the Plaintiff considers to be non-marital property (whether owned by Plaintiff or Defendant), including the description, the title owner, the date acquired, the original value, the source of the purchase funds, the estimated value as of date of separation, the present unpaid balance of any mortgages or liens, and the reasons for Plaintiff's belief that the property is non-marital.

REPONSE:

Mobile Home and Lot (approximately 2.87 acres)
 Lot 35 Golden Pond Road (Parcel ID # 553-00-00-080)
 York, South Carolina
 Purchase Price: \$55,000
 Purchase Date: May 4, 2009
 Purchaser: Tzvetelina Miteva
 Estimated Fair Market Value: \$35,000.00
 Estimated lost value: \$20,000.00

5017 Montibello Drive
 Charlotte, North Carolina 28226
 Purchase Price: \$291,900.00
 Purchase Date: April 2011
 Purchaser: Tzvetelina Miteva (and others as part of business arrangement)
 Estimated Fair Market Value: Unknown as home is being renovated
 Estimated equity: Unknown as home is being renovated

15952 Indian Hills Terrace
 Derwood, Maryland 20855
 Purchase Date: 2005
 Purchaser: Tzvetelina Miteva
 Estimated Fair Market Value: \$320,000.00
 Estimated mortgage payoff: \$315,000.00
 Estimated equity: \$5,000.00

19. Describe the Plaintiff's indirect contributions to the acquisition of all property described in her responses to Interrogatories No. 12 and No. 13.

RESPONSE:

The Plaintiff objects to this Interrogatory as being overly broad.

20. Describe the Defendant's indirect contributions to the acquisition of all property described in Plaintiff's responses to Interrogatories No. 12 and No. 13.

RESPONSE:

The Plaintiff objects to this Interrogatory as being overly broad.

21. Identify each item of personal property that the Plaintiff removed or had removed from the marital residence, including the value of each item as of date of filing.

RESPONSE:

The Plaintiff objects to this Interrogatory as being overly broad. Notwithstanding the objection, the Plaintiff replaced and/or purchased new furniture, household goods, and other items upon moving into the marital residence. Nearly all of the existing furniture and household goods were replaced by the Plaintiff's purchases. In addition, the Plaintiff brought numerous pieces of furniture and other household items when she moved to South Carolina. The Plaintiff considers said items non-marital property.

22. Describe each debt the Plaintiff considers to be marital debt, including the name and address of each creditor, the balance owed as of date of separation, the present balance owed, and for what the debt was used to purchase.

RESPONSE:

The Plaintiff is indebted to Wachovia / Wells Fargo for the property at 3722 Messina Road in Lake Wylie, SC. The balance of the mortgage is \$231,637.77.

23. Describe each debt the Plaintiff considers to be non-marital debt, including the name and address of each creditor, the balance owed as of date of separation, the present balance owed, and for what the debt was used to purchase, and the reasons for Plaintiff's belief that the debt is non-marital.

RESPONSE:

The Defendant has the following debts in his name:

Institution Name	Balance	Date Opened	Date Closed	Date Paid
Discover Fincl	2,647.00	Jun-96		
FIA CSNA	9,273.00	Jan-05	Mar-08	Mar-08
Gemb	2,288.00	Jun-11		
Wells Fargo	39,673.00	Jun-02	May-08	Mar-08
Wells Fargo Bank PCM	5,699.00	Oct-92	Oct-10	Mar-08
Chase //Bank One Card	25,268.00	May-06		Aug-07
Chase //Bank One Card	22,714.00	Oct-02	Jul-07	Jul-07
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Bank of America	9,875.00	Jul-07		Aug-10
Gemb.	2,949.00	Jun-07	Apr-09	Jan-10
Total	128,454.00	after tax		
	183,505.71	gross		

In addition to that listed above, the Defendant has incurred a debt with Bank of America in the approximate amount of \$207,921.00. The Plaintiff is unsure of the details of said debt. The Plaintiff considers said debt non-marital.

24. Describe with specificity the Defendant's dependence on alcohol and prescription drugs as alleged in paragraph 6 of the Plaintiff's Complaint.

RESPONSE:

Defendant starts drinking beer from the moment he wakes up. Defendant always has beer can next his bed, Defendant carries beer in the car, and Defendant states that beer is all he will drink. He does not drink water, coffee, soda, or anything else.

Defendant takes variety of prescription drugs, Defendant has aggressively asked the Plaintiff multiple times to visit different pharmacies to fill in the prescription as often the drugs he takes are not kept in stock and the Defendant has forgotten to fill his prescription. In some occasion the Defendant would agree to take only the pills in stock because he really needs the pills.

This dependence on alcohol and drugs has effected the Defendant's ability to work, his attitude towards others, and has greatly impacted the marriage of the parties.

25. Describe with specificity, to include dates and witness names and contact information, the manner in which "the Defendant has radically changed his behavior

towards [sic] the Plaintiff" as alleged in paragraph 6 of the Plaintiff's Complaint.

RESPONSE:

Abusive and drunken behavior during various vacations, as set forth above;

Aggressive abuse on 08/08/2010. Defendant was abusive to Plaintiff when the Plaintiff failed to remind the Defendant of his daughter's birthday;

September 30, 2010 – In friends house after a wedding celebration the Defendant was aggressive and abusive to two minors, Anna Tchetrailova and Sasha Boldt;

Christmas / New vacation - Defendant was abusive to four females (two of which minors) and attempted to leave the hotel, take Plaintiff's car and leave everyone behind. The minor, Genna Dayers, was so upset she called her parent who ultimately came to pick her up;

Multiple occasions of walking naked (without underwear) in front of the Plaintiff's 13 year old daughter; and

The Plaintiff has called the York County Sheriff on a number of occasions and reports have been created by the Sheriff. The Plaintiff will supplement this Answer to Interrogatory upon obtaining the same.

26. Identify with specificity, to include description, account numbers, and amounts owed, the marital assets and marital debt referenced in paragraph 7 of the Plaintiff's Complaint.

RESPONSE:

See previous Answers to Interrogatories.

27. State with specificity, to include dates and witness names and contact information, the manner in which "the Defendant has verbally abused the Plaintiff and her minor child" as alleged in paragraph 10 of the Plaintiff's Complaint.

RESPONSE:

See previous Answers to Interrogatories.

28. State the Plaintiff's fee agreement with her attorney or any other attorney who has represented the Plaintiff in this case.

RESPONSE:

See Responses to Defendant's Request for Production.

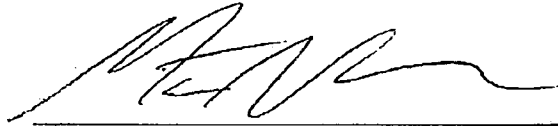
29. Itemize all payments made to Plaintiff's attorney, or any other attorney in this case, by or on behalf of the Plaintiff, including the date of payment, the amount of payment, the consideration for the payment and the source of the funds for that payment.

RESPONSE:

The Plaintiff objects on the grounds of attorney-client privilege.

RESPECTFULLY SUBMITTED,

HALFORD, NIEMIEC & FREEMAN, LLP



Matthew R. Niemiec
238 Rockmont Drive
Fort Mill, South Carolina 29715
Telephone: 803-547-6618
Facsimile: 803-547-6638

February 22, 2012

Fort Mill, South Carolina.

Nick Robinson

From: Miteva, Lina [REDACTED]
Sent: Wednesday, June 22, 2011 9:39 AM
To: Nick Robinson
Subject: RE: Investments - Transparency

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

Nick, the 200K are in Montibella.

SPX

Lina Miteva
Internal Audit Data Manager
SPX Corporation

13515 Ballantyne Corporate Place
Charlotte, NC 28277
TEL +1 704-752-3069
MOB +1 301-828-7102
FAX +1 704-752-7416
lina.miteva@spx.com
www.spx.com

From: Nick Robinson [REDACTED]
Sent: Tuesday, June 21, 2011 11:07 PM
To: 'Nick Robinson'; Miteva, Lina
Cc: [REDACTED]
Subject: RE: Investments - Transparency

Lina,

I have asked you repeatedly for this information and I am now growing concerned you are unwilling to provide it,

Kind Regards,

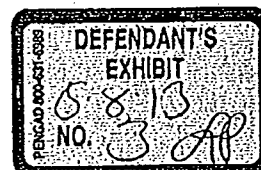
Nick Robinson CISA, CGEIT

(704) 451 8445

[Nick Robinson's IT Governance Blog](#)

From: Nick Robinson [REDACTED]
Sent: Friday, June 17, 2011 9:41 PM
To: 'Miteva, Lina'
Cc: [REDACTED]
Subject: RE: Investments - Transparency

Lina,



Please let me have the information I requested. These are investments using my personal \$200k HEL. I need to have a P & L statement and know where the funds are deposited.

Kind Regards,

Nick Robinson CISA, CGEIT

(704) 451 8445

Nick Robinson's IT Governance Blog

From: Nick Robinson [REDACTED]
Sent: Thursday, June 16, 2011 10:13 PM
To: 'Miteva, Lina'
Subject: Investments - Transparency

Lina,

As we do not talk these days I need to understand where the proceeds from our investments over the last 2-3 years have gone. You have repeatedly taken control of the situation and put all the income into your account. We bought another house today without me being told. I would like you to detail how much money we made on each transaction (Squirrel, Sugar, etc.) and where is that money is deposited.

Kind Regards,

Nick Robinson CISA, CGEIT

(704) 451 8445

Nick Robinson's IT Governance Blog

U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT

SETTLEMENT STATEMENT

1. ☐ FHA 2. ☐ FmHA 3. ☐ CONV. UNINS. 4. ☐ VA 5. ☐ CONV. INS.6. FILE NUMBER:
ROBINSON.N122009

7. LOAN NUMBER:

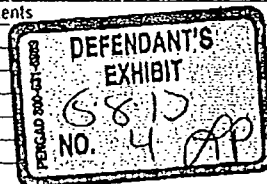
8. MORTGAGE INS CASE NUMBER:

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(POC)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

1.0 3/98 (ROBINSON.N122009.PFD.ROBINSON.N122009.Q)

D. NAME AND ADDRESS OF BORROWER: Nicholas Andrew Robinson	E. NAME AND ADDRESS OF SELLER: Master In Equity	F. NAME AND ADDRESS OF LENDER:
G. PROPERTY LOCATION: 362 Squirrel Lane Clover, SC 29710 York County, South Carolina	H. SETTLEMENT AGENT: 20-1837012 Brice Law Firm, LLC PLACE OF SETTLEMENT 9 N. Roosevelt St. York, SC 29745	I. SETTLEMENT DATE: December 4, 2009

J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BORROWER:		400. GROSS AMOUNT DUE TO SELLER:	
101. Contract Sales Price	218,000.00	401. Contract Sales Price	216,000.00
102. Personal Property		402. Personal Property	
103. Settlement Charges to Borrower (Line 1400)	3,477.34	403.	
104.		404.	
105.		405.	
Adjustments For Items Paid By Seller in advance		Adjustments For Items Paid By Seller in advance	
106. City/Town Taxes to		406. City/Town Taxes to	
107. County Taxes to		407. County Taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110. Interest Credit	46.38	410. Interest Credit	46.38
111.		411.	
112.		412.	
120. GROSS AMOUNT DUE FROM BORROWER	219,523.72	420. GROSS AMOUNT DUE TO SELLER	216,046.38
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:		500. REDUCTIONS IN AMOUNT DUE TO SELLER:	
201. Deposit or earnest money	10,800.00	501. Excess Deposit (See Instructions)	
202. Principal Amount of New Loan(s)		502. Settlement Charges to Seller (Line 1400)	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first Mortgage	
205.		505. Payoff of second Mortgage	
206.		506. Deposit retained by seller	10,800.00
207.		507.	
208.		508.	
209.		509.	
Adjustments For Items Unpaid By Seller		Adjustments For Items Unpaid By Seller	
210. City/Town Taxes to		510. City/Town Taxes to	
211. County Taxes to		511. County Taxes to	
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER	10,800.00	520. TOTAL REDUCTION AMOUNT DUE SELLER	10,800.00
300. CASH AT SETTLEMENT FROM/TO BORROWER:		600. CASH AT SETTLEMENT TO/FROM SELLER:	
301. Gross Amount Due From Borrower (Line 120)	219,523.72	601. Gross Amount Due To Seller (Line 420)	216,046.38
302. Less Amount Paid By/FOR Borrower (Line 220)	(10,800.00)	602. Less Reductions Due Seller (Line 520)	(10,800.00)
303. CASH (X FROM) (TO) BORROWER	208,723.72	603. CASH (X TO) (FROM) SELLER	205,246.38



The undersigned hereby acknowledge receipt of a completed copy of pages 1&2 of this statement & any attachments referred to herein.

I HAVE CAREFULLY REVIEWED THE HUD-1 SETTLEMENT STATEMENT AND TO THE BEST OF MY KNOWLEDGE AND BELIEF, IT IS A TRUE AND ACCURATE STATEMENT OF ALL RECEIPTS AND DISBURSEMENTS MADE ON MY ACCOUNT OR BY ME IN THIS TRANSACTION. I FURTHER CERTIFY THAT I HAVE RECEIVED A COPY OF THE HUD-1 SETTLEMENT STATEMENT.

Borrower

Nicholas A. Robinson

Seller

Master In Equity

TO THE BEST OF MY KNOWLEDGE, THE HUD-1 SETTLEMENT STATEMENT WHICH I HAVE PREPARED IS A TRUE AND ACCURATE ACCOUNT OF THE FUNDS WHICH WERE RECEIVED AND HAVE BEEN OR WILL BE DISBURSED BY THE UNDERSIGNED AS PART OF THE SETTLEMENT OF THIS TRANSACTION.

Brice Law Firm, LLC
Settlement Agent

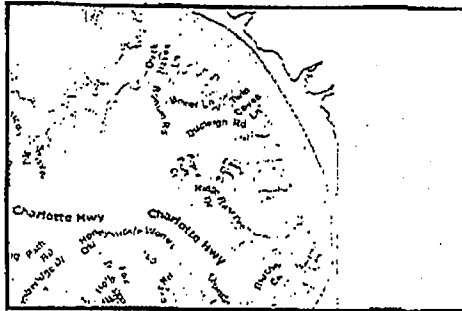
WARNING: IT IS A CRIME TO KNOWINGLY MAKE FALSE STATEMENTS TO THE UNITED STATES ON THIS OR ANY SIMILAR FORM. PENALTIES

Parcel Number: 5760501059

Lot #: 109

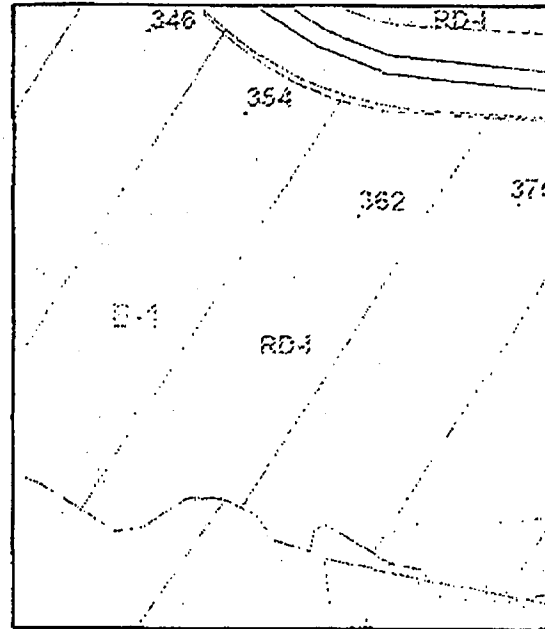
York County Government, SC Assessor's Office Property Report

Report generated 10/6/2011 11:53:15 AM



Parcel location within York County

County Zoning			Special Development Issues	
AGC	LI	RD-II	Unapproved Plats	
AGC-1	PD	RUD	Variance	
BD-I	RC-I	RUD-I	Rezoning	
BD-II	RC-II	TND	Public Service Use	
BD-III	RD-I	UD	Special Exception	
ID				
Zoning Overlay Buffer				
Lake Wylie Catawba River Buffer	Airport Overlay District			
Transportation Corridor Preservation Overlay	Scenic Overlay			



Taxlot in the center

Property Information

Parcel Number:	5760501059	Land Value:	\$85,000
Total Lots:	1	Sales Price:	\$385,000
Total Acres:	0	Sales Date:	5 / 19 / 2010
Deed Book/Page:	11405 / 59	School District:	2
Plat Book/Page:	D298 / 5	Municipality:	
Owner(s):	TRONE BRIAN S & REBECCA JOINT TENANTS W/RT OF SVRSHIP		
Mailing Address:	362 SQUIRREL LANE, LAKE WYLIE SC, 29710		
Previous Grantor:	MITEVA TZVETELINA		
Property Location:	LT# 109 HERON COVE PH V-A		

Assessment

Total Assessed Value:	\$17,920	Total Market Value:	\$448,000
Total Tax Value:	\$448,000	Building Value:	\$363,000

Buildings Without Land

Site Address(es)

Tax ID	Owner	Mailing Address	Site Address	Type	Unit	Census Tract	County Council	School District	Water District	Electric District	Fire District	County Zoning	Road Owner
			362 SQUIRREL LN	Loc	109	061704	2	2	CAROLINA	Duke Energy	Bethel	Multiple	

Disclaimer: While every effort is made to keep information provided over the internet accurate and up-to-date, York County does not certify the authenticity or accuracy of such information. No warranties, express or implied, are provided for the records and/or mapping data herein, or for their use or interpretation by the User.

1011.00
423.50

Certified True Copy
David Hamilton
MAY 06 2013

Clerk of Court
York County
YORK COUNTY
TAX ASSESSOR'S OFFICE

DATE 5-20-2010
TAX MAP NO. 576-54-59
INITIALS CAK/TS

201000100668
Filed for Record in
YORK COUNTY, SC
DAVID HAMILTON, CLERK OF COURTS
05-19-2010 At 03:10 PM.
DEED 10.00
State Tax 1001.00
County Tax 423.50
DR Vol 11405 Page 59 - 62

LUTZER, GANDY AND BROADWAY, PLLC
ATTORNEYS AND COUNSELORS AT LAW
3430 TORINGDON WAY, SUITE 105
CHARLOTTE, NC 28277

STATE OF SOUTH CAROLINA

TITLE TO REAL ESTATE

COUNTY OF YORK

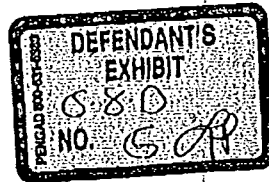
KNOW ALL MEN BY THESE PRESENTS, That TZVETELINA MITEVA, in consideration of the sum of Three Hundred Eighty-Five Thousand and No/100 Dollars (\$385,000.00) to li in hand paid at and before the sealing of these presents by TZVETELINA MITEVA, (the receipt whereof is hereby acknowledged) has/have granted, bargained, sold and released, and by these Presents does grant, bargain, sell and release unto the said BRIAN S. TRONE AND WIFE, REBECCA ST TRONE, as joint tenants with rights of survivorship, and not as tenants in common, their heirs/successors and assigns, the following described property, to wit:

See Exhibit "A"

The within described property is conveyed subject to existing easements and to restrictive covenants, if any, appearing in the chain of title or apparent upon a reasonable inspection of the premises, which said restrictions, if any, are not intended to be reimposed hereby.

TOGETHER with all and singular, the Rights, Members, Hereditaments and Appurtenances

to the said Premises belonging, or in anywise incident or appertaining.



BK11405 P80059

Property Address:

362 SQUIRREL LANE
LAKE WYLIE, SC 29710

TAX MAP NUMBER: 576-05-01-059

TO HAVE AND TO HOLD, all and singular the said premises before mentioned unto the
said, BRIAN S. TRONE AND WIFE, REBECCA TRONE, as joint tenants with rights of survivorship,
and not as tenants in common heirs/successors and assigns forever,

And the said TZVETELINA MITEVA o/does hereby bind him/herself and his/her
successors, to warrant and forever defend all and singular the said premises unto the said BRIAN S.
TRONE AND WIFE, REBECCA TRONE, as joint tenants with rights of survivorship, and not as
tenants in common heirs/successors assigns, against itself and its successors and against every
person whomsoever lawfully claiming or to claim the same, or any part thereof.

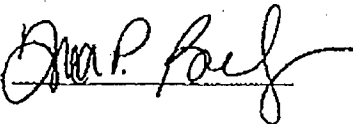
IN WITNESS WHEREOF, TZVETELINA MITEVA has caused these presents to be executed
this 14th day of May, in the year of our Lord two thousand ten (2010).

SIGNED, SEALED AND DELIVERED
IN THE PRESENCE OF:

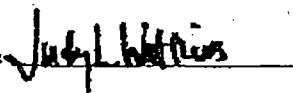
BY:


TZVETELINA MITEVA

Witness:



Witness:

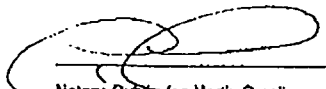


STATE OF NORTH CAROLINA)
COUNTY OF MECKLENBURG)

On 14th day of May, 2010, before me personally appeared THAR P Broadway and made oath that s/he saw the within named grantors, sign, seal and as their act and deed, deliver the within written instrument, and that s/he along with the other witness, Andy L. Watkins, witnessed the execution thereof.

THAR P. Broadway
Witness

SWORN to before me this 14th
day of May, A.D. 2010.


Notary Public for North Carolina
Commission Expires: 6/22/2011

Property & Grantee's Address:

362 SQUIRREL LANE
LAKE WYLIE, SC 29710

Exhibit "A"

All that certain piece, parcel or lot of land with improvements thereon, if any, lying being and situate in the Bethel Township, State of South Carolina, County of York and being designated as Lot 109 of HERON COVE SUBDIVISION, as shown on a plat thereof recorded in Plat Book D-298, at Page 1, and revised in Plat Book D-298, Page 5 recorded in the Office of the Register of Deeds for York County, South Carolina, reference to which plat is hereby made for a more particular description.

DERIVATION: Being the same property conveyed to TZVETELINA MITEVA by Nicholas Andrew Robinson under Quitclaim Deed dated 1-15-10 and recorded on 2-01-10 in Book 11243 at Page 177; York County Public Registry.

The within described property is conveyed subject to existing easements and to restrictive covenants, if any, appearing in the chain of title or apparent upon a reasonable inspection of the premises, which said restrictions, if any, are not intended to be reimposed hereby.

A. U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT SETTLEMENT STATEMENT		B. TYPE OF LOAN: 1. ☐ FHA 2. ☐ FmHA 3. ☐ CONV. UNINS. 4. ☐ VA 6. ☐ CONV. INS.	
C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "POC" were paid outside the closing; they are shown here for informational purposes and are not included in the total.		8. FILE NUMBER: MTEVA1042009	
D. NAME AND ADDRESS OF BORROWER: Nicholas Robinson and Teresa L. Evans York, SC		E. NAME AND ADDRESS OF SELLER: Diane B. Evans	
G. PROPERTY LOCATION: 3222 Ferguson Meadow York, SC 29745 York County, South Carolina		H. SETTLEMENT AGENT: 20-1837012 Brice Law Firm, LLC PLACE OF SETTLEMENT 9 N. Roosevelt St. York, SC 29745	
I. SETTLEMENT DATE: April 30, 2009		F. NAME AND ADDRESS OF LENDER:	
J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BORROWER:		400. GROSS AMOUNT DUE TO SELLER:	
101. Contract Sales Price	55,000.00	401. Contract Sales Price	55,000.00
102. Personal Property		402. Personal Property	
103. Settlement Charges to Borrower (Line 140)	341.60	403.	
104.		404.	
105.		405.	
Adjustments For Items Paid By Seller in advance		Adjustments For Items Paid By Seller in advance	
106. City/Town Taxes to		406. City/Town Taxes to	
107. County Taxes to		407. County Taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. GROSS AMOUNT DUE FROM BORROWER	55,341.59	420. GROSS AMOUNT DUE TO SELLER	55,000.00
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:		500. REDUCTIONS IN AMOUNT DUE TO SELLER:	
201. Deposit or earnest money	5,000.00	501. Excess Deposit (See Instructions)	
202. Principal Amount of New Loan(s)		502. Settlement Charges to Seller (Line 140)	3,628.60
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first Mortgage	
205.		505. Payoff of second Mortgage	
206.		506.	
207.		507. (Deposit disb. as proceeds)	
208.		508.	
209. Mold Cleanup Credit	500.00	509. Mold Cleanup Credit	500.00
Adjustments For Items Unpaid By Seller		Adjustments For Items Unpaid By Seller	
210. City/Town Taxes to		510. City/Town Taxes to	
211. County Taxes 01/01/09 to 04/30/09	170.54	511. County Taxes 01/01/09 to 04/30/09	170.54
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER	5,070.54	520. TOTAL REDUCTION AMOUNT DUE SELLER	4,299.04
300. CASH AT SETTLEMENT FROM TO BORROWER:		600. CASH AT SETTLEMENT TO/FROM SELLER:	
301. Gross Amount Due From Borrower (Line 120)	55,341.59	601. Gross Amount Due To Seller (Line 420)	55,000.00
302. Less Amount Paid By/FOR Borrower (Line 220)	(5,670.54)	602. Less Reductions Due Seller (Line 520)	4,299.04
303. CASH (X FROM) (TO) BORROWER	49,670.93	603. CASH (X TO) (FROM) SELLER	50,700.96

The undersigned hereby acknowledge receipt of a completed copy of pages 182 of this statement & any attachments referred to herein. I HAVE CAREFULLY REVIEWED THE HUD-1 SETTLEMENT STATEMENT AND TO THE BEST OF MY KNOWLEDGE AND BELIEF, IT IS A TRUE AND ACCURATE STATEMENT OF ALL RECEIPTS AND DISBURSEMENTS MADE ON MY ACCOUNT OR BY ME IN THIS TRANSACTION. I FURTHER CERTIFY THAT I HAVE RECEIVED A COPY OF THE HUD-1 SETTLEMENT STATEMENT.

Borrower

Nicholas Robinson
Nicholas Robinson

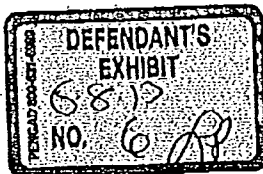
Seller

Diane B. Evans
Diane B. Evans

TO THE BEST OF MY KNOWLEDGE, THE HUD-1 SETTLEMENT STATEMENT WHICH I HAVE PREPARED IS A TRUE AND ACCURATE ACCOUNT OF THE FUNDS WHICH WERE RECEIVED AND HAVE BEEN OR WILL BE DISBURSED BY THE UNDERSIGNED AS PART OF THE SETTLEMENT OF THIS TRANSACTION.

Brice Law Firm, LLC
Settlement Agent

WARNING: IT IS A CRIME TO KNOWINGLY MAKE FALSE STATEMENTS TO THE UNITED STATES ON THIS OR ANY SIMILAR FORM. PENALTIES UPON CONVICTION CAN INCLUDE A FINE AND IMPRISONMENT. FOR DETAILS SEE: TITLE 18 U.S. CODE SECTION 1001 & SECTION 1010.



L. SETTLEMENT CHARGES				PAY FROM BORROWERS FUNDS AT SETTLEMENT	PAY FROM SELLERS FUNDS AT SETTLEMENT
700. TOTAL COMMISSION Based on Price		\$ 65,000.00 @ 6.0000 %	3,300.00		
Division of Commission (Line 700) as Follows:					
701. \$ 1,850.00		to First Properties of the Carolinas			
702. \$ 1,850.00		to Keller Williams			
703. Commission Paid at Settlement					3,300.00
704.		to			
800. ITEMS PAYABLE IN CONNECTION WITH LOAN					
801. Loan Origination Fee	0.0000 %	to			
802. Loan Discount	%	to			
803. Appraisal Fee		to			
804. Credit Report		to			
805. Lender's Inspection Fee		to			
806. Mortgage Ins. App. Fee		to			
807. Assurption Fee		to			
808.					
809.					
810.					
811.					
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE					
901. Interest From	to	@ \$	day (days %)		
902. Mortgage Insurance Premium for	months to				
903. Hazard Insurance Premium for	1.0 years to				
904.					
905.					
1000. RESERVES DEPOSITED WITH LENDER					
1001. Hazard Insurance	months @ \$	per month			
1002. Mortgage Insurance	months @ \$	per month			
1003. City/Town Taxes	months @ \$	per month			
1004. County Taxes	months @ \$	per month			
1005. Assessments	months @ \$	per month			
1006.	months @ \$	per month			
1007.	months @ \$	per month			
1008.	months @ \$	per month			
1100. TITLE CHARGES					
1101. Settlement or Closing Fee	to	Brice Law Firm, LLC			
1102. Abstract or Title Search	to				
1103. Title Examination	to				
1104. Title Insurance Binder	to				
1105. Document Preparation	to	Brice Law Firm, LLC			125.00
1106. Notary Fees	to				
1107. Attorney's Fees	to	Brice Law Firm, LLC	POC: BY HYATT \$400.00		
(includes above item numbers:)					
1108. Title Insurance	to	Yorktown Title Agency, Inc. STG			162.50
(includes above item numbers:)					
1109. Lender's Coverage	\$				
1110. Owner's Coverage	\$	65,000.00			
1111. Binder Fee	to	Yorktown Title Agency			150.00
1112. Courier Fee	to	Brice Law Firm, LLC			
1113.					
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES					
1201. Recording Fees: Deed \$	10.00; Mortgage \$		Releases \$	10.00	
1202. City/County Tax Stamps: Deed		203.50; Mortgage			203.50
1203. State Tax Stamps: Deed					
1204. Copy Charge	to	York County Clerk of Court			4.00
1205. McBride Home Title Fee	to	SCDMV			16.00
1300. ADDITIONAL SETTLEMENT CHARGES					
1301. Survey	to				
1302. Pest Inspection	to				
1303.					
1304.					
1305.					
1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K)				341.50	3,828.50

By signing page 1 of this statement, the signatory acknowledges receipt of a completed copy of page 2 of this two-page statement.

Brice Law Firm, LLC
Settlement Agent

Certified to be a true copy

(MTEVAT042009/MTEVAT042009/17)

South Carolina Residential Lease Agreement

THIS LEASE AGREEMENT (hereinafter referred to as the "Agreement") made and entered into this Saturday, June 05, 2010, by and between Nicholas (Nick) Robinson (hereinafter referred to as "Landlord") and Michal Tuttle (hereinafter referred to as "Tenant").

WITNESSETH:

WHEREAS, Landlord is the fee owner of certain real property being, lying and situated in York County, South Carolina, such real property having a street address of 3222, Ferguson Meadow, York, SC 29745 (hereinafter referred to as the "Premises").

WHEREAS, Landlord is desirous of leasing the Premises to Tenant upon the terms and conditions as contained herein; and

WHEREAS, Tenant is desirous of leasing the Premises from Landlord on the terms and conditions as contained herein;

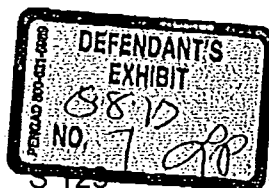
NOW, THEREFORE, for and in consideration of the sum of ZERO DOLLARS (\$0.00), the covenants and obligations contained herein and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties hereto hereby agree as follows:

1. **TERM.** Landlord leases to Tenant and Tenant leases from Landlord the above described premises together with any and all appurtenances thereto, for a term of 24 months, such term beginning on 1st June 2010, and ending at 12 o'clock midnight on 30th May 2012. (See 15. TENANTS HOLD-OVER)
2. **RENT.** The total rent for the term hereof is the sum of 16680 DOLLARS (\$16880) payable on the FIRST (1st) day of each month of the term, in equal installments of 695 DOLLARS (\$695), first installment to be paid on the due execution of this Agreement, the second installment to be paid on 1st July 2010. All such payments shall be made to Landlord at Landlord's address as set forth in at the end of this Agreement on or before the due date and without demand.
3. **SECURITY / DAMAGE DEPOSIT.** Tenant has deposited with Landlord the sum of \$695 DOLLARS (\$695) on 9th July 2009, as security for any damage caused to the Premises during the term hereof. Such deposit shall be returned to Tenant, without interest, and less any set off for damages¹ to the premises upon the termination of this Agreement.
4. **USE OF PREMISES.** The Premises shall be used and occupied by Tenant and Tenant's immediate family as a private single family dwelling, and no part of the Premises shall be used at any time during the term of this Agreement by Tenant for the purpose of carrying on any business, profession, or trade of any kind, or for any purpose other than as a private single family dwelling. Tenant shall not allow any other person, other than Tenant's immediate family or transient relatives and friends who are guests of Tenant, to use or occupy the Premises without first obtaining Landlord's written consent to such use. Tenant shall comply with any and all laws, ordinances, rules and orders of any and all governmental or quasi-governmental authorities affecting the cleanliness, use, occupancy and preservation of the Premises.
5. **CONDITION OF PREMISES.** Tenant stipulates, represents and warrants that Tenant has examined the Premises, and that they are at the time of this Lease in good order, repair, and in a safe, clean and tenantable condition.
6. **DAMAGE TO PREMISES.** In the event the premises are destroyed or rendered wholly un-tenantable by fire, storm, earthquake, or other casualty not caused by the negligence of Tenant, this Agreement shall terminate from such time except for the purpose of enforcing rights that may have then accrued hereunder. The rental provided for herein shall then be accounted for by and between Landlord and Tenant up to the time of such injury or destruction of the Premises, Tenant paying rentals up to such date and Landlord refunding rentals collected beyond such date. Should a portion of the Premises thereby be rendered un-tenantable, the Landlord shall have the option of either repairing such injured or damaged portion or terminating this Lease. In the event that Landlord exercises its right to repair such un-tenantable portion, the rental shall abate in the proportion that the injured parts bears to the whole Premises, and such part so injured shall be restored by Landlord as speedily as practicable, after which the full rent shall recommence and the Agreement continue according to its terms.

In the event that damage is caused by the tenant's negligence, intentional abuse or accidental fire damage, beyond normal wear and tear, landlord can keep all or part of the security deposit to cover expenses. Landlord can utilize small claims court to collect money owed for damages that exceed the security deposit collected.

7. **ASSIGNMENT AND SUB-LETTING.** Tenant shall not assign this Agreement, or sub-let or grant any license to use the

¹ See Provision #6



Premises or any part thereof without the prior written consent of Landlord. Consent by Landlord to one such assignment, sub-letting or license shall not be deemed to be a consent to any subsequent assignment, sub-letting or license. An assignment, sub-letting or license without the prior written consent of Landlord or an assignment or sub-letting by operation of law shall be absolutely null and void and shall, at Landlord's option, terminate this Agreement.

8. **ALTERATIONS AND IMPROVEMENTS.** Tenant shall make no alterations to the buildings or improvements on the Premises or construct any building or make any other improvements on the Premises without the prior written consent of Landlord. Any and all alterations, changes, and/or improvements built, constructed or placed on the Premises by Tenant shall, unless otherwise provided by written agreement between Landlord and Tenant, be and become the property of Landlord and remain on the Premises at the expiration or earlier termination of this Agreement.
9. **NON-DELIVERY OF POSSESSION.** In the event Landlord cannot deliver possession of the Premises to Tenant upon the commencement of the Lease term, through no fault of Landlord or its agents, then Landlord or its agents shall have no liability, but the rental herein provided shall abate until possession is given. Landlord or its agents shall have thirty (30) days in which to give possession, and if possession is tendered within such time, Tenant agrees to accept the demised Premises and pay the rental herein provided from that date. In the event possession cannot be delivered within such time, through no fault of Landlord or its agents, then this Agreement and all rights hereunder shall terminate.
10. **HAZARDOUS MATERIALS.** Tenant shall not keep on the Premises any item of a dangerous, flammable or explosive character that might unreasonably increase the danger of fire or explosion on the Premises or that might be considered hazardous or extra hazardous by any responsible insurance company.
11. **UTILITIES.** Tenant shall be responsible for arranging for and paying for all utility services required on the premises.
12. **MAINTENANCE AND REPAIR; RULES.** Tenant will, at its sole expense, keep and maintain the Premises and appurtenances in good and sanitary condition and repair during the term of this Agreement and any renewal thereof. Without limiting the generality of the foregoing, Tenant shall:
 - (a) Not obstruct the driveways, sidewalks, courts, entry ways, stairs and/or halls, which shall be used for the purposes of ingress and egress only;
 - (b) Ensure that all fire protection devices, including sensors and fire extinguishers are not disabled and are inspected / examined / tested on a monthly basis to ensure they are fully functional;
 - (c) Keep all windows, glass, window coverings, doors, locks and hardware in good, clean order and repair;
 - (d) Not obstruct or cover the windows or doors;
 - (e) Not leave windows or doors in an open position during any inclement weather;
 - (f) Not hang any laundry, clothing, sheets, etc. from any window, rail, porch or balcony nor air or dry any of same within any yard area or space;
 - (g) Not cause or permit any locks or hooks to be placed upon any door or window without the prior written consent of Landlord;
 - (h) Keep all air conditioning filters clean and free from dirt and replace on a monthly basis;
 - (i) Keep all lavatories, sinks, toilets, and all other water and plumbing apparatus in good order and repair and shall use same only for the purposes for which they were constructed. Tenant shall not allow any sweepings, rubbish, sand, rags, ashes, sanitary material (pads/towels) or other substances to be thrown or deposited therein. Any damage to any such apparatus and the cost of clearing stopped plumbing resulting from misuse shall be borne by Tenant;
 - (j) And Tenant's family and guests shall at all times maintain order in the Premises and at all places on the Premises, and shall not make or permit any loud or improper noises, or otherwise disturb other residents;
 - (k) Keep all radios, television sets, stereos, phonographs, etc., turned down to a level of sound that does not annoy or interfere with other residents;
 - (l) Deposit all trash, garbage, rubbish or refuse in the locations provided therefore and shall not allow any trash, garbage, rubbish or refuse to be deposited or permitted to stand on the exterior of any building or within the common elements;
 - (m) Abide by and be bound by any and all rules and regulations affecting the Premises or the common area appurtenant thereto which may be adopted or promulgated by the Condominium or Homeowners' Association having control over them.
13. **INSPECTION OF PREMISES.** Landlord and Landlord's agents shall have the right at all reasonable times during the term of this Agreement and any renewal thereof to enter the Premises for the purpose of inspecting the Premises and all buildings and improvements thereon. And for the purposes of making any repairs, additions or alterations as may be deemed appropriate by Landlord for the preservation of the Premises or the building. Landlord and its agents shall further have the right to exhibit the Premises and to display the usual "for sale", "for rent" or "vacancy" signs on the Premises at any time within forty-five (45) days before the expiration of this Lease. The right of entry shall likewise exist for the purpose of removing placards, signs, fixtures, alterations or additions, but do not conform to this Agreement or to any restrictions, rules or regulations affecting the Premises.
14. **SUBORDINATION OF LEASE.** This Agreement and Tenant's interest hereunder are and shall be subordinate, junior and inferior to any and all mortgages, liens or encumbrances now or hereafter placed on the Premises by Landlord, all

advances made under any such mortgages, liens or encumbrances (including, but not limited to, future advances), the interest payable on such mortgages, liens or encumbrances and any and all renewals, extensions or modifications of such mortgages, liens or encumbrances.

15. **TENANT'S HOLD OVER.** If Tenant remains in possession of the Premises with the consent of Landlord after the natural expiration of this Agreement, a new lease shall be created between Landlord and Tenant which shall be subject to all of the terms and conditions hereof except that rent shall then be due and owing at a mutually agreeable rate.
16. **SURRENDER OF PREMISES.** Upon the expiration of the term hereof, Tenant shall surrender the Premises in as good a state and condition as they were at the commencement of this Agreement, reasonable use and wear and tear thereof and damages by the elements accepted.
17. **ANIMALS.** Tenant shall be entitled to keep no more than one (1) domestic dog of 20 lbs or less; however, at such time as Tenant shall wish to actually keep any such animal on the Premises, Tenant will discuss with Landlord to seek agreement and an amendment to the existing terms.
18. **QUIET ENJOYMENT.** Tenant, upon payment of all of the sums referred to herein as being payable by Tenant and Tenant's performance of all Tenant's agreements contained herein and Tenant's observance of all rules and regulations, shall and may peacefully and quietly have, hold and enjoy said Premises for the term hereof.
19. **INDEMNIFICATION.** Landlord shall not be liable for any damage or injury of or to the Tenant, Tenant's family, guests, invitees, agents or employees or to any person entering the Premises or the building of which the Premises are a part or to goods or equipment, or in the structure or equipment of the structure of which the Premises are a part, and Tenant hereby agrees to indemnify, defend and hold Landlord harmless from any and all claims or assertions of every kind and nature.
20. **DEFAULT.** If Tenant fails to comply with any of the material provisions of this Agreement, other than the covenant to pay rent, or of any present rules and regulations or any that may be hereafter prescribed by Landlord, or materially fails to comply with any duties imposed on Tenant by statute, within seven (7) days after delivery of written notice by Landlord specifying the non-compliance and indicating the intention of Landlord to terminate the Lease by reason thereof, Landlord may terminate this Agreement. If Tenant fails to pay rent when due and the default continues for seven (7) days thereafter, Landlord may, at Landlord's option, declare the entire balance of rent payable hereunder to be immediately due and payable and may exercise any and all rights and remedies available to Landlord at law or in equity or may immediately terminate this Agreement.
21. **LATE CHARGE.** In the event that any payment required to be paid by Tenant hereunder is not made within five (5) days of when due, Tenant shall pay to Landlord, in addition to such payment or other charges due hereunder, a "late fee" in the amount of 45 DOLLARS (\$45).
22. **ABANDONMENT.** If at any time during the term of this Agreement Tenant abandons the Premises or any part thereof, Landlord may, at Landlord's option, obtain possession of the Premises in the manner provided by law, and without becoming liable to Tenant for damages or for any payment of any kind whatever. Landlord may, at Landlord's discretion, as agent for Tenant, re-let the Premises, or any part thereof, for the whole or any part thereof, for the whole or any part of the then unexpired term, and may receive and collect all rent payable by virtue of such re-letting, and, at Landlord's option, hold Tenant liable for any difference between the rent that would have been payable under this Agreement during the balance of the unexpired term, if this Agreement had continued in force, and the net rent for such period realized by Landlord by means of such re-letting. If Landlord's right of reentry is exercised following abandonment of the Premises by Tenant, then Landlord shall consider any personal property belonging to Tenant and left on the Premises to also have been abandoned, in which case Landlord may dispose of all such personal property in any manner Landlord shall deem proper and Landlord is hereby relieved of all liability for doing so.
23. **ATTORNEYS' FEES.** Should it become necessary for Landlord to employ an attorney to enforce any of the conditions or covenants hereof, including the collection of rentals or gaining possession of the Premises, Tenant agrees to pay all expenses so incurred, including a reasonable attorneys' fee.
24. **RECORDING OF AGREEMENT.** Tenant shall not record this Agreement on the Public Records of any public office. In the event that Tenant shall record this Agreement, this Agreement shall, at Landlord's option, terminate immediately and Landlord shall be entitled to all rights and remedies that it has at law or in equity.
25. **GOVERNING LAW.** This Agreement shall be governed, construed and interpreted by, through and under the Laws of the State of South Carolina.
26. **SEVERABILITY.** If any provision of this Agreement or the application thereof shall, for any reason and to any extent, be invalid or unenforceable, neither the remainder of this Agreement nor the application of the provision to other persons, entities or circumstances shall be affected thereby, but instead shall be enforced to the maximum extent permitted by law.

27. **BINDING EFFECT.** The covenants, obligations and conditions herein contained shall be binding on and inure to the benefit of the heirs, legal representatives, and assigns of the parties hereto.
28. **DESCRIPTIVE HEADINGS.** The descriptive headings used herein are for convenience of reference only and they are not intended to have any affect whatsoever in determining the rights or obligations of the Landlord or Tenant.
29. **CONSTRUCTION.** The pronouns used herein shall include, where appropriate, either gender or both, singular and plural.
30. **NON-WAIVER.** No indulgence, waiver, election or non-election by Landlord under this Agreement shall affect Tenant's duties and liabilities hereunder.
31. **MODIFICATION.** The parties hereby agree that this document contains the entire agreement between the parties and this Agreement shall not be modified, changed, altered or amended in any way except through a written amendment signed by all of the parties hereto.
32. **NOTICE.** Any notice required or permitted under this Lease or under state law shall be deemed sufficiently given or served if sent by United States certified mail, return receipt requested, addressed as follows:

If to Landlord to:	If to Tenant to:
Nick Robinson 3722, Messina Road, Lake Wylie SC 29710	Michal Tuttle 3222, Ferguson Meadows, York, SC 29745

Landlord and Tenant shall each have the right from time to time to change the place notice is to be given under this paragraph by written notice thereof to the other party.

33. **ADDITIONAL PROVISIONS; DISCLOSURES.**

[Landlord should note above any disclosures about the premises that may be required under Federal or South Carolina law, such as known lead-based paint hazards in the Premises. The Landlord should also disclose any flood hazards.]

As to LANDLORD, this Saturday, June 05, 2010

LANDLORD:

Sign: _____ Print: _____ Date: _____

As to TENANT, this Saturday, June 05, 2010

TENANT #1 ("Tenant"):

Sign: Michal E. Tuttle Print: Michal E Tuttle Date: 06/29/2010

TENANT #2 ("Tenant"):

Sign: _____ Print: _____ Date: _____

ADDRESS FOR MONTHLY RENT PAYMENTS:

Nick Robinson
3722, Messina Road,
Lake Wylie
SC 29710
(704) 451 8445



AGREEMENT TO BUY AND SELL REAL ESTATE
RESIDENTIAL

1. PARTIES: This legally binding Agreement entered into on April 14, 2009
between, Buyer(s), Nicholas Robinson, (hereinafter
called "BUYER"), and Seller(s), Diane B Evans
(hereinafter called "SELLER"). The property shall be deeded in the name(s) of: as directed

THE ☐ BUYER ☐ SELLER IS LICENSED UNDER THE LAWS OF SOUTH CAROLINA AS A REAL ESTATE
LICENSEE.

2. PROPERTY TO BE SOLD: Subject to terms and conditions herein, Seller agrees to sell and Buyer agrees to buy
the following described property with improvements and fixtures thereon:

Lot 35 Block _____ Section _____ Subdivision Golden Pond

Address 3222 Ferguson Meadow

Tax Map #: 553-00-00-080 City York Zip 29745

County of York, State of South Carolina.

Seller represents that the property is connected to ☐ public sewer system or to ☒ septic tank or to ☐ public water or to
☒ well system or to ☐ other _____

No personal property will convey as a part of this sale, except as described: Large wood workshop @
no monetary value. Property sold as is where is 4/15/09

3. CONVEYANCE SHALL BE MADE: Conveyance shall be made subject to all easements as well as covenants of
record (provided they do not make the title unmarketable) and to all governmental statutes, ordinances, rules and
regulations. Seller agrees to convey by marketable title and deliver a proper general warranty deed, if applicable, free of
encumbrances, except as herein stated. Seller agrees to pay all statutory deed recording fees. The deed shall be delivered
at the stipulated place of closing, and transaction closed on or before April 30, 2009, not later than
5:00 p.m. Time is of the essence. Seller and Buyer authorize their respective attorneys and the settlement agent to furnish
to Listing Broker and Selling Broker copies of the final HUD-1 settlement statement for the transaction for their review prior
to closing.

4. POSSESSION: Possession of said property will be given to Buyer at the time of closing. Seller agrees to deliver
property free of debris and in a clean condition. The property, including but not limited to, landscaping and lawn, shall be
maintained in the same condition from the effective date of this agreement until possession is delivered, ordinary wear and
tear excepted. Possession by Buyer before closing or by Seller after closing shall be subject to the terms and conditions of
a separate agreement to be executed prior to closing or occupancy.

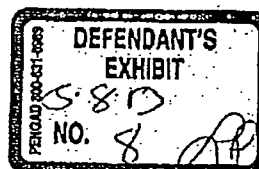
5. PURCHASE PRICE shall be \$ 55,000 56,000 55,000 4/15/09
fifty thousand and 0/100 dollars.

6. METHOD OF PAYMENT: Purchase price shall be paid as follows: ☒ Cash; or ☐ Subject to Financing. Financing
to be obtained by ☐ Conventional ☐ Seller ☐ VA ☐ FHA ☐ Other terms: _____

7. EARNEST MONEY: This offer is accompanied by an earnest money deposit of \$ 5,000
Buyer and Seller authorize First Properties of the Carolinas, as Escrow Agent, to hold and disburse earnest
money according to the terms of this agreement. Earnest money paid by ☐ Cash, ☒ Check, or ☐ Other.
Broker does not guarantee payment of a check or checks accepted as earnest money. All escrow money received shall be
deposited as required by South Carolina law and South Carolina Real Estate Commission Rules and Regulations. At the
consummation of this sale, the earnest money deposit shall be credited to the Buyer.

☒ BUYER ☐ BUYER ☒ SELLER ☐ SELLER HAVE READ THIS PAGE
FORM 310 PAGE 1 of 8

Produced with ZipForm™ by RE FormNet, LLC 12023 Folsom Ave Road, Columbia Township, Michigan 48035 Phone 810-300-1000



THE PARTIES UNDERSTAND THAT, UNDER ALL CIRCUMSTANCES, INCLUDING DEFAULT, THE ESCROW AGENT HOLDING THE EARNEST MONEY DEPOSIT WILL NOT DISBURSE IT TO EITHER PARTY UNTIL BOTH PARTIES HAVE EXECUTED AN AGREEMENT AUTHORIZING THE DISBURSEMENT OR UNTIL A COURT OF COMPETENT JURISDICTION HAS DIRECTED A DISBURSEMENT.

8. **LOAN PROCESSING AND APPLICATION:** Buyer's obligation under this agreement is contingent on Buyer obtaining said loan. Buyer shall apply for a maximum _____ % loan (loan-to-value ratio) within _____ consecutive days from the execution of this Agreement and shall provide Seller with written satisfactory loan approval within _____ consecutive days that contains no credit, income, or asset conditions, unless otherwise set forth in this contract. Time is of the essence. Should the Buyer fail to make loan application or receive approval within said period, and to diligently pursue the application, the Seller shall have the option to terminate this Agreement, with written notice. Buyer also agrees to provide all documents or information requested by the lending company in a prompt and timely manner. Buyer will take any action that is needed or requested by Lender to process the loan application. Buyer further hereby gives permission to Lender to disclose pertinent information concerning the Buyer's credit-worthiness or any other information needed for the loan processing to the listing or cooperating broker(s) or agent(s). If Buyer fails to comply with these above contingencies, Buyer shall be in default of this agreement subject to the terms of paragraph 16. FHA Mortgage Insurance ☐ will ☐ will not be added to the mortgage. VA funding fee ☐ will ☐ will not be added to the mortgage.

9. **CLOSING COSTS:** Unless otherwise agreed, closing costs, including all loan charges and prepaid recurring items, shall be paid as follows:
(a) SELLER shall provide or pay for preparation of deed, any recording charge based on value of property, and all costs necessary to deliver a marketable title, including recording of satisfactions and property taxes to the day of closing.
(b) BUYER shall pay, unless otherwise agreed herein, the cost of the Buyer's credit report, property insurance, appraisal, survey, cost of obtaining loan, discount points, title examination, escrow deposits, and prepaid expenses. The Buyer shall also pay, if applicable, interim interest and mortgage insurance premium or VA funding fee. Buyer's hazard insurance policy shall provide coverage as required by lender. Other terms: None

10. **HOME PROTECTION PLAN COVERAGE:** Both parties understand that a third party home warranty Plan ☐ will ☒ will not be issued at closing. If applicable, the warranty premium will be paid at closing by the ☐ Buyer or ☐ Seller not to exceed \$ _____.

11. **EXPIRATION OF OFFER:** The offer from Buyer shall be withdrawn at 5 o'clock P M. on April 16, 2009 unless accepted or countered by Seller in written form prior to such time. Time is of the essence.

12. **EXTENSION AGREEMENT:** If the transaction has not closed within the stipulated time limit because a contingency has not been satisfied through no fault of either party, then both parties agree to extend this agreement for a period not to exceed 10 consecutive days from the original closing date. Closing shall occur within this time extension, but in no event shall closing occur later than the above extension date. Time is of the essence.

13. **ADJUSTMENTS:** Taxes, water, all sewer assessments, sewer charges, fuel oil, rents as when collected, insurance premiums, if applicable, and other assessments, including homeowner's association fees, shall be adjusted as of the date of closing. Tax prorrations pursuant to this Agreement are to be based on the tax information available on the date of closing, and are to be prorated on that basis. **BUYER TO BE RESPONSIBLE FOR APPLYING FOR ANY APPLICABLE TAX EXEMPTIONS.** The ☐ Buyer or the ☒ Seller shall pay for the cost of any Certificate of Assessment, or other similar document, made available, if applicable. Property taxes and rent, as well as other expenses and income of the property, if applicable, shall be apportioned to the date of closing. Annual expenses or income shall be apportioned using 365 days. Monthly property expenses or income shall be apportioned by the number of days in month of closing. Prorrations at closing shall be final.

14. **NON-RESIDENT TAX:** Seller covenants and agrees to comply with the provisions of South Carolina Code Section 12-8-580 (as amended) regarding withholding requirements of sellers who are not residents of South Carolina as defined in the said statute.

15. **RISK OF LOSS OR DAMAGE:** In case the property herein referred to is destroyed wholly or partially by fire or other casualty prior to delivery of deed, Buyer or Seller shall have the option for ten (10) days thereafter of proceeding hereunder, or of terminating this Agreement.

MA BUYER ☐ BUYER SE SELLER ☐ SELLER HAVE READ THIS PAGE

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16. **DEFAULT:** If Buyer or Seller fails to perform any covenant of this Agreement, the other may elect to seek any remedy provided by law, including but not limited to attorney fees and actual costs incurred (as defined in paragraph 17); or terminate this Agreement with a five day written notice. If terminated, both parties shall execute a written release of the other from this contract and both shall agree to hold the Escrow Agent harmless. If either Buyer or Seller refuses to execute release, Escrow Agent will hold the earnest money in trust until said releases are executed or until a court of competent jurisdiction dictates legal disposition.

17. **ACTUAL COST INCURRED** shall include all costs and expenses incurred or obligated for by Buyer, Seller or Broker in an effort to consummate this sale. Such costs shall include, but are not limited to, cost of credit report, appraisal, survey, inspections and reports, title examination, and Broker's fee or commission for this sale.

18. **SURVEY, TITLE EXAMINATION, AND INSURANCE:** The Listing and Cooperating Broker(s) and their Agent(s) recommend that Buyer have a survey of the subject property made, have examination as to the title to the property, obtain owner's title insurance, and that Buyer obtain appropriate hazard insurance coverage effective with the time of closing. All hazard insurance to be canceled and new policies furnished by Buyer at closing unless otherwise stipulated in this Agreement. Flood insurance, if required by Lender at Buyer's option, shall be assigned to Buyer with permission of carrier, and premium prorated to date of closing.

19. **CONDITION OF PROPERTY:**

(A) **Seller's Property Condition Disclosure Statement:** (check one)

☐ Buyer and Seller agree that Seller will not complete nor provide Buyer a Seller's Property Condition Disclosure statement in accordance with South Carolina Code of Laws, as amended, Section 27-50-30, Paragraph (13).

☒ Buyer and Seller agree that a Seller's Property Condition Disclosure statement, as required by South Carolina Code of Laws, as amended, Section 27-50-10, et seq., has been provided to Buyer by Seller prior to the ratification of this agreement. If the Seller discovers, after his delivery of a disclosure statement to a Buyer, a material inaccuracy in the disclosure statement or the disclosure is rendered inaccurate in a material way by the occurrence of some event or circumstance, the Seller shall correct promptly the inaccuracy by delivering a corrected disclosure statement to the Buyer or make reasonable repairs necessitated by the occurrence before closing. Buyer understands that the Seller's Property Condition Disclosure statement is not intended to replace a professional home inspection. Buyer understands and agrees that the Seller's Property Condition Disclosure statement contains statements made solely by the Seller. The Buyer and Seller agree that the Listing and Selling Broker and all affiliated agents are not responsible for the accuracy of any information contained in the Seller's Property Condition Disclosure statement. The Buyer and Seller understands and agrees that the Listing and Selling Broker and all affiliated agents have fully met the requirements of Section 27-50-70 of the South Carolina Code of Laws, as amended.

(B) **Inspection:** Buyer at Buyer's expense shall have the privilege and responsibility of inspecting the structure, square footage, environmental concerns including but not limited to mold, radon gas, lead-based paint and lead-based paint hazards, wetlands study, appurtenant buildings, heating, air conditioning, electrical and plumbing systems as well as built-in appurtenant equipment or appliances. All inspections shall be completed by within 7 days of acceptance. In the event repairs are necessary to place the heating system, air conditioning, plumbing, and electrical system to be conveyed in operative condition and to make the roof free of leaks, and the dwelling structurally sound, the Seller shall be notified in writing of the specific defects or deficiencies within 48 hours after the inspection date mentioned above. Time is of the essence. If Buyer fails to notify Seller within this time, Buyer shall have waived any and all rights under the terms of this paragraph. If Lender's commitment requires any additional inspections or certifications, these are to be provided by Buyer.

(C) **Maintenance:** After any inspection by Buyer and after repairs, if any, made as a result of any such inspection, the Seller agrees to maintain the heating, air conditioning, plumbing, and electrical systems, as well as all appliances to be conveyed in operative condition, normal wear and tear excepted, until the day of closing or the day possession is given, whichever occurs first. Seller agrees to maintain the property, including lawn, shrubbery and grounds until the day of closing or possession, whichever occurs first.

(D) **Wood Infestation Report:** If the property to be sold has been previously occupied, ☒ The Buyer ☐ The Seller shall, at their expense, have the property inspected and shall obtain a current Wood Infestation Report (CL100) from a licensed and bonded pest control operator, on or before within 7 days of acceptance. Time is of the essence. If Buyer is responsible for having the property inspected as indicated above, but fails to have the property inspected by this date, Buyer shall have waived any and all rights under the terms of this paragraph. The Seller makes no warranties with regard to matters covered by such report or any other improvement unless specifically stated in this agreement. If the infestation report reveals the presence of or damage by termite infestation or other wood destroying organisms, Seller shall

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remedy such deficiencies, subject to section (E) below, and shall furnish Buyer with a report of a qualified inspector that property is free from infestation or damage herein mentioned or that infestation or damage has been treated and/or repaired as appropriate in a workmanlike manner on or before closing.

If the property to be sold has not been previously occupied, Seller shall certify that the dwelling has been treated by soil poisoning for the prevention of termites and other wood destroying organisms and shall provide the Buyer, at closing, a written certification from a licensed pest control operator.

(E) Repairs: The cost of all repairs to heating system, air conditioning, plumbing, and electrical system to be conveyed, and to make the roof free of leaks, to address environmental concerns and to make the dwelling structurally sound and provide wood infestation treatment, if any, required by section (B) and (D) above, to be paid by Seller. If the Seller refuses to make these repairs and treatment, the Buyer shall have the option to (1) accept the property in its present condition, (2) negotiate with the Seller for the payment of these repairs and treatment, or (3) terminate this Agreement, subject to paragraph 7. The repairs or any other items are the sole responsibility of Buyer. The obligations of Seller under paragraph 19 terminate on the day of closing or on the day possession is given, whichever occurs first.

(F) Residential Dwellings Built before 1978: (check one of the following)

☐ This contract is contingent upon a risk assessment or inspection of the property for the presence of lead-based paint and/or lead-based paint hazards which shall be done, at the Buyer's expense, by midnight on the tenth day after ratification of this contract or by midnight on _____. (Intact lead-based paint that is in good condition is not necessarily a hazard. See EPA pamphlet "Protect Your Family From Lead In Your Home" for more information). This contingency will terminate at the above predetermined deadline unless the Buyer (or Buyer's agent) delivers to the Seller (or Seller's agent) a written contract addendum listing the specific existing deficiencies and corrections needed, together with a copy of the inspection and/or risk assessment report. The Seller may, at the Seller's option, within _____ days after delivery of the addendum, elect in writing whether to correct the condition(s) prior to settlement. If the Seller will correct the condition, the Seller shall furnish the Buyer with certification from a risk assessor or inspector demonstrating that the condition has been remedied before the date of the settlement. If the Seller does not elect to make the repairs or if the Seller makes a counter-offer, the Buyer shall have _____ days to respond to the counter-offer or remove this contingency and take the property in "as-is" condition or this contract shall become void. Upon such termination, the earnest money deposit of Buyer shall be returned to Buyer and neither party shall have any further rights hereunder. The Buyer may remove this contingency at any time without cause; or

☐ Buyer waives the opportunity to conduct a risk assessment or inspection for lead-based paint and/or lead-based paint hazards.

(G) Megan's Law: The Buyer and Seller agree that the Listing and Selling Broker and all affiliated agents are not responsible for obtaining or disclosing any information contained in the South Carolina Sex Offender Registry. The Buyer and Seller agree that no course of action may be brought against the Listing and Selling Broker and all affiliated agents for failure to obtain or disclose any information contained in the South Carolina Sex Offender Registry. The Buyer and Seller agree that the Buyer and Seller have the sole responsibility to obtain any such information. The Buyer and Seller understand that Sex Offender Registry information may be obtained from the local sheriff's department or other appropriate law enforcement officials.

(H) Disclaimer: The Buyer acknowledges the Seller, except as provided in subparagraphs (B), (C), (D), and (E) of this section, gives no guarantee or warranty of any kind, expressed or implied, as to the physical condition of the property or to the conditions of or existence of improvements, services, appliances or system thereto, or as to merchantability or fitness for a particular purpose as to the property or improvements thereof, and any implied warranty is hereby disclaimed by the Seller.

Neither Buyer nor Seller will hold Cooperating or Listing Broker responsible for any act of negligence or intent by any inspection or repair company employed by Seller or Buyer for the purposes of this agreement. The Seller is not required to make any repairs under any circumstances until Purchaser's financing has been approved.

20 APPRAISED VALUE: (check one)

☒ This agreement is not contingent on the lot or parcel with building and improvements thereon, if any, appraising, according to the lender's appraisal or other appraisal as agreed, for the selling price.

☐ This agreement is contingent on the lot or parcel with building and improvements thereon, if any, appraising, according to the lender's appraisal or other appraisal as agreed, for the selling price or more; if the lot or parcel with building and improvements thereon appraises for less than the selling price, the seller may elect to sell for the appraised value. In such case, the Buyer agrees to proceed with the consummation of this sale at the reduced price. However, if Seller does not agree to sell at the appraised value, the Buyer shall have the option of

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proceeding with the consummation of the Agreement without regard to the amount of the appraised valuation, or terminate the agreement without penalty.

21. DISCLAIMER BY BROKERS AND AGENTS: The parties acknowledge that the Listing and Cooperating Broker(s) and their Agent(s): (1) Give no guaranty or warranty of any kind, express or implied, as to the physical condition of the property or as to condition of or existence of improvement services or systems, thereto, included but not limited to termite damage, roof, basement, appliances, heating and air conditioning systems, plumbing, sewage, electric systems, and to the structure; (2) Give no warranty, express or implied, as to the merchantability or fitness for a particular purpose as to the property or such improvements thereto and any implied warranty hereby disclaimed; (3) Give no warranty as to title; (4) Give no guaranty or warranty concerning (a) any certification or inspection concerning the condition of the property, (b) any matters which would be reflected by current survey of the property, and (c) the accuracy of the published square footage of the property; (5) Buyer acknowledges that Seller and Seller's Agents have not made any oral or written commitments to Buyer regarding (a) projected income or economic benefit for Buyer from rentals; (b) rental arrangements except that Buyer may rent the unit if Buyer so desires or (c) other economic benefits to the Buyer.

22. COASTAL TIDELANDS & WETLANDS ACT: In the event the property is affected by the provisions of the South Carolina Coastal Tidelands & Wetlands Act (Section 46-39-10, et seq., South Carolina Code of Laws), an Addendum will be attached to this Agreement incorporating the required disclosures at ☐ Buyer's ☐ Seller's expense.

23. MEDIATION CLAUSE. Any dispute or claim arising out of or relating to this Agreement, the breach of this Agreement or the services provided in relation to this Agreement, shall be submitted to mediation in accordance with the Rules and Procedures of the Dispute Resolution System of the NATIONAL ASSOCIATION OF REALTORS®. Disputes shall include representations made by the Buyer(s), Seller(s) or any real estate broker or other person or entity in connection with the sale, purchase, financing, condition or other aspect of the property to which this Agreement pertains, including without limitation allegations of concealment, misrepresentation, negligence and/or fraud. Any agreement signed by the parties pursuant to the mediation conference shall be binding.

This mediation clause shall survive for a period of 120 days after the date of the closing. The following matters are excluded from mediation hereunder: (a) judicial or non-judicial foreclosure or other action or proceeding to enforce a deed of trust, mortgage, or land contract; (b) an unlawful detainer action; (c) the filing or enforcement of a mechanic's lien; (d) any matter which is within the jurisdiction of a probate court; (e) the filing of a interpleader action to resolve earnest money disputes. The filing of a judicial action to enable the recording of a notice of pending action, for order of attachment, receivership, injunction, or other provisional remedies, shall not constitute a waiver of the right to mediate under this provision, nor shall it constitute a breach of the duty to mediate.

24. SURVIVAL: If any provision herein contained which by its nature and effect is required to be observed, kept or performed after the closing, it shall survive the closing and remain binding upon and for the benefit of the parties hereto until fully observed, kept or performed.

25. ENTIRE BINDING AGREEMENT: This written instrument, including the additional terms and conditions set forth on any documents intended by the parties to be included, expresses the entire agreement and all promises, covenants, and warranties between the Buyer and Seller. It can be changed only by a subsequently written instrument signed by both parties. Both Buyer and Seller hereby acknowledge that they have not received or relied upon any statements or representations by either Broker or their agents which are not expressly stipulated herein. The benefits and obligations shall inure to and bind the parties hereto and their heirs, assigns, successors, executors, or administrators. Whenever used, singular includes plural, and use of any gender shall include all.

26. FACSIMILE AND OTHER ELECTRONIC MEANS: The parties agree that the offer, any counteroffer and/or acceptance of any offer or counteroffer may be communicated by use of a fax or other secure electronic means, including but not limited to electronic mail and the Internet, and the signatures, initials and handwritten or typewritten modifications to any of the foregoing shall be deemed to be valid and binding upon the parties as if the original signatures, initials and handwritten or typewritten modifications were present on the documents in the handwriting of each party.

27. TRUST ACCOUNT INTEREST/CHARITABLE CONTRIBUTION: According to the rules and regulations of the South Carolina Real Estate Commission and the Code of Laws of South Carolina, 1976, as amended, any interest earned on Buyer's earnest money deposit would belong to Buyer until the closing of the transaction referenced in this agreement. It is understood that Broker ☐ may ☐ may not place deposited earnest monies into an interest bearing trust account. If Buyer's earnest money deposit is deposited into an interest bearing trust account, Broker will retain all interest earned in said account.

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28. **NON-RELIANCE CLAUSE:** Both Buyer and Seller hereby acknowledge that they have not received or relied nor could have relied upon any statements or representations or promises or agreements or inducements by either Broker or their agents which are not expressly stipulated herein. If not contained herein, such statements, representations, promises, or agreements shall be of no force or effect. This general non-reliance clause shall not prevent recovery in tort for fraud or negligent misrepresentation or intentional misrepresentation unless specific non-reliance language is included in this agreement. This is a non-reliance clause and is neither a merger clause nor an extension of a merger clause. The parties execute this agreement freely and voluntarily without reliance upon any statements or representations by parties or agents except as set forth herein. Parties have fully read and understand this Agreement and the meaning of its provisions. Parties are legally competent to enter into this agreement and to fully accept responsibility. Parties have been advised to consult with counsel before entering into this agreement and have had the opportunity to do so.

29. **CONTINGENCIES:** These stipulations shall preempt printed matter herein: (attach and reference addendum if necessary) N/A

THIS IS A LEGALLY BINDING AGREEMENT. BOTH BUYER AND SELLER SHALL SEEK FURTHER ASSISTANCE IF THE CONTENTS ARE NOT UNDERSTOOD. BOTH BUYER AND SELLER ACKNOWLEDGE RECEIPT OF A COPY OF THIS AGREEMENT. BOTH BUYER AND SELLER ACKNOWLEDGE RECEIVING, READING, AND UNDERSTANDING THE SOUTH CAROLINA REAL ESTATE COMMISSION'S AGENCY DISCLOSURE FORM.

ALL TERMS AND CONDITIONS OF THIS AGREEMENT DO NOT SURVIVE CLOSING UNLESS OTHERWISE SPECIFIED.

IN WITNESS WHEREOF, this Agreement has been duly executed by the parties.

BUYER: Nichols A. Robin Date 4-14-09 Time 3:00 pm

WITNESS: [Signature] Date 4-14-09 Time 3:00 pm

BUYER: _____ Date _____ Time _____

WITNESS: _____ Date _____ Time _____

SELLER: Shirley Evans Date 4/15/09 Time _____

WITNESS: _____ Date _____ Time _____

SELLER: _____ Date _____ Time _____

WITNESS: _____ Date _____ Time _____

LISTING AGENT AND COMPANY Paul Morrell-Costa, Keller Williams
SELLING AGENT AND COMPANY Kent Van Slambrook, First Properties of the Carolinas

SELLING AGENT IS PRESENTING THIS OFFER AS A ☒ BUYER'S AGENT OR ☐ SUBAGENT OF THE SELLER.

ESCROW AGENT ACKNOWLEDGMENT [Signature]

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Nid R. Robinson ~~1000~~ Lake Wylie, SC		2078 04-21/530 04/21/09
Date: 4-14-09		
Pay to the Order of	First Properties of the Carolinas	\$ 5000.00
	Five thousand dollars — $\frac{00}{100}$	Dollars
 WACHOVIA Wachovia Bank, N.A. a wachovia company		
For	Forest 3222 Fergles	N. Robinson
~~1000~~ 7075		2078

Withdrawal

USE BLACK OR BLUE INK ONLY IF TYPING. Duplicates separations within boxes IF HAND ENTRY Keep characters within boxes

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^{12/10/20} Zvezelina Miteva

Authorized Signatory

Date _____

Date 06/22/2011

When amount of withdrawal

Withdrawal amount of withdrawal
 One hundred fifteen thousand five hundred twenty one
 Command Accounts, use 10 digit number) Amount DOLLARS 06/50

Account Number: (For Command Accounts, use 10 digit number)

Amount

* [REDACTED] 6340 \$ 1 | 5521.50

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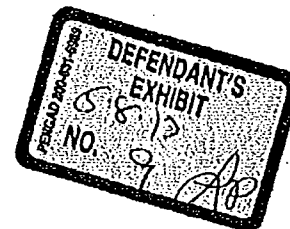
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JOB ECIA P ACCT [REDACTED] 6340
REQUESTOR A904795
3862274 05/03/2012

Subpoena Processing East
Y1372-110
Philadelphia PA 19101



DO NOT USE FOR REORDERING PURPOSES
Protect Your Duplicate Checks Against Theft and Fraud by Your Credit Card

☒ Track your expenses...

☐ Clothing ☐ Food ☐ Transportation
☐ Credit Card ☐ Utilities ☐ Mortgage
☐ Entertainment ☐ Insurance ☐ Other: _____

☐ FAX ORDER (U.S. ONLY)

2116

Protonics Construction
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Stenofyllia 1/1000

For an e-mail review, your name and account number will not appear on the copy.

NOT NEGOTIABLE

DO NOT USE FOR REORDERING PURPOSES
Protect Your Duplicate Check Since It's a Partial Receipt of Payment

iv. **Track your expenses.**

☐ Clothing	☐ Food	☐ Transportation
☐ Credit Card	☐ Utilities	☐ Mortgage
☐ Entertainment	☐ Insurance	☐ Other: _____

☐ INTERNATIONAL CREDIT

2117

Andromeda Constructive
for Personal Development and Psychology

1. *Chrysomelidae*

Let me repeat only your name and address and I will be glad to send you the book.

NOT NEGOTIAB

DO NOT USE FOR REORDERING PURPOSES

☒ Track your expenses...

☐ Clothing	☐ Food	☐ Transportation
☐ Credit Card	☐ Utilities	☐ Mortgage
☐ Entertainment	☐ Insurance	☐ Other _____

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Acoustic Coupling
to Insulator of this type $\frac{2}{16}$

S-factors

See figure and see [our full range](#) and [contact us](#) for more information.

NOT NEGOTIABLE

DO NOT USE FOR REORDERING PURPOSES
 Protect Your Unsettled Checks from a 24-Hour Cashier's Office

☒ Track your expenses...

☐ Carrying ☐ Fuel ☐ Transportation
☐ Credit Card ☐ Utilities ☐ Mortgage
☐ Entertainment ☐ Insurance ☐ Other: — —

☐ 1840-1849

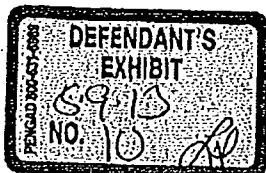
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iv

NOT NEGOTIABLE



DO NOT USE FOR REORDERING PURPOSES

Protect Your Duplicate Checks by Recording Your Expenses

☒ **Track your expenses...**

- ☐ Clothing ☐ Food ☐ Transportation
☐ Credit Card ☐ Utilities ☐ Mortgage
☐ Entertainment ☐ Insurance ☐ Other: _____

☐ TAX DEDUCTIBLE ITEM

2110

Eddy

Electric

PAID TO ORDER	
THIS ITEM	300.00
BALANCE	
EXPENSE	
DATE PAID	
PAID TO ORDER	

For increased security, your name and account number do not appear on this copy.

NOT NEGOTIABLE

DO NOT USE FOR REORDERING PURPOSES

Protect Your Duplicate Checks by Recording Your Expenses

☒ **Track your expenses...**

- ☐ Clothing ☐ Food ☐ Transportation
☐ Credit Card ☐ Utilities ☐ Mortgage
☐ Entertainment ☐ Insurance ☐ Other: _____

☐ TAX DEDUCTIBLE ITEM

2106

Eddy

Time (h.m.s) and money - 1/2

Electric → home

PAID TO ORDER	
THIS ITEM	220.10
BALANCE	
EXPENSE	
DATE PAID	
PAID TO ORDER	

For increased security, your name and account number do not appear on this copy.

NOT NEGOTIABLE



Crown Classic Banking

01 17075 001 30 0 11

Electronic Delivery

|||||
NICK A ROBINSON
LAKE WYLIE SC

PB

Crown Classic Banking

3/18/2011 thru 4/18/2011

Account number: 17075
Account owner(s): NICK A ROBINSON

Account Summary

Opening balance 3/18	\$34,854.02
Deposits and other credits	10,707.27 +
Interest paid	1.55 +
Checks	6,195.43 -
Other withdrawals and service fees	4,652.52 -
Closing balance 4/18	\$34,714.89

Deposits and Other Credits

Date	Amount	Description
3/18	1,532.15	AUTOMATED CREDIT SIGNATURE COMMER DIRECT DEP CO. ID. 9111111101 110318 PPD
3/25	1,440.11	AUTOMATED CREDIT SIGNATURE COMMER DIRECT DEP CO. ID. 9111111101 110325 PPD
4/01	5,600.00	FUNDS TRANSFER (ADVICE 2011040100042954) RCVD FROM BANK OF AMERICA, / ORG=GREENWAY SOLUTIONS, LLC. RFB=59121160 OBI=ALLY TECHNOLOGY REF=2011040100230276 04/01/11 12:44PM ET
4/04	0.01	AUTOMATED CREDIT BANK OF AMERICA TRIALCREDIT CO. ID. 9088871070 110404 PPD
4/04	2,135.00	DEPOSIT WELLS FARGO BANK 04/03 MILL-CREEK-CO LAKE WYLIE SC 1031C007878
4/18	1.55	INTEREST FROM 03/18/2011 THROUGH 04/18/2011
Total	\$10,708.82	

Interest

Number of days this statement period	32
Annual percentage yield earned	0.05%
Interest earned this statement period	\$1.55
Interest paid this statement period	\$1.55
Interest paid this year	\$5.25



WACHOVIA

Crown Classic Banking

02

7075 001 30

0 11

Checks

Number	Amount	Date	Number	Amount	Date	Number	Amount	Date
2103	195.43	3/24	2104	6,000.00	4/04	Total	\$6,195.43	

Other Withdrawals and Service Fees

Date	Amount	Description
3/22	100.00	AUTOMATED DEBIT ALLY BANK ACCT FUND CO. ID. 3770527921 110322 WEB MISC 291148559
3/22	500.00	AUTOMATED DEBIT ALLY BANK ACCT FUND CO. ID. 3770527921 110322 WEB MISC 291148555
3/22	2,000.00	AUTOMATED DEBIT WACHOVIAONLINE TRANSFER CO. ID. 3770527921 110322 WEB MISC 291223329
3/28	80.57	AUTOMATED DEBIT ATT PAYMENT CO. ID. 9864031004 110328 PPD
4/01	15.00	MISCELLANEOUS FEE DOMESTIC INCOMING WIRETRANSFER
4/01	1,432.76	AUTOMATED DEBIT WF HOME MTG AUTO PAY CO. ID. W952318940 110401 PPD
4/04	32.83	AUTOMATED DEBIT TRAVELERS INSUR INSURANCE CO. ID. 9130208001 110404 PPD
4/05	224.00	AUTOMATED DEBIT YORKEC PAYMENT CO. ID. 9900002400 110405 PPD
4/14	267.36	AUTOMATED DEBIT DISCOVER E-PAYMENT CO. ID. 3510020270 110414 WEB MISC 3683
Total	\$4,652.52	

Take control of your account. Set your debit card preference today. We've changed the way debit card transactions are approved. Please make sure your debit card works the way you expect. For more information, please visit wachovia.com/overdraftservices or talk with your local banker.

Customer Service Information

	Phone number	Address
Checking & Savings Accounts, Check Card & ATM Card	800-WACHOVIA 800-922-4684	WACHOVIA BANK D1118-02D
TDD (For the Hearing Impaired)	800-835-7721	P O BOX 563968
En español para cuentas corrientes y de ahorros	800-326-8977	CHARLOTTE NC 28256-3968

Bank By Mail (Deposits Only)

WACHOVIA BANK, N.A.
A WELLS FARGO COMPANY
P.O. BOX 3488
PORTLAND, OREGON 97208-3488

Personal Loan Accounts **800-TO-WELLS**
Available 24 hours a day, 7 days a week
Home Equity Loan Accounts **866-HE-WELLS**
Available Mon - Fri 8am - 10pm ET and Sat - Sun 10:30am - 7pm ET

To Balance Your Account

List Outstanding Checks and Withdrawals			
Ck. No.	Amount	Ck. No.	Amount
Total			

In Case of Errors or Questions About Your Electronic Transfers: Telephone us at 800-WACHOVIA, 800-922-4684, or write to us at WACHOVIA BANK, D1118-02D, P O BOX 563966, CHARLOTTE NC 28256-3966, as soon as you can, if you think your statement or receipt is *wrong* or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error. You will have use of the money during the time it takes us to complete our investigation.

Wachovia Bank and Wachovia Bank of Delaware are divisions of Wells Fargo Bank, N.A., Member FDIC



Crown Classic Banking

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Electronic Delivery



NICK A ROBINSON

LAKE WYLIE SC

PB

Crown Classic Banking

4/19/2011 thru 5/18/2011

Account number: 17075
Account owner(s): NICK A ROBINSON

Account Summary

Opening balance 4/19	\$34,714.89
Deposits and other credits	16,940.00 +
Interest paid	1.40 +
Checks	15,462.51 -
Other withdrawals and service fees	5,444.87 -
Closing balance 5/18	\$30,748.91

Deposits and Other Credits

Date	Amount	Description
4/22	15.00	SERVICE FEE REFUND
4/29	14,180.00	AUTOMATED CREDIT GREENWAY SOLUTIO PAYMENT CO. ID. S941687665 110429 PPD
5/04	695.00	DEPOSIT WELLS FARGO BANK 05/04 TWO-WACHOVIA CHARLOTTE NC 1031C006795
5/04	725.00	DEPOSIT WELLS FARGO BANK 05/04 TWO-WACHOVIA CHARLOTTE NC 1031C006794
5/09	575.00	DEPOSIT WELLS FARGO BANK 05/07 MILL-CREEK-CO LAKE WYLIE SC 1031C002036
5/09	750.00	DEPOSIT WELLS FARGO BANK 05/07 MILL-CREEK-CO LAKE WYLIE SC 1031C002035
5/18	1.40	INTEREST FROM 04/19/2011 THROUGH 05/18/2011
Total	\$16,941.40	

Interest

Number of days this statement period	30
Annual percentage yield earned	0.05%
Interest earned this statement period	\$1.40
Interest paid this statement period	\$1.40
Interest paid this year	\$6.65



Crown Classic Banking

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Checks

Number	Amount	Date	Number	Amount	Date	Number	Amount	Date
2105	78.00	5/04	2107	15,000.00	5/04	2109	130.00	5/04
2106	220.00	5/02	2108	34.51	5/05	Total	\$15,462.61	

Other Withdrawals and Service Fees

Date	Amount	Description
4/21	2,000.00	AUTOMATED DEBIT WACHOVIAONLINE TRANSFER CO. ID. 3770527921 110421 WEB MISC 299201249
4/25	80.57	AUTOMATED DEBIT ATT PAYMENT CO. ID. 9864031004 110425 PPD
4/26	65.50	PURCHASE FOOD LION #1393 04/25 LAKE WYLIE SC 1031195032
4/27	200.00	WITHDRAWAL WELLS FARGO BANK 04/27 MILL-CREEK-CO LAKE WYLIE SC 1031S000596
4/28	200.00	WITHDRAWAL WELLS FARGO BANK 04/28 MILL-CREEK-CO LAKE WYLIE SC 1031S000770
5/02	32.83	AUTOMATED DEBIT TRAVELERS INSUR INSURANCE CO. ID. 9130208001 110502 PPD
5/02	1,432.76	AUTOMATED DEBIT WF HOME MTG AUTO PAY CO. ID. W952318940 110502 PPD
5/04	60.00	WITHDRAWAL WELLS FARGO BANK 05/04 TWO-WACHOVIA CHARLOTTE NC 1031S005699
5/05	6.32	PURCHASE THE CLEANERS AT BE 05/03 4828511985811 LAKE WYLIE SC 1031V219000
5/05	209.00	AUTOMATED DEBIT YORKEC PAYMENT CO. ID. 9900002400 110505 PPD
5/09	1.60	PURCHASE COGNIDIAL - FIRST 05/08 4828511985811 877-608-3769 OH 1031Z280009
5/09	40.00	WITHDRAWAL WELLS FARGO BANK 05/07 MILL-CREEK-CO LAKE WYLIE SC 1031S002037
5/09	82.42	PURCHASE TOP OF THE HILL 05/08 4828511985811 CHAPEL HILL NC 1031V240111
5/10	800.00	AUTOMATED DEBIT WACHOVIAONLINE TRANSFER CO. ID. 3770527921 110510 WEB MISC 303908075
5/13	60.00	WITHDRAWAL WELLS FARGO BANK 05/13 THREE/WACHOVI CHARLOTTE NC 1031S003681
5/16	173.87	AUTOMATED DEBIT DISCOVER E-PAYMENT CO. ID. 3510020270 110516 WEB MISC 3683
Total	\$5,444.87	



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Crown Classic Banking

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Let us help you reach your savings goals.

A Wachovia CD or CD-IRA can be your secure choice when you plan for your financial future. Both provide a variety of terms, guaranteed fixed rates and are FDIC-insured (up to applicable limits):

To learn more, call us at 800-WACHOVIA (800-922-4684), visit wachovia.com or stop by your local Wachovia Financial Center to speak with a banker.

Read the latest updates about the integration efforts underway between Wells Fargo and Wachovia. Visit wellsfargo.com/wachovia/news.



Crown Classic Banking

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Electronic Delivery

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NICK A ROBINSON

LAKE WYLIE SC [REDACTED]

PB

Crown Classic Banking

5/19/2011 thru 6/17/2011

Account number: [REDACTED] 7075
Account owner(s): NICK A ROBINSON

Account Summary

Opening balance 5/19	\$30,748.91
Deposits and other credits	25,472.74 +
Interest paid	1.76 +
Checks	4,072.29 -
Automated Checks	1,431.13 -
Other withdrawals and service fees	7,117.95 -
Closing balance 6/17	\$43,602.04

Deposits and Other Credits

Date	Amount	Description
5/23	2,060.87	AUTOMATED CREDIT ALLSTATE INSURAN ALLSTATE CO. ID. 1360719665 110523 CCD MISC ref * EF *11436
5/23	6,581.87	AUTOMATED CREDIT ALLSTATE INSURAN ALLSTATE CO. ID. 1360719665 110523 CCD MISC ref * EF *11436
5/31	14,000.00	AUTOMATED CREDIT GREENWAY SOLUTIO PAYMENT CO. ID. S941687665 110531 PPD
6/07	2,780.00	DEPOSIT WELLS FARGO BANK 06/07 TWO-WACHOVIA CHARLOTTE NC 1031C002025
6/13	50.00	AUTOMATED CREDIT ALLY BANK \$TRANSFER CO. ID. 1770527921 110613 PPD
6/17	1.76	INTEREST FROM 05/19/2011 THROUGH 06/17/2011
Total	\$25,474.50	

Interest

Number of days this statement period	30
Annual percentage yield earned	0.05%
Interest earned this statement period	\$1.76
Interest paid this statement period	\$1.76
Interest paid this year	\$8.41



Crown Classic Banking

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Checks

Number	Amount	Date	Number	Amount	Date	Number	Amount	Date
2110	300.00	5/26	2114	34.92	5/31	Total	\$4,072.29	
2112*	42.55	6/01	2115	73.49	6/01			
2113	121.33	6/02	2116	3,500.00	6/16			

* Indicates a break in check number sequence (checks could be listed under Automated Checks)

Automated Checks

Number	Amount	Date	Description
2111	1,431.13	6/01	AUTOMATED CHECK AUTO-OWNERS INS. PREM CO. ID. 1380315280 110601 ARC MISC 2111
Total	\$1,431.13		

Other Withdrawals and Service Fees

Date	Amount	Description
5/20	80.00	WITHDRAWAL WELLS FARGO BANK 05/20 TWO-WACHOVIA CHARLOTTE NC 1031S008496
5/23	2,000.00	AUTOMATED DEBIT WACHOVIAONLINE TRANSFER CO. ID. 3770527921 110523 WEB MISC 306608761
5/25	71.33	PURCHASE FOOD LION #1393 05/24 LAKE WYLIE SC 1031I683747
5/25	99.74	PURCHASE THE HOME DEPOT #3662 05/24 CHARLOTTE NC 1031I550539
5/26	80.48	AUTOMATED DEBIT ATT PAYMENT CO. ID. 9864031004 110526 PPD
5/27	61.22	PURCHASE FOOD LION #1393 05/26 LAKE WYLIE SC 1031I628437
6/01	1,432.76	AUTOMATED DEBIT WF HOME MTG AUTO PAY CO. ID. W952318940 110601 PPD
6/02	32.83	AUTOMATED DEBIT TRAVELERS INSUR INSURANCE CO. ID. 9130208001 110602 PPD
6/06	95.15	PURCHASE WAL-MART SUPER CENTER 06/05 LAKE WYLIE SC 1031I719811
6/07	60.00	WITHDRAWAL WELLS FARGO BANK 06/07 TWO-WACHOVIA CHARLOTTE NC 1031S002026
6/07	173.00	AUTOMATED DEBIT YORKEC PAYMENT CO. ID. 9900002400 110607 PPD
6/07	400.00	AUTOMATED DEBIT ALLY BANK \$TRANSFER CO. ID. 3770527921 110607 WEB MISC 310494519
6/09	35.89	PURCHASE FOOD LION #1393 06/08 LAKE WYLIE SC 1031I947125

Other Withdrawals and Service Fees continued on next page.



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Crown Classic Banking

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Other Withdrawals and Service Fees *continued*

<i>Date</i>	<i>Amount</i>	<i>Description</i>
6/14	995.55	AUTOMATED DEBIT DISCOVER E-PAYMENT CO. ID. 3510020270 110614 WEB MISC 3683
6/15	1,500.00	AUTOMATED DEBIT WACHOVIAONLINE TRANSFER CO. ID. 3770527921 110615 WEB MISC 312511571
Total	\$7,117.95	

AMENDMENT TO FUNDS AVAILABILITY POLICY

Effective June 22, 2011, we will increase the amount of funds made available to you if a hold is placed against your deposit. If a hold is placed, the first \$200 of the deposit will be available to you on the first *Business Day* (second *Business Day* for certain Alaska deposits) after the day of your deposit. We will notify you if a hold is placed against your deposit and when the full amount of your deposit will become available.



Customer Service Information

Checking & Savings Accounts, Check Card & ATM Card

TDD (For the Hearing Impaired)
En español para cuentas corrientes y de ahorros

Phone number

800-WACHOVIA
800-922-4684
800-835-7721
800-326-8977

Address

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D1118-02D
P O BOX 583966
CHARLOTTE NC 28256-3966

Bank By Mail (Deposits Only)

WACHOVIA BANK, N.A.
A WELLS FARGO COMPANY
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PORTLAND, OREGON 97208-3488

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Available Mon - Fri 8am - 10pm ET and Sat - Sun 10:30am - 7pm ET.

To Balance Your Account

1. Compare your account register to your account statement for unrecorded transactions (such as ATM, Check Card, Interest earned, fees, etc.) Your new account register total should match the adjusted balance in line 6 below.

2. Write in the closing balance shown on the front of account statement.

3. Write in any deposits you have made since the date of this statement.

4. Add together amounts listed above in steps 2 and 3.

5. In the section to the right, list and total all checks and withdrawals that you have made that are not reported on your account statement. Write in the total here.

6. Subtract the amount in line 5 from the amount in line 4. This is your adjusted balance and should match the balance in Step 1 above.

List Outstanding Checks and Withdrawals

[illegible]

In Case of Errors or Questions About Your Electronic Transfers: Telephone us at 800-WACHOVIA, 800-922-4684, or write to us at WACHOVIA BANK, D1118-02D, P O BOX 563966, CHARLOTTE NC 28256-3966, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

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Electronic Delivery



NICK A ROBINSON

LAKE WYLIE SC

PB

Crown Classic Banking

6/18/2011 thru 7/18/2011

Account number: 7075
 Account owner(s): NICK A ROBINSON

Account Summary

Opening balance 6/18	\$43,602.04
Deposits and other credits	16,095.00 +
Interest paid	1.94 +
Checks	5,479.48 -
Other withdrawals and service fees	10,306.86 -
Closing balance 7/18	\$43,912.64

Deposits and Other Credits

Date	Amount	Description
7/01	14,000.00	AUTOMATED CREDIT GREENWAY SOLUTIO PAYMENT CO. ID. S941687665 110701 PPD
7/05	695.00	DEPOSIT WELLS FARGO BANK 07/05 TWO-WACHOVIA CHARLOTTE NC 1031C005974
7/08	750.00	DEPOSIT WELLS FARGO BANK 07/08 MILL-CREEK-CO LAKE WYLIE SC 1031C000290
7/11	650.00	DEPOSIT WELLS FARGO BANK 07/10 MILL-CREEK-CO LAKE WYLIE SC 1031C000504
7/18	1.94	INTEREST FROM 06/18/2011 THROUGH 07/18/2011
Total	\$16,096.94	

Interest

Number of days this statement period	31
Annual percentage yield earned	0.05%
Interest earned this statement period	\$1.94
Interest paid this statement period	\$1.94
Interest paid this year	\$10.35

Checks

Number	Amount	Date	Number	Amount	Date	Number	Amount	Date
2117	5,479.48	7/05	Total	\$5,479.48				



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Crown Classic Banking

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Other Withdrawals and Service Fees

Date	Amount	Description
6/20	11.18	PURCHASE THE CLEANERS AT BE 06/17 4828511985811 LAKE WYLIE SC 1031V289000
6/20	13.60	PURCHASE BOMBAY BAZAAR, INC 06/17 4828511985811 CHARLOTTE NC 1031V291241
6/20	29.65	PURCHASE BI-LO 718 06/18 LAKE WYLIE SC 1031I703051
6/20	64.43	PURCHASE FOOD LION #1393 06/17 LAKE WYLIE SC 1031I978497
6/21	2,000.00	AUTOMATED DEBIT WACHOVIAONLINE TRANSFER CO. ID. 3770527921 110621 WEB MISC 313779111
6/23	64.43	PURCHASE FOOD LION #1393 06/22 LAKE WYLIE SC 1031I103938
6/27	77.26	PURCHASE FOOD LION #1393 06/25 LAKE WYLIE SC 1031I682501
6/27	80.53	AUTOMATED DEBIT ATT PAYMENT CO. ID. 9864031004 110627 PPD
7/01	30.00	AUTOMATED DEBIT YORKEC PAYMENT CO. ID. 9900002400 110701 PPD
7/01	50.00	PURCHASE ADVANCE BEHAVIORAL MED 06/30 ROCK HILL SC 1031I829339
7/01	1,432.76	AUTOMATED DEBIT WF HOME MTG AUTO PAY CO. ID. W952318940 110701 PPD
7/05	32.83	AUTOMATED DEBIT TRAVELERS INSUR INSURANCE CO. ID. 9130208001 110705 PPD
7/05	92.83	PURCHASE WAL-MART SUPER CENTER 07/04 LAKE WYLIE SC 1031I970315
7/06	3.55	PURCHASE COGNIDIAL - FIRST 07/06 4828511985811 877-608-3769 OH 1031Z210000
7/06	201.00	AUTOMATED DEBIT YORKEC PAYMENT CO. ID. 9900002400 110706 PPD
7/06	413.00	AUTOMATED DEBIT LOWES CC LWS EPAY CO. ID. 9069872103 110706 WEB MISC 292281867
7/12	14.43	PURCHASE FOOD LION #1393 07/11 LAKE WYLIE SC 1031I939132
7/14	737.38	AUTOMATED DEBIT DISCOVER E-PAYMENT CO. ID. 3510020270 110714 WEB MISC 3683
7/14	4,958.00	AUTOMATED DEBIT COLLEGE OF CHARL WEBCHECK CO. ID. 1576000265 110714 WEB MISC 107389
Total	\$10,306.86	



Crown Classic Banking

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Customer Service Information

	Phone number	Address
Checking & Savings Accounts, Check Card & ATM Card	800-WACHOVIA 800-922-4684	WACHOVIA BANK D1118-02D
TDD (For the Hearing Impaired) En español para cuentas corrientes y de ahorros	800-835-7721 800-326-8977	P O BOX 563986 CHARLOTTE NC 28256-3966
Bank By Mail (Deposits Only)		WACHOVIA BANK, N.A. A WELLS FARGO COMPANY P.O. BOX 3488 PORTLAND, OREGON 97208-3488
Personal Loan Accounts	800-TO-WELLS	
Available 24 hours a day, 7 days a week		
Home Equity Loan Accounts	866-HE-WELLS	
Available Mon - Fri 8am - 10pm ET and Sat - Sun 10:30am - 7pm ET		

To Balance Your Account

	List Outstanding Checks and Withdrawals			
	Ck. No.	Amount	Ck. No.	Amount
1. Compare your account register to your account statement for unrecorded transactions (such as ATM, Check Card, Interest earned, fees, etc.) Your new account register total should match the adjusted balance in line 6 below.				
2. Write in the closing balance shown on the front of account statement. _____				
3. Write in any deposits you have made since the date of this statement. _____ _____ _____				
4. Add together amounts listed above in steps 2 and 3. _____				
5. In the section to the right, list and total all checks and withdrawals that you have made that are not reported on your account statement. Write in the total here. _____				
6. Subtract the amount in line 5 from the amount in line 4. This is your adjusted balance and should match the balance in Step 1 above. _____				
			Total	

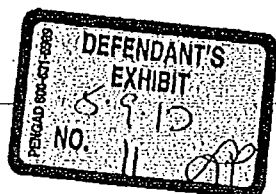
In Case of Errors or Questions About Your Electronic Transfers: Telephone us at 800-WACHOVIA, 800-922-4684, or write to us at WACHOVIA BANK, D1118-02D, P O BOX 563966, CHARLOTTE NC 28256-3966, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
 2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
 3. Tell us the dollar amount of the suspected error.
- We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error. You will have use of the money during the time it takes us to complete our investigation.

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Discharged – Other		Claims Adjudication Unit
Detection Date _____ Issue ID <u>01</u> Issue CD <u>10</u>		Docket Number: _____
Interview Conducted: ☐ In Absentia ☐ In Person ☐ By Telephone		File Received: _____

Claimant's SSN <u>[REDACTED]</u>		Last Employer Bank of America	
Claimant's Name Nicholas Andrew Robinson		Employer's Telephone Number _____	
Claimant's Telephone Number <u>[REDACTED]</u>		Name/Title Supervisor _____	
LO # 9900	Type Claim ☒ NIC ☐ AIC ☐ AIE ☐ NIE	Effective Date _____	Last Continued Claim W/E Date _____
First Day Worked 09/24/09		Last Day Worked 01/09/09	
Claimant's Job Title IT Risk & Governance Consultant		Pay Rate \$130,000.00 ☐ Hour ☐ Week ☐ Month ☐ Bi-Monthly ☒ Year	
Claimant's Work Hours: Beginning 08:00 ☒ A.M. ☐ P.M. Ending 05:00 ☐ A.M. ☒ P.M.			
Explain if rotating days/shifts/hours apply.			
1. What was the name and title of the individual who told the claimant of his/her discharge? Daryl Carrington, Director, Corporate Audit			
2. What specific reason was told to the claimant for the discharge? I had different skillset than what was required to effectively perform the job			
3. Describe the action or lack of action that resulted in discharge. Please see attached file for full description of circumstances that led to the separation from Bank of America			
4. Why did the claimant act or fail to act as described above? Please see attached file for full description of circumstances that led to the separation from Bank of America			
5. Did the claimant have the ability to avoid the action or lack of action described above? ☐ Yes ☒ No			
6. How did the claimant's action or lack of action impact the employer? Please see attached file for full description of circumstances that led to the separation from Bank of America			
7. Had the claimant received warnings about the same or similar behavior? ☒ Yes ☐ No If YES, list the dates the claimant was warned. Include the name and title of the person who issued the reprimand or warning.			
Dates Warned	Name and Title		
08/26/08	Brian Barkley Director - I Was Informed That My Skill-Set Was Not Compatible With The Audit Role And My Compensation Was Too High.		
10/31/08	Pam Fischer - Manager (Acting)		
12/19/08	Pam Fischer - Manager (Acting)		
8. Other information relevant to claimant's separation. Please see attached file for full description of circumstances that led to the separation from Bank of America			



Fact Finder's Comments:

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To Whom It May Concern

Name: Nicholas Andrew Robinson
Occupational Title: Senior IT Risk / Governance Consultant

The following is a chronological summary of the circumstances that led up to my separation from Bank of America on January 9th 2009.

Prior to joining Bank of America I was employed as a manager at Ernst & Young's Technology and Security Risk Services (TSRS) practice in Charlotte. My role was to assist Fortune 500 companies to identify any weaknesses in their Information Technology (IT) governance environment and also assess the level of IT risk exposure.

In April 2007 while working for Ernst & Young I was engaged on a 3 month contract to assess the level of IT risk associated with Bank of America's e-Commerce environment under the direction of Mr. Joseph Harris (IT Audit Director - Bank of America). Upon completion of the assignment the client (Bank of America) was very pleased with methods and processes used to conduct the risk assessment. Consequently in August 2007, Mr. Joseph Harris approached Ernst & Young to gain agreement that I could be released from the firm. Concurrence was provided by Ernst & Young and an offer of employment was extended to me on the basis that the Bank needed my risk-based competencies within the Corporate Audit organization. I joined Bank of America on September 24th 2007 in an advisory position reporting directly to the director. I did not experience a formal on-boarding process nor were my explicit role and responsibilities formally defined.

For the next two months I assisted Mr. Joe Harris with various projects and initiatives that leveraged my risk skill-set. Unfortunately during November he was asked to leave Corporate Audit and seek another job. Not only had I lost my sponsor but it became very obvious in the following months that none of the other directors shared his vision or understood and valued the role I was performing. In the period leading up to my departure I experienced five management changes including two different directors. In January 2008 I reported to Mr. Bob Boesewetter and he outlined the role he wanted me to perform as a Senior Audit Consultant. From my resume he knew I did not have an audit background however this was the position I was assigned.

During the period March to December 2008 I worked extremely hard (including weekend s) on various IT audits to compensate for the fact that my role at the Bank had changed and did not favor my skill-set. Unfortunately there were some tasks where unable to meet some of audit's expectations for the role as senior audit consultant. The situation was compounded by the frequent management reorganizations with new manager having different priorities and expectations. During August 2008 I had my first meeting with a newly appointed director, Mr. Brian Barkley. He opened the conversation by stating that he did not know why Mr. Harris had employed me as I was not an auditor. Furthermore he highlighted that my compensation package was too high and could not be justified. He followed up the meeting with an email (during the following week) which stated that he respected my skill-set but it was different than what was now required and that my knowledge / experience was better suited to another job.

In October and December I was formally notified by Mrs. Pam Fischer (new / acting manager) that there were still weaknesses in my performance. She respected my core risk competencies and encouraged me to look for a suitable position within the Bank. Despite vigorous efforts I was unable to find any position that was compatible with my IT risk background.

In summary therefore, through absolutely no fault of my own, I was offered a senior risk advisory job at the Bank which due to numerous managerial changes was functionally redefined as an audit position for which I was ill-equipped to satisfactorily fulfill.

Nicholas A. Robinson

2-12-2009

Nicholas A. Robinson



Consolidated Statement

WACHOVIA

01 [REDACTED] 7075 001 30 0 11

Electronic Delivery

|||||

NICK A ROBINSON

LAKE WYLIE SC [REDACTED]

PB

12/17/2008 thru 1/16/2009

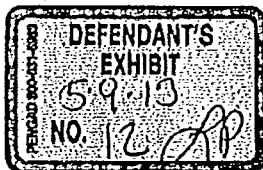
Summary of Accounts

Checking & Savings

Account number	Account	Balance	As of	Interest rate	Maturity date
[REDACTED] 7075	CROWN CLASSIC BKG	32,405.18	1/16		
Total		\$32,405.18			

Credit & Loans

Account number	Account	Balance	As of	Credit line
[REDACTED] 1236	INSTANT CASH RESERVE	0.00	1/15	7,000.00
Total		\$0.00		\$7,000.00





Consolidated Statement

WACHOVIA

02 7075 001 30 0 11

12/17/2008 thru 1/16/2009

Crown Classic Banking

Account number: 7075
Account owner(s): NICK A ROBINSON

Account Summary

Opening balance 12/17	\$31,407.03
Deposits and other credits	7,324.98 +
Interest paid	1.32 +
Checks	515.94 -
Automated Checks	80.22 -
Other withdrawals and service fees	5,731.99 -
Closing balance 1/16	\$32,405.18

Deposits and Other Credits

Date	Amount	Description
12/26	400.00	DEPOSIT LAKE WYLIE 12/24#1752 4100 CHARLOTTE HW LAKE WYLIE SC 1023W009207
12/31	3,790.19	AUTOMATED CREDIT BANK OF AMERICA PAYROLL CO. ID. 1042472499 081231 PPD
1/07	350.00	DEPOSIT TWO WACHOVIA ATRIUM 01/07#0960 301 S TRYON ST CHARLOTTE NC 1023W005982
1/09	0.00	AUTOMATED CREDIT FBF PAYROLL CO. ID. 1042472499 090109 PPD
1/14	450.00	DEPOSIT CLOVER OFFICE 01/14#0802 203 BETHEL ST CLOVER SC 1023W002116
1/15	2,334.79	AUTOMATED CREDIT BANK OF AMERICA PAYROLL CO. ID. 1042472499 090115 PPD
1/16	1.32	INTEREST FROM 12/17/2008 THROUGH 01/16/2009
Total	\$7,326.30	

Interest

Number of days this statement period	31
Annual percentage yield earned	0.05%
Interest earned this statement period	\$1.32
Interest paid this statement period	\$1.32
Interest paid this year	\$1.32



Consolidated Statement

03 7075 001 30 0 11

12/17/2008 thru 1/16/2009

Crown Classic Banking

Checks

Number	Amount	Date	Number	Amount	Date	Number	Amount	Date
1995	15.94	12/29	1996	500.00	1/08	Total	\$515.94	

Automated Checks

Number	Amount	Date	Description
1994	80.22	12/29	AUTOMATED CHECK MACYS PAYMENT CHECK PYMT CO. ID. CITI DNSB 081229 ARC MISC 1994
Total	\$80.22		

Other Withdrawals and Service Fees

Date	Amount	Description
12/17	9.99	PURCHASE CLUB NEXXUS.COM 12/15 4828511985811 704-5595951 NC 1023V205465
12/22	92.83	PURCHASE LINDERMAN PEDIATRI 12/19 4828511985811 000-0000000 NC 1023V204452
12/29	595.00	PURCHASE ISACA/ITGI 12/28 4828511985811 847-253-1545 IL 1023Z282000
12/30	74.57	AUTOMATED DEBIT BELLSOUTH PHONE-SVC CO. ID. 0000357095 081230 WEB MISC 6683956
12/30	975.00	AUTOMATED DEBIT WACHOVIAONLINE TRANSFER CO. ID. 3770527921 081230 WEB MISC 131249565
1/02	32.83	AUTOMATED DEBIT TRAVELERS INSUR INSURANCE CO. ID. 9130208001 090102 PPD
1/02	1,963.93	AUTOMATED DEBIT AMS PAYMENTS DUE 010209 CO. ID. 05-0349299 090102 PPD
1/05	1,623.44	AUTOMATED DEBIT CHASEHOMEFINANCE RE PAYMENT CO. ID. 0114034826 090105 PPD
1/08	0.36	INTL SERVICE FEE 01/05 4828511985811 MISSISSAUGA ON 1023Z707300
1/06	17.95	PURCHASE VOIPGO CORPORATION 01/05 4828511985811 MISSISSAUGA ON 1023Z707300
1/06	28.01	AUTOMATED DEBIT YORK ELECTRIC CO ACH CO. ID. 1000111271 090106 PPD

Other Withdrawals and Service Fees continued on next page.



WACHOVIA

Consolidated Statement

04 7075 001 30 0 11

12/17/2008 thru 1/16/2009

Crown Classic Banking

Other Withdrawals and Service Fees *continued*

<i>Date</i>	<i>Amount</i>	<i>Description</i>
1/06	268.00	AUTOMATED DEBIT YORK ELECTRIC CO ACH CO. ID. 1000111271 090106 PPD
1/14	40.09	AUTOMATED DEBIT YORK ELECTRIC CO ACH CO. ID. 1000111271 090114 PPD
1/16	9.99	PURCHASE CLUB NEXXUS.COM 01/14 4828511985811 704-5595951 NC 1023V265465
Total	\$5,731.99	



WACHOVIA

Consolidated Statement

05 7075 001 30 0 11

12/17/2008 thru 1/16/2009

Customer Service Information

	Phone number	Address
Checking & Savings Accounts, Check Card & ATM Card	800-WACHOVIA 800-922-4684 800-835-7721 800-326-8977	WACHOVIA BANK, NATIONAL ASSOCIATION NC8502 P O BOX 563966 CHARLOTTE NC 28255-3966
TDD (For the Hearing Impaired) En español para cuentas corrientes y de ahorros		
Bank By Mail (Deposits Only)		WACHOVIA BANK, NATIONAL ASSOCIATION VA3289 P O BOX 26090 RICHMOND VA 23260-6090
Consumer Loan Accounts	800-347-1131	WACHOVIA BANK, NATIONAL ASSOCIATION VA0343 P O BOX 13327 ROANOKE VA 24040-0343

To Balance Your Account

		List Outstanding Checks and Withdrawals			
		Ck. No.	Amount	Ck. No.	Amount
1. Compare your account register to your account statement for unrecorded transactions (such as ATM, Check Card, Interest earned, fees, etc.) Your new account register total should match the adjusted balance in line 6 below.					
2. Write in the closing balance shown on the front of account statement. _____					
3. Write in any deposits you have made since the date of this statement. _____					

4. Add together amounts listed above in steps 2 and 3. _____					
5. In the section to the right, list and total all checks and withdrawals that you have made that are not reported on your account statement. Write in the total here. _____					

6. Subtract the amount in line 5 from the amount in line 4. This is your adjusted balance and should match the balance in Step 1 above. _____					
				Total	

In Case of Errors or Questions About Your Electronic Transfers: Telephone us at 800-WACHOVIA, 800-922-4684, or write to us at WACHOVIA BANK, NATIONAL ASSOCIATION, NC8502, P O BOX 563966, CHARLOTTE NC 28255-3966, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
 2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
 3. Tell us the dollar amount of the suspected error.
- We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error. You will have use of the money during the time it takes us to complete our investigation.

WACHOVIA BANK, N.A. AND WACHOVIA BANK OF DELAWARE, N.A. ARE MEMBERS FDIC



Consolidated Statement

01 [REDACTED] 7075 001 30 0 11

Electronic Delivery



NICK A ROBINSON

LAKE WYLIE SC [REDACTED]

PB

1/20/2010 thru 2/17/2010

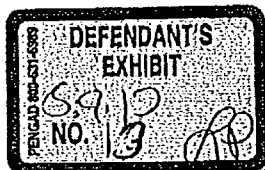
Summary of Accounts

Checking & Savings

Account number	Account	Balance	As of	Interest rate	Maturity date
1020005417075	CROWN CLASSIC BKG	9,215.79	2/17		
Total		\$9,215.79			

Credit & Loans

Account number	Account	Balance	As of	Credit line
4361065010421236	INSTANT CASH RESERVE	0.00	2/16	7,000.00
Total		\$0.00		\$7,000.00





WACHOVIA

Consolidated Statement

02

7075

001 30

0 11

1/20/2010 thru 2/17/2010

Crown Classic Banking

Account number: 7075
 Account owner(s): NICK A ROBINSON

Account Summary

Opening balance 1/20	\$10,920.16
Deposits and other credits	3,005.00 +
Interest paid	0.35 +
Checks	146.36 -
Other withdrawals and service fees	4,563.36 -
Closing balance 2/17	\$9,215.79

Deposits and Other Credits

Date	Amount	Description
2/02	2,475.00	COUNTER DEPOSIT
2/12	0.00	AUTOMATED CREDIT NCESC-UIBENEFITS UI BENEFIT CO. ID. 1561545517 100212 PPD
2/16	530.00	AUTOMATED CREDIT NCESC-UIBENEFITS UI BENEFIT CO. ID. 1561545517 100216 PPD
2/17	0.35	INTEREST FROM 01/20/2010 THROUGH 02/17/2010
Total	\$3,005.35	

Interest

Number of days this statement period	29
Annual percentage yield earned	0.05%
Interest earned this statement period	\$0.35
Interest paid this statement period	\$0.35
Interest paid this year	\$0.82

Checks

Number	Amount	Date	Number	Amount	Date	Number	Amount	Date
2126	39.96	2/05	2129	17.68	2/10			
2128*	88.72	2/09	Total	\$146.36				

* Indicates a break in check number sequence



WACHOVIA

Consolidated Statement

03 7075 001 30 0 11

1/20/2010 thru 2/17/2010

Crown Classic Banking**Other Withdrawals and Service Fees**

<i>Date</i>	<i>Amount</i>	<i>Description</i>
1/21	2,000.00	AUTOMATED DEBIT WACHOVIAONLINE TRANSFER CO. ID. 3770527921 100121 WEB MISC 198418527
1/22	49.05	PURCHASE CITY OF ROCK HILL 01/21 4828511985811 803-3295680 SC 1031V291180
1/22	54.54	PURCHASE FOOD LION #1393 01/21 LAKE WYLIE SC 1031I158127
1/27	76.58	AUTOMATED DEBIT ATT PAYMENT CO. ID. 9864031004 100127 PPD
1/28	29.04	AUTOMATED DEBIT YORKEC PAYMENT CO. ID. 9900002400 100128 PPD
2/01	1,429.69	AUTOMATED DEBIT WF HOME MTG AUTO PAY CO. ID. W952318940 100201 PPD
2/02	32.83	AUTOMATED DEBIT TRAVELERS INSUR INSURANCE CO. ID. 9130208001 100202 PPD
2/02	458.00	AUTOMATED DEBIT YORKEC PAYMENT CO. ID. 9900002400 100202 PPD
2/09	12.84	PURCHASE FOOD LION #1393 02/08 LAKE WYLIE SC 1031I775185
2/10	59.95	AUTOMATED DEBIT PAYPAL INST XFER CO. ID. PAYPALS166 100210 WEB MISC 529224447CRXG
2/11	20.00	AUTOMATED DEBIT NC SOS FILINGS CO. ID. 1561611340 100211 CCD MISC 2329370
2/16	340.84	AUTOMATED DEBIT DISCOVER E-PAYMENT CO. ID. 3510020270 100216 WEB MISC 3683
Total	\$4,563.36	

Jump start your savings by setting up an automatic transfer from a Wachovia checking account to a Wachovia savings account. You decide how much and how frequently to transfer. It's fast and it's easy. Get started at wachovia.com, call us at 800-WACHOVIA (800-922-4684), or visit any Wachovia Financial Center and watch your savings grow!



WACHOVIA

Crown Classic Banking

01 [REDACTED] 7075 001 30 0 11

Electronic Delivery



NICK A ROBINSON

LAKE WYLIE, SC [REDACTED]

PB

Crown Classic Banking

8/18/2011 thru 9/19/2011

Account number: [REDACTED] 7075
Account owner(s): NICK A ROBINSON

Account Summary

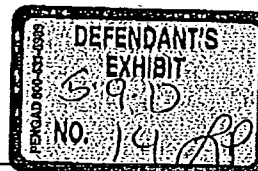
Opening balance 8/18	\$40,625.65
Deposits and other credits	17,290.31 +
Interest paid	2.02 +
Checks	361.58 -
Other withdrawals and service fees	7,667.20 -
Closing balance 9/19	\$49,889.20

Deposits and Other Credits

Date	Amount	Description
8/29	192.31	DEPOSIT WELLS FARGO BANK 08/27 MILL-CREEK-CO LAKE WYLIE SC 1031C006523
9/01	14,000.00	FUNDS TRANSFER (ADVICE 2011090100012653) RCVD FROM BANK OF AMERICA, / ORG=GREENWAY SOLUTIONS, LLC. RFB=65691112 OBI=ALLY AUGUST 2011 REF=2011090100114959 09/01/11 08:52AM ET
9/06	200.00	DEPOSIT WELLS FARGO BANK 09/04 MILL-CREEK-CO LAKE WYLIE SC 1031C007575
9/06	673.00	DEPOSIT WELLS FARGO BANK 09/06 MILL-CREEK-CO LAKE WYLIE SC 1031C007778
9/06	2,215.00	DEPOSIT WELLS FARGO BANK 09/04 MILL-CREEK-CO LAKE WYLIE SC 1031C007574
9/07	10.00	AUTOMATED CREDIT WF DEBIT CARD REWARDS CO. ID. DEBITCDRWD 110907 PPD
9/19	2.02	INTEREST FROM 08/18/2011 THROUGH 09/19/2011
Total	\$17,292.33	

Interest

Number of days this statement period	33
Annual percentage yield earned	0.05%
Interest earned this statement period	\$2.02
Interest paid this statement period	\$2.02
Interest paid this year	\$14.29





Crown Classic Banking

02 [REDACTED] 7075 001 30 0 11

Checks

Number	Amount	Date	Number	Amount	Date	Number	Amount	Date
2119	110.00	8/25	2121	101.58	9/02			
2120	150.00	8/30	Total	\$381.58				

Other Withdrawals and Service Fees

Date	Amount	Description
8/18	500.00	AUTOMATED DEBIT WACHOVIAONLINE TRANSFER CO. ID. 3770527921 110818 WEB MISC 328589597
8/23	60.00	WITHDRAWAL WELLS FARGO BANK 08/23 TWO-WACHOVIA CHARLOTTE NC 1031S003020
8/23	1,000.00	AUTOMATED DEBIT TO AMERITRADE ACH IN CO. ID. W470533629 110823 WEB MISC aRU3CY8CZ9
8/23	2,000.00	AUTOMATED DEBIT WACHOVIAONLINE TRANSFER CO. ID. 3770527921 110823 WEB MISC 329554707
8/25	84.90	AUTOMATED DEBIT ATT PAYMENT CO. ID. 9864031004 110825 PPD
8/29	846.30	AUTOMATED DEBIT BARCLAYCARD US CREDITCARD CO. ID. 2510407970 110829 WEB MISC 124636120
8/30	38.00	AUTOMATED DEBIT YORKEC PAYMENT CO. ID. 9900002400 110830 PPD
8/31	20.00	AUTOMATED DEBIT NC SOS FILINGS CO. ID. 1561611340 110831 CCD MISC 2329370
9/01	15.00	MISCELLANEOUS FEE DOMESTIC INCOMING WIRETRANSFER
9/01	1,619.68	AUTOMATED DEBIT WF HOME MTG AUTO PAY CO. ID. W952318940 110901 PPD
9/02	32.83	AUTOMATED DEBIT TRAVELERS INSUR INSURANCE CO. ID. 9130208001 110902 PPD
9/07	62.82	PURCHASE FOOD LION #1393 09/06 LAKE WYLIE SC 1031I652445
9/07	216.00	AUTOMATED DEBIT YORKEC PAYMENT CO. ID. 9900002400 110907 PPD
9/09	5.81	PURCHASE COGNIDIAL - FIRST 09/09 4828511985811 877-608-3769 OH 1031Z270009
9/09	417.27	AUTOMATED DEBIT LOWES CC LWS EPAY CO. ID. 9069872103 110909 WEB MISC 303839993
9/14	748.59	AUTOMATED DEBIT DISCOVER E-PAYMENT CO. ID. 3510020270 110914 WEB MISC 3683
Total	\$7,667.20	



Crown Classic Banking

03 1020005417075 001 30 0 11

IMPORTANT NOTICE - The enclosed Wells Fargo-Wachovia update Insert contains a story entitled "Financial solutions for college." The display in the story refers to the Wells Fargo Student Loan for Parents. To learn more about this and other student loan products, please visit wellsfargo.com/student today.



Crown Classic Banking

04

7075

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0 11

Customer Service Information

	Phone number	Address
Checking & Savings Accounts, Check Card & ATM Card	800-WACHOVIA 800-922-4684	WACHOVIA BANK D1118-02D P O BOX 563966 CHARLOTTE NC 28256-3966
TDD (For the Hearing Impaired) En español para cuentas corrientes y de ahorros	800-835-7721 800-326-8977	
Bank By Mail (Deposits Only)		WACHOVIA BANK, N.A. A WELLS FARGO COMPANY P.O. BOX 3488 PORTLAND, OREGON 97208-3488
Personal Loan Accounts	800-TO-WELLS	
Available 24 hours a day, 7 days a week		
Home Equity Loan Accounts	866-HE-WELLS	
Available Mon - Fri 8am - 10pm ET and Sat - Sun 10:30am - 7pm ET		

To Balance Your Account

1. Compare your account register to your account statement for unrecorded transactions (such as ATM, Check Card, Interest earned, fees, etc.) Your new account register total should match the adjusted balance in line 6 below. 2. Write in the closing balance shown on the front of account statement. _____ 3. Write in any deposits you have made since the date of this statement. _____ _____ _____ _____ 4. Add together amounts listed above in steps 2 and 3. _____ 5. In the section to the right, list and total all checks and withdrawals that you have made that are not reported on your account statement. Write in the total here. _____ 6. Subtract the amount in line 5 from the amount in line 4. This is your adjusted balance and should match the balance in Step 1 above. _____	List Outstanding Checks and Withdrawals			
	Ck. No.	Amount	Ck. No.	Amount
			Total	

In Case of Errors or Questions About Your Electronic Transfers: Telephone us at 800-WACHOVIA, 800-922-4684, or write to us at WACHOVIA BANK, D1118-02D, P O BOX 563966, CHARLOTTE NC 28256-3966, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.

3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error. You will have use of the money during the time it takes us to complete our investigation.

Wachovia Bank and Wachovia Bank of Delaware are divisions of Wells Fargo Bank, N.A., Member FDIC

Nick Robinson

6186 CHANDLER ROAD, CLOVER SC 29710

Bought 1/27/2005 PAID = \$55,000

5320 W. LIBERTY HILL, YORK SC 29745)

Bought 6/6/2005 PAID = \$36,000

5316 W. LIBERTY HILL, YORK SC 29745

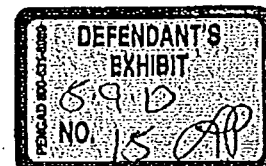
Bought 4/7/2006 PAID = \$26,500

5253 GOLDEN POND DR, YORK SC 29745

Bought 6/12/2006 PAID = \$35k

Kind Regards,
Nick Robinson CISA, CGEIT, CRISC
Advisory Consultant


[Nick Robinson's IT Governance Blog](#)





The 23rd Annual National Institute on Health Care Fraud

Edon Roc Renaissance Miami Beach
May 15-17, 2013 | Miami Beach, FL

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All IT Experts Are Not Created Equal

By Nick Robinson – February 21, 2013

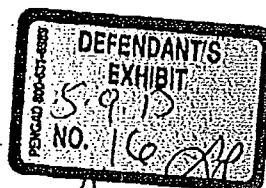
Dr. Gordon Moore, the American cofounder of Intel Corporation, accurately predicted in 1965 that density of computing power would double every 18 months, thereby coining Moore's law. The most visible manifestation of Moore's law is that computer technology, in all of its widely varying forms, is now deeply embedded in all aspects of our professional and personal lives and is an inescapable part of civil and criminal litigation.

Despite the ubiquity of information technology (IT) issues in the gathering and analysis of evidence for litigation, many attorneys still place all IT experts in a single generic category of "computer" experts. But the scope and depth of expertise can be as varied for an IT expert as for any other specialized field of knowledge. How does a litigation attorney scout for and hire a technology expert witness to serve persuasively during voir dire, a deposition, and at trial? The simple answer is "very carefully." Ultimately, the decision should be based on both technical competencies and strong interpersonal qualities.

Deciphering the IT Expert's Technical Knowledge

There are three broad categories into which an IT expert might fall—generalist, specialist, and practitioner—and one expert may fall in all three of these categories for different areas of expertise:

1. **Generalist.** A generalist can be ideal to address a diverse and potentially ambiguous mix of technical issues. A generalist should be well versed in a broad



ABA Groups spectrum of technology disciplines and have senior management and supervisory experience. A generalist's familiarity with management practices increases the likelihood that he or she has good communication skills and the ability to articulate complex subjects in a concise and clear manner. The generalist brings an awareness of the underlying technology governance, policies, processes, and procedures.

News |

2. **Specialist.** A specialist has a narrow and focused competence based on long immersion in a particular field; for example, specialist knowledge in ethical hacking practices, computer forensics, or data encryption algorithms.
3. **Practitioner.** A practitioner has garnered deep "hands-on" knowledge of the necessary practices to conceive, design, deploy, and support technology solutions. These skills are firmly grounded in the practicalities, risks, and stability of implementing technology.

Of course, identifying the technical subject matter that is relevant for your case and matching that subject matter with a qualified expert is the first step in finding the right expert. It is vital that the expertise actually fit the facts of the case so that the opinions offered will be germane to the issues in dispute. For example, in some cases, platform-specific experience may be essential, such as Java or C# programming language, IBM's web and application servers, or SAS data-mining and analytic tools. In other cases, counsel may require an expert who can authoritatively speak to industry best practices, such as PMBOK (project management methodology), the ISO 27000 family of standards (information security), or ITIL (best practices in IT processes and procedures). In yet other cases, what will be required is training in assurance and audit, to attest to conformance with regulatory requirements or industry standards. Examples include Sarbanes-Oxley Act (oversight of financial accounting and reporting), PCI (payment card technology controls and standards), the Health Insurance Portability and Accountability Act (security and privacy of health care data), and "Safe Harbor" (protection of personal information).

Don't overlook the importance of industry fit. In theory, IT experience should be readily transferable across industries. In reality, however, an expert with no industry experience may face a steep learning curve, and there is the risk that important issues may be lost in translation. Industry experience may also enhance credibility on the stand.

IT differs from many other areas of expert testimony in that education, certification, and licensure requirements are still poorly defined. Bill Gates, as is well known, never graduated from college, yet no one would challenge his qualifications as an expert based on his lack of a diploma. Many experts you may consider fall within a gray area, with certifications and diplomas of uncertain value and claims of experience that are impossible to verify. Even if the certifications touted by an expert sound like a confusing alphabet soup, these credentials are formal badges of credibility and industry recognition that may be given weight by the jury. Examples are project management professional (PMP) from the Project Management Institute, certified information systems security professional (CISSP) from the International Information Systems Security Certification Consortium, Inc., and certified information system auditor (CISA) from the Information Systems Audit and Control Association (ISACA). Other accreditations are based on the ISO standards; ISO27000 series for information security best practices. A highly regarded quality-focused accreditation is 6-Sigma, which promotes a prestigious "black belt" certification. Alternatively, the accreditation is aligned to a specific technology provider or product offering; for example, Cisco's certified voice professional (CCVP), Microsoft's certified solution developer (MCSD), and Oracle's database administrator certified master.

After narrowing the field of potential expert witnesses who have the requisite qualifications, the next step is to identify the expert with the intangible qualities that will make him or her most effective as a collaborator in case development and as a witness before the jury. Although the image of the computer geek or "propeller-head" might be endearing, it also captures issues that can undermine effective communication. The effective expert witness is a teacher and a team member. If these skills are missing, then it will be difficult to benefit from the expert's technical skills.

If your case budget permits, you should consider retaining an IT consulting expert to assist you in selecting the testifying expert and then developing the expert's testimony. The consulting expert should be entrusted with the big picture and the challenge of bridging the gap between the testifying expert's area of specialty and the story that needs to be presented at trial.

Keywords: litigation, expert witnesses, expertise, specialized knowledge, qualifications, generalist, specialist, practitioner

Nick Robinson is an accredited information technology advisory consultant and expert witness, specializing in the best practices of IT governance, risk, and compliance from a legal and regulatory context.

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234.00
99.00

RECORDED
YORK COUNTY
TAX ASSESSOR'S OFFICE

201000092687
Filed for Record in
YORK COUNTY, SC
DAVID HAMILTON
02-23-2010 At 09:54 am.
DEED 10.00
State Tax 234.00
County Tax 99.00
OR Vol 11274 Page 148 - 149

DATE 2-23-2010

STATE OF SOUTH CAROLINA 639-3-1125

INITIALS CH/RS DEED TO REAL PROPERTY

COUNTY OF YORK

EXCISE TAX: \$333.00

KNOW ALL MEN BY THESE PRESENTS, that TZVETELINA MITEVA, having a mailing address of ~~639-3-1125~~ Lake Wylie, SC ~~29367~~ (hereinafter whether singular or plural the "Grantor") in the State aforesaid, for and in consideration of the Sum of NINETY THOUSAND DOLLARS, \$90,000.00 to the Grantor paid by ALLISON M. RULE having a mailing address of 1543 TIANA WAY, ROCK HILL, S.C. 29732, (hereinafter whether singular or plural the "Grantee") has granted, bargained, sold and released, and by these presents does grant, bargain, sell and release unto Grantee the following described property:

ALL that certain piece, parcel or lot of land lying, being and situate in the City of Rock Hill, York County, South Carolina, and being more particularly described as Lot 125 of OLDE TOWNE, as shown on a plat thereof recorded in Plat Book C-23, Page 2,3 and 4, Office of the Clerk of Court for York County, SC, Office of the Clerk of Court for York County, South Carolina is by reference incorporated herein as part of this description.

DERIVATION: This being the identical property conveyed unto Tzvetelina Miteva by Deed from Secretary of Housing and Urban Development, of Washington, D.C., AKA United States Department of Housing and Urban Development, an agency of the United States of America, recorded March 19, 2009 in Deed Book 10637, Page 257, in the Office of the Clerk of Court for York County, South Carolina.

Property Address: 1543 Tiana Way, Rock Hill, SC 29732-7605

Tax ID# 639-03-01-125

This conveyance is made subject to all easements, restrictions, and rights of way, if any, appearing of record in the chain of title of the subject property or visible upon an actual, physical inspection of the subject property.

TOGETHER with all and singular, the rights, members, hereditaments and appurtenances to the said premises belonging or in anywise incident or appertaining.

TO HAVE AND TO HOLD all and singular the premises before mentioned unto the

said Grantee, and the Grantee's Heirs and Assigns forever. And the Grantor does hereby bind the Grantor and the Grantor's Heirs, Executors and Administrators, to warrant and forever defend all and singular the said premises unto the said Grantee and the Grantee's Heirs and Assigns, against the Grantor and the Grantor's Heirs and against every person whomsoever lawfully claiming, or to claim, the same or any part thereof.

WITNESS the Hand and Seal of the Grantor this 18th day of February, 2010.

Signed, Sealed and Delivered
in the Presence of

Betty A. Seales
Witness - Betty A. Seales

TZVETELINA MITEVA (SEAL)
TZVETELINA MITEVA

Kathleen White Varamo (SEAL)
Witness/Notary - Kathleen White Varamo

Certified True Copy
David Hamilton

MAY 06 2013

Clerk of Court
York County



8X11274 P00148

STATE OF NORTH CAROLINA

COUNTY OF MECKLENBURG

PERSONALLY appeared before me, the undersigned, and made oath that they saw the within-name TZVETELINA MITEVA sign, seal and as his/her/their act and deed, deliver the within-written Deed; and that Kathleen White Varamo along with Betty A. Searles witnessed the execution thereof.

Sworn before me this 18th day of February, 2010.

Betty A. Searles
Witness

Kathleen White Varamo
(Notary Public)

My Commission Expires:

3/29/2014



A. U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT SETTLEMENT STATEMENT		B. TYPE OF LOAN: 1. ☐ FHA 2. ☐ FmHA 3. ☐ CONV. UNINS. 4. ☐ VA 5. ☐ CONV. INS. 6. FRE NUMBER: MITEVA.T032009 7. LOAN NUMBER: 8. MORTGAGE INS CASE NUMBER:	
C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "TPOC" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.			
D. NAME AND ADDRESS OF BORROWER: Tavelina Mava Rock Hill, SC		E. NAME AND ADDRESS OF SELLER: Secretary of Housing & Urban Development	
F. NAME AND ADDRESS OF LENDER:		G. PROPERTY LOCATION: 1543 Tiana Way Rock Hill, SC 29732 York County, South Carolina	
H. SETTLEMENT AGENT: Brice Law Firm, LLC PLACE OF SETTLEMENT 9 N. Roosevelt St. York, SC 29745		I. SETTLEMENT DATE: March 10, 2009	
J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BORROWER:		400. GROSS AMOUNT DUE TO SELLER:	
101. Contract Sales Price 55,500.00		401. Contract Sales Price 55,500.00	
102. Personal Property		402. Personal Property	
103. Settlement Charges to Borrower (Line 1400) 849.15		403.	
104.		404.	
105.		405.	
Adjustments For Items Paid By Seller in advance		Adjustments For Items Paid By Seller in advance	
106. City/Town Taxes to		406. City/Town Taxes to	
107. County Taxes to		407. County Taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. GROSS AMOUNT DUE FROM BORROWER 56,149.15		420. GROSS AMOUNT DUE TO SELLER 55,500.00	
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:		500. REDUCTIONS IN AMOUNT DUE TO SELLER:	
201. Deposit for earnest money 1,000.00		501. Excess Deposit (See Instructions)	
202. Principal Amount of New Loan(s)		502. Settlement Charges to Seller (Line 1400) 3,745.08	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of 1st Mortgage	
205.		505. Payoff of second Mortgage	
206.		506.	
207.		507. (Deposit dish. as proceeds)	
208.		508.	
209.		509.	
Adjustments For Items Unpaid By Seller		Adjustments For Items Unpaid By Seller	
210. City/Town Taxes to		510. City/Town Taxes to	
211. County Taxes 01/01/09 to 03/18/09 107.48		511. County Taxes 01/01/09 to 03/18/09 107.48	
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER 1,107.48		520. TOTAL REDUCTION AMOUNT DUE SELLER 3,852.54	
300. CASH AT SETTLEMENT FROM/TO BORROWER:		600. CASH AT SETTLEMENT TO/FROM SELLER:	
301. Gross Amount Due From Borrower (Line 120) 56,149.15		601. Gross Amount Due To Seller (Line 420) 55,500.00	
302. Less Amount Paid By/FOR Borrower (Line 220) (1,107.48)		602. Less Reductions Due Seller (Line 520) (3,852.54)	
303. CASH (X FROM) (TO) BORROWER 55,041.67		603. CASH (X TO) (FROM) SELLER 51,647.46	

The undersigned hereby acknowledge receipt of a completed copy of pages 1&2 of this statement & any attachments referred to herein. I HAVE CAREFULLY REVIEWED THE HUD-1 SETTLEMENT STATEMENT AND TO THE BEST OF MY KNOWLEDGE AND BELIEF, IT IS A TRUE AND ACCURATE STATEMENT OF ALL RECEIPTS AND DISBURSEMENTS MADE ON MY ACCOUNT. I FURTHER CERTIFY THAT I HAVE RECEIVED A COPY OF THIS HUD-1 SETTLEMENT STATEMENT.

Borrower

Seller

TO THE BEST OF MY KNOWLEDGE, THE HUD-1 SETTLEMENT STATEMENT WHICH I HAVE APPROVED, IS A TRUE AND ACCURATE STATEMENT OF THE FUNDS WHICH WERE RECEIVED AND HAVE BEEN OR WILL BE DISBURSED BY THE SETTLEMENT AGENT OF THIS TRANSACTION.

Brice Law Firm, LLC
Settlement Agent

WARNING: IT IS A CRIME TO KNOWINGLY MAKE FALSE STATEMENTS TO THE UNITED STATES ON THIS OR ANY SIMILAR FORM. PENALTIES UPON CONVICTION CAN INCLUDE A FINE AND IMPRISONMENT. FOR DETAILS SEE: TITLE 18 U.S. CODE SECTION 1001 & SECTION 1010.



L. SETTLEMENT CHARGES				PAY FROM BORROWER'S FUNDS AT SETTLEMENT	PAY FROM SELLER'S FUNDS AT SETTLEMENT
700. TOTAL COMMISSION Based on Price \$ 55,500.00 @ 5.0000 % 2,775.00					
Division of Commission (Line 700) as Follows:					
701. \$ 2,775.00	to	First Properties of the Carolinas, Inc.			
702. \$	to				
703. Commission Paid at Settlement					2,775.00
704.	to				
800. ITEMS PAYABLE IN CONNECTION WITH LOAN					
801. Loan Origination Fee	0.0000 %	to			
802. Loan Discount	%	to			
803. Appraisal Fee		to			
804. Credit Report		to			
805. Lender's Inspection Fee		to			
806. Mortgage Ins. App. Fee		to			
807. Assumption Fee		to			
808.					
809.					
810.					
811.					
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE					
901. Interest From	to	@ \$	May (days %)		
902. Mortgage Insurance Premium for	months to				
903. Hazard Insurance Premium for	1.0 years to				
904.					
905.					
1000. RESERVES DEPOSITED WITH LENDER					
1001. Hazard Insurance	months @ \$	per month			
1002. Mortgage Insurance	months @ \$	per month			
1003. City/Town Taxes	months @ \$	per month			
1004. County Taxes	months @ \$	per month			
1005. Assessments	months @ \$	per month			
1006.	months @ \$	per month			
1007.	months @ \$	per month			
1008.	months @ \$	per month			
1100. TITLE CHARGES					
1101. Settlement or Closing Fee	to	The O'Brien Law Firm, LPA			150.00
1102. Abstract or Title Search	to	Kassie Smith		50.00	
1103. Title Examination	to				
1104. Title Insurance Binder	to				
1105. Document Preparation	to	Brice Law Firm, LLC			
1106. Notary Fees	to				
1107. Attorney's Fees	to	Brice Law Firm, LLC		POC HYATT400.00	
(includes above item numbers)					
1108. Title Insurance	to	Yorktown Title Agency, Inc. STG		162.50	
(includes above item numbers)					
1109. Lender's Coverage	\$				
1110. Owner's Coverage	\$	55,500.00			
1111. Binder Fee	to	Yorktown Title Agency		200.00	
1112. Courier Fee	to	Brice Law Firm, LLC			
1113.					
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES					
1201. Recording Fees: Deed \$	10.00	Mortgage \$		Releases \$	10.00
1202. City/County Tax Stamps: Deed		205.35	Mortgage		205.35
1203. State Tax Stamps: Deed			Mortgage		
1204. Copy Charge		York County Clerk of Court			
1205.					
1300. ADDITIONAL SETTLEMENT CHARGES					
1301. Survey	to				
1302. Pest Inspection	to				
1303. HOA DUES	to	Old Town Homeowners Association, Inc.	Safari (9/30/06-3/18/08)		518.08
1304. HOA DUES	to	Old Town Homeowners Association	Bryce (3/20/08-3/31/09)	31.30	
1305. See add'l doc. exhibit	to				84.00
1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 507, Section K)				849.15	3,749.08

By signing page 1 of this statement, the signatory hereby acknowledges receipt of a completed copy of page 2 of this two-page statement.

Brice Law Firm, LLC
Settlement Agent

Certified to be a true copy

ADDITIONAL DISBURSEMENTS EXHIBIT

Borrower: Tzvetelina Mileva
 Seller: Secretary of Housing & Urban Development
 Settlement Agent: Brice Law Firm, LLC
 (803)884-4462
 Place of Settlement: 8 N. Roosevelt St.
 York, SC 29746
 Settlement Date: March 19, 2008
 Property Location: 1543 Tiana Way
 Rock Hill, SC 29732
 York County, South Carolina

PAYEE/DESCRIPTION	NOTE/REF NO	BORROWER	SELLER
Kuester Real Estate Services			65.00
Closing Fee			
Condo Certs			29.00
Condo Cert			
Total Additional Disbursements shown on Line 1306		\$ 0.00	\$ 94.00

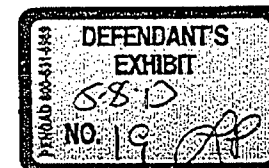
(MITEVA.T032008.PFD\MITEVA.T032009\18)

V4

Deposits and Withdrawals into / from Lina's Accounts

Event / Transaction	Date	Purpose	Property / Details	WF (Chkg)	WF (Money Mkt)	ING
1. Transfer - ING to WF	04/29/2009	Used to buy property	3222 Ferguson Meadow		+\$55,000	-\$55,000
2. Deposit	02/18/2010	Proceeds of sale	1543 Tiana Way, Rock Hill, SC 29732		+\$82,671	
3. Transfer - WF to ING	04/21/2010				-\$20,000	+\$20,000
4. Deposit	05/19/2010	Proceeds of sale	362 Squirrel Lane, Lake Wylie, SC 29745			+\$247,000.00 (approx.. tbc)
5. Debit - Counter Withdrawal	06/07/2010	Used to buy property	2053 Sugar Pond Court, Fort Mill, SC 29715		-\$20,600	
6. Debit - Counter Withdrawal	06/10/2010	Used to buy property	2053 Sugar Pond Court, Fort Mill, SC 29715		-\$60,000	
7. Transfer - ING to WF	07/08/2010			+\$5,000		-\$5,000
8. Transfer - ING to WF	07/28/2010			+\$20,000		-\$20,000
9. Transfer - ING to WF	07/28/2010			+\$10,000		-\$10,000
10. Credit - Counter Deposit	08/03/2010	Proceeds of sale	2053 Sugar Pond Court, Fort Mill, SC 29715		+\$240,000	
11. Transfer - WF to ING	08/09/2010			-\$35,000		+\$35,000
12. Debit - Counter Withdrawal	11/05/2010	Used to buy property	1000 Highbrook Drive, Waxhaw, NC28173		-\$189,469	
13. Transfer - ING to WF	04/19/2011			+\$247,000		-\$247,000
14. Debit - Counter Withdrawal	04/20/2011	Used to buy property	5017 Montibello Drive, Charlotte, NC 28226	-\$278,487		
15. Counter Deposit from property sale	05/02/2011	Proceeds of sale	1000 Highbrook Drive, Waxhaw, NC28173	+\$206,854		
16. Transfer - WF to ING	05/09/2011			-\$200,000		+\$200,000
17. Transfer - ING to WF	06/21/2011			+\$100,000		-\$100,000
18. Debit - Cashier Check ← counter withdrawal	06/22/2011	Used to buy property	17344 Caldwell Rush Circle, Cornelius, NC 28031	-\$115,521		

S 174



Tzvetelina G Miteva
Clover SC

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Since you became an Orange Saver on 01/30/2004,
your account(s) have earned:

\$2,562.40

Customer Number 22908607

Your Savings Summary as of 04/30/2009

Account Type	Nickname	Account Number	Account Balance	Joint Name
Orange Savings Account	linamiteva	9726	\$20,478.22	
Orange CD	Chris	1583	\$2,815.33	

Your Orange Savings Account Activity

Account: linamiteva Current Interest Rate: 1.490% Annual Percentage Yield Earned: 1.50% Interest Life To Date: \$2,347.07
Year to date Interest: \$402.54

Activity	Date	Amount	Balance
Opening Balance	04/01/2009		\$75,408.33
Internet Withdrawal WACHOVIA BANK N.A. checking account XXXXXXXXX6340	04/21/2009	\$(55,000.00)	\$20,408.33
Monthly Interest Paid	04/30/2009	\$69.89	\$20,478.22
Closing Balance	04/30/2009		\$20,478.22

Your email address is: lina_miteva@hotmail.com. Update this and all your information at Ingdirect.com in the My Info section.

Your Orange CD Summary

Account	Investment Amount	Term (months)	Maturity Date	Interest Rate	Annual Percentage Yield Earned	# of Days in This Period	Accrued Interest This Period	Interest Earned to Date
1583	\$2,815.33	12	05/20/2009	3.25%	3.30%	30	\$7.51	\$85.26

Your Orange CD Activity

Account: Chris

Activity	Date	Amount	Balance
Opening Balance	04/01/2009		\$2,807.58
Monthly Interest Paid	04/19/2009	\$7.75	\$2,815.33
Closing Balance	04/30/2009		\$2,815.33



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WACHOVIA

High Performance Money Market

01 [REDACTED] 8708 008 30 0 116 1,175



00000427 01 AV 0.335 01 SDG 2

[REDACTED]

TZVETELINA MITEVA
3722 MESSINA RD
CLOVER SC 297108807

PB

High Performance Money Market

2/18/2010 thru 2/23/2010

Account number: [REDACTED] 8708
Account owner(s): TZVETELINA MITEVA

Account Summary

Opening balance 2/18	\$0.00
Deposits and other credits	82,671.01 +
Interest paid	12.91 +
Closing balance 2/23	\$82,683.92

Deposits and Other Credits

Date	Amount	Description
2/18	82,671.01	DEPOSIT
2/23	12.91	INTEREST FROM 02/18/2010 THROUGH 02/23/2010
Total	\$82,683.92	

Interest

Number of days this statement period	6
Annual percentage yield earned	1.15%
Interest earned this statement period	\$12.91
Interest paid this statement period	\$12.91
Interest paid this year	\$12.91



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6396

GERARD W McNAUGHT LLC
ATTORNEY AT LAW
3130 TORINGDON WAY
CHARLOTTE, NORTH CAROLINA 28277
002 619-2775



ACH RT D61000104
66-46-531

RULE-MITEVA--1028RE.

February 18, 2010

PAY TO THE
ORDER OF:

TZVETELINA MITEVA

\$ *****82,671.01

-Eighty Two Thousand Six Hundred Seventy One and 01/100-

DOLLARS

TZVETELINA MITEVA

LAKE WYLIE, SC

MEMO

AUTHORIZED SIGNATURE

⑈006396⑈

⑈4259⑈

⑈0008267101⑈

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WACHSIA HA SW911 3012T
PHILA, PA 02182019 12PK
3517023195

REQUEST 00005065304000000 82671.01
ROLL ECIA 20100218 000003517023195+
JOB ECIA P ⑈4259⑈
REQUESTOR A904795
3862274 05/03/2012

Subpoena Processing East
Y1372-110
Philadelphia PA 19101

Tzvetelina G Miteva

Clover SC

Since you became an Orange Saver on 01/30/2004,
your account(s) have earned:

\$3,129.82

Customer Number 22908607

Win up to \$50,000 towards your savings goals

Save automatically from now through September 30, 2010 and you could have the chance to win:

- A \$5,000 Monthly Prize, or
- The \$50,000 Grand Prize

Visit www.ingdirect.com/savingsgoal to learn more.

Your Savings Summary as of 04/30/2010

Account Type	Nickname	Account Number	Account Balance	Joint Name
Orange Savings Account	lhamiteva	9726	\$35,999.29	
Orange CD	Chris	1583	\$2,861.68	

Your Orange Savings Account Activity

Account: lhamiteva Current Interest Rate: 1.095% Annual Percentage Yield Earned: 1.10% Interest Life To Date: \$2,868.14
Year to date Interest: \$66.04

Activity	Date	Amount	Balance
Opening Balance	04/01/2010		\$15,979.52
Internet Deposit WACHOVIA BANK N.A. checking account XXXXXXXXX6340	04/20/2010	\$20,000.00	\$35,979.52
Monthly Interest Paid	04/30/2010	\$19.77	\$35,999.29
Closing Balance	04/30/2010		\$35,999.29

Your email address is: lina_miteva@hotmail.com. Update this and all your information at ingdirect.com in the My Info section.

Your Orange CD Summary

Account	Investment Amount	Term (months)	Maturity Date	Interest Rate	Annual Percentage Yield Earned	# of Days in This Period	Accrued Interest This Period	Interest Earned to Date
5583	\$2,861.68	12	05/20/2010	1.49%	1.50%	30	\$3.50	\$40.11

Your Orange CD Activity

Account: Chris

Activity	Date	Amount	Balance
Opening Balance	04/01/2010		\$2,858.06
Monthly Interest Paid	04/19/2010	\$3.62	\$2,861.68
Closing Balance	04/30/2010		\$2,861.68



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Your Orange CD Summary

Account	Investment Amount	Term (months)	Maturity Date	Interest Rate	Annual Percentage Yield Earned	# of Days In This Period	Accrued Interest This Period	Interest Earned to Date
1583	\$2,858.06	12	05/20/2010	1.49%	1.50%	90	\$10.48	\$36.61

Your Orange CD Activity

Account: Chris

Activity	Date	Amount	Balance
Opening Balance	01/01/2010		\$2,847.59
Monthly Interest Paid	01/19/2010	\$3.60	\$2,851.19
Monthly Interest Paid	02/19/2010	\$3.61	\$2,854.80
Monthly Interest Paid	03/19/2010	\$3.26	\$2,858.06
Closing Balance	03/31/2010		\$2,858.06



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NON-NEGOTIABLE Instrument

USE BLACK OR BLUE INK ONLY. IF HANDWRITTEN, Keep characters clear and bold.

Withdrawal

Name

Mileva, Tzvetelina

Authorized Signature

Date

6/7/10

Written amount of withdrawal

Twenty thousand six hundred two/100

Account Number (For CAP Accounts, use 10 digit number)

Amount

*

[Redacted]

8708

\$

20,600.00

0000 561154 (10/20/09 Rev. 02)
10155881

Wachovia

ORG# 004 ACCT# 1010270448708

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WACHOVIA SVC 011 2775T
PHILA, PA 06072010 04PK
331273576

REQUEST 00005065296000000 20600.00
ROLL ECIA 20100607 000003312758676
JOB ECIA P ACCT [Redacted] 8708
REQUESTOR A904795
3862274 05/03/2012

Subpoena Processing East
Y1372-110
Philadelphia PA 19101

NON-NEGOTIABLE Internal Use Only

USE BLACK OR BLUE INK ONLY IF TYPING Obviate separations when fields IF HAND ENTRY Keep characters within boxes

Withdrawal

Name Tzvetelina Miteva Authorized Signature [Signature]
 Date 6/10/10 Written amount of withdrawal Sixty-Two Thousand Dollars & 10/100 DOLLARS
 Account Number (For CAP Accounts, use 10 digit number) Amount

* [Redacted] 8708 \$ 62000.00

0000 561154 (1003ag Rev 07)
 10155881

Auth# 9288591

Wachovia

DRG# 004 ACCT# 1010270448708

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REQUEST 00005065296000000 62000.00
 ROLL ECIA 20100610 000003519738729
 JOB ECIA P ACCT [Redacted] 8708
 REQUESTOR A904795
 3862274 05/03/2012

Subpoena Processing East
 Y1372-110
 Philadelphia PA 19101

Tzvetelina G Mitova
Clover SC

Is that a bank branch in your pocket?

Hey Saver, our full-fledged Mobile App's live and ready to let you bank from your pocket. It means you can do stuff like check balances in the dentist's office, pay your cable bill from the hammock or send money to your buddy while you watch TV. Grab the app at ingdirect.com/mobile and take it with you on the fly.

Since you became an Orange Saver on 01/30/2004,
your account(s) have earned:

\$3,229.54

Customer Number 22908607

Your Savings Summary as of 07/31/2010

Account Type	Nickname	Account Number	Account Balance	Joint Name
Orange Savings Account	Inamileva	9726	\$1,090.74	
Orange CD	Chris	1583	\$2,869.95	

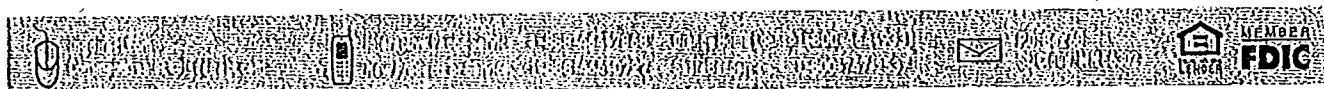
Your Orange Savings Account Activity

Account: Inamileva Current Interest Rate: 1.095% Annual Percentage Yield Earned: 1.10% Interest Life To Date: \$2,959.59
Year to date Interest: \$157.49

Activity	Date	Amount	Balance
Opening Balance	07/01/2010		\$36,065.16
Internet Withdrawal WACHOVIA BANK N.A. checking account XXXXXXXXX6340	07/07/2010	\$(5,000.00)	\$31,065.16
Internet Withdrawal WACHOVIA BANK N.A. checking account XXXXXXXXX6340	07/27/2010	\$(20,000.00)	\$11,065.16
Internet Withdrawal WACHOVIA BANK N.A. checking account XXXXXXXXX6340	07/28/2010	\$(10,000.00)	\$1,065.16
Monthly Interest Paid	07/31/2010	\$25.58	\$1,090.74
Closing Balance	07/31/2010		\$1,090.74

exhibit #19

Your email address is: Ina_mileva@hotmail.com. Update this and all your information at ingdirect.com in the My Info section.



Your Orange CD Summary

Account	Investment Amount	Term (months)	Maturity Date	Interest Rate	Annual Percentage Yield Earned	# of Days in This Period	Accrued Interest This Period	Interest Earned to Date
1583	\$2,869.95	12	05/20/2011	1.00%	1.00%	31	\$2.43	\$5.71

Your Orange CD Activity

Account: Chris

Activity	Date	Amount	Balance
Opening Balance	07/01/2010		\$2,867.60
Monthly Interest Paid	07/19/2010	\$2.35	\$2,869.95
Closing Balance	07/31/2010		\$2,869.95



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Name and account number will be verified when presented.

Name Tzvetelina G. M. Date June
Address _____

Signature

Store Number (Commercial Accounts Only)

Account Number (For CAP Accounts, use 10-digit number.)

*

8708 \$

0000 561153 (500'pkg R&V C8)
44345127

DRG# 004 ACCT# 1010270448708
AMOUNT \$240,000.00
15021 0010 00000000
08/01/16 02:12 PM.

~~XXXXXXXXXXXXXXXXXXXX~~ 48708

14-00000

Total Thin Side

Checks

Record of Checks for Deposits

Comments

0312007304
WYOMIA SW:011 2421
PHILA. PA 49339A 057
3414211494

REQUEST 00005065304000000 240000.00
ROLL ECIA 20100803 000003414211494+
JOB ECIA P ACCT ██████████ 708
REQUESTOR A904795
3862274 05/03/2012

Subpoena Processing East
Y1372-110
Philadelphia, PA 19101

69593

LUTZEL, GANDY AND BROADWAY, PLLC

REAL ESTATE TRUST ACCOUNT
3430 TORINGDON WAY, SUITE 105
CHARLOTTE, NC 28277
704-540-0103

FIRST CITIZENS BANK
66-30-531

MAYDA-TZVETELINA

--Two Hundred Forty Thousand and 00/100--

Dollars

DATE

AMOUNT

August 3, 2010

\$ *****240,000.00

PAY
TO THE
ORDER
OF

Tzvetelina Gospodinova Miteva

Clover, SC

[Handwritten Signature]
AUTHORIZED SIGNATURE

Security Features. Details on back.



9258

0024000000

1111

8011 26197

0312007304
MAYDA T
PHILA, PA 19101
3414211495

Handwritten:
Tzvetelina
Gospodinova
Miteva

ENCLOSURE

REQUEST 00005065304000000 240000.00
ROLL ECIA 20100803 000003414211495+
JOB ECIA P ACCT 9258
REQUESTOR A904795
3862274 05/03/2012

Subpoena Processing East
Y1372-110
Philadelphia PA 19101



Crown Banking

WACHOVIA

01 1010085376340 001 30 0 31

Electronic Delivery

TZVETELINA MITEVA

CLOVER SC

PB

Crown Banking

7/31/2010 thru 8/31/2010

Account number: 340
 Account owner(s): TZVETELINA MITEVA

Account Summary

Opening balance 7/31	\$42,157.95
Deposits and other credits	9,591.30 +
Interest paid	0.71 +
Checks	580.08 -
Other withdrawals and service fees	42,882.30 -
Closing balance 8/31	\$8,287.58

Deposits and Other Credits

Date	Amount	Description
8/09	78.58	DEPOSIT WELLS FARGO BANK 08/07 MILL-CREEK-CO LAKE WYLIE SC 1024C001121
8/09	310.60	DEPOSIT WELLS FARGO BANK 08/07 MILL-CREEK-CO LAKE WYLIE SC 1024C001120
8/13	93.52	AUTOMATED CREDIT FWCEMPLOYEE DIR DEP CO. ID. 3134008324 100813 PPD
8/13	3,231.58	AUTOMATED CREDIT FWCEMPLOYEE DIR DEP CO. ID. 3134008324 100813 PPD
8/24	2,592.41	COUNTER DEPOSIT
8/31	0.71	INTEREST FROM 07/31/2010 THROUGH 08/31/2010
8/31	3,284.61	AUTOMATED CREDIT FWCEMPLOYEE DIR DEP CO. ID. 3134008324 100831 PPD
Total	\$9,592.01	

Interest

Number of days this statement period	32
Annual percentage yield earned	0.05%
Interest earned this statement period	\$0.71
Interest paid this statement period	\$0.71
Interest paid this year	\$7.32



Crown Banking

WACHOVIA

02 6340 001 30 0 31

Checks

Number	Amount	Date	Number	Amount	Date	Number	Amount	Date
2198	35.00	8/24	2244*	348.56	8/03	2247	10.00	8/20
2199	98.00	8/24	2246*	88.52	8/09	Total	\$580.08	

* Indicates a break in check number sequence

Other Withdrawals and Service Fees

Date	Amount	Description
8/05	3.00	WAY2SAVE TRANSFER TO 3000213967940
8/05	55.08	PURCHASE PRO DENTEC 08/04 4828541249221 870-6982300 AR 1024V209000
8/05	147.20	AUTOMATED DEBIT WFN PBP SM WEB PMT CO. ID. 1133183498 100805 WEB MISC 466760001885941
8/05	1,000.00	AUTOMATED DEBIT AMERICAN EXPRESS ELEC REMIT CO. ID. 0005000008 100805 WEB MISC 100805061497430
8/09	2.00	WAY2SAVE TRANSFER TO 3000213967940
8/09	1,578.35	AUTOMATED DEBIT BANK OF AMERICA MORTGAGE CO. ID. 8055205100 100809 WEB MISC 108465289
8/09	35,000.00	AUTOMATED DEBIT MITEVA,TZVETELIN ING DIRECT CO. ID. 1510394779 100809 PPD
8/16	100.00	TRANSFER TO WAY2SAVE #*****7940
8/18	1.00	WAY2SAVE TRANSFER TO 3000213967940
8/18	34.13	AUTOMATED DEBIT LIBERTY MUTUAL PAYMENT CO. ID. 9267721101 100818 PPD
8/24	1.00	WAY2SAVE TRANSFER TO 3000213967940
8/24	4,914.54	AUTOMATED DEBIT AMERICAN EXPRESS ELEC REMIT CO. ID. 0005000008 100824 WEB MISC 100824061633660
8/30	1.00	WAY2SAVE TRANSFER TO 3000213967940
8/30	45.00	RECUR DEBIT CRD PMT MUSIC CO 08/25 4828541249221 864-2447881 SC 1024V212392
Total	\$42,882.30	

Crown Banking

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6340

001 30

0 31

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Crown Banking

04 [REDACTED] 6340 001 30 0 31

	Phone number	Address
Checking & Savings Accounts, Check Card & ATM Card	800-WACHOVIA 800-922-4684 800-835-7721 800-326-8977	WACHOVIA BANK D1118-02D P O BOX 563968 CHARLOTTE NC 28256-3968
TDD (For the Hearing Impaired) En español para cuentas corrientes y de ahorros		
Bank By Mail (Deposits Only)		WACHOVIA BANK, N.A. A WELLS FARGO COMPANY P.O. BOX 3488 PORTLAND, OREGON 97208-3488
Consumer Loan Accounts	800-347-1131	WACHOVIA BANK R4058-030 P O BOX 13327 ROANOKE VA 24040-0343

[illegible]

In Case of Errors or Questions About Your Electronic Transfers: Telephone us at 800-WACHOVIA, 800-922-4684, or write to us at WACHOVIA BANK, D1118-02D, P O BOX 563966, CHARLOTTE NC 28258-3966, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
 2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
 3. Tell us the dollar amount of the suspected error.
- We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error. You will have use of the money during the time it takes us to complete our investigation.

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APPROPRIATE Internal Use Only
 Name Tzvetelina, M. I. Authorized Signature [Signature]
 Date Nov 05 2010 Written amount of withdrawal one hundred eighty nine four six nine DOLLARS
 Account Number (For CAP Accounts, use 10 digit number) [Redacted] Amount

* [Redacted] 8708 \$ 189469.09

0000 581154 (100mg Rev 07)
 10243590

Wachovia

⑆540003680⑆

ONE [Redacted]

WACHOVIA EN27 44 CLT
 01/11/10 20101105
 00631-0751-34
 3360400552

REQUEST 00005065296000000 189469.09
 ROLL ECIA 20101105 000000457331330
 JOB ECIA P ACCT [Redacted] 8708
 REQUESTOR A904795
 3862274 05/03/2012

Subpoena Processing East
 Y1372-110
 Philadelphia PA 19101

Tzvetelina G Miteva
[REDACTED]
Clover SC [REDACTED]

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Since you became an Orange Saver on 01/30/2004,
your account(s) have earned:

\$4,984.93

Customer Number 22908607

Your Savings Summary as of 04/30/2011

Account Type	Nickname	Account Number	Account Balance	Joint Name
Orange Savings Account	linamileva	[REDACTED] 9726	\$824.61	
Orange CD	Chris	[REDACTED] 1583	\$2,891.47	

Your Orange Savings Account Activity

Account: linamileva Current Interest Rate: 0.995% Annual Percentage Yield Earned: 1.00% Interest Life To Date: \$4,693.46
Year to date Interest: \$757.61

Activity	Date	Amount	Balance
Opening Balance	04/01/2011		\$247,709.52
Internet Withdrawal WACHOVIA BANK N.A. checking account XXXXXXXXX6340	04/18/2011	\$(247,000.00)	\$709.52
Monthly Interest Paid	04/30/2011	\$115.09	\$824.61
Closing Balance	04/30/2011		\$824.61

Your email address is: lna_miteva@hotmail.com. Update this and all your information at ingdirect.com in the My Info section.

Your Orange CD Summary

Account	Investment Amount	Term (months)	Maturity Date	Interest Rate	Annual Percentage Yield Earned	# of Days in This Period	Accrued Interest This Period	Interest Earned to Date
1583	\$2,891.47	12	05/20/2011	1.00%	1.00%	30	\$2.36	\$27.16

Your Orange CD Activity

Account: Chrls

Activity	Date	Amount	Balance
Opening Balance	04/01/2011		\$2,889.03
Monthly Interest Paid	04/19/2011	\$2.44	\$2,891.47
Closing Balance	04/30/2011		\$2,891.47



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Clover SC

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the wealth... literally.

Since you became an Orange Saver on 01/30/2004,
your account(s) have earned:

\$5,107.99

Customer Number 22908607

Your Savings Summary as of 05/31/2011

Account Type	Nickname	Account Number	Account Balance	Joint Name
Orange Savings Account	linamileva	7726	\$200,945.30	
Orange CD	Chris	1583	\$2,893.84	

Your Orange Savings Account Activity

Account: linamileva Current Interest Rate: 0.995% Annual Percentage Yield Earned: 1.00% Interest Life To Date: \$4,814.15
Year to date Interest: \$878.30

Activity	Date	Amount	Balance
Opening Balance	05/01/2011		\$1824.61
Internet Deposit WACHOVIA BANK N.A. checking account XXXXXXXXX6340	05/06/2011	\$200,000.00	\$200,824.61
Monthly Interest Paid	05/31/2011	\$120.69	\$200,945.30
Closing Balance	05/31/2011		\$200,945.30

Your email address is: lna_mileva@hotmail.com. Update this and all your information at Ingdirect.com in the My Info section.

Your Orange CD Summary

Account	Investment Amount	Term (months)	Maturity Date	Interest Rate	Annual Percentage Yield Earned	# of Days in This Period	Accrued Interest This Period	Interest Earned to Date
1583	\$2,891.47	12	05/20/2011	1.00%	1.00%	19	\$1.50	\$28.66
1583	\$2,893.84	12	05/20/2012	0.75%	0.75%	12	\$0.71	\$0.71

Your Orange CD Activity

Account: Chris

Activity	Date	Amount	Balance
Opening Balance	05/01/2011		\$2,891.47
Interest Paid at Maturity	05/20/2011	\$2.37	\$2,893.84
Closing Balance	05/31/2011		\$2,893.84



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Name and account number will be verified when presented.

Name METELA

Address

Date 5/2/11

Deposit

ITEMS DEPOSITED

Currency

Con

Checks

1

2

Sub Total

Less Cash

REDE Page 141 of 210

DOLLARS

CENTS

806 854 .27

Total Deposit

206 854.27

Signature

Sign here only if cash is
received from deposit

Store Number (Commercial Accounts Only)

Account Number (For Commercial Accounts, use 10-digit number)

*

*

6340

\$

0000 561153 (500/pkg Rev 09)
P5001-0000105614

ORG# 001 ACCT# 6340

AMOUNT \$206,854.27

51029 0043 H0000120

05/02/11 12:23 PM

5400062631

Total This Side

Checks

Dollars

Cents

Record of Checks for Deposit

WACHOVIA 6037 04 011
TREASURY 20110502
0631-0751-34
3367261002

REQUEST 00005065294000000 206854.27
ROLL ECIA 20110502 000000258463330+
JOB ECIA P ACCT 6340
REQUESTOR A904795
3862274 05/03/2012

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Philadelphia PA 19101

77.1811

WATER (L N N/1000)

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Withdrawal

Name Tzvetolina Miteva Authorized Signature [Signature]
 Date 4/20/11 Amount of withdrawal Two hundred Seventy eight thousand four hundred eight and 20/100
 Account Number (For CAR) [Redacted] Amount 340 \$ 278487.20

0000 581154 (100 p/g R# 07)
 10243590

Wachovia

⑈540003680⑈

WACHOVIA E0025 04 CLY
 ORLANDO FL 20110420
 ▶0631-0751-34
 3165091231

REQUEST 00005065291000000 278487.20
 ROLL ECIA 20110420 000000251352740
 JOB ECIA P ACCT [Redacted] 6340
 REQUESTOR A904795
 3862274 05/03/2012

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 Y1372-110
 Philadelphia PA 19101

**Crown Banking**

WACHOVIA

01 [REDACTED] 6340 001 30 0 31

Electronic Delivery

|||||

TZVETELINA MITEVA

CLOVER SC [REDACTED]

PB

Crown Banking

4/30/2011 thru 5/31/2011

Account number: [REDACTED] 6340
 Account owner(s): TZVETELINA MITEVA

Account Summary

Opening balance 4/30	\$6,209.36
Deposits and other credits	227,849.96 +
Interest paid	2.52 +
Other withdrawals and service fees	204,661.17 -
Closing balance 5/31	\$29,400.67

Deposits and Other Credits

Date	Amount	Description
5/02	206,854.27	COUNTER DEPOSIT
5/13	3,196.35	AUTOMATED CREDIT SPX CORPORATION DIR DEP CO. ID. 9098509102 110513 PPD
5/16	14,595.00	DEPOSIT WELLS FARGO BANK 05/14 MILL-CREEK-CO LAKE WYUJE SC 1024C003020
5/27	3,204.34	AUTOMATED CREDIT SPX CORPORATION DIR DEP CO. ID. 9098509102 110527 PPD
5/31	2.52	INTEREST FROM 04/30/2011 THROUGH 05/31/2011
Total	\$227,852.48	

Interest

Number of days this statement period	32
Annual percentage yield earned	0.05%
Interest earned this statement period	\$2.52
Interest paid this statement period	\$2.52
Interest paid this year	\$7.13



Crown Banking

02

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Other Withdrawals and Service Fees

Date	Amount	Description
5/02	0.79	PURCHASE APL*ITUNES 05/02 4828541249221 866-712-7753 CA 1024V220005
5/02	1.00	WAY2SAVE TRANSFER TO 3000213967940
5/02	100.00	COUNTER WITHDRAWAL
5/04	1.00	WAY2SAVE TRANSFER TO 3000213967940
5/04	52.07	PURCHASE MURPHY EXPRESS #85 05/03 CLOVER SC 1024I266448
5/09	4.00	WAY2SAVE TRANSFER TO 3000213967940
5/09	9.43	PURCHASE APL*ITUNES 05/08 4828541249221 866-712-7753 CA 1024V200008
5/09	10.00	PURCHASE ARAMARK UNC CONCES 05/08 4828541249221 CHAPEL HILL NC 1024V201512
5/09	200.00	WITHDRAWAL WELLS FARGO BANK 05/08 MILL-CREEK-CO LAKE WYLIE SC 1024S002193
5/09	1,514.34	AUTOMATED DEBIT BANK OF AMERICA MORTGAGE CO. ID. 8055205100 110509 WEB MISC 108465289
5/09	200,000.00	AUTOMATED DEBIT MTEVA,TZVETELIN ING DIRECT CO. ID. 1510394779 110509 WEB MISC 000000015009728
5/12	1.00	WAY2SAVE TRANSFER TO 3000213967940
5/12	4.98	PURCHASE APL*ITUNES 05/11 4828541249221 866-712-7753 CA 1024V250005
5/16	1.00	WAY2SAVE TRANSFER TO 3000213967940
5/16	47.42	PURCHASE MURPHY EXPRESS #86 05/15 CLOVER SC 1024I277935
5/16	100.00	TRANSFER TO WAY2SAVE #*****7940
5/18	1.29	PURCHASE APL*ITUNES 05/17 4828541249221 866-712-7753 CA 1024V210007
5/18	2.00	WAY2SAVE TRANSFER TO 3000213967940
5/18	96.42	AUTOMATED DEBIT LIBERTY MUTUAL PAYMENT CO. ID. 9267721101 110518 PPD
5/23	4.00	WAY2SAVE TRANSFER TO 3000213967940
5/23	4.28	PURCHASE APL*ITUNES 05/22 4828541249221 866-712-7753 CA 1024V220007
5/23	7.87	PURCHASE CHICK-FIL-A #0067 05/20 4828541249221 CHARLOTTE NC 1024V287100
5/23	419.12	AUTOMATED DEBIT WELLS FARGO DLR DRAFT CO. ID. 0122287170 110523 PPD

Other Withdrawals and Service Fees continued on next page.



Crown Banking

03

6340

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0 31

Other Withdrawals and Service Fees *continued*

Date	Amount	Description
5/23	1,801.72	AUTOMATED DEBIT AMERICAN EXPRESS ELEC REMIT CO. ID. 0005000008 110523 WEB MISC 110522061611880
5/24	2.00	WAY2SAVE TRANSFER TO 3000213967940
5/24	73.23	PURCHASE MURPHY EXPRESS #85 05/23 CLOVER SC 10241255208
5/24	139.00	AUTOMATED DEBIT MACYS WEB PYMT ONLINE PMT CO. ID. 1480358360 110524 WEB MISC 52353
5/26	1.00	WAY2SAVE TRANSFER TO 3000213967940
5/26	2.98	PURCHASE APL*ITUNES 05/25 4828541249221 866-712-7753 CA 1024V260004
5/31	1.29	PURCHASE APL*ITUNES 05/30 4828541249221 866-712-7753 CA 1024V200003
6/31	2.00	WAY2SAVE TRANSFER TO 3000213967940
6/31	65.94	PURCHASE MURPHY EXPRESS #85 05/30 CLOVER SC 10241722460
Total	\$204,661.17	

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Crown Banking

04 6340 001 30 0 31

Customer Service Information

	Phone number	Address
Checking & Savings Accounts, Check Card & ATM Card	800-WACHOVIA 800-922-4684 800-835-7721 800-328-8977	WACHOVIA BANK D1118-02D P O BOX 583986 CHARLOTTE NC 28268-3966
TDD (For the Hearing Impaired) En español para cuentas corrientes y de ahorros		

Bank By Mail (Deposits Only)

WACHOVIA BANK, N.A.
A WELLS FARGO COMPANY
P.O. BOX 3488
PORTLAND, OREGON 97208-3488

Personal Loan Accounts	800-TO-WELLS
Available 24 hours a day, 7 days a week	
Home Equity Loan Accounts	866-HE-WELLS
Available Mon - Fri 8am - 10pm ET and Sat - Sun 10:30am - 7pm ET	

To Balance Your Account

		List Outstanding Checks and Withdrawals			
		Ck. No.	Amount	Ck. No.	Amount
1. Compare your account register to your account statement for unrecorded transactions (such as ATM, Check Card, Interest earned, fees, etc.) Your new account register total should match the adjusted balance in line 6 below.					
2. Write in the closing balance shown on the front of account statement.					
3. Write in any deposits you have made since the date of this statement.					
4. Add together amounts listed above in steps 2 and 3.					
5. In the section to the right, list and total all checks and withdrawals that you have made that are not reported on your account statement. Write in the total here.					
6. Subtract the amount in line 5 from the amount in line 4. This is your adjusted balance and should match the balance in Step 1 above.					
				Total	

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1. Tell us your name and account number (if any).
 2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
 3. Tell us the dollar amount of the suspected error.
- We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error. You will have use of the money during the time it takes us to complete our investigation.

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Tzvetelina G Mileva
Clover SC

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click on the Refer-a-Friend icon and start sharing
the wealth...literally.

Since you became an Orange Saver on 01/30/2004,
your account(s) have earned:

\$5,244.23

Customer Number 22908607

Your Savings Summary as of 06/30/2011

Account Type	Id/Name	Account Number	Account Balance	Joint Name
Orange Savings Account	linamileva	9726	\$101,079.70	
Orange CD	Chrs	1583	\$2,895.68	

Your Orange Savings Account Activity

Account: linamileva Current Interest Rate: 0.995% Annual Percentage Yield Earned: 1.00% Interest Life To Date: \$4,948.55
Year to date Interest: \$1,012.70

Activity	Date	Amount	Balance
Opening Balance	06/01/2011		\$200,945.30
Internet Withdrawal WACHOVIA BANK N.A. checking account XXXXXXXX6340	06/20/2011	\$(100,000.00)	\$100,945.30
Monthly Interest Paid	06/30/2011	\$134.40	\$101,079.70
Closing Balance	06/30/2011		\$101,079.70

Your email address is: lna_mileva@hotmail.com. Update this and all your information at Ingdirect.com in the My Info section.



Your Orange CD Summary

Account	Investment Amount	Term (months)	Maturity Date	Interest Rate	Annual Percentage Yield Earned	# of Days in TH's Period	Accrued Interest TH's Period	Interest Earned to Date
583	\$2,895.68	12	05/20/2012	0.75%	0.75%	30	\$1.78	\$2.49

Your Orange CD Activity

Account: Chris

Activity	Date	Amount	Balance
Opening Balance	06/01/2011		\$2,893.84
Monthly Interest Paid	06/19/2011	\$1.84	\$2,895.68
Closing Balance	06/30/2011		\$2,895.68



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type of Loan

FHA 2. ☐ RHS 3. ☐ Conv. Unins. VA 5. ☐ Conv. Ins.	6. File Number:	7. Loan Number: 0852331835	8. Mortgage Insurance Case Number: 461-498112-7-703

Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

G. Name and Address of Borrower: SON M RULE [REDACTED] K HILL, SC [REDACTED]	E. Name and Address of Seller: TZVETELINA MITEVA [REDACTED] LAKE WYLIE, SC [REDACTED]	F. Name and Address of Lender: BANK OF AMERICA, N.A. 4500 Amon Carter Boulevard Fort Worth, TX 76155
Property Location: TIANA WAY K HILL, SC 29732-7605 K County, South Carolina 125 OF OLDE TOWNE	H. Settlement Agent: 56-2237811 Gerard W. McNaught, LLC 3430 Toringdon Way, Suite 101-A Charlotte, NC 28277 Place of Settlement: 3430 Toringdon Way, Suite 101-A Charlotte, NC 28277	I. Settlement Date: February 18, 2010

J. Summary of Borrower's transaction		K. Summary of Seller's transaction	
Gross Amount Due from Borrower:		400. Gross Amount Due to Seller:	
Contract sales price	90,000.00	401. Contract sales price	90,000.00
Personal property		402. Personal property	
Settlement Charges to Borrower (Line 1400)	4,978.85	403.	
		404.	
		405.	
Amounts for Items paid by Seller in advance		Adjustments for Items paid by Seller in advance	
City/Town Taxes to		406. City/Town Taxes to	
County Taxes to		407. County Taxes to	
HOA Assessments 02/19/10 to 03/01/10	30.32	408. HOA Assessments 02/19/10 to 03/01/10	30.32
		409.	
		410.	
		411.	
		412.	
Gross Amount Due from Borrower	95,009.18	420. Gross Amount Due to Seller	90,030.32
Amounts Paid by or in Behalf of Borrower		500. Reductions in Amount Due Seller:	
Deposit or earnest money	1,000.00	501. Excess deposit (see instructions)	
Principal amount of new loan(s)	88,369.00	502. Settlement charges to Seller (Line 1400)	3,133.00
Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
		504. Payoff First Mortgage to 'NO PAYOFFS'	
		505. Payoff Second Mortgage	
		506. Dep. retained (\$1,000.00)	1,000.00
		507.	
		508.	
Seller Paid Closing Cost	3,000.00	509. 'Seller Paid Closing Cost	3,000.00
Amounts for Items unpaid by Seller		Adjustments for Items unpaid by Seller	
City/Town Taxes to		510. City/Town Taxes to	
County Taxes 01/01/10 to 02/19/10	226.31	511. County Taxes 01/01/10 to 02/19/10	226.31
HOA Assessments to		512. HOA Assessments to	
		513.	
		514.	
		515.	
		516.	
		517.	
		518.	
		519.	
Total Paid by/for Borrower	92,595.31	620. Total Reduction Amount Due Seller	7,359.31
Cash at Settlement from/to Borrower		800. Cash at settlement to/from Seller	
Gross amount due from Borrower (line 120)	95,009.18	601. Gross amount due to Seller (line 420)	90,030.32
Less amount paid by/for Borrower (line 220)	(92,595.31)	602. Less reductions due Seller (line 620)	(7,359.31)
Cash ☒ From ☐ To Borrower	2,413.87	603. Cash ☒ To ☐ From Seller	82,671.01



Commission paid at settlement				2,150.00
Deposit Ref'd By Selling Agent	to Wilkinson & Associates	\$1000.00 (POC)		
Terms Payable in Connection with Loan				
Our origination charge includes Origination Point (% or)	\$	(from GFE #1)		
Our credit or charge (points) for the specific interest rate chosen	\$ 552.31	(from GFE #2)		
to BANK OF AMERICA, N.A.				
Our adjusted origination charges to	BANK OF AMERICA, N.A.	(from GFE #A)	552.31	
Appraisal fee	to LandSafe	(from GFE #3)	POC:460.8	25.00
Credit Report	to Equifax Mortgage Services	(from GFE #3)	POC:2.00	
Tax service	to BAC Tax Services Corporation	(from GFE #3)		82.00
Flood certification	to LandSafe Flood Determination, Inc.	(from GFE #3)		11.00
		(from GFE #3)		
		(from GFE #3)		
		(from GFE #3)		
Terms Required by Lender to Be Paid in Advance				
Daily interest charges from 02/18/10 to 03/01/10	11 @ \$12.110000 /day	(from GFE #10)	133.21	
Mortgage insurance premium for	months to Federal Housing Administration	(from GFE #3)	1,519.88	
Homeowner's Insurance for	1.0 years to Farm Bureau	(from GFE #11)	198.48	
		(from GFE #11)		
		(from GFE #11)		
Reserves Deposited with Lender				
Initial deposit for your escrow account		(from GFE #9)	588.59	
Homeowner's Insurance	3.000 months @ \$ 16.54 per month	\$ 49.62		
Mortgage Insurance	0.000 months @ \$ 39.54 per month	\$		
Property taxes		\$ 702.45		
County Taxes	5.000 months @ \$ 140.49 per month			
Assessments	months @ \$ per month			
	months @ \$ per month	\$		
	months @ \$ per month	\$		
Aggregate Adjustment	months @ \$ per month	\$ -165.48		
		\$		
		\$		
Title Charges				
Title services and lender's title insurance		(from GFE #4)	1,208.50	
Settlement or closing fee	to Gerard W. McNaught, LLC	\$ 857.00		225.00
Owner's title insurance to Investors Title Insurance Company		(from GFE #5)		
Lender's title insurance to Investors Title Insurance Company		\$ 351.50		
Lender's title policy limit	\$ 88,369.00			
Owner's title policy limit	\$ 90,000.00			
Agent's portion of the total title insurance premium		\$	End: \$0.00	
Underwriter's portion of the total title insurance premium to Investors Title Insurance Company		351.50	End: \$0.00	
Government Recording and Transfer Charges				
Government recording charges	to Recorder's Office	(from GFE #7)	40.00	
Deed \$ 10.00	Mortgage \$ 30.00	Releases \$	Other \$	
Transfer taxes	York County Register of Deeds	(from GFE #8)		
City/County tax/stamps	\$	\$		
State tax/stamps	\$ 333.00	\$		333.00
Additional Settlement Charges				
Required services that you can shop for		(from GFE #8)	302.00	
Inspection Fee	to Housemaster	\$ 302.00		
Merch HOA Dues	to Olde Towne HOA		84.89	
Capital Contribution	to Olde Towne HOA		150.00	
See add'l disb. exhibit	to	*\$22.71	85.00	425.00
Total Settlement Charges (enter on lines 103, Section J and 502, Section K)			4,978.88	3,133.00

Adjusted origination charges	# 803	552.31	552.31
Property taxes	#1203	333.00	

Fees That In Total Cannot Increase More Than 10%		Good Faith Estimate	HUD-1
Document recording charges	#1201	65.00	40.00
Appraisal fee	# 804	485.00	485.00
Home inspection report	# 805	2.00	2.00
Service	# 806	82.00	82.00
Certification	# 807	11.00	11.00
Mortgage Insurance Premium	# 802	1,519.88	1,519.88
Total		2,164.88	2,139.88
Increase between GFE and HUD-1 Charges		\$ -25.00 or	-1.15%

Fees That Can Change		Good Faith Estimate	HUD-1
Deposit for your escrow account	#1001	340.00	586.59
Interest charges	# 901 \$ 12.110000/day	36.33	133.21
Owner's Insurance	# 903	360.00	198.48
Services and lender's title insurance	#1101	1,200.00	1,208.50
Lender's title insurance to Investors Title Insurance Company	#1103	300.00	
Loan Fee	#1302		302.00

Terms

Initial loan amount is	\$ 88,369.00
Loan term is	30 years
Initial interest rate is	5.0000 %
Initial monthly amount owed for principal, interest and mortgage insurance is	\$ 613.92 Includes ☒ Principal ☒ Interest ☒ Mortgage Insurance
Can your interest rate rise?	☒ No ☐ Yes, it can rise to a maximum of ____%. The first change will be on ____ and can change again every ____ months after _____. Every change date, your interest rate can increase or decrease by ____%. Over the life of the loan, your interest rate is guaranteed to never be lower than ____% or higher than ____%.
If you make payments on time, can your loan balance rise?	☒ No ☐ Yes, it can rise to a maximum of \$_____.
If you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	☒ No ☐ Yes, the first increase can be on _____ and the monthly amount owed can rise to \$_____. The maximum it can ever rise to is \$_____.
Can your loan have a prepayment penalty?	☒ No ☐ Yes, your maximum prepayment penalty is \$_____.
Can your loan have a balloon payment?	☒ No ☐ Yes, you have a balloon payment of \$_____ due in ____ years on _____.
Monthly amount owed including escrow account payments	☐ You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. ☒ You have an additional monthly escrow payment of \$157.03 that results in a total initial monthly amount owed of \$670.95. This includes principal, interest, any mortgage insurance and any items checked below: ☒ Property taxes ☐ Flood Insurance ☐ ☒ Homeowner's Insurance ☐ ☐

If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.

Borrower(s): ALLISON M RULE
1543 TIANA WAY
ROCK HILL, SC 29732-7605

Seller(s): TATIANA MILLEVA
[REDACTED]
LAKE WYLIE, SC [REDACTED]

Lender: BANK OF AMERICA, N.A.
Settlement Agent: Gerard W. McNaught, LLC
(704)849-2775
Place of Settlement: 3430 Torringdon Way, Suite 101-A
Charlotte, NC 28277
Settlement Date: February 18, 2010
Property Location: 1543 TIANA WAY
ROCK HILL, SC 29732-7605
YORK County, South Carolina
LOT 125 OF OLDE TOWNE

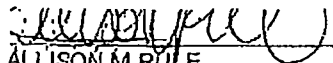
Additional Disbursements

Payee/Description	Note/Ref No.	Borrower	Seller
Kuester Management HOA Transfer Fee		85.00	
Old Republic Home Protection Home Warranty			425.00
Total Additional Disbursements shown on Line 1305		\$ 85.00	\$ 425.00

Settlement or Closing Fee Details

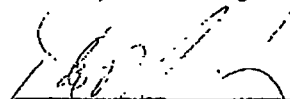
	BORROWER	SELLER
Attorney Fees	465.00	
to Gerard W. McNaught, LLC		
Title Binder	60.00	
to Gerard W. McNaught, LLC		
Fax/Copy/Doc Retrieval	70.00	
to Gerard W. McNaught, LLC		
Document Preparation Fee		225.00
to Gerard W. McNaught, LLC		
Title Examination	200.00	
to Jeffrey Brafford		
Update/Record	62.00	
to Jeffrey Brafford		
Total	\$ 857.00	\$ 225.00

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.


ALLISON M. RULE


TZVETELINA MITEVA

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.


Gerard W. McNaught, LLC
Settlement Agent

U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT

SETTLEMENT STATEMENT

1. ☐ FHA 2. ☐ FmHA 3. ☐ CONV. UNINS. 4. ☐ VA 5. ☐ CONV. INS.
6. FILE NUMBER: ROBINSON.N122009 7. LOAN NUMBER:
8. MORTGAGE INS CASE NUMBER:

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "POC" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.
1.0 3/98 (ROBINSON.N122009.PFD/ROBINSON.N122009/3)

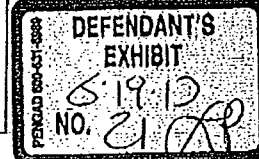
D. NAME AND ADDRESS OF BORROWER:

Nicholas Andrew Robinson

E. NAME AND ADDRESS OF SELLER:

Master In Equity

F. NAME AND ADDRESS OF LENDER:



G. PROPERTY LOCATION:

362 Squifrel Lane
Clover, SC 29710
York County, South Carolina

H. SETTLEMENT AGENT:

20-1837012

Brice Law Firm, LLC

PLACE OF SETTLEMENT

9 N. Roosevelt St.
York, SC 29745

SETTLEMENT DATE:

December 4, 2009

J. SUMMARY OF BORROWER'S TRANSACTION

100. GROSS AMOUNT DUE FROM BORROWER:	
101. Contract Sales Price	216,000.00
102. Personal Property	
103. Settlement Charges to Borrower (Line 1400)	3,477.34
104.	
105.	
Adjustments For Items Paid By Seller in advance	
106. City/Town Taxes to	
107. County Taxes to	
108. Assessments to	
109.	
110. Interest Credit	46.38
111.	
112.	
120. GROSS AMOUNT DUE FROM BORROWER	219,523.72
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:	
201. Deposit or earnest money	10,800.00
202. Principal Amount of New Loan(s)	
203. Existing loan(s) taken subject to	
204.	
205.	
206.	
207.	
208.	
209.	
Adjustments For Items Unpaid By Seller	
210. City/Town Taxes to	
211. County Taxes to	
212. Assessments to	
213.	
214.	
215.	
216.	
217.	
218.	
219.	
220. TOTAL PAID BY/FOR BORROWER	10,800.00
300. CASH AT SETTLEMENT FROM/TO BORROWER:	
301. Gross Amount Due From Borrower (Line 120)	219,523.72
302. Less Amount Paid By/FOR Borrower (Line 220)	(10,800.00)
303. CASH (X FROM) (TO) BORROWER	208,723.72

K. SUMMARY OF SELLER'S TRANSACTION

400. GROSS AMOUNT DUE TO SELLER:	
401. Contract Sales Price	216,000.00
402. Personal Property	
403.	
404.	
405.	
Adjustments For Items Paid By Seller in advance	
406. City/Town Taxes to	
407. County Taxes to	
408. Assessments to	
409.	
410. Interest Credit	46.38
411.	
412.	
420. GROSS AMOUNT DUE TO SELLER	216,046.38
500. REDUCTIONS IN AMOUNT DUE TO SELLER:	
501. Excess Deposit (See Instructions)	
502. Settlement Charges to Seller (Line 1400)	
503. Existing loan(s) taken subject to	
504. Payoff of first Mortgage	
505. Payoff of second Mortgage	
506. Deposit retained by seller	10,800.00
507.	
508.	
509.	
Adjustments For Items Unpaid By Seller	
510. City/Town Taxes to	
511. County Taxes to	
512. Assessments to	
513.	
514.	
515.	
516.	
517.	
518.	
519.	
520. TOTAL REDUCTION AMOUNT DUE SELLER	10,800.00
600. CASH AT SETTLEMENT TO/FROM SELLER:	
601. Gross Amount Due To Seller (Line 420)	216,046.38
602. Less Reductions Due Seller (Line 520)	(10,800.00)
603. CASH (X TO) (FROM) SELLER	205,246.38

The undersigned hereby acknowledge receipt of a completed copy of pages 1&2 of this statement & any attachments referred to herein.

I HAVE CAREFULLY REVIEWED THE HUD-1 SETTLEMENT STATEMENT AND TO THE BEST OF MY KNOWLEDGE AND BELIEF, IT IS A TRUE AND ACCURATE STATEMENT OF ALL RECEIPTS AND DISBURSEMENTS MADE ON MY ACCOUNT OR BY ME IN THIS TRANSACTION. I FURTHER CERTIFY THAT I HAVE RECEIVED A COPY OF THE HUD-1 SETTLEMENT STATEMENT.

Borrower

Nicholas A. Robinson
Nicholas Andrew Robinson

Seller

Master In Equity

TO THE BEST OF MY KNOWLEDGE, THE HUD-1 SETTLEMENT STATEMENT WHICH I HAVE PREPARED IS A TRUE AND ACCURATE ACCOUNT OF THE FUNDS WHICH WERE RECEIVED AND HAVE BEEN OR WILL BE DISBURSED BY THE UNDERSIGNED AS PART OF THE SETTLEMENT OF THIS TRANSACTION.

Brice Law Firm, LLC
Settlement Agent

WARNING: IT IS A CRIME TO KNOWINGLY MAKE FALSE STATEMENTS TO THE UNITED STATES ON THIS OR ANY SIMILAR FORM. PENALTIES FOR THIS VIOLATION ARE: FINE, IMPRISONMENT, OR BOTH. 18 U.S.C. SECTION 1001 & SECTION 1010

Sign Off

Locations Mail Help En Español

Accounts Bill Pay Transfers Investments Customer Service

Accounts Overview Account Details My Portfolio Alerts Open an Account

HEL 7899

Account: Access your
Home Equity
Account Services
with ease[Learn more](#)

Summary

Services

Current information as of 01/05/2012

Current principal balance: \$207,921.87

Available credit[†]: \$0.00

Credit limit: \$218,000.00

Draw expiration date: 10/24/2016

Open date: 10/24/2008

Last statement date: 12/07/2011

Last advance date: 11/25/2009

Account number

Hide account number

HEL 7899

Customer Service

Home Equity Services

[Request a balance transfer](#)[Lock in a fixed home equity rate](#)[Request a home equity line](#)[increase](#)[Home equity FAQ](#)

General Account Services

[Request checks](#)[Monitor your credit report](#)[Home owner's insurance](#)[Home Warranty Insurance](#)[Protect Account nickname](#)[Get more from Online Banking](#)[More services](#)

Payment Information

Past due amount: \$0.00

Next payment amount[‡]: \$0.00Next payment due date[‡]: 02/01/2012

Last payment amount: \$530.00

Last payment date: 12/12/2011

Estimated payoff amount: \$208,398.59

*Please note, this is not a final payoff figure. To obtain the full amount required to pay off your line of credit, please contact Customer Service. If you have a business loan greater than \$100,000, prepayment fees may apply.

Interest Information

Interest rate^{**}: 2.99 %

Interest paid year-to-date: \$0.00

Interest paid last year: \$6,217.37

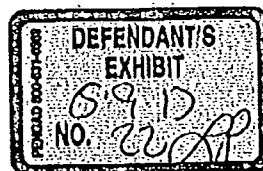
**For Home Equity Accounts only, the interest rate shown above may not reflect any special offers you may have received and taken advantage of. Please refer to your monthly statement for more information.

† This amount assumes that all your payments are up-to-date.

‡ The Next payment due date field shows when your next scheduled payment is due. This field does not show the date your loan is paid up to. It does not necessarily mean you have made all of your prior payments.

* Available credit displays \$0.00 when your account is suspended or you've drawn all the funds available for use. For help, call 1.800.934.5676, in California 1.800.821.1044.

Secure Area

Accounts • Bill Pay • Transfers • Investments • Customer Service
Privacy & Security • Locations • Alerts • Mail • Help • Site Map • Sign OffBank of America, N.A. Member FDIC. Equal Housing Lender. ©
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Bank of America

Cashier's Check

No. 1082340

Notice to Purchaser - In the event this check is lost, misplaced or stolen, a sworn statement and 90-day waiting period will be required prior to replacement. This check should be negotiated within 90 days.

Date NOVEMBER 30, 2009

30-1/1140

NTX

Banking
Center

LAKE WILLY MAIN

7630509 00001 001062340

ETIC POSITIVE
Remitter (Purchased By)

\$ **208000.00**

Pay TO THE ORDER OF TWO HUNDRED EIGHT THOUSAND DOLLARS AND 00 CENTS

To
The
Order
Of

ETIC POSITIVE

Bank of America, N.A.
San Antonio, Texas

VOID AFTER 90 DAYS

Tran 00063 11/30/2009 11:47 MSC

R/TA 540570139 CC 7630509 TLR 00001

Account # 23703158318

Document # 1082340

Non-Negotiable

Authorized Signature

Official Check Sale

\$208,000.00

Customer Copy: 10823401641000272

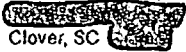
Retain For Your Records

500629 11/30/2009 11:47

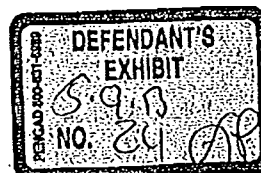
Type of Loan

☐ FHA	☐ RHS	☒ Conv. Unins.	6. File Number: TRONE-MITEVA	7. Loan Number: 0119950236	8. Mortgage Insurance Case Number:
☐ VA	☐ Conv. Ins.				

Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

Name and Address of Borrower: an S. Trone becca Trone 14 Bishop Crast Lane Charlotte, NC 28277	E. Name and Address of Seller: Tzvetelina Miteva  Clover, SC	F. Name and Address of Lender: Homeservices Lending, LLC Series A DBA Homeservices Lendi 2650 Wells Fargo Way Minneapolis, MN 55467
Property Location: ? Squirrel Lane ?a Wylie, SC 29710 k County, South Carolina	H. Settlement Agent: Lutzel, Broadway & Associates, PC 3430 Toringdon Way, Ste. 105 Charlotte, NC 28277 Place of Settlement: 3430 Toringdon Way, Ste. 105 Charlotte, NC 28277	I. Settlement Date: May 14, 2010 Ph. (704)540-0103

Summary of Borrower's transaction		K. Summary of Seller's transaction	
Gross Amount Due from Borrower:		400. Gross Amount Due to Seller:	
Contract sales price	385,000.00	401. Contract sales price	385,000.00
Personal property		402. Personal property	
Settlement Charges to Borrower (Line 1400)	8,633.36	403.	
		404.	
		405.	
Adjustments for Items paid by Seller in advance		Adjustments for Items paid by Seller in advance	
City/Town Taxes to		406. City/Town Taxes to	
County Taxes to		407. County Taxes to	
Assessments to		408. Assessments to	
		409.	
		410.	
		411.	
		412.	
Gross Amount Due from Borrower	393,633.36	420. Gross Amount Due to Seller	385,000.00
Amounts Paid by or In Behalf of Borrower		500. Reductions in Amount Due Seller:	
Deposit or earnest money	10,000.00	501. Excess deposit (see instructions)	
Principal amount of new loan(s)	308,000.00	502. Settlement charges to Seller (Line 1400)	49,182.25
Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
Appraisal Fee Credit	5.00	504. Payoff First Mortgage	
		505. Payoff Second Mortgage	
		506. Dep. retained (\$10,000.00)	10,000.00
		507.	
		508.	
		509.	
Adjustments for items unpaid by Seller		Adjustments for items unpaid by Seller	
City/Town Taxes to		510. City/Town Taxes to	
County Taxes 01/01/10 to 05/15/10	690.32	511. County Taxes 01/01/10 to 05/15/10	690.32
Assessments to		512. Assessments to	
		513.	
		514.	
		515.	
		516.	
		517.	
		518.	
		519.	
Total Paid by/for Borrower	318,695.32	520. Total Reduction Amount Due Seller	59,872.57
Cash at Settlement from/to Borrower		600. Cash at settlement to/from Seller	
Gross amount due from Borrower (line 120)	393,633.36	601. Gross amount due to Seller (line 420)	385,000.00
Less amount paid by/for Borrower (line 220)	(318,695.32)	602. Less reductions due Seller (line 520)	(59,872.67)
Cash ☒ From ☐ To Borrower	74,938.04	603. Cash ☒ To ☐ From Seller	325,127.43



Commission paid at settlement			13,100.00
Deposit Ref'd By Selling Agent		to Keller Williams Realty	\$10000.00 (POC)
Items Payable in Connection with Loan			
Our origination charge includes Origination Point (% or \$ 3,080.00)		\$ 3,679.00 (from GFE #1)	
Your credit or charge (points) for the specific interest rate chosen		\$ (from GFE #2)	
Your adjusted origination charges to		(from GFE #A)	3,679.00
Appraisal fee	to RELS	(from GFE #3)	POC: 8395.00
Credit Report	to CREDCO	(from GFE #3)	26.00
Tax service	to	(from GFE #3)	
Flood certification	to	(from GFE #3)	
		(from GFE #3)	
		(from GFE #3)	
		(from GFE #3)	
Items Required by Lender to Be Paid In Advance			
Daily interest charges from 05/14/10 to 06/01/10 @ \$ 41.140000/day		(from GFE #10)	740.52
Mortgage insurance premium for months to		(from GFE #3)	
Homeowner's insurance for 1.0 years to Progressive		(from GFE #11)	843.00
		(from GFE #11)	
		(from GFE #11)	
Reserves Deposited with Lender			
Initial deposit for your escrow account		(from GFE #9)	819.34
Homeowner's Insurance	4.000 months @ \$ 70.25 per month	\$ 281.00	
Mortgage insurance	months @ \$ per month	\$	
Property taxes		\$ 1,076.80	
County taxes	8.000 months @ \$ 134.60 per month	\$	
	months @ \$ per month	\$	
	months @ \$ per month	\$	
	months @ \$ per month	\$	
		\$	
Aggregate Adjustment		\$ -538.46	
Title Charges			
Title services and Lenders Title Insurance		(from GFE #4)	1,351.80
Settlement or closing fee/Attorney Fee		\$	175.00
Owner's title insurance to Morehead Title		(from GFE #5)	361.70
Lender's title insurance to Morehead Title		\$ 766.80	
Lender's title policy limit \$ 308,000.00			
Owner's title policy limit \$ 385,000.00			
Agent's portion of the total title insurance premium to Morehead Title		\$ 677.10 End: \$0.00	
Underwriter's portion of the total title insurance premium to Morehead Title		\$ 451.40 End: \$0.00	
Home Warranty to 2-10 Home Buyers Warranty			1,307.75
Completed Repairs to Colswold Homes, Inc.			33,176.00
Government Recording and Transfer Charges			
Government recording charges to Register of Deeds		(from GFE #7)	70.00
Deed \$ 10.00	Mortgage \$ 60.00 Releases \$	Other \$	
Transfer taxes to Register of Deeds		(from GFE #8)	
City/County tax/stamps \$ 1,424.50		\$	1,424.60
State tax/stamps \$		\$	
Additional Settlement Charges			
Required services that you can shop for		(from GFE #6)	742.00
Flood Life of Loan Fee	to WFFS	\$ 19.00	
Tax Service Fee	to WFRETS	\$ 70.00	
Inspection/Re-inspect	to Home Inspection Carolina	\$ 150.00	
Inspections	to Home Inspection Carolina	\$ 503.00	
Total Settlement Charges (enter on lines 103, Section J and 502, Section K)			8,633.36
			49,182.25

Transfer taxes	#1203		
Charges That In Total Cannot Increase More than 10%		Good Faith Estimate	HUD-1
Government recording charges	#1201	122.00	70.00
Appraisal fee	# 804	450.00	395.00
Appraisal report	# 805	16.00	28.00
and Life of Loan Fee	#1302	19.00	19.00
Service Fee	#1303	70.00	70.00
Total		677.00	580.00
Increase between GFE and HUD-1 Charges		\$ -97.00 or	-14.33%

Charges That Can Change		Good Faith Estimate	HUD-1
Escrow deposit for your escrow account	#1001	1,237.50	819.34
Monthly interest charges	# 901 \$ 41.140000/day	1,028.50	740.52
Homeowner's insurance	# 903	680.00	843.00
Services and Lenders Title Insurance	#1101	1,409.50	1,351.80
Lender's title insurance to Morehead Title	#1103		361.70
Inspection/Re-inspect	#1304	150.00	150.00
Inspections	#1305	500.00	503.00

Loan Terms

Initial loan amount is	\$ 308,000.00
Loan term is	30 years
Initial interest rate is	4.8750 %
Initial monthly amount owed for principal, interest and mortgage insurance is	\$ 1,629.96 Includes ☒ Principal ☒ Interest ☐ Mortgage Insurance
Can your interest rate rise?	☒ No ☐ Yes, it can rise to a maximum of ____%. The first change will be on ____ and can change again every ____ months after _____. Every change date, your interest rate can increase or decrease by ____%. Over the life of the loan, your interest rate is guaranteed to never be lower than ____% or higher than ____%.
If you make payments on time, can your loan balance rise?	☒ No ☐ Yes, it can rise to a maximum of \$_____.
If you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	☒ No ☐ Yes, the first increase can be on _____ and the monthly amount owed can rise to \$_____. The maximum it can ever rise to is \$_____.
Does your loan have a prepayment penalty?	☒ No ☐ Yes, your maximum prepayment penalty is \$_____.
Does your loan have a balloon payment?	☒ No ☐ Yes, you have a balloon payment of \$_____ due in ____ years on _____.
Initial monthly amount owed including escrow account payments	☐ You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. ☒ You have an additional monthly escrow payment of \$204.85 that results in a total initial monthly amount owed of \$1,834.81. This includes principal, interest, any mortgage insurance and any items checked below: ☒ Property taxes ☐ Flood Insurance ☐ ☒ Homeowner's Insurance ☐ ☐

If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.

9044 Bishop Crest Lane
Charlotte, NC 28277

██████████
Clover, SC ██████████

Lender: Homeservices Lending, LLC Series A DBA Homesevices Lendi
Settlement Agent: Lutzel, Broadway & Associates, PC
(704)540-0103
Address of Settlement: 3430 Toringdon Way, Ste. 105
Charlotte, NC 28277
Settlement Date: May 14, 2010
Property Location: 362 Squirrel Lane
Lake Wylie, SC 29710
York County, South Carolina

Adjusted Origination Charge Details

Origination Charge	3,080.00
to Homeservices Lending, LLC Series A DBA Homesevices	
Commitment Fee	599.00
to Homeservices Lending, LLC Series A DBA Homesevices	
Total	<u>3,679.00</u>

Origination Credit/Charge (points) for the specific interest rate chosen

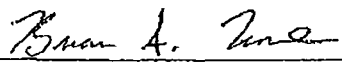
Total

Adjusted Origination Charges \$ 3,679.00

Title Services and Lender's Title Insurance Details

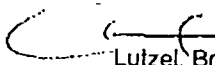
	BORROWER	SELLER
Attorney/Settlement Fee	400.00	
Lutzel, Broadway & Associates, PC		
Recording/Update Title Fee	45.00	
Lutzel, Broadway & Associates, PC		
Loan Pkg Retrieval/Preparation	40.00	
Lutzel, Broadway & Associates, PC		
Document Preparation		175.00
Lutzel, Broadway & Associates, PC		
Title Abstract/Examination	100.00	
Lutzel, Broadway/RGH Title/Tar Heel Land		
Total	\$ <u><u>585.00</u></u>	\$ <u><u>175.00</u></u>

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.


Brian S. Trone


Tzvetelina Mileva

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.



Lutzel, Broadway & Associates, PC
Settlement Agent

1534.00
649.00

Certified True Copy
David Hamilton

Clerk of Court
YORK COUNTY
YORK COUNTY
TAX ASSESSOR'S OFFICE

DATE 8-06-2010
TAX MAP NO. 778-1-1-3
INITIALS CHG/JS

201009102249
Filed for Record in
YORK COUNTY, SC
DAVID HAMILTON, CLERK OF COURTS
08-05-2010 AT 02:00 P.M.
DEED 10.00
State Tax 1534.00
County Tax 649.00
DC Vol 11530 Page 174 - 177

RV
LUTALA, DAVID AND DAVIDSON, PLLC
ATTORNEYS AND COUNSELORS AT LAW
3430 TOWNSEND WAY, SUITE 505
CHARLOTTE, NC 28277

STATE OF SOUTH CAROLINA

TITLE TO REAL ESTATE

COUNTY OF YORK

KNOW ALL MEN BY THESE PRESENTS, That TZVETELINA GOSPODOVA MITEVA, a

married person, in consideration of the sum of Five Hundred Ninety Thousand and No/100 Dollars

(\$590,000.00) to it in hand paid of and before the sealing of these presents by TZVETELINA

GOSPODOVA MITEVA, (the receipt whereof is hereby acknowledged) has/have granted,

conveyed, sold and released, and by these Presents does grant, bargain, sell and release unto the

said RICHARD A. MAYDA AND WIFE, MARY B. MAYDA, as joint tenants with rights of

survivorship, and not as tenants in common, their heirs/successors and assigns, the following

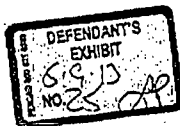
described property, to wit:

See Exhibit "A"

The within described property is conveyed subject to existing easements and
to restrictive covenants, if any, appearing in the chain of title or apparent
upon a reasonable inspection of the premises, which said restrictions, if any,
are not intended to be reimposed hereby.

TOGETHER with all and singular, the Rights, Members, Hereditaments and Appurtenances

to the said Premises belonging, or in anywise incident or appertaining.



11530 MD174

Property Address:

2623 SUGAR POND COURT
FORT MILL, SC 29715

TAX MAP NUMBER: 778-01-1-003

TO HAVE AND TO HOLD, all and singular the said premises before mentioned unto the
said, RICHARD A. MAYDA AND WIFE, MARY B. MAYDA, as joint tenants with rights of
survivorship, and not as tenants in common heirs/successors and assigns forever.

And the said TZVETELINA GOSPODINOVA MITEVA do/does hereby bind him/herself
and his/her successors, to warrant and forever defend all and singular the said premises unto the
said RICHARD A. MAYDA AND WIFE, MARY B. MAYDA, as joint tenants with rights of
survivorship, and not as tenants in common heirs/successors assigns, against law and its
successors and against every person whatsoever lawfully claiming or to claim the same, or any
part thereof.

IN WITNESS WHEREOF, TZVETELINA GOSPODINOVA MITEVA has caused these
present to be executed this 3rd day of August, in the year of our Lord two thousand ten (2010).

SIGNED, SEALED AND DELIVERED
IN THE PRESENCE OF:

BY:

TZVETELINA GOSPODINOVA MITEVA

Witness:

Witness:

811530 10175

STATE OF NORTH CAROLINA)
COUNTY OF WICKLENBURG)

On 3rd day of August, 2010, before me personally appeared
Tim P. Broadway and made oath that s/he saw the within named grantors, sign,
seal and as their act and deed, deliver the within written instrument, and that s/he along with the
other witness, Judy L. Watkins, witnessed the execution thereof.

Don P. [Signature]
Witness

SWORN to before me this 3rd
day of August, A.D. 2010.

[Signature]
Notary Public for North Carolina
Commission Expires: 6.22.2011



Property & General Address:

2053 SUGAR POND COURT
FORT MILL, SC 29715

S 222

Exhibit "A"

All that certain piece, parcel or lot of land with improvements thereon, if any, lying being and situate in the Fort Mill Township, State of South Carolina, County of York and being designated as Lot 3 of FINAL PLAT OF TRINITY RIDGE, PHASE 1, as shown on a plat thereof recorded in Plat Book D-103, at Page 2, in the Office of the Register of Deeds for York County, South Carolina, reference to which plat is hereby made for a more particular description.

DERIVATION: Being the same property conveyed to TZVETELINA GOSPODINOVA MITEVA AND by deed of Master to Equity for York County recorded on the 11th day of June, 2010 in Book 11441 at Page 257, YORK County Public Registry.

The within described property is conveyed subject to existing easements and to restrictive covenants, if any, appearing in the chain of title or apparent upon a reasonable inspection of the premises, which said restrictions, if any, are not intended to be reimposed hereby.

U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT

SETTLEMENT STATEMENT

1. TYPE OF LOAN: 1. ☐ FHA 2. ☐ FIMA 3. ☐ CONV. UNINS. 4. ☐ VA 5. ☐ CONV. INS.

6. FILE NUMBER: MTRVA002010

7. LOAN NUMBER:

8. MORTGAGE INS CASE NUMBER:

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "POC" were paid outside the closing. They are shown here for informational purposes and are not included in the totals.

D. NAME AND ADDRESS OF BORROWER: Travelling Minors

E. NAME AND ADDRESS OF SELLER: Master in Equity

F. NAME AND ADDRESS OF LENDER:

G. PROPERTY LOCATION: 2053 Super Pond Court
Fort Mill, SC 29718
York County, South Carolina

H. SETTLEMENT AGENT: 20-1037012
Bride Law Firm, LLC

I. SETTLEMENT DATE: June 10, 2010

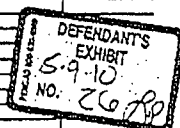
PLACE OF SETTLEMENT: 8 N. Roosevelt St.
York, SC 29745

J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BORROWER:		400. GROSS AMOUNT DUE TO SELLER:	
101. Contract Sales Price	412,000.00	401. Contract Sales Price	412,000.00
102. Personal Property		402. Personal Property	
103. Settlement Charges to Borrower (Line 1400)	3,000.40	403.	
104.		404.	
105.		405.	
Adjustments For Items Paid By Seller in Advance		Adjustments For Items Paid By Seller in Advance	
106. Chd/Town Taxes	to	406. Chd/Town Taxes	to
107. County Taxes	to	407. County Taxes	to
108. Assessments	to	408. Assessments	to
109. Interest	300.40	409. Interest	300.40
110.		410.	
111.		411.	
112.		412.	
200. GROSS AMOUNT DUE FROM BORROWER	415,000.80	420. GROSS AMOUNT DUE TO SELLER	412,395.40
201. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:		430. REDUCTIONS IN AMOUNT DUE TO SELLER:	
202. Deposit or escrow money	20,000.00	431. Escrow Deposit (See Instructions)	
203. Principal Amount of New Loan(s)		432. Settlement Charges to Seller (Line 1400)	
204. Excess (short) sales proceeds to		433. Excess (short) sales proceeds to	
205.		434. Payoff of 1st Mortgage	
206.		435. Payoff of 2nd Mortgage	
207.		436. Deposit retained by seller	20,000.00
208.		437.	
209.		438.	
Adjustments For Items Unpaid By Seller		Adjustments For Items Unpaid By Seller	
410. Chd/Town Taxes	to	510. Chd/Town Taxes	to
411. County Taxes	to	511. County Taxes	to
412. Assessments	to	512. Assessments	to
413.		513.	
414.		514.	
415.		515.	
416.		516.	
417.		517.	
418.		518.	
220. TOTAL PAID BY/FOR BORROWER	20,000.00	520. TOTAL REDUCTION AMOUNT DUE SELLER	20,000.00
300. CASH AT SETTLEMENT FROM/TO BORROWER:		530. CASH AT SETTLEMENT FROM/TO SELLER:	
301. Gross Amount Due From Borrower (Line 200)	415,000.80	531. Gross Amount Due To Seller (Line 420)	412,395.40
302. Less Amount Paid By/FOR Borrower (Line 220)	(20,000.00)	532. Less Reductions Due Seller (Line 520)	(20,000.00)
303. CASH (X FROM) (TO) BORROWER	395,000.80	600. CASH (X TO) (FROM) SELLER	391,705.40

The undersigned hereby acknowledge receipt of a completed copy of pages 1&2 of this statement & any attachments referred to herein. I HAVE CAREFULLY REVIEWED THIS HUD-1 SETTLEMENT STATEMENT AND TO THE BEST OF MY KNOWLEDGE AND BELIEF, IT IS A TRUE AND ACCURATE STATEMENT OF ALL RECEIPTS AND DISBURSEMENTS MADE ON MY ACCOUNT OR BY ME IN THIS TRANSACTION. I FURTHER ACKNOWLEDGE THAT I HAVE RECEIVED A COPY OF THE HUD-1 SETTLEMENT STATEMENT.

Borrower

Seller



L. SETTLEMENT CHARGES			
CONVEYANCE Based on Price \$ 0 %		PAY FROM BORROWER'S FUNDS AT SETTLEMENT	PAY FROM SELLER'S FUNDS AT SETTLEMENT
Section of Connecticut Reg. 7-60 as follows:			
to			
to			
A. Commission Paid at Settlement			
B. ITEMS PAYABLE IN CONNECTION WITH LOAN			
1. Loan Origination Fee	0.0000 %	to	
2. Loan Discount	%	to	
3. Appraisal Fee		to	
4. Credit Report		to	
5. Lender's Inspection Fee		to	
6. Mortgage Ins. Agt. Fee		to	
7. Assumption Fee		to	
8.			
9.			
10.			
11.			
C. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE			
12. Interest From	to	\$	day (days %)
13. Mortgage Insurance Premium	months to		
14. Hazard Insurance Premium for 1.0 year	to		
15.			
D. RESERVES DEPOSITED WITH LENDER			
16. Hazard Insurance	months @ \$	per month	
17. Mortgage Insurance	months @ \$	per month	
18. Civil Court Taxes	months @ \$	per month	
19. County Taxes	months @ \$	per month	
20. Assessments	months @ \$	per month	
21.	months @ \$	per month	
22.	months @ \$	per month	
23.	months @ \$	per month	
E. TITLE CHARGES			
24. Settlement or Closing Fee	to Price Law Firm, LLC		
25. Abstract or Title Search	to Price Law Firm, LLC	160.00	
26. Title Examination	to		
27. Title Insurance Binder	to		
28. Document Preparation	to Price Law Firm, LLC		
29. Notary Fees	to		
30. Attorney's Fees	to Price Law Firm, LLC	400.00	
(includes above item numbers)			
31. Title Insurance	to Yorktown Title Agency, Inc. RTG	977.00	
(includes above item numbers)			
32. Lender's Coverage	\$		
33. Owner's Coverage	\$ 412,000.00		
34. Binder Fee	to Yorktown Title Agency	160.00	
35. Courier Fee	to Price Law Firm, LLC		
36.			
F. GOVERNMENT RECORDING AND TRANSFER CHARGES			
37. Recording Fee: Deed \$ 10.00 Mortgage \$	Rate: \$	10.00	
38. CT County Tax Stamped	1,624.40 Mortgage	1,624.40	
39. State Registration - Deed	1 Mortgage		
40. Copy Charge	to York County Clerk of Court	4.00	
41.			
G. ADDITIONAL SETTLEMENT CHARGES			
42. Survey	to		
43. Post Inspection	to		
44. HOA 2010 Prorated Fee	to Martin Rev. LLC	360.00	
45.			
46.			
47. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Escrow)		3,065.40	

By signing page 1 of this statement, the signatories acknowledge receipt of a completed copy of page 2 of this two page statement.

Price Law Firm, LLC
Settlement Agent

Certified to be a true copy



0469 Appraisal No. 2442-0285

A. Settlement Statement (HUD-1)

B. Type of Loan		C. File Number	D. Loan Number	E. Mortgage Insurance Case Number
1. ☐ FHA 2. ☐ FHS 3. ☐ Conv. Unit		4. ☐ VA 5. ☐ Conv. Ins.	6. ☐ Other	
C. Name: This form is intended to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "Paid to" were paid outside the closing; they are shown here for informational purposes and are not included in the total.				
D. Name and Address of Borrower:		E. Name and Address of Seller:		F. Name and Address of Lender:
Richard, Mary Mary D. Meyer 3425 Greenacre Court Dacula, GA 30098		Tevahina Goldsmith-Morris Chapel, SC 29616		Cal Mortgage, Inc. 10000 Technology Drive Dulles, VA 20158
G. Property Location		H. Settlement Agent		I. Settlement Date
2023 Sugar Pond Court Fort Mill, SC 29715 York County, South Carolina		20-0700464 Lutz, Broadway & Associates, PC 3400 Torington Way, Ste. 105 Charlotte, NC 28277 Place of Settlement 3400 Torington Way, Ste. 105 Charlotte, NC 28277		August 12, 2018
J. Summary of Borrower's Transactions		K. Summary of Seller's Transactions		
100 Gross Amount Due from Borrower		400 Gross Amount Due to Seller		
101 Origination fees		401 Origination fees		
102 Prepaid interest		402 Prepaid interest		
103 Settlement charges (see 100)		403 Settlement charges (see 400)		
104		404		
105		405		
106		406		
107		407		
108		408		
109		409		
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468		768		
469		769		
470		770		
471		771		
472		772		

L. Settlement Charges				Amount	How Paid	How Paid
700.	Total Real Estate Broker Fees		\$ 35,000.00			
701.	Survey of common land (over 100) at school			Real Estate	Survey	
701.1	\$ 11,700.00	in Prudential Commercial Realty		Unsettled	Unsettled	
701.2	Title 1000.00	for 1000.00 for 1000.00				
701.3	\$ 17,000.00	in South Carolina Realty				
702.	Government Recording Charges					
702.1	County Clerk's Office	10				25,000.00
702.2	County Clerk's Office	10				
702.3	County Clerk's Office	10				
702.4	County Clerk's Office	10				
702.5	County Clerk's Office	10				
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702.62	County Clerk's Office	10				
702.63	County Clerk's Office	10				
702.64	County Clerk's Office	10				

Comparison of Good Faith Estimate (GFE) and HUD-1 Charges		Good Faith Estimate	HUD-1
Charges That Cannot Increase			
Our origination charge	# 601		
Your credit or charge (points) for the specific interest rate chosen	# 602	-522.00	-522.00
Your adjusted origination charges	# 603	-522.00	-522.00
Transfer taxes	# 1201	2,200.00	
Charges That in Total Cannot Increase More than 10%			
Governments recording charges	# 1201	64.00	64.00
Appraisal fee	# 104	625.00	
Credit report	# 105	2.75	2.75
Fee service	# 107	51.00	51.00
Prepaid certificate	# 108	3.75	3.75
Title services and lender's title insurance	# 1101	2,000.00	1,060.00
Total		2,608.00	1,611.50
Increase between GFE and HUD-1 Charges		3	-39.40%
Charges That Can Change			
Initial deposit for your escrow account	# 1001	\$ 613.20	\$ 563.00
Daily interest charges	# 601 \$ 80.770000/day	1,801.83	1,921.83
Homeowner's insurance	# 1001	2,056.00	803.00
Owner's life insurance in Chicago Title	# 1101	1,775.00	420.00

Loan Terms

Your initial loan amount is	\$ 472,800.00
Your loan term is	30 years
Your initial interest rate is	5.1250 %
Your initial monthly amount owed for principal, interest and any mortgage insurance is	\$ 2,299.00 includes ☒ Principal ☒ Interest ☐ Mortgage Insurance
Can your interest rate rise?	☒ No ☐ Yes, it can rise to a maximum of _____%. The first change will be on _____ and can change again every _____ months after _____ Every change date, your interest rate can increase or decrease by _____%. Over the life of the loan, your interest rate is guaranteed to never be lower than _____% or higher than _____%.
Even if you make payments on time, can your loan balance rise?	☒ No ☐ Yes, it can rise to a maximum of \$ _____.
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	☒ No ☐ Yes, the first increase can be on _____ and the monthly amount paid can rise to \$ _____. The amount it can ever rise to is \$ _____.
Does your loan have a prepayment penalty?	☒ No ☐ Yes, your maximum prepayment penalty is \$ _____.
Does your loan have a balloon payment?	☒ No ☐ Yes, you have a balloon payment of \$ _____ due in _____ years on _____.
Total monthly amount owed including escrow account payments	☐ You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. ☒ You have an additional monthly escrow payment of \$416.88 that results in a total initial monthly amount owed of \$2,715.88. This includes principal, interest, any mortgage insurance and any taxes it has been decided. ☒ Property taxes ☐ Homeowner's insurance ☐ Flood insurance ☐

Note: If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.

HUD-1, Page 4

Borrower(s): Richard A. Mayda and Mary B. Mayda
3825 Greenside Court
Decatur, GA 30012

Seller(s): Tzvetelina Gospodinova Mheva
[REDACTED]
Clermont, SC [REDACTED]

Lender: CitiMortgage, Inc.
Settlement Agent: Lutzel, Broadway & Associates, PC
(704)540-0100
Place of Settlement: 3430 Tarlinton Way, Ste. 105
Charlotte, NC 28277
Settlement Date: August 3, 2010
Property Location: 2053 Sugar Pond Court
Fort Mill, SC 29715
York County, South Carolina

Additional Adjustments For Items Paid By Seller In Advance (Borrower Debit)

Description	Amount	From/Through	Projected Amount
2010 Prorated HOA dues	600.00	01/01/10 through 12/31/10	240.58
		Total Line 102/409	240.58

Settlement or Closing Fee Details

	BORROWER	SELLER
Attorney/Settlement Fee	400.00	
to Lutzel, Broadway & Associates, PC		
Recording/Update Title Fee	45.00	
to Lutzel, Broadway & Associates, PC		
Loan Prog Renewal/Prep.	40.00	
to Lutzel, Broadway & Associates, PC		
Title Examination/Abstract	100.00	
to Tar Heel Title Land & Title		
Document Preparation		175.00
to Lutzel, Broadway & Associates, PC		
Total	\$ 605.00	\$ 175.00

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Richard A. Mayda

Tzvetelina Gospodinova Mheva

Mary B. Mayda

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.

Lutzel, Broadway & Associates, PC
Settlement Agent

WARNING: It is a crime to knowingly make false statements to the United States on this or any similar form. Penalties upon conviction can include a fine and imprisonment. For details see Title 18 U.S. Code Section 1001 and Section 1010.

(MAYDA-TZVETELINA-GOSPODINOVA-EZVETELINA-MHEVA)

5434
0802

FILED
UNION COUNTY, NC
CRYSTAL CRUMP
REGISTER OF DEEDS

FILED Nov 09, 2010
AT 11:59 am
BOOK 05434
START PAGE 0802
END PAGE 0803
INSTRUMENT # 28813
EXCISE TAX \$392.00
coc

After Recording Return To: Caldwell, Helder, Helms & Robison
TRUSTEE'S DEED

10-000659

Grantor/Drawn by: Shapiro & Ingle, L.L.P.
10130 Perimeter Parkway, Suite 400
Charlotte, NC 28216

Grantee/Mail to: Tzvetelina Gospodinova Miteva
Lake Wylie, SC

The property is not the primary residence of the Grantor, and Grantor has no knowledge of any foreclosed parties' use of the property. (N.C.G.S. § 105-317.2)

Tax Code #: 06051101
STATE OF NORTH CAROLINA

COUNTY OF UNION

\$392.00 Documentary Stamps

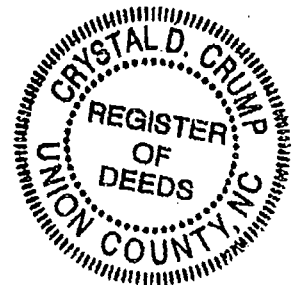
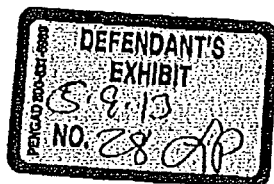
THIS DEED, made November 8, 2010, by and between Elizabeth B. Ellis, Substitute Trustee per document recorded in Book 5396 Page 695, Union County Registry, for Hutchins & Senter, Trustee, in the deed of trust hereinafter mentioned, of Union County, North Carolina, hereinafter referred to as "first party"; and Tzvetelina Gospodinova Miteva, hereinafter, whether one or more, referred to as "second party" (the singular masculine pronoun wherever hereinafter used to be construed as masculine, feminine or neuter and as singular or plural as the context may indicate or require),

WITNESSETH, THAT WHEREAS, Under date of January 20, 2006, Glenn Galanos and Nadia Galanos executed and delivered unto Hutchins & Senter, as trustee, a certain deed of trust which is duly recorded in the office of the Register of Deeds for Union County, N.C., in Book 4076, Page 208, to which reference is hereby made; and whereas, default having occurred in payment of the indebtedness secured by said deed of trust and in the performance of the stipulation and conditions therein contained, due demand was made upon the first party by the owner and holder of the indebtedness secured by said deed of trust or part of same that he foreclose the said deed of trust and sell the property under the terms thereof and a special proceeding having been instituted on January 27, 2010 with the Clerk of Superior Court of Union County, said special proceeding being number 10sp145; and whereas, under and by virtue of the power and authority in him vested by the said deed of trust and in accordance with the terms and stipulation of same and after due advertisement as in said deed of trust provided and as by law required, the first party at 10:00 AM, on Thursday, October 14, 2010, did expose the land described in said deed of trust, and hereinafter described and conveyed, to sale at public auction at the Union County Courthouse door, when and where Tzvetelina Gospodinova Miteva became the last and highest bidder for the said land at the price of \$195,480.00; and whereas the first party duly reported said sale to the Clerk of Superior Court of said county, as by law required, and thereafter said sale remained open ten days and no advance bid was placed thereon within the time

UNION COUNTY-NORTH CAROLINA

I hereby certify the foregoing to be a true, correct, and complete copy of the original as recorded in Book 5434 Page(s) 802 thru 803 in this office, this the 7th day of May, 2013.

Crystal D. Crump By: Sherma Crocca
Register of Deeds Ass/Deputy
(seal)



5434.
0803

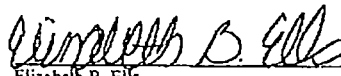
allowed by law; and whereas the said Clerk duly entered an order, directing and requiring the first party to convey the said land by good and sufficient deed upon payment of the purchase price; and whereas said purchase price has been fully paid and

NOW, THEREFORE, In consideration of the premises and of the payment of the said purchase price by Tzvetelina Gospodinova Miteva, the receipt of which acknowledged, and pursuant to the authority vested in him by the terms of said deed of trust, said first party, substitute trustee as aforesaid, does hereby bargain, sell, grant and convey unto Tzvetelina Gospodinova Miteva, all that certain lot or parcel of land, lying and being in the City of Waxhaw, Union County, State of North Carolina, and more particularly described as follows:

Being all of Lot 1, Silver Creek Subdivision, Phase 1, Map 1, as shown on Plat Cabinet F, Page 878, Union County Registry.

TO HAVE AND TO HOLD the said land, together with all the privileges and appurtenances thereunto belonging, unto said second party, its successors and assigns, forever, in as full and ample manner as the first party, substitute trustee, is authorized and empowered to convey the same.

IN WITNESS WHEREOF, The said first party, substitute trustee as aforesaid, has hereunto set his hand and affixed his seal the day and year first above written.



Elizabeth B. Ellis
Substitute Trustee

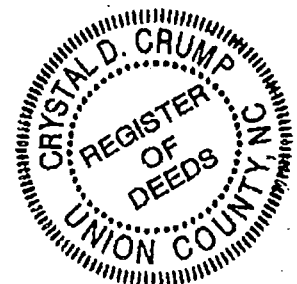
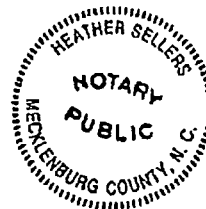
STATE OF NORTH CAROLINA
COUNTY OF MECKLENBURG

I, Heather Sellers, Notary Public for the State and County indicated on the seal or stamp affixed below, do hereby certify that Elizabeth B. Ellis Substitute Trustee, personally appeared before me this day and acknowledge the due execution by him/her of the foregoing and attached instrument as substitute trustee.

WITNESS my hand and official seal November 8, 2010.


Notary Public

My Commission expires: March 15, 2014



5527
0694

FILED
UNION COUNTY, NC
CRYSTAL CRUMP
REGISTER OF DEEDS

FILED Apr 29, 2011
AT 05:11 pm
BOOK 05527
START PAGE 0694
END PAGE 0695
INSTRUMENT # 10409
EXCISE TAX \$535.00
SB

NORTH CAROLINA GENERAL WARRANTY DEED

Excise Tax: \$535.00

Parcel Identifier No. 06051101 Verified by _____ County on the _____ day of _____, 20____
By: _____

Mail/Box to: Grantee at property address

This instrument was prepared by: The Law Office of Brad Watson, PLLC—No Closing/Settlement Performed By Preparer

Brief description for the Index: Lot 1, Silver Creek Subdivision, Phase 1, Map 1

THIS DEED made this 29 day of April, 2011, by and between

GRANTOR

Tzvetelina Gospodinova Miteva and husband,
Nicholas Robinson

Mailing Address:

GRANTEE

Gregory P. Bishop and wife,
Katherine E. Bishop

Mailing and Property Address:

100 High Brook Drive
Waxhaw, NC 28173

The designation Grantor and Grantee as used herein shall include said parties, their heirs, successors, and assigns, and shall include singular, plural, masculine, feminine or neuter as required by context.

WITNESSETH, that the Grantor, for a valuable consideration paid by the Grantee, the receipt of which is hereby acknowledged, has and by these presents does grant, bargain, sell and convey unto the Grantee in fee simple, all that certain lot or parcel of land situated in the City of Waxhaw, Sandy Ridge Township, Union County, North Carolina and more particularly described as follows:

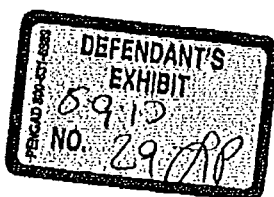
BEING all of Lot 1, Silver Creek Subdivision, Phase 1, Map 1, as shown on Plat Cabinet F, Page 878, in the Union County Public Registry.

Parcel ID: 06051101

The property hereinabove described was acquired by Grantor by instrument recorded in Book 5434, at Page 802.

All or a portion of the property herein conveyed _____ includes or _____ does not include the primary residence of a Grantor.

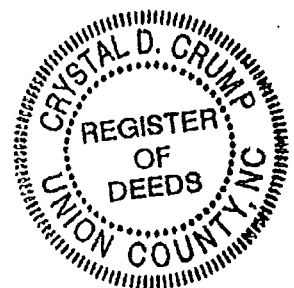
A map showing the above described property is recorded in Plat Cabinet E, at Page 878.



UNION COUNTY, NORTH CAROLINA

I hereby certify the foregoing to be a true, correct, and complete copy of the original as recorded in Book 5527 Page(s) 694 this 695 day of May, 2013.

Crystal D. Crump By: Verena Ciocca
Register of Deeds Ass/Deputy
(seal)



5527
0695

TO HAVE AND TO HOLD the aforesaid lot or parcel of land and all privileges and appurtenances thereto belonging to the Grantee in fee simple.

And the Grantor covenants with the Grantee, that Grantor is seized of the premises in fee simple, has the right to convey the same in fee simple, that title is marketable and free and clear of all encumbrances, and that Grantor will warrant and defend the title against the lawful claims of all persons whomsoever, other than the following exceptions: Restrictions and easements of record, if any; and subject to ad valorem taxes for the current year which have been prorated between Grantor and Grantee, if applicable, and which Grantee hereby assumes.

IN WITNESS WHEREOF, the Grantor has duly executed the foregoing as of the day and year first above written.

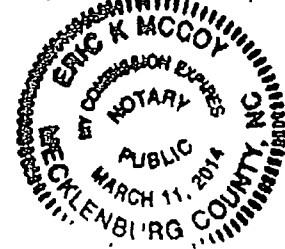
_____ (Entity Name)	<u>Tzvetelina Miteva</u> (SEAL) Print/Type Name: <u>Tzvetelina Gospodinova Miteva</u>
By: _____	<u>Nicholas Robinson</u> (SEAL) Print/Type Name: <u>Nicholas Robinson</u>
Print/Type Name & Title: _____	
By: _____	_____ Print/Type Name: _____ (SEAL)
Print/Type Name & Title: _____	
By: _____	_____ Print/Type Name: _____ (SEAL)
Print/Type Name & Title: _____	

State of North Carolina
County of Mecklenburg
I certify that the following person(s) personally appeared before me this day, each acknowledging to me that he or she signed the foregoing document:
Tzvetelina Gospodinova Miteva and Nicholas Robinson (insert name(s) of principal(s)).

Date: April 29, 2011

Eric K. McCoy
Notary Public
Notary's Printed or Typed Name

(Official/Notarial Seal)



My Commission Expires:
March 11, 2014

State of _____
County of _____

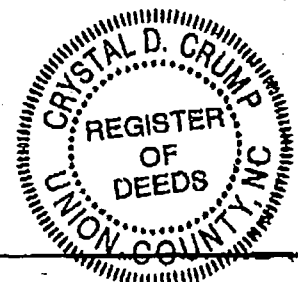
I certify that _____ personally came before me this day and acknowledged that he is _____ of _____ a _____, and that by authority duly given and as the act of such entity, the foregoing instrument was signed in its name on behalf as its act and deed.

Date: _____

Notary Public
Notary's Printed or Typed Name

(Official/Notarial Seal)

My Commission Expires:



A. U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT SETTLEMENT STATEMENT		B. TYPE OF LOAN:	
		1. ☐ FHA	2. ☐ FmHA
		3. ☐ CONV. UNINS.	4. ☐ VA
		5. ☐ CONV. INS.	
6. FILE NUMBER: 2010112788		7. LOAN NUMBER:	
8. MORTGAGE INS CASE NUMBER:			
C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(POC)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals. 1.0 1.53 (2012112788.FFD2010112788)			
D. NAME AND ADDRESS OF BORROWER: Tzvetelina Gospodnova Mitova Lake Wythe, SC		E. NAME AND ADDRESS OF SELLER: Elizabeth B. Ellis, Substitute and wife, Trustee 10130 Perimeter Parkway, Ste 400 Charlotte, NC 29710	
G. PROPERTY LOCATION: 1000 High Brook Drive Waxhaw, NC 28173 Union County, North Carolina		F. NAME AND ADDRESS OF LENDER:	
H. SETTLEMENT AGENT: 56-1178151 CALDWELL HELDER HELMS & ROBISON, PA PLACE OF SETTLEMENT 314 N. Hayne Street Monroe, NC 28112		I. SETTLEMENT DATE: November 5, 2010	
J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BORROWER:		400. GROSS AMOUNT DUE TO SELLER:	
101. Contract Sales Price	195,480.00	401. Contract Sales Price	195,480.00
102. Personal Property		402. Personal Property	
103. Settlement Charges to Borrower (Line 1400)	3,763.09	403.	
104.		404.	
105.		405.	
Adjustments For Items Paid By Seller in advance		Adjustments For Items Paid By Seller in advance	
106. City/Town Taxes to		406. City/Town Taxes to	
107. County Taxes to		407. County Taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. GROSS AMOUNT DUE FROM BORROWER	199,243.09	420. GROSS AMOUNT DUE TO SELLER	195,480.00
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:		500. REDUCTIONS IN AMOUNT DUE TO SELLER:	
201. Deposit or earnest money	9,774.00	501. Excess Deposit (See Instructions)	
202. Principal Amount of New Loan(s)		502. Settlement Charges to Seller (Line 1400)	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first Mortgage	
205.		505. Payoff of second Mortgage	
206.		506. Deposit retained by seller	9,774.00
207.		507.	
208.		508.	
209.		509.	
Adjustments For Items Unpaid By Seller		Adjustments For Items Unpaid By Seller	
210. City/Town Taxes to		510. City/Town Taxes to	
211. County Taxes to		511. County Taxes to	
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER	9,774.00	520. TOTAL REDUCTION AMOUNT DUE SELLER	9,774.00
300. CASH AT SETTLEMENT FROM/TO BORROWER:		600. CASH AT SETTLEMENT TO/FROM SELLER:	
301. Gross Amount Due From Borrower (Line 120)	199,243.09	601. Gross Amount Due To Seller (Line 420)	195,480.00
302. Less Amount Paid By/Fer Borrower (Line 220)	(9,774.00)	602. Less Reductions Due Seller (Line 520)	(9,774.00)
303. CASH (X FROM) (TO) BORROWER	189,469.09	603. CASH (X TO) (FROM) SELLER	185,708.00

The undersigned hereby acknowledge receipt of a completed copy of pages 182 of this statement & any attachments referred to herein.

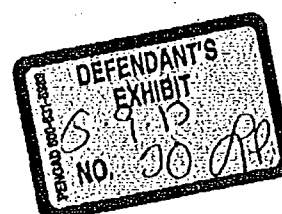
Borrower

Tzvetelina Gospodnova Mitova

Seller

Elizabeth B. Ellis, Substitute

Trustee



A. U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT SETTLEMENT STATEMENT		B. TYPE OF LOAN:				
		1. ☐ FHA 2. ☐ FmHA 3. ☐ CONV. UNINS. 4. ☐ VA 5. ☐ CONV. INS.				
6. FILE NUMBER: 2010112789		7. LOAN NUMBER:				
8. MORTGAGE INS CASE NUMBER:						
C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "POC" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.						
D. NAME AND ADDRESS OF BORROWER:		E. NAME AND ADDRESS OF SELLER:		F. NAME AND ADDRESS OF LENDER:		
Tatyana Gospodnova Melva Lato Wyte, SC 29511		Elizabeth B. Ets, Substupa and wife, Trustee 10130 Perimeter Parkway, Ste 400 Charlotte, NC 28210				
G. PROPERTY LOCATION: 1000 High Brook Drive Wendover, NC 28173 Union County, North Carolina		H. SETTLEMENT AGENT: 66-1178161 CALDWELL HELDER HELMS & ROBISON, PA PLACE OF SETTLEMENT 314 N. Haynes Street Monroe, NC 28112			I. SETTLEMENT DATE: November 5, 2010	
J. SUMMARY OF BORROWER'S TRANSACTION				K. SUMMARY OF SELLER'S TRANSACTION		
100. GROSS AMOUNT DUE FROM BORROWER:				400. GROSS AMOUNT DUE TO SELLER:		
101. Contract Sales Price 106,480.00				401. Contract Sales Price 196,480.00		
102. Personal Property				402. Personal Property		
103. Settlement Charges to Borrower (Line 1400) 3,763.00				403.		
104.				404.		
105.				405.		
Adjustments For Items Paid By Seller in Advance				Adjustments For Items Paid By Seller in Advance		
106. City/Town Taxes to				406. City/Town Taxes to		
107. County Taxes to				407. County Taxes to		
108. Assessments to				408. Assessments to		
109.				409.		
110.				410.		
111.				411.		
112.				412.		
120. GROSS AMOUNT DUE FROM BORROWER 199,243.00				420. GROSS AMOUNT DUE TO SELLER 196,480.00		
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:				500. REDUCTIONS IN AMOUNT DUE TO SELLER:		
201. Deposit or earnest money 9,774.00				501. Earnest Deposit (See Instructions)		
202. Principal Amount of New Loan(s)				502. Settlement Charges to Seller (Line 1400)		
203. Existing loan(s) taken subject to				503. Existing loan(s) taken subject to		
204.				504. Payoff of first mortgage		
205.				505. Payoff of second mortgage		
206.				506. Deposit retained by seller 9,774.00		
207.				507.		
208.				508.		
209.				509.		
Adjustments For Items Unpaid By Seller				Adjustments For Items Unpaid By Seller		
210. City/Town Taxes to				510. City/Town Taxes to		
211. County Taxes to				511. County Taxes to		
212. Assessments to				512. Assessments to		
213.				513.		
214.				514.		
215.				515.		
216.				516.		
217.				517.		
218.				518.		
219.				519.		
220. TOTAL PAID BY/FOR BORROWER 9,774.00				520. TOTAL REDUCTION AMOUNT DUE SELLER 9,774.00		
300. CASH AT SETTLEMENT FROM/TO BORROWER:				600. CASH AT SETTLEMENT TO/FROM SELLER:		
301. Gross Amount Due From Borrower (Line 120) 199,243.00				601. Gross Amount Due To Seller (Line 420) 196,480.00		
302. Less Amount Paid By/FOR Borrower (Line 220) 9,774.00				602. Less Reductions Due Seller (Line 520) 9,774.00		
303. CASH (X FROM) (TO) BORROWER 189,469.00				603. CASH (X TO) (FROM) SELLER 186,706.00		

The undersigned hereby acknowledge receipt of a completed copy of pages 1&2 of this statement & any attachments referred to herein.

Borrower

Tatyana Gospodnova Melva

Seller

Elizabeth B. Ets, Substupa

Trustee

L. SETTLEMENT CHARGES				PAY FROM BORROWER'S FUNDS AT SETTLEMENT	PAY FROM SELLER'S FUNDS AT SETTLEMENT
700. TOTAL COMMISSION Based on Price \$ @ %					
Division of Commission (line 700) as follows:					
701. \$	to				
702. \$	to				
703. Commission Paid at Settlement					
704.	to				
800. ITEMS PAYABLE IN CONNECTION WITH LOAN					
801. Loan Origination Fee	% to				
802. Loan Discount	% to				
803. Appraisal Fee	to				
804. Credit Report	to				
805. Lender's Inspection Fee	to				
806. Mortgage Ins. App. Fee	to				
807. Assumption Fee	to				
808.					
809.					
810.					
811.					
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE					
901. Interest From	to @ \$	day (days %)			
902. Mortgage Insurance Premium for	months to				
903. Hazard Insurance Premium for	1.0 years to				
904.					
905.					
1000. RESERVES DEPOSITED WITH LENDER					
1001. Hazard Insurance	@ \$	per			
1002. Mortgage Insurance	@ \$	per			
1003. City/Town Taxes	@ \$	per			
1004. County Taxes	@ \$	per			
1005. Assessments	@ \$	per			
1006.	@ \$	per			
1007.	@ \$	per			
1008.	@ \$	per			
1100. TITLE CHARGES					
1101. Settlement or Closing Fee	to				
1102. Abstract or Title Search	to				
1103. Title Examination	to				
1104. Title Insurance Binder	to				
1105. Document Preparation	to				
1106. Notary Fees	to CALDWELL HELDER HELMS & ROBISON, PA				
1107. Attorney's Fees	to CALDWELL HELDER HELMS & ROBISON, PA			700.00	
(includes above item numbers:)					
1108. Title Insurance	to Chicago Title Insurance Company			179.30	
(includes above item numbers:)					
1109. Lender's Coverage	\$				
1110. Owner's Coverage	\$				
1111.					
1112.					
1113.					
1114. Fax/Copy Fee	to CALDWELL HELDER HELMS & ROBISON, PA			25.00	
1115. Wire Seller Proceeds	to CALDWELL HELDER HELMS & ROBISON, PA			20.00	
1116.	CALDWELL HELDER HELMS & ROBISON, PA				
1117.					
1118.					
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES					
1201. Recording Fees: Deed \$ 22.00; Mortgage \$; Releases \$				22.00	
1202. City/County Tax/Stamp: Deed ; Mortgage					
1203. State Tax/Stamp: Revenue Stamps 392.00; Mortgage			POC: \$392.00		
1204. Record Notice of Foreclosure to Union County Register of Deeds			POC: \$12.00		
1205.					
1300. ADDITIONAL SETTLEMENT CHARGES					
1301. Survey	to				
1302. Pest Inspection	to				
1303. 2010 County/City Taxes	to Union County Tax Collector			2,394.29	
1304. 2010 HOA Dues Balance	to Silver Creek HOA			322.50	
1305. HOA Transfer Fee	to Brasel Management			100.00	
1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K)				3,783.09	

By signing page 1 of this statement, the signatories acknowledge receipt of a completed copy of page 2 of this two page statement.

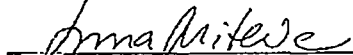
[Signature]
 CALDWELL HELDER HELMS & ROBISON, PA
 Settlement Agent

Certified to be a true copy.

ACKNOWLEDGMENT OF RECEIPT OF SETTLEMENT STATEMENT

Borrower: Tzvetelina Gospodinova Mileva
Seller: Elizabeth B. Ellis, Substitute and wife, Trustee
Settlement Agent: CALDWELL HELDER HELMS & ROBISON, PA
(704)289-4577
Place of Settlement: 314 N. Hayne Street
Monroe, NC 28112
Settlement Date: November 5, 2010
Property Location: 1000 High Brook Drive
Waxhaw, NC 28173
Union County, North Carolina

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.


Tzvetelina Gospodinova Mileva

Elizabeth B. Ellis, Substitute

Trustee

WARNING: It is a crime to knowingly make false statements to the United States on this or any similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

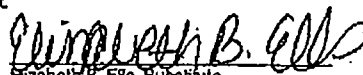
(2010112703.PFD/2010112703/17)

ACKNOWLEDGMENT OF RECEIPT OF SETTLEMENT STATEMENT

Borrower: Tzvetelina Gospodinova Metiva
Seller: Elizabeth B. Ellis, Substitute and wife, Trustee
Settlement Agent: CALDWELL, HELDER HELMS & ROBISON, PA
(704)289-4577
Place of Settlement: 314 N. Hayne Street
Monroe, NC 28112
Settlement Date: November 5, 2010
Property Location: 1000 High Brook Drive
Waxhaw, NC 28173
Union County, North Carolina

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Tzvetelina Gospodinova Metiva


Elizabeth B. Ellis, Substitute

Trustee

WARNING: It is a crime to knowingly make false statements to the United States on this or any similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

(2010112796.PFD/2010112798/13)



Sale

OMB Approval No. 2502-0265

A. Settlement Statement (HUD-1)

B. Type of Loan

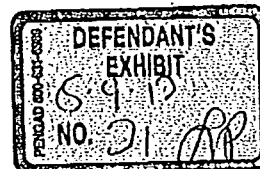
1. ☒ FHA	2. ☐ RHS	3. ☐ Conv. Unins.	6. File Number: 0411BISHOP	7. Loan Number: 3222681	8. Mortgage Insurance Case Number: 387-0848367-703
4. ☐ VA	5. ☐ Conv. Ins.				

C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name and Address of Borrower: Gregory P. Bishop Katharine E. Bishop Washaw, NC 28173	E. Name and Address of Seller: Tayolaina Gospodnova Mitova Lato Wylie, SC 29516	F. Name and Address of Lender: Acopia, LLC ISAOA 308 Northcreek Blvd, Ste 100 Goodlettsville, TN 37072
G. Property Location: 1000 High Brook Dr. Washaw, NC 28173 Union County, North Carolina	H. Settlement Agent: Settlement Services, Inc. 10710 Sikes Place, Ste 105 Charlotte, NC 28277 Place of Settlement: 10710 Sikes Place, Ste 105 Charlotte, NC 28277	I. Settlement Date: April 29, 2011

J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction	
100. Gross Amount Due from Borrower:		400. Gross Amount Due to Seller:	
101. Contract sales price	267,500.00	401. Contract sales price	267,500.00
102. Personal property		402. Personal property	
103. Settlement Charges to Borrower (Line 1400)	7,214.14	403.	
104.		404.	
105.		405.	
Adjustments for items paid by Seller in advance		Adjustments for items paid by Seller in advance	
106. City/Town Taxes to		406. City/Town Taxes to	
107. County Taxes to		407. County Taxes to	
108. HOA Dues 04/30/11 to 07/01/11	163.62	408. HOA Dues to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. Gross Amount Due from Borrower	274,817.76	420. Gross Amount Due to Seller	267,500.00
200. Amounts Paid by or in Behalf of Borrower		500. Reductions in Amount Due Seller:	
201. Deposit or earnest money		501. Excess Deposit (see instructions)	
202. Principal amount of new loan(s)	260,718.00	502. Settlement charges to Seller (Line 1400)	55,668.25
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204. Lender Credit for Closing Costs	819.18	504. Payoff First Mortgage	
205.		505. Payoff Second Mortgage	
206.		506.	
207.		507.	
208.		508.	
209. Seller Paid Closing Costs	3,000.00	509. Seller Paid Closing Costs	3,000.00
Adjustments for items unpaid by Seller		Adjustments for items unpaid by Seller	
210. City/Town Taxes to		510. City/Town Taxes to	
211. County Taxes 01/01/11 to 04/30/11	760.60	511. County Taxes 01/01/11 to 04/30/11	760.60
212. HOA Dues to		512. HOA Dues 01/01/11 to 04/30/11	198.83
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid by/for Borrower	265,317.76	520. Total Reduction Amount Due Seller	60,845.73
300. Cash at Settlement from/to Borrower		600. Cash at settlement from/to Seller	
301. Gross amount due from Borrower (line 120)	274,817.76	601. Gross amount due to Seller (line 420)	267,500.00
302. Loss amount paid by/for Borrower (line 220)	265,317.76	602. Loss reductions due Seller (line 520)	60,845.73
303. Cash ☒ From ☐ To Borrower	9,500.00	603. Cash ☒ To ☐ From Seller	206,654.27

* Paid in full by borrower (R), in full (R), in part (R), or by check (R)



The Public Reporting Burden for this collection of information is estimated to be 15 minutes per response, including reviewing, collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to respond to this form, unless a duplicate is sent by the HUD control number. No collection is made by this form. The data is used to provide the public with a HUD control number for use in the public reporting process.

L. Settlement Charges				Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
700. Total Real Estate Broker Fees		\$ 18,050.00			
Division of commission (line 700) as follows:					
701. \$ 6,025.00	to	South Charlotte Realty			
702. \$ 6,025.00	to	Wilkinson & Associates			
703. Commission paid at settlement					18,050.00
704. Deposit Refd By Selling Agent	to	Wilkinson & Associates	\$ (P.O.C.)		
705.					
800. Items Payable in Connection with Loan					
801. Our origination charge	\$	495.00	(from GFE #1)		
802. Your credit or charge (points) for the specific interest rate chosen	\$		(from GFE #2)		
803. Your adjusted origination charges			(from GFE #A)	495.00	
804. Appraisal fee	to	Clarify Appraisal	(from GFE #3)	P.O.C. \$450.00(B)*	
805. Credit Report	to		(from GFE #3)		
806. Tax service	to		(from GFE #3)		
807. Flood certification	to		(from GFE #3)		
808.			(from GFE #3)		
809.			(from GFE #3)		
810.			(from GFE #3)		
811.			(from GFE #3)		
900. Items Required by Lender to Be Paid in Advance					
901. Daily interest charges from 04/28/11 to 05/01/11	2 @ \$35.710000/day	(from GFE #10)		71.42	
902. Mortgage insurance premium for	months to HUD	(from GFE #3)		2,581.37	
903. Homeowner's insurance for	1.0 years to: Multi-Peril Property and Casualty Insurance C	(from GFE #11)		813.00	
904.		(from GFE #11)			
905.		(from GFE #11)			
1000. Reserves Deposited with Lender					
1001. Initial deposit for your escrow account		(from GFE #9)		1,859.75	
1002. Homeowner's insurance	5.000 months @ \$ 87.75 per month	\$	200.25		
1003. Mortgage insurance	9.000 months @ \$ 192.31 per month	\$			
1004. Property taxes		\$	1,995.20		
County Taxes	10.000 months @ \$ 199.52 per month				
HOA Dues	months @ \$ per month	\$			
1005.	months @ \$ per month	\$			
1006.	months @ \$ per month	\$			
1007.	months @ \$ per month	\$			
1008.		\$			
1009. Aggregate Adjustment		\$	-338.70		
1100. Title Charges					
1101. Title services and lender's title insurance		(from GFE #4)		690.00	185.00
1102. Settlement or closing fee	to	Settlement Services, Inc.	\$	600.00	25.00
1103. Owner's title insurance to Stewart Title Guaranty		(from GFE #5)		540.00	
1104. Lender's title insurance to Stewart Title Guaranty		\$			
1105. Lender's title policy limit	\$	260,718.00			
1106. Owner's title policy limit	\$	287,500.00			
1107. Agent's portion of the total title insurance premium	to	Settlement Services, Inc.	\$	406.45	
1108. Underwriter's portion of the total title insurance premium	to	Stewart Title Guaranty	\$	135.15	
1109.		\$			
1110.		\$			
1111.		\$			
1112.		\$			
1113.		\$			
1200. Government Recording and Transfer Charges					
1201. Government recording charges	to	Register of Deeds	(from GFE #7)	89.00	
1202. Deed \$	25.00	Mortgage \$	63.00	Release \$	
1203. Transfer taxes		Register of Deeds	(from GFE #8)		
1204. City/County tax/stamps	\$		\$		
1205. State tax/stamps	\$	633.00	\$		633.00
1206.					
1207.					
1300. Additional Settlement Charges					
1301. Required services that you can shop for		(from GFE #6)			
1302. Home Warranty	to	Choice Home Warranty	\$		380.00
1303. Home Inspection	to	Home Inspection Co.	\$	P.O.C. \$358.00(B)*	
1304. Pest Inspection	to	Pest Inspection Co.	\$	P.O.C. \$68.00(B)*	
1305. HOA Transfer Fee	to	Brookwood Management	\$		78.00
1306. Post Due HOA Dues and Late Fees	to	Silver Creek HOA	\$		71.25
1307. Remodeling expenses	to	Colswold Homes, Inc.	\$		39,420.00
1400. Total Settlement Charges (enter on lines 103, Section J and 602, Section K)				7,214.14	66,688.25

*Paid subject to closing by borrower(s), seller(s), lender(s), or third party(ies)

Comparison of Good Faith Estimate (GFE) and HUD-1 Charges		Good Faith Estimate	HUD-1
Charges That Cannot Increase			
Our origination charge	HUD-1 Line Number # 801	495.00	495.00
Your adjusted origination charges	# 803	495.00	495.00
Charges That In Total Cannot Increase More than 10%			
Government recording charges	#1201	112.00	88.00
Appraisal fee	# 804	400.00	450.00
Mortgage Insurance Premium	# 902	2,561.37	2,561.37
Title services and lender's title insurance	#1101	1,250.60	690.00
Owner's title insurance to Stewart Title Guaranty	#1103		540.60
Total		4,329.97	4,349.97
Increase between GFE and HUD-1 Charges		\$ 26.00 or	0.60%
Charges That Can Change			
Initial deposit for your escrow account	#1001		1,859.75
Daily interest charges	# 901	36.21	71.42
Homeowner's Insurance	# 903	760.00	813.00

Loan Terms	
Your initial loan amount is	\$ 260,718.00
Your loan term is	30.00 years
Your initial interest rate is	5.0000 %
Your initial monthly amount owed for principal, interest and any mortgage insurance is	\$ 1,591.80 includes ☒ Principal ☒ Interest ☒ Mortgage Insurance
Can your interest rate rise?	☒ No ☐ Yes, it can rise to a maximum of _____%. The first change will be on _____ and can change again every _____ months after _____. Every change date, your interest rate can increase or decrease by _____%. Over the life of the loan, your interest rate is guaranteed to never be lower than _____% or higher than _____%.
Even if you make payments on time, can your loan balance rise?	☒ No ☐ Yes, it can rise to a maximum of \$Unknown.
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	☒ No ☐ Yes, the first increase can be on _____ and the monthly amount owed can rise to \$_____. The maximum it can ever rise to is \$_____.
Does your loan have a prepayment penalty?	☒ No ☐ Yes, your maximum prepayment penalty is \$_____.
Does your loan have a balloon payment?	☒ No ☐ Yes, you have a balloon payment of \$_____ due in _____ years on _____.
Total monthly amount owed including escrow account payments	☐ You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. ☒ You have an additional monthly escrow payment of \$267.27 that results in a total initial monthly amount owed of \$1,859.17. This includes principal, interest, any mortgage insurance and any items checked below: ☒ Property Taxes ☒ Homeowner's Insurance ☐ Flood Insurance ☐ ☐

Note: If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.

HUD-1 Attachment

Borrower(s): Gregory P. Bishop and wife, Katherine E. Bishop
 8105 Loft Gate Lane
 Waxhaw, NC 28173
 Lender: Acopia, LLC ISAOA
 Settlement Agent: Settlement Services, Inc
 (704)815-0458
 Place of Settlement: 10710 Sikes Place, Ste 105
 Charlotte, NC 28277
 Settlement Date: April 28, 2011
 Property Location: 1000 High Brook Dr.
 Waxhaw, NC 28173
 Union County, North Carolina

Seller(s): Tzvetelina Gospodinova Mileva
 Lake Wylie, SC

Adjusted Origination Charge Details

Origination Charge	
Origination Fee	495.00
to Acopia, LLC ISAOA	
Total \$	495.00

Origination Credit/Charge (points) for the specified interest rate chosen

Total \$

Adjusted Origination Charges \$ 495.00

Reserves Deposited with Lender

Homeowner's Insurance	203.25
3.000 at 87.75 per month	
County Taxes	1,895.20
10.000 at 189.52 per month	
Aggregate Adjustment	-338.70
Total \$	1,869.75

Title Services and Lender's Title Insurance Details

	BORROWER	SELLER
Title Search	125.00	
to The Law Office of Brad Watson, PLLC		
Title Update	65.00	
to The Law Office of Brad Watson, PLLC		
Doc Prep Fee		160.00
to The Law Office of Brad Watson, PLLC		
Mortgage Release Fee		35.00
to The Law Office of Brad Watson, PLLC		
Settlement Fee	475.00	
to Settlement Services, Inc		
Courier Fee	25.00	
to Settlement Services, Inc		
Total	\$ 690.00	\$ 185.00

WARNING: It is a crime to knowingly make false statements to the United States on this or any similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

(04118)SHOP04118ISHOP/22)

HUD-1 Attachment - Continued

Settlement or Closing Fee Details *Borrower portion also shown above in Title Services and Lender's Title Insurance Details	BORROWER	SELLER
Settlement Fee	475.00	
to Settlement Services, Inc		
Counter Fee	25.00	25.00
to Settlement Services, Inc		
Total	\$ 600.00	\$ 25.00

Owner's Title Insurance	BORROWER	SELLER
Owner's Policy Premium	540.60	
to Stewart Title Guaranty		
Total	\$ 540.60	\$ 0.00

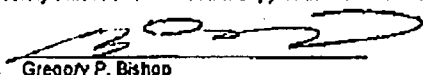
WARNING: It is a crime to knowingly make false statements to the United States on this or any similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

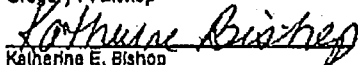
(04118ISHOP/04118ISHOP/22)

ACKNOWLEDGMENT OF RECEIPT OF SETTLEMENT STATEMENT

Borrower: Gregory P. Bishop and wife, Katherine E. Bishop
Seller: Tzvetelina Gospodinova Mileva
Lender: Acopia, LLC ISAOA
Settlement Agent: Settlement Services, Inc
(704)815-0458
Place of Settlement: 10710 Sikes Place, Ste 105
Charlotte, NC 28277
Settlement Date: April 29, 2011
Property Location: 1000 High Brook Dr.
Waxhaw, NC 28173
Union County, North Carolina

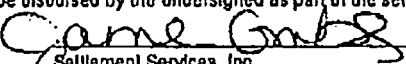
I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.


Gregory P. Bishop


Katherine E. Bishop


Tzvetelina Gospodinova Mileva

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.


Settlement Services, Inc
Settlement Agent

WARNING: It is a crime to knowingly make false statements to the United States on this or any similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

(0411BISHOP/0411BISHOP/22)

I. Settlement Charges				Paid From	Paid From
100. Total Sales/Broker's Commission based on price				Borrower's	Seller's
Division of Commission (line 100) as follows:				Funds at	Funds at
				Settlement	Settlement
101.	to				
102.	to				
103. Commission Paid at Settlement					
104. Referral Fee	to				
105. Referral Fee Notes	to				
106. Items Payable to Connections with Loan					
107. Loan Origination Fee %	to				
108. Loan Discount %	to				
109. Appraisal Fee	to				
110. Credit Report	to				
111. Lender's Inspection Fee	to				
112. Mortgage Insurance Application	to				
113. Assumption Fee	to				
114. Items Required by Lender To Be Paid In Advance					
115. Interest Fees 4/1/2011 to 5/1/2011 @ 5.00%					
116. Mortgage Insurance Premium for months	to				
117. Hazard Insurance Premium for years	to				
118. Reserves Deposited With Lender					
119. Hazard Insurance	months \$	per month			
120. Mortgage Insurance	months \$	per month			
121. City property taxes	months \$	per month			
122. County Property Taxes	months \$	per month			
123. Assessment Taxes	months \$	per month			
124. HIA Dues	months \$	per month			
125. Other taxes	months \$	per month			
126. Other taxes	months \$	per month			
127. Aggregate Adjustment					
128. Title Charges					
129. Settlement or closing fee	to Brady & Keshishy, PA			\$570.00	
130. Title Abstract and Review	to				
131. UPS Courier Fee	to				
132. Copy/Tax/Enroll/Funding Fee	to				
133. Document preparation	to				
134. Notary fees	to				
135. Attorney's fees	to				
(Excludes above items numbers:)					
136. Title insurance	to The Title Company of North Carolina,			\$512.20	
(Excludes above items numbers:)					
137. Lender's coverage	\$0.00/\$0.00				
138. Grant's coverage	\$191,900.00/\$512.20				
139. Escrow fee	to				
140. Update and Recording Fee	to				
141. Tax certificates	to				
142. Government Recording and Transfer Charges					
143. Recording Fees	Deed \$17.00; Mortgage; Ref	to Mecklenburg County Register of Deeds			\$17.00
144. City/County tax/stamps	Deed \$54.00; Mortgage	to Mecklenburg County Register of Deeds			\$54.00
145. County/State tax/stamps	Deed; Mortgage	to			
146. Additional Settlement Charges					
147. Survey	to				
148. Pest Inspection	to				
149. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)				\$1,182.20	\$601.00

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a completed copy of pages 1, 2 and 3 of this HUD-1 Settlement Statement.

Phyllis G. Miron, Married

David A. Simpson

SETTLEMENT AGENT CERTIFICATION

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused the funds to be disbursed in accordance with this statement.

Settlement Agent

Warning: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

Previous Editions are Obsolete

Page 2

Form HUD-1 (3/95)
Hudbook 4105.2

ACKNOWLEDGMENT OF RECEIPT OF SETTLEMENT STATEMENT

Borrower: Gregory P. Bishop and wife, Katherine E. Bishop
Seller: Tzvetelina Gospodinova Mileva
Lender: Acopia, LLC ISAOA
Settlement Agent: Settlement Services, Inc
(704)815-0458
Place of Settlement: 10710 Sikes Place, Ste 105
Charlotte, NC 28277
Settlement Date: April 29, 2011
Property Location: 1000 High Brook Dr.
Waxhaw, NC 28173
Union County, North Carolina

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Gregory P. Bishop

Tzvetelina Gospodinova Mileva

Katherine E. Bishop

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.

Settlement Services, Inc
Settlement Agent

WARNING: It is a crime to knowingly make false statements to the United States on this or any similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

(0411BISHOP/0411BISHOP/22)

A. Settlement Statement

U.S. Department of Housing
and Urban Development

OMB No. 2502-0265

B. Type of Loan

1. ☐ FHA 2. ☐ FHLA 3. ☐ Condo/Urban
4. ☐ VA 5. ☐ Co-ops 6. ☐ Seller Finance

6. File Number
1123392

7. Loan Number

8. Mortgage Case Number

C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "You c." were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name & Address of Borrower
Terrellina G. Mills, Married
Lake Wylla, SC 29566

E. Name & Address of Seller
David A. Shapiro
Charlotte, NC 28204

F. Name & Address of Lender
CASH TRANSACTION

G. Property Location

Lot 2 Block 11 of Montebello Subdivision
5917 Montebello Drive
Charlotte, NC 28216

H. Settlement Agent Name

Brady & Kiosky, PA
3645B Strain Drive
Matthews, NC 28105 Tax ID: 56-2664246
Undersigned By:

Price of Settlement
Brady & Kiosky, PA
3645B Strain Drive
Matthews, NC 28105

I. Settlement Date
4/11/2011
Folio: 1123392

J. Summary of Borrower's Transaction

100. Gross Amount Due From Borrower

101. Contract Sales Price

\$191,800.00

102. Personal Property

103. Settlement Charges to borrower

\$1,181.20

104.

105.

Adjustments for items paid by seller in advance

106. City property taxes

107. County Property Taxes*

108. Assessment Taxes

109. HOA Dues

110. Other taxes

111. Other taxes

112.

113.

114.

115.

116.

110. Gross Amount Due From Borrower

\$193,081.20

109. Amounts Paid By Or In Behalf Of Borrower

201. Deposit or earnest money

202. Principal amount of new loan(s)

203. Existing loan(s) taken subject to

204. Loan Amount 2nd Lien

205.

206.

207.

208.

209.

Adjustments for items unpaid by seller

210. City property taxes

211. County Property Taxes*

212. Assessment Taxes

213. HOA Dues

214. Other taxes

215. Other taxes

216.

217.

218.

219.

220. Total Paid By/For Borrower

\$0.00

300. Cash At Settlement From/To Borrower

301. Gross Amount due from borrower (line 120)

\$193,081.20

302. Less amounts paid by/for borrower (line 220)

\$0.00

303. Cash From Borrower

\$193,081.20

K. Summary of Seller's Transaction

400. Gross Amount Due to Seller

401. Contract Sales Price

\$191,800.00

402. Personal Property

403.

404.

405.

Adjustments for items paid by seller in advance

406. City property taxes

407. County Property Taxes*

408. Assessment Taxes

409. HOA Dues

410. Other taxes

411. Other taxes

412.

413.

414.

415.

416.

410. Gross Amount Due to Seller

\$191,800.00

500. Reduction in Amount Due to Seller

501. Finance Deposit

502. Settlement Charges to Seller (line 100)

\$601.00

503. Existing loan(s) taken subject to

504. Payoff of first mortgage loan

505. Payoff of second mortgage loan

506.

507.

508.

509.

Adjustments for items unpaid by seller

510. City property taxes

511. County Property Taxes*

512. Assessment Taxes

513. HOA Dues

514. Other taxes

515. Other taxes

516.

517.

518.

519.

520. Total Reduction Amount Due Seller

\$601.00

600. Cash At Settlement To/From Seller

601. Gross Amount due to seller (line 420)

\$191,800.00

602. Less reduction in amt. due seller (line 520)

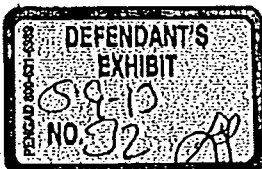
\$601.00

603. Cash To Seller

\$191,299.00

Section 3 of the Real Estate Settlement Procedures Act (RESPA) requires the following: • HUD must develop a Special Information Booklet to help persons borrow money to finance the purchase of residential real estate to better understand the nature and costs of real estate settlement services; • Each lender must provide the booklet to all applicants from whom it receives or for whom it procures a written application to borrow money to finance the purchase of residential real estate; • Lenders must prepare and distribute with the booklet a Good Faith Estimate of the settlement costs that the borrower is likely to incur in connection with the settlement. These disclosures are mandatory.

Section 4(a) of RESPA mandates that HUD develop and prescribe this standard form to be used at the time of loan settlement to provide full disclosure of all charges imposed upon the borrower and seller. These are third party disclosures that are designed to provide the borrower with pertinent information during the settlement process in order to be a better shopper. The Public Reporting Burden for this collection of information is estimated to average one hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. The information requested does not lend itself to confidentiality.



Old Editions are Obsolete

Page 1

Form HUD-1 (3/06)
Handbook 4101.1

I. Settlement Charges

700. Total Sales/Broker's Commission based on price \$291,900.00 @ % = \$0.00			Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of Commission (line 700) as follows:				
701.	to			
702.	to			
703. Commission Paid at Settlement			\$0.00	\$0.00
704. Referral Fee	to			
705. Referral Fee Notes	to			
819. Items Payable in Connection with Loan				
801. Loan Origination Fee %	to			
802. Loan Discount %	to			
803. Appraisal Fee	to			
804. Credit Report	to			
805. Lender's Inspection Fee	to			
806. Mortgage Insurance Application	to			
807. Assumption Fee	to			
919. Items Required by Lender To Be Paid in Advance				
901. Interest from 4/1/2011 to 5/1/2011 @ 5.00%				
902. Mortgage Insurance Premium for month	to			
903. Hazard Insurance Premium for year	to			
1000. Reserves Deposited With Lender				
1001. Hazard Insurance	month @	per month		
1002. Mortgage Insurance	month @	per month		
1003. City property taxes	month @	per month		
1004. County Property Taxes	month @	per month		
1005. Assessment Taxes	month @	per month		
1006. HOA Dues	month @	per month		
1007. Other taxes	month @	per month		
1008. Other taxes	month @	per month		
1011. Aggregate Adjustment				
1100. Title Charges				
1101. Settlement/closing fee	to Brady & Kerosky, PA		\$675.00	
1102. Title Abstract and Review	to			
1103. UPS Courier Fee	to			
1104. Copy/Fax/Email/Funding Fee	to			
1105. Document preparation	to			
1106. Notary fees	to			
1107. Attorney's fees	to			
(includes above item numbers:)				
1108. Title insurance	to The Title Company of North Carolina,		\$512.20	
(includes above item numbers:)				
1109. Lender's coverage	\$9,000.00.			
1110. Owner's coverage	\$191,900.00 x 512.20			
1111. Broker fee	to			
1112. Update and Recording Fee	to			
1113. Tax certificates	to			
1219. Government Recording and Transfer Charges				
1201. Recording Fee	Deed; Mortgage; Rel	to Mecklenburg County Register of Deeds		
1202. City/county tax/stamps	Deed; Mortgage	to Mecklenburg County Register of Deeds		
1203. County/State tax/stamps	Deed; Mortgage	to		
1214. Recording Fee Paid by Seller	to Mecklenburg County Register of Deeds	POC (X) \$11.00		
1215. County Tax/stamps Paid by Seller	to Mecklenburg County Register of Deeds	POC (X) \$34.00		
1310. Additional Settlement Charges				
1301. Survey	to			
1302. Post inspection	to			
1419. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)			\$1,181.20	

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a completed copy of pages 1, 2 and 3 of this HUD-1 Settlement Statement.

Teresa G. Milne, Noted

SETTLEMENT AGENT CERTIFICATION
The HUD-1 Settlement Statement which I have prepared is a true and accurate statement of this transaction. I have caused the funds to be disbursed in accordance with this statement.

Settlement Agent _____ Date _____
Warning: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Sections 1001 and Section 1010.

Previous Editions are Obsolete

David A. Simpson, P.C.

By: Matt Smith - Post Sale Coordinator
Roger Townsend & Thomas P.C.
Counsel to David A. Simpson P.C.

A. Settlement Statement

U.S. Department of Housing
and Urban Development

OMB No. 2502-0165

B. Type of Loan					
1. ☐ FHA	2. ☐ FmHA	3. ☐ Conv Unit	4. ☐ VA	5. ☐ Conv Ins.	6. ☐ Seller Finance
6. File Number 1122391			7. Loan Number		8. Mortgage Ins. Case Number
C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "p.o.c." were paid <u>outside</u> the closing; they are shown here for informational purposes and are not included in the table.					
D. Name & Address of Borrower Taystine G. Mitter, Married Lake Wylie, SC 28116		E. Name & Address of Seller David A. Stappes Charlotte, NC 28216		F. Name & Address of Lender CASU TRANSACTION	
G. Property Location Lot 1 Block D of Mountbello Subdivision 5917 Mountbello Drive Charlotte, NC 28216			H. Settlement Agent Name Brady & Korofsky, PA 3065B Sierra Drive Mathews, NC 28105 Tax ID: 56-2357746 Underwritten By: Place of Settlement Brady & Korofsky, PA 3065B Sierra Drive Mathews, NC 28105		
I. Settlement Date 4/11/2011 Fund:					
J. Summary of Borrower's Transaction			K. Summary of Seller's Transaction		
100. Gross Amount Due from Borrower			404. Gross Amount Due to Seller		
101. Correct Sales Price \$291,920.00			401. Correct Sales Price \$291,920.00		
102. Personal Property			402. Personal Property		
103. Settlement Charges to borrower \$1,162.20			403.		
104.			404.		
105.			405.		
Adjustments for items paid by seller in advance			Adjustments for items paid by seller in advance		
106. City property taxes			406. City property taxes		
107. County Property Taxes*			407. County Property Taxes*		
108. Assessment Taxes			408. Assessment Taxes		
109. HOA Dues			409. HOA Dues		
110. Other taxes			410. Other taxes		
111. Other taxes			411. Other taxes		
112.			412.		
113.			413.		
114.			414.		
115.			415.		
116.			416.		
119. Gross Amount Due From Borrower \$293,082.20			419. Gross Amount Due to Seller \$291,920.00		
120. Amounts Paid By Or In Behalf Of Borrower			500. Reducible Amount Due to Seller		
201. Deposit or earnest money			501. Excess Deposit		
202. Principal amount of new loan(s)			502. Settlement Charges to Seller (line 1499)		
203. Existing loan(s) taken subject to			503. Existing Loan(s) Taken Subject to		
204. Loan Amount 2nd Lien			504. Payoff of first mortgage loan		
205.			505. Payoff of second mortgage loan		
206.			506.		
207.			507.		
208.			508.		
209.			509.		
Adjustments for items unpaid by seller			Adjustments for items unpaid by seller		
210. City property taxes			510. City property taxes		
211. County Property Taxes*			511. County Property Taxes*		
212. Assessment Taxes			512. Assessment Taxes		
213. HOA Dues			513. HOA Dues		
214. Other taxes			514. Other taxes		
215. Other taxes			515. Other taxes		
216.			516.		
217.			517.		
218.			518.		
219.			519.		
220. Total Paid By/For Borrower \$0.00			520. Total Reducible Amount Due Seller \$0.00		
221. Cash At Settlement From/To Borrower			600. Cash At Settlement To/From Seller		
301. Gross Amount due from borrower (line 120) \$293,082.20			601. Gross Amount due to seller (line 420) \$191,920.00		
302. Less amounts paid by/for borrower (line 220) \$0.00			602. Less reductions in amt. due seller (line 520) \$0.00		
303. Cash From Borrower \$293,082.20			603. Cash To Seller \$191,920.00		

Section 5 of the Real Estate Settlement Procedures Act (RESPA) requires the following: • HUD must develop a Special Information Booklet to help persons borrowing money to finance the purchase of residential real estate to better understand the nature and costs of real estate settlement services; • Each lender must provide the booklet to all applicants from whom it receives or for whom it prepares a written application to borrow money to finance the purchase of residential real estate; • Lenders must prepare and distribute with the booklet a Good Faith Estimate of the settlement costs that the borrower is likely to incur in connection with the settlement. These disclosures are mandatory.

Section 4(a) of RESPA mandates that HUD develop and prescribe this standard form to be used at the time of loan settlement to provide full disclosure of all charges imposed upon the borrower and seller. These are third party disclosures that are designed to provide the borrower with pertinent information during the settlement process in order to be a better shopper. The Public Reporting Burden for this collection of information is estimated to average one hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. The information requested does not need to be confidential.

J. David Granberry, Register of Deeds
720 East Fourth Street
Charlotte, NC 28202
704-336-2443

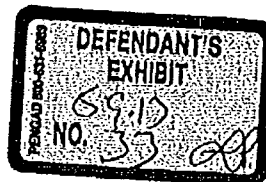
State of North Carolina
County of Mecklenburg

I do hereby certify this to be a true copy of the attached document filed and recorded in the aforesaid county as evidenced in Instrument /Book Number 26432 Page Number 463 and ending with Page Number 465.

Witness my hand and seal this 7th day of May, 2013.

J. David Granberry, Register of Deeds

By: Linda H. Cottleberry
Assistant or Deputy Register of Deeds



FOR REGISTRATION J. DAVID GRANTOR
 REGISTER OF DEEDS
 MECKLENBURG COUNTY, NC
 2011 APR 21 03:51:51 PM
 BK. 16432 PG. 453-455 FEE \$22.00
 EXCISE TAX \$584.00
 INSTRUMENT # 2011046289

 2011046289

EXCISE TAX: \$584.00
 PARCEL #: 211-175-02

STATE OF NORTH CAROLINA)
)
 COUNTY OF MECKLENBURG) SUBSTITUTE TRUSTEE'S DEED

THIS DEED, made this the 18th day of April, 2011, by and between David A. Simpson, P.C., 6047 Tyvola Glen Circle, Charlotte, NC 28217, Substitute Trustee in the Deed of Trust hereinafter mentioned, of Mecklenburg County, North Carolina, hereinafter referred to as "Grantor," and Tzvetelina G. Miteva, 3722 Messina Rd., Lake Wylie, SC 29710, hereinafter referred to as "Grantee".

W I T N E S S E T H

WHEREAS, on May 04, 2001, Robert L Roland and Char K Roland, executed and delivered unto Robert C. Best Jr., as Trustee, a certain Deed of Trust which was duly recorded on May 8, 2001, in Book No. 12208, at Page 18 in the Office of the Mecklenburg County, Public Registry, to which reference is hereby made; and

WHEREAS, Grantor was appointed as Substitute Trustee under the foregoing Deed of Trust, pursuant to a Substitution of Trustee which was duly recorded on October 5, 2010, in Book No. 25960, at Page 767 in the Office of the Mecklenburg County, Public Registry to which reference is hereby made; and

WHEREAS, default having occurred in the payment of the indebtedness secured by said Deed of Trust, due demand was made upon the Grantor by the holder of the indebtedness secured by said Deed of Trust that it foreclose on said Deed of Trust and sell the property under the terms thereof; and

WHEREAS, under and by virtue of the power and authority in it vested by the said Deed of Trust and in accordance with the terms and stipulations of same, having instituted a special proceeding before the Clerk of Superior Court of Mecklenburg County, North Carolina, captioned "10-SP-9909" and after due advertisement as provided in the Deed of Trust and as by law required, and due and timely notice having been given to the parties to said special proceeding, and a proper hearing having been conducted on Monday, December 20, 2010, where the Clerk of Superior Court of Mecklenburg County, North Carolina authorized Grantor to proceed under said Deed of Trust and sell the real property as hereinafter described, Grantor, at 1:00 PM on April 4, 2011, did expose the land described in said Deed of Trust, and hereinafter described and conveyed, subject to prior liens, restrictions, easements, conveyances and releases, for sale at public auction at the Mecklenburg County Courthouse, in the City of Charlotte, North Carolina, when and where Grantee became the last and highest bidder for the said land at the price of \$291,900.00; and

Robert L Roland and Char K Roland, 5449
 Prepared by:
 Rogers Townsend & Thomas, PC
 Attn: Matt Smith
 2550 West Tyvola Road, Suite 520
 Charlotte, NC 28217 - Return to: Grantee



WHEREAS, Grantor duly reported said sale to the Clerk of Superior Court of Mecklenburg County, North Carolina, as by law required, and thereafter said sale remained open ten days and no advance bid was placed thereon within the time allowed by law, and

WHEREAS, said purchase price has been fully paid; and

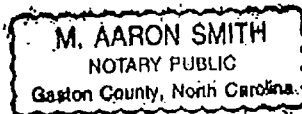
NOW, THEREFORE, in consideration of the premises and of the payment of the said purchase price by the Grantee, the receipt of which is hereby acknowledged, and pursuant to the authority vested in it by the terms of said Deed of Trust, Grantor, as Substitute Trustee, does hereby bargain, sell, grant and convey unto the Grantee, its successors and assigns, all of that certain lot or parcel of land, lying and being in Mecklenburg County, State of North Carolina, and being more particularly described as follows:

Being all of lot 2 in the Block H Montibello as shown on map thereof recorded in map book 14, page 423 of the Mecklenburg County Public Registry.

The above described property is not the primary residence of the Grantor.

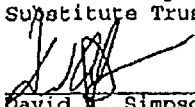
To Have and to Hold the said land, together with all the privileges and appurtenances thereunto belonging, unto said Grantee, its successors and assigns, forever, in as full and ample manner as Grantor is authorized and empowered as Substitute Trustee to convey the same.

In Witness Whereof, Grantor, the Substitute Trustee, of the aforesaid Deed of Trust, has hereunto set its hand and affixed its seal, the day and year first above-written.



David A. Simpson, P.C.
Substitute Trustee

BY:


David A. Simpson
President

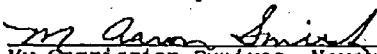
(SEAL)

STATE OF NORTH CAROLINA

COUNTY OF MECKLENBURG

I, M. Aaron Smith, a Notary Public of Gaston County and State aforesaid certify that David A. Simpson personally came before me this day, and I have personal knowledge of the identity of the principal and acknowledged that he is the President of David A. Simpson, P.C., a North Carolina Corporation and that by authority duly given and as an act of the corporation has voluntarily signed the foregoing instrument in its name and on its behalf as its act and deed as Substitute Trustee.

WITNESS my hand and notarial seal, this day April 18, 2011.


My Commission Expires: November 6, 2013
Notary Public: M. Aaron Smith



J. DAVID GRANBERRY
REGISTER OF DEEDS, MECKLENBURG
COUNTY & COURTS OFFICE BUILDING
720 EAST FOURTH STREET.
CHARLOTTE, NC 28202

PLEASE RETAIN YELLOW TRAILER PAGE

It is part of the recorded document, and must be submitted with original for re-recording
and/or cancellation.

Filed For Registration: 04/21/2011 03:51:51 PM
Book: RE 26432 Page: 463-465
Document No.: 2011046289
TR/D 3 PGS \$22.00
NC REAL ESTATE EXCISE TAX: \$584.00
Recorder: SERENA WOODS



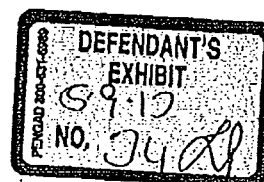
2011046289

APEX INSURANCE LLC
10815 SIKES PL STE 320
CHARLOTTE NC 28277-9601

32

TZVETELINA MITEVA

CHARLOTTE NC



PAYMENT CONFIRMATION

COPY

Dear TZVETELINA MITEVA:

Your policy packet is enclosed. Please take a few minutes to read through the enclosed documents. This contract is your assurance of protection in case of an insured loss. Copies of your current policy forms are available upon your request. If you have any questions, please contact us at the address shown above or call us at (704) 990-5300.

Thank you for choosing us for your insurance. We appreciate the opportunity to provide the coverage you want.

Sincerely,

APEX INSURANCE LLC

32-0000-120

P.S. Did you know . . . Electronic payments are available!

To sign up for electronic payments, please go to foremostpayonline.com. You may choose to have us automatically withdraw your premium payments electronically from your designated account as they come due, or go to foremostpayonline.com to see your bill and make a payment. As always, simply call our billing service at 1-800-532-4221 with questions about your bill.

Need to report a claim? HelpPoint® Claim Services is available to take your call 24 hours a day, seven days a week at 1-800-527-3907, or you may report a claim online at Foremost.com.



P.O. BOX 2450
GRAND RAPIDS, MICHIGAN 49501-2450

September 11, 2011

TZVETELINA MITEVA

[REDACTED]
CHARLOTTE NC [REDACTED]

RE: Policy Number [REDACTED] 8365
FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN

Dear TZVETELINA MITEVA:

Thank you for your recent premium payment.

If you have questions about your policy or coverage limits, please give your insurance representative a call. Your representative will be happy to review your policy with you. You'll find your representative's name and address listed on your policy Declarations Page.

Our goal is to provide you with quality coverage and peace of mind. Thank you for your trust and confidence.

The following disclosure is required by regulation of the U.S. Treasury Department.

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM
INSURANCE COVERAGE**

Coverage for acts of terrorism is included in your policy. You are hereby notified that under the Terrorism Risk Insurance Act, as amended in 2007, the definition of act of terrorism has changed. As defined in Section 102(1) of the Act: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury - in concurrence with the Secretary of State, and the Attorney General of the United States - to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Under your coverage, any losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government generally reimburses 85% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as the insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

The portion of your annual premium that is attributed to coverage for acts of terrorism is \$0.00, and does not include any charges for the portion of losses covered by the United States government under the Act.

© 2007 National Association of Insurance Commissioners

Important Notice
Policy Exclusion - North Carolina

WARNING: THIS PROPERTY INSURANCE POLICY DOES NOT PROTECT YOU AGAINST LOSSES FROM FLOODS, EARTHQUAKES, MUDSLIDES, MUDFLOWS, LANDSLIDES. YOU SHOULD CONTACT YOUR INSURANCE COMPANY OR AGENT TO DISCUSS YOUR OPTIONS FOR OBTAINING COVERAGE FOR THESE LOSSES. THIS IS NOT A COMPLETE LISTING OF ALL OF THE CAUSES OF LOSSES NOT COVERED UNDER YOUR POLICY. YOU SHOULD READ YOUR ENTIRE POLICY TO UNDERSTAND WHAT IS COVERED AND WHAT IS NOT COVERED.

741170 09/06

COPY



FOREMOST BASICS™
DECLARATIONS PAGE

POLICY NUMBER: [REDACTED] 8365-01
RENEWAL OF:
POLICY PERIOD BEGINNING 09/09/11 ENDING 09/09/12 12:01 A.M. STANDARD TIME

YOU AS NAMED INSURED AND YOUR ADDRESS

TZVETELINA MITEVA
[REDACTED]
CHARLOTTE NC [REDACTED]

YOUR POLICY IS SERVICED BY

APEX INSURANCE LLC
10815 SIKES PL STE 320
CHARLOTTE NC 28277-9601

AGENCY CODE:
320000120

TELEPHONE:
(704) 990-5300

COVERAGES: Coverage is provided only where an Amount of Insurance or a Limit of Liability is shown and a premium is stated for the Peril Insured Against. Detailed descriptions and any limitations will be found in your policy.

LOCATION # 1

IMPORTANT RATING INFORMATION

PREMISES	5017 MONTIBELLO DR		
DESCRIPTION:	CHARLOTTE NC 28226-7432		
CONSTRUCTION:	BRICK/MASONRY	TERRITORY:	B
FAMILIES:	1	PROT. CLASS:	3
OCCUPANCY:	VACANT/UNOCCUPIED	RESP. FIRE DEPT.:	CHARLOTTE
HYDRANT:	WITHIN 1,000 FEET	COUNTY:	MECKLENBURG
FIRE DEPT.:	WITHIN 5 MILES	YR. BUILT:	1969
		FORM:	DF1

SECTION I COVERAGES	AMOUNT OF INSURANCE	ADD'L/RETURN PREMIUM	ANNUAL PREMIUM
A. DWELLING	\$ 236,000		\$ 2,119.00

SECTION I LOSSES ARE SUBJECT TO A DEDUCTIBLE OF: \$5,000 ALL PERILS

SECTION II COVERAGES	LIMIT OF LIABILITY	ADD'L/RETURN PREMIUM	ANNUAL PREMIUM
F. PREMISES LIABILITY	\$ 100,000 EA ACCIDENT		\$ 59.00
G. MEDICAL PAYMENTS	\$ 500 EA PERSON		INCLUDED
	\$ 10,000 EA ACCIDENT		

FORMS/ENDORSEMENTS THAT APPLY TO LOCATION # 1	ADD'L/RETURN PREMIUM	ANNUAL PREMIUM
11004 03/06 DWELLING FIRE ONE-VACANT/UNOCCUPIED		
6574 08/06 REQUIRED CHANGE - NORTH CAROLINA		

LOCATION # 1 Annual Premium \$ 2,178.00

TOTAL ANNUAL POLICY PREMIUM \$ 2,178.00

MINIMUM EARNED PREMIUM \$250

THIS DECLARATIONS PAGE WITH YOUR FOREMOST POLICY PROVISIONS AND ANY ENDORSEMENTS ISSUED TO FORM A PART THEREOF COMPLETES THE ABOVE NUMBERED POLICY.

Processed: September 11, 2011

COPY

REQUIRED CHANGE - NORTH CAROLINA
6574 08/06

Cancellation

Cancellation condition is added:

Cancellation

You can cancel your policy by returning the policy to us or by mailing to us a written notice telling us the advance date cancellation is to be effective.

We can cancel this policy for any reason during the first 60 days we insure you. We will mail a cancellation notice to you at least 15 days before this policy is cancelled.

After coverage has been in effect for more than 60 days, or after the anniversary date of the policy, or after the effective date of a renewal, no notice of cancellation will be issued by us unless it is based on at least one of the following reasons:

Nonpayment of premium in accordance with the policy terms;

An act or omission by you or your representative that constitutes material misrepresentation or nondisclosure of a material fact in obtaining the policy, continuing the policy, or presenting a claim under the policy;

Increased hazard or material change in the risk assumed that could not have been reasonably contemplated by the parties at the time of assumption of the risk;

Substantial breach of contractual duties, conditions, or warranties that materially affects the insurability of the risk;

A fraudulent act against us by you or your representative that materially affects the insurability of the risk;

Willful failure by you or your representative to institute reasonable loss control measures that materially affect the insurability of the risk after written notice by us;

Loss of facultative reinsurance, or loss of or substantial changes in applicable reinsurance as provided in G.S. 58-41-30;

Conviction of you of a crime arising out of acts that materially affect the insurability of the risk; or

A determination by the Commissioner of Insurance that the continuation of the policy would place us in violation of the laws of this State.

We will mail a cancellation notice to you at least 15 days before this policy is cancelled.

Cancellation for nonpayment of premium is not effective if the amount due is paid before the effective date of cancellation stated in the notice of cancellation.

We will mail a cancellation notice to your last address known to us or your agent.

The following renewal condition is added:

Renewal

We agree to offer to renew your policy unless we mail you at least 45 days before the "Ending" date shown on your Declarations Page, written notice of our intention not to renew.

If we intend to renew your policy, but on less favorable terms or at higher rates, we shall furnish to you and your agent, if any, renewal terms and a statement of the amount of premium due for the renewal policy period not less than 45 days prior to the expiration or anniversary date of the original policy.

If we fail to furnish the renewal terms and statement of premium due, you may elect to cancel the renewal policy within the 30 day period following receipt of the renewal terms and statement of premium due. Earned premium for any period of coverage shall be calculated pro rate based upon the premium applicable to the original policy and not the premium applicable to the renewal policy.

We do not need to mail or deliver a renewal if you have insurance elsewhere, have accepted replacement coverage or have requested or agreed to nonrenewal.

The following condition is added:

Notice of Cancellation or Nonrenewal

The Notice of Cancellation or Nonrenewal will be mailed or delivered to you, your loss payee or lienholder and the agent. If notice is mailed, proof of mailing will be sufficient proof of notice.

The reason for cancellation or nonrenewal shall be stated in the notice.

Legal Action Against Us

Legal Action Against Us condition is changed to read:

Legal Action Against Us

8. Legal Action Against Us. You may not bring legal action against us concerning this policy unless you have fully complied with all of the policy terms. If you and we have failed to agree on the amount of the loss, then you may not bring legal action against us until you have submitted and resolved that dispute through appraisal as described in Condition 5. Suit must be brought within three years after the loss occurs.

Your policy does not give anyone the right to make us a party to any action to determine your liability.

All other provisions of your policy apply.

Privacy Notice
Foremost Insurance Group Of Companies®

381 - 0068848365

In the course of our business relationship with you, we collect information about you that is necessary to provide you with our products and services. We treat this information as confidential and recognize the importance of protecting it. We value your confidence in us.

This notice from the member companies of the Foremost Insurance Group of Companies listed below ("Foremost") describes our privacy practices regarding information about our customers and former customers that obtain financial products or services from us for personal, family, or household purposes.

Information We Collect

We collect certain information ("nonpublic personal information") about you and the members of your household ("you") from the following sources:

- Information we receive from you on applications or other forms, such as your social security number, assets, income, and property information;
- Information about your transactions with us, our affiliates or others, such as your policy coverage, premiums, and payment history; and
- Information we receive from a consumer reporting agency or insurance support organization, such as motor vehicle records, credit report information and claims history.

Information We Disclose

We do not disclose any nonpublic personal information about you, as our customer or former customer, except as described in this notice.

We may disclose the nonpublic personal information we collect about you, as described above, to companies that perform services on our behalf, as permitted by law.

Many employers, benefit plans or plan sponsors restrict the information that can be shared about their employees or members by companies that provide them with products or services. If you have a relationship with Foremost or one of its affiliates as a result of products or services provided through an employer, benefit plan or plan sponsor, we will abide by the privacy restrictions imposed by that organization.

We are permitted to disclose personal health information (1) to process your transaction with us, for instance, to determine eligibility for coverage, to process claims or to prevent fraud; (2) with your written authorization, and (3) otherwise as permitted by law.

Sharing Information with Affiliates

We will not disclose nonpublic personal information, as described above in **Information We Collect**, except within the Foremost Insurance Group of Companies.

We are permitted by law to share with our affiliates our transaction and experience information with you.

We will not share with our affiliates information we receive from a credit reporting agency or insurance support organization, such as motor vehicle records, credit report information, and claims history.

Security

We restrict access to personal information about you to those individuals, such as our employees and agents, who provide you with our products and services. We require those individuals to whom we permit access to your customer information to protect it and keep it confidential. We maintain physical, electronic, and procedural safeguards that comply with applicable regulatory standards to guard your nonpublic personal information.

Website

Our website privacy notices, such as the one located at foremost.com, contain additional information particular to website use. Please pay careful attention to those notices if you transmit personal information to Foremost over the Internet.

Recipients of this Notice

If there is more than one person insured under this policy, only the named insured on that policy will receive this notice, though any policyholder may request a copy of this notice. You may receive more than one copy of this notice if you have more than one policy with Foremost. You also may receive notices from affiliates, other than those listed below. Please read those notices carefully to determine your rights with respect to those affiliates' privacy policies.

Any Questions?

This notice is required by federal law. If you would like additional information about these federal laws, please visit our website at www.foremost.com.

Signed: Foremost Insurance Company Grand Rapids, Michigan
Foremost Signature Insurance Company
Foremost Property and Casualty Insurance Company
American Federation Insurance Company
Foremost County Mutual Insurance Company
Foremost Lloyds Insurance Company

The above is a list of the affiliates on whose behalf this notice is being sent.

Notification of Information Practices Required By State Law

This notice together with our Privacy Notice above provides a summary of the Foremost Insurance Group of Companies' procedure for the collection, protection and disclosure of any personal information that we obtain in order to provide you with insurance.

- We may collect personal information from persons other than the individual or individuals proposed for insurance coverage.
- This information as well as other personal or privileged information subsequently collected by us or our agent may in certain circumstances be disclosed to third parties without authorization, as permitted by law.
- You have a right to obtain a copy of all personal information that we collect and correct any errors that exist in the information.

A complete copy of our Information Practices is available to you free of charge. If you would like a copy of our Information Practices or have any questions regarding our information practices, please write to us. For a more rapid response, please include your policy number.

Foremost Insurance Group of Companies

P.O. Box 2450

Grand Rapids, MI 49501

Attention: Underwriting

COPY

J. David Granberry, Register of Deeds
720 East Fourth Street
Charlotte, NC 28202
704-336-2443

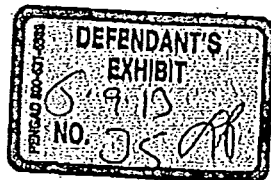
State of North Carolina
County of Mecklenburg

I do hereby certify this to be a true copy of the attached document filed and recorded in the aforesaid county as evidenced in Instrument /Book Number 26557 Page Number 402 and ending with Page Number 404.

Witness my hand and seal this 7th day of May, 2013.

J. David Granberry, Register of Deeds

By: Linda M. Cottleberry
Assistant or Deputy Register of Deeds



FOR REGISTRATION J. DAVID GARNBERRY
 REGISTER OF DEEDS
 MECKLENBURG COUNTY, NC
 2011 JUN 22 01:11:04 PM
 BK:28587 PO:402-101 FEE:\$22.00
 EXCISE TAX:\$229.00
 INSTRUMENT # 2011069917
 2011069917

EXCISE TAX: \$229.00
 PARCEL #1005-35-372

STATE OF NORTH CAROLINA)
)
 COUNTY OF MECKLENBURG)

SUBSTITUTE TRUSTEE'S DEED

THIS DEED, made this the 14th day of June, 2011, by and between David A. Simpson, P.C., 6047 Tyvola Glen Circle, Charlotte, NC 28217, Substitute Trustee in the Deed of Trust hereinafter mentioned, of Mecklenburg County, North Carolina, hereinafter referred to as "Grantor," and Pavel A. Boldt 420 Canyon Trail Charlotte, NC 28270, hereinafter referred to as "Grantee".

W I T N E S S E T H

WHEREAS, on February 22, 2007, Susan S. Owens, executed and delivered unto LandQuest Title Corp., as Trustee, a certain Deed of Trust which was duly recorded on March 2, 2007, in Book No. 21858, at Page 480 in the Office of the Mecklenburg County, Public Registry, to which reference is hereby made; and

WHEREAS, Grantor was appointed as Substitute Trustee under the foregoing Deed of Trust, pursuant to a Substitution of Trustee which was duly recorded on July 27, 2010, in Book No. 25782, at Page 548 in the Office of the Mecklenburg County, Public Registry to which reference is hereby made; and

WHEREAS, default having occurred in the payment of the indebtedness secured by said Deed of Trust, due demand was made upon the Grantor by the holder of the indebtedness secured by said Deed of Trust that it foreclose on said Deed of Trust and sell the property under the terms thereof; and

WHEREAS, under and by virtue of the power and authority in it vested by the said Deed of Trust and in accordance with the terms and stipulations of same, having instituted a special proceeding before the Clerk of Superior Court of Mecklenburg County, North Carolina, captioned "10-SP-7176" and after due advertisement as provided in the Deed of Trust and as by law required, and due and timely notice having been given to the parties to said special proceeding, and a proper hearing having been conducted on Monday, October 18, 2010, where the Clerk of Superior Court of Mecklenburg County, North Carolina authorized Grantor to proceed under said Deed of Trust and sell the real property as hereinafter described, Grantor, at 1:00 PM on May 23, 2011, did expose the land described in said Deed of Trust, and hereinafter described and conveyed, subject to prior liens, restrictions, easements, conveyances and releases, for sale at public auction at the Mecklenburg County Courthouse, in the City of Charlotte, North Carolina, when and where Pavel A. Boldt became the last and highest bidder for the said land at the price of \$114,486.00; and

Susan S. Owens, J350
 Prepared by:
 Rogers Townsend & Thomas, PC
 Attn: Julia Bailey
 2550 West Tyvola Road, Suite 520
 Charlotte, NC 28217



WHEREAS, Grantor duly reported said sale to the Clerk of Superior Court of Mecklenburg County, North Carolina, as by law required, and thereafter said sale remained open ten days and no advance bid was placed thereon within the time allowed by law; and

WHEREAS, said purchase price has been fully paid; and

NOW, THEREFORE, in consideration of the premises and of the payment of the said purchase price by the Grantee, the receipt of which is hereby acknowledged, and pursuant to the authority vested in it by the terms of said Deed of Trust, Grantor, as Substitute Trustee, does hereby bargain, sell, grant and convey unto the Grantee, its successors and assigns, all of that certain lot or parcel of land, lying and being in Mecklenburg County, State of North Carolina, and being more particularly described as follows:

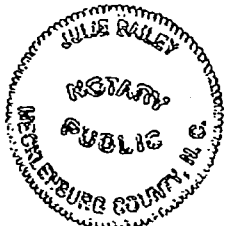
All that certain lot or parcel of land situated in the township of DeWeese, City of Cornelius, Mecklenburg County, North Carolina and more particularly described as follows:

Being all of Lot 106 of Caldwell Station, Phase 1, Map 4, as shown on a map thereof recorded in Map Book 40 at Page 383 (a revision of Map Book 37 at Page 385) in the Mecklenburg County Public Registry; reference to which map is hereby made for a more particular description.

The above described property is not the primary residence of the Grantor.

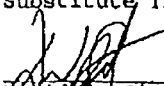
To Have and to Hold the said land, together with all the privileges and appurtenances thereunto belonging, unto said Grantee, its successors and assigns, forever, in as full and ample manner as Grantor is authorized and empowered as Substitute Trustee to convey the same.

In Witness Whereof, Grantor, the Substitute Trustee, of the aforesaid Deed of Trust, has hereunto set its hand and affixed its seal, the day and year first above-written.



David A. Simpson, P.C.
Substitute Trustee

BY:


David A. Simpson
President

(SEAL)

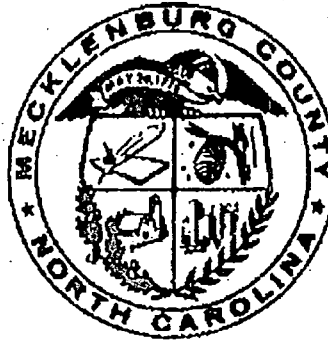
STATE OF NORTH CAROLINA

COUNTY OF MECKLENBURG

I, Julie Bailey a Notary Public of Mecklenburg County and State aforesaid certify that David A. Simpson personally came before me this day, and I have personal knowledge of the identity of the principal and acknowledged that he is the President of David A. Simpson, P.C., a North Carolina Corporation and that by authority duly given and as an act of the corporation has voluntarily signed the foregoing instrument in its name and on its behalf as its act and deed as Substitute Trustee.

WITNESS my hand and notarial seal, this day June 14, 2011.


My Commission Expires: October 6, 2014
Notary Public: Julie Bailey



J. DAVID GRANBERRY
REGISTER OF DEEDS, MECKLENBURG
COUNTY & COURTS OFFICE BUILDING
720 EAST FOURTH STREET
CHARLOTTE, NC 28202

PLEASE RETAIN YELLOW TRAILER PAGE

It is part of the recorded document, and must be submitted with original for re-recording
and/or cancellation.

Filed For Registration: 06/22/2011 04:11:04 PM
Book: RE 28557 Page: 402-404
Document No.: 2011069917
TR/D 3 PGS \$22.00
NC REAL ESTATE EXCISE TAX: \$228.00
Recorder: KRISTIN PRUITT



2011069917

J. David Granberry, Register of Deeds
720 East Fourth Street
Charlotte, NC 28202
704-336-2443

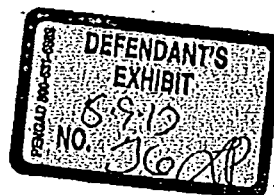
State of North Carolina
County of Mecklenburg

I do hereby certify this to be a true copy of the attached document filed and recorded in the aforesaid county as evidenced in Instrument /Book Number 26671 Page Number 51 and ending with Page Number 53.

Witness my hand and seal this 7th day of May, 2013.

J. David Granberry, Register of Deeds

By: Linda M. Chotterberry
Assistant or Deputy Register of Deeds



FOR REGISTRATION J. DAVID GUNNBERY
REGISTER OF DEEDS
MECKLENBURG COUNTY, NC
2011 AUG 12 01:50:40 PM
EX. 26871 PG. 51-53 FEE 172.00
EXCISE TAX: \$330.00
INSTRUMENT # 2011090553
2011090553

Excise Tax \$ 330.00 - PARCEL# 005 35 372

Recording Time, Book and Page

NORTH CAROLINA GENERAL WARRANTY DEED

Mail after recording to GRANTEE

This instrument was prepared by THE LAW OFFICES OF BRENT F. KING, PLLC

Brief Description for the Index

LOT 106 CALDWELL STATION

THIS DEED made this 12 day of AUGUST, 2011, by and between

GRANTOR

GRANTEE

POWERHITECH, INC., A NORTH
CAROLINA CORPORATION,
A/K/A,
POWERHIGHTECH, INC.

DENNIS RAY SHIRK, JR.

Mailing Address:

Mailing Address:

420 CANYON TRL
CHARLOTTE, NC 28270

17344 CALDWELL RUSH CIRCLE
CHARLOTTE, NC 28031

Enter in appropriate block for each party: name, address, and, if appropriate, character of entity, e.g., corporation or partnership.

The designation Grantor and Grantee as used herein shall include said parties, their heirs, successors, and assigns, and shall include singular, plural, masculine, feminine or neuter as required by context.

WITNESSETH, that the Grantor, for a valuable consideration paid by the Grantee, the receipt of which is hereby acknowledged, has and by these presents does grant, bargain, sell and convey unto the Grantee in fee simple, all that certain lot or parcel of land situated in MECKLENBURG County, North Carolina and more particularly described as follows:

BEING ALL OF LOT 106 OF CALDWELL STATION, PHASE 1, MAP 4, AS SHOWN ON A MAP THEREOF RECORDED IN MAP BOOK 40 AT PAGE 383 (A REVISION OF MAP BOOK 37 AT PAGE 385) IN THE MECKLENBURG COUNTY PUBLIC REGISTRY, REFERENCE TO WHICH IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION

The property hereinabove described was acquired by Grantor by instrument recorded in Book 25865, Page 320.

All or a portion of the property herein conveyed ☐ does or ☐ does not include the primary residence of a Grantor.

A map showing the above described property is recorded in MAP BOOK 40 AT PAGE 383 AND MAP BOOK 37, PAGE 385.

TO HAVE AND TO HOLD the aforesaid lot or parcel of land and all privileges and appurtenances thereto belonging to the Grantee in fee simple.

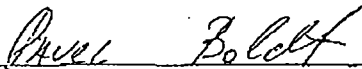
And the Grantor covenants with the Grantee, that Grantor is seized of the premises in fee simple, has the right to convey the same in fee simple, that title is marketable and free and clear of all encumbrances, and that Grantor will warrant and defend the title against the lawful claims of all persons whomsoever except for the exceptions hereinafter stated.

Title to the property hereinabove described is subject to the following exceptions:

*SUBJECT TO easements and restrictions of record.

SUBJECT TO easements and setback lines as shown on the recorded plat.

IN WITNESS WHEREOF, the Grantor has hereunto set his hand and seal, or if corporate, has caused this instrument to be signed in its corporate name by its duly authorized officers and its seal to be hereunto affixed by authority of its Board of Directors, the day and year first above written.

 (SEAL)
POWERHITECH, INC., A NC CORPORATION
BY: PAVEL BOLDT, PRESIDENT

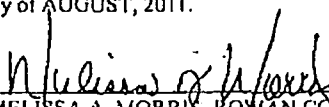
STATE OF NORTH CAROLINA

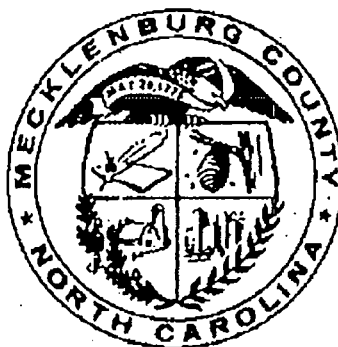
COUNTY OF MECKLENBURG

I, MELISSA A. MORRIS certify that PAVEL BOLDT personally came before me this day and acknowledged that he is PRESIDENT OF POWERHITECH, INC., A NC CORPORATION and that he as PRESIDENT, being authorized to do so, executed the foregoing on behalf of the corporation. Witness my hand and official seal, this 12 day of AUGUST, 2011.

(Official Seal)



 Notary Public
MELISSA A. MORRIS, ROWAN COUNTY, NC
MY COMMISSION EXPIRES: 8/17/2013



J. DAVID GRANBERRY
REGISTER OF DEEDS, MECKLENBURG
COUNTY & COURTS OFFICE BUILDING
720 EAST FOURTH STREET
CHARLOTTE, NC 28202

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and/or cancellation.

Filed For Registration: 08/12/2011 03:50:40 PM
Book: RE 26671 Page: 51-53
Document No.: 2011090553
DEED 3 PGS \$22.00
NC REAL ESTATE EXCISE TAX: \$330.00
Recorder: SERENA WOODS



2011090553

Nick Robinson

From: Nick Robinson [REDACTED]
Sent: Tuesday, November 03, 2009 9:09 AM
To: 'Nadia Boldt'
Subject: FW: this is the house I told you about. we are going to see it - the damaged house

Hi Nadia,

Did you make an offer on this one ?

Kind Regards,

Nick Robinson CISA, CGEIT
(704) 451 8445
[Nick Robinson's IT Governance Blog](#)

From: Lina Miteva [REDACTED]
Sent: Monday, November 02, 2009 1:31 PM
To: Nick Robinson
Subject: FW: this is the house I told you about. we are going to see it - the damaged house

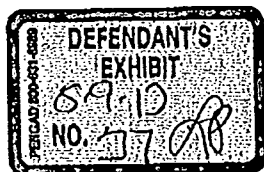
From: nadlaboldt@ [REDACTED]
To: lina_miteva [REDACTED]
Date: Tue, 27 Oct 2009 15:57:56 -0400
Subject: this is the house I told you about. we are going to see it

Please click on the link(s) below to view property information.

[Customer Full Report](#)

The link(s) sent with this email will expire in 30 days on 11/26/2009.
Nadia Boldt

Properties reported may be listed or sold by various participants in the MLS. This information may be subject to errors and should be verified by the user. Copyright: 2008 by Carolina Multiple Listing Services, Inc. Your choices regarding e-mail are respected. If you wish to no longer receive correspondence of this nature please click the following link: [Click here to Opt-out.](#)



Nick Robinson

From: Nick Robinson [REDACTED]
Sent: Wednesday, November 04, 2009 9:26 AM
To: Parvel
Cc: Nadia & Parvel Boldt; Lina Miteva
Subject: FW: 362 Squirrel Lane

Finally got details about inspector (Scott). Will probably need to go to office during the times she mentioned ..

Kind Regards,

Nick Robinson CISA, CGEIT
[REDACTED]

Nick Robinson's IT Governance Blog

-----Original Message-----

From: Greene, Angela [<mailto:Angela.Greene@yorkcountygov.com>]
Sent: Wednesday, November 04, 2009 8:11 AM
To: Nick Robinson
Subject: RE: 362 Squirrel Lane

I am sorry that it has taken me so long to reply, I was struck down with the flu at the end of last week.

You can reach Scott at 803-909-7204. He is usually in the office between eight and eight thirty in the morning and from about four until five in the afternoon.

Angela Greene
Customer Service Representative
Planning & Development Services
York County Government
Tel: (803) 909-7472 Fax: (803) 909 7227
Email: Angela.Greene@yorkcountygov.com
Website: www.yorkcountygov.com

-----Original Message-----

From: Nick Robinson [REDACTED]
Sent: Tuesday, November 03, 2009 8:31 AM
To: Greene, Angela
Subject: FW: 362 Squirrel Lane

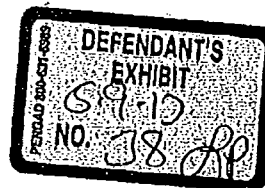
Hi Angela,

Please could you have the tele no. or email of Scott,

Kind Regards,

Nick Robinson CISA, CGEIT
[REDACTED]

Nick Robinson's IT Governance Blog



-----Original Message-----

From: Nick Robinson [REDACTED]
Sent: Friday, October 30, 2009 1:44 PM
To: 'Angela.Greene@yorkcountygov.com'
Subject: FW: 362 Squirrel Lane

In case you did not get me email yesterday ..

Kind Regards,

Nick Robinson CISA, CGEIT

[REDACTED]
Nick Robinson's IT Governance Blog

-----Original Message-----

From: Nick Robinson [REDACTED]
Sent: Thursday, October 29, 2009 12:34 PM
To: 'Greene, Angela'
Subject: RE: 362 Squirrel Lane

Thanks again.

The building and inspection results were performed by "Scott". I need to learn more about the specifics. Do you have his telephone number ?

Kind Regards,

Nick Robinson CISA, CGEIT

[REDACTED]
Nick Robinson's IT Governance Blog

-----Original Message-----

From: Greene, Angela [<mailto:Angela.Greene@yorkcountygov.com>]
Sent: Tuesday, October 27, 2009 11:37 AM
To: Nick Robinson
Subject: 362 Squirrel Lane

Good Morning Nick,

I have been in touch with our Storm Water department I spoke with Christine Efird and she said that the property owner has been notified that he will need an NPDES. They have notified him several times and he has not responded to them and that is why that permit has been put on hold and will not be able to have any more inspections until the issue with Storm Water has been taken care of. This means that there will be no power turned onto that property, nor will they be able to get a final inspection or a Certificate of Occupancy. Christine has informed me that whomever takes ownership of that property will be responsible for obtaining all required permits. So I am attaching the information that will explain what permits she is talking about and contact information for her if you have any questions about the information.

I hope this helps and if you need anything else from me feel free to contact me anytime.
Thank you and have a nice afternoon.

Angela Greene
Customer Service Representative
Planning & Development Services
York County Government

Tel: (803) 909-7472 Fax: (803) 909 7227
Email: Angela.Greene@yorkcountygov.com
Website: www.yorkcountygov.com

-----Original Message-----

From: Planning Copier [<mailto:copier@yorkcountygov.com>]
Sent: Wednesday, November 04, 2009 12:12 AM
To: Greene, Angela
Subject: Scanned from MFP-04403489 11/04/2009 00:12

Scanned from MFP-04403489.
Date: 11/04/2009 00:12
Pages:6
Resolution:200x200 DPI

**** Please do not reply to this address ****

Nick Robinson

From: Nick Robinson [REDACTED]
Sent: Saturday, August 27, 2011 6:51 PM
To: 'Nick Robinson'; Lina (Tzvetelina) Miteva [REDACTED]
Subject: Investments - Transparency - Tax Implications

Lina,

After numerous attempts, this will be the last time I will ask about money from the houses we have sold over the last year as I need to complete my taxes. As my wife, I entrusted you to buy and sell properties with the help of Nadia and Pavel however I never suspected that you would withhold information about the subsequent sales and where the proceeds were deposited. As you know I have not received one cent from the profits but more importantly I need to know where the profits have gone for the following properties.

- 362 Squirrel Lane
- 2053 Sugar Pond Court
- 5017 Montibello Drive
- 17344 Caldwell Rush Circle

I need to have a detailed report within 48 hours from today so that I can file my taxes in time before leaving for the UK. If you continue to refuse to provide this information I have no option but to file my taxes "married filing separately" based only on my income. At that time I will note on my return that my wife is withholding information concerning income and profits from jointly owned properties and that I have no option but to report only information known to me.

Kind Regards;

Nick Robinson CISA, CGEIT, CRISC

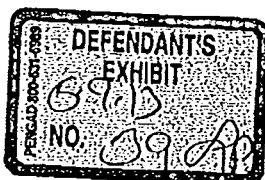
[REDACTED]

[Nick Robinson's IT Governance Blog](#)

From: Nick Robinson [REDACTED]
Sent: Monday, August 22, 2011 5:41 PM
To: Lina (Tzvetelina) Miteva [REDACTED]
Subject: RE: Investments - Transparency

Your lack of openness and transparency went to a new low level last night when I learned that you had decided to sell, 2 weeks ago, one of the 2 properties we both own without even discussing it with me. I am dismayed, upset and hurt that you would proceed with the sale without having the decency of letting me know. This is an unethical action and totally disrespectful.

As my wife, I entrusted you with my credit line for us to jointly make business decisions regarding the purchase and sale of property. You have clearly abused this privilege and have unilaterally, without consulting me, sold property for what appears to be your own personal gain.



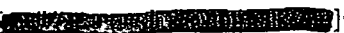
In addition, In good faith, I paid \$12, 438.00 for Anna's PDS schooling while you were in Bulgaria. It is now nearly a week since you returned from Europe and despite me asking for reimbursement you have avoided the subject and have not made any repayment.

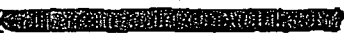
Over the last eight weeks I have made every effort for us to discuss our marital and financial issues however I have been totally ignored. Please reach out to me and discuss these matters before I conclude that the only course of action is legal counsel. This is no way is meant as a threat however I believe you have taken significant advantage of my generosity and love for you. In addition you have acted in an immoral and disrespectful manner.

Kind Regards,

Nick Robinson CISA, CGEIT, CRISC


[Nick Robinson's IT Governance Blog](#)

From: Nick Robinson 
Sent: Saturday, August 20, 2011 5:45 PM
To: Lina Miteva 
Subject: FW: Investments - Transparency

From: Nick Robinson 
Sent: Saturday, August 20, 2011 5:30 PM
To: 'Miteva, Lina'
Subject: RE: Investments - Transparency

Lina,

I have waited patiently for over six weeks to know where the profits from houses that were bought using my \$200k credit line are deposited. The only information you have provided so far is that my \$200k HEL is invested in Montibella. We made significant profits from the sales of Squirrel and Sugar which I believe you deposited in your account. Where did this money go? I am not accusing of anything but I need to know where the profits went. I would prefer to discuss in person however if it is easier for you then at least email me the details. We might have had our differences lately but withholding this information is simply wrong.

I allowed you, Nadia and Pavel to use my credit line because as my wife I trusted you and thought that you would always be open, fair and transparent regarding the houses you bought and any subsequent profits from the sales.

Please do not disappoint me.

Kind Regards,

Nick Robinson CISA, CGEIT, CRISC


[Nick Robinson's IT Governance Blog](#)

From: Nick Robinson [REDACTED]
Sent: Tuesday, July 05, 2011 9:30 PM
To: 'Miteva, Lina'
Cc: Lina Miteva [REDACTED]
Subject: RE: Investments - Transparency

Lina,

As your husband, please let me know where our profits from my \$200 credit line have gone. I always trusted you however your obvious reluctance to provide this information only leads me to suspect that you are intentionally redirecting our joint money to benefit your individual gains.

Please note that my repeated but unsuccessful requests to understand where the proceeds from the house sales over the last 2 years are currently deposited may be used as evidence in any legal case that might ensue.

Furthermore I do not want my \$200k HEL credit line used in any transaction what-so-ever and the outstanding balance (approximately \$202k) should be repaid immediately.

Kind Regards,

Nick Robinson CISA, CGEIT

[REDACTED]

[Nick Robinson's IT Governance Blog](#)

From: Nick Robinson [REDACTED]
Sent: Monday, July 04, 2011 9:11 PM
To: 'Miteva, Lina'
Subject: RE: Investments - Transparency

Lina,

I need to know where the profits are from the previous sales. I know that you deposited them into your Bank account.

Why are you unwilling to provide this information ?

Kind Regards,

Nick Robinson CISA, CGEIT

[REDACTED]

[Nick Robinson's IT Governance Blog](#)

From: Miteva, Lina [REDACTED]
Sent: Wednesday, June 22, 2011 9:39 AM
To: Nick Robinson
Subject: RE: Investments - Transparency

Nick, the 200K are in Montibella.



Lina Miteva
Internal Audit Data Manager
SPX Corporation

13515 Ballanlyne Corporate Place
Charlotte, NC 28277
TEL +1 704-752-3069
MOB +1 301-828-7102
FAX +1 704-752-7416
lina.miteva@spx.com
www.spx.com

From: Nick Robinson [REDACTED]
Sent: Tuesday, June 21, 2011 11:07 PM
To: 'Nick Robinson'; Miteva, Lina
Cc: lina_miteva@hotmail.com
Subject: RE: Investments - Transparency

Lina,

I have asked you repeatedly for this information and I am now growing concerned you are unwilling to provide it,

Kind Regards,

Nick Robinson CISA, CGEIT

[REDACTED]

[Nick Robinson's IT Governance Blog](#)

From: Nick Robinson [REDACTED]
Sent: Friday, June 17, 2011 9:41 PM
To: 'Miteva, Lina'
Cc: [REDACTED]
Subject: RE: Investments - Transparency

Lina,

Please let me have the information I requested. These are Investments using my personal \$200k HEL. I need to have a P & L statement and know where the funds are deposited.

Kind Regards,

Nick Robinson CISA, CGEIT

[REDACTED]

Nick Robinson's IT Governance Blog

From: Nick Robinson [REDACTED]
Sent: Thursday, June 16, 2011 10:13 PM
To: 'Miteva, Lina'
Subject: Investments - Transparency

Lina,

As we do not talk these days I need to understand where the proceeds from our investments over the last 2-3 years have gone. You have repeatedly taken control of the situation and put all the income into your account. We bought another house today without me being told. I would like you to detail how much money we made on each transaction (Squirrel, Sugar, etc.) and where is that money is deposited.

Kind Regards,

Nick Robinson CISA, CGEIT

[REDACTED]
Nick Robinson's IT Governance Blog

From: Nick Robinson [REDACTED]
Sent: Saturday, September 03, 2011 4:40 PM
To: Pavel [REDACTED]; Nadia & Parvel Boldt ([REDACTED]); Lina (Tzvetelina) Miteva ([REDACTED])
Subject: Our business relationship and transparency of real-estate transactions.
Importance: High

Lina, Pavel, Nadia,

As you are aware, Lina and I have some marital problems however I would like to highlight a separate issue that relates solely to our joint business relationship. It is important not to mix Lina / my differences with this issue. This issue is about our joint business partnership and each individual's conduct and behavior while working together. Fundamentally the issue is about respect, honesty, transparency and ethics.

Our business relationship was built on friendship and trust. I provided the funds to buy foreclosed properties on the implicit understanding that the four of us jointly decide on what properties to buy and the price point during the sales process. I introduced you to the business model of making money through the foreclosure process and actually located our first property (362 Squirrel Lane). I did not receive one dollar from the sale and continue not to receive anything as of this date. The purchase of the second and third properties (5017 Montibello Drive and 1000 Highbrook Drive) were also made jointly. The purchase of the next property (5017 Montibello Drive) was made without me being adequately consulted and against my will. The purchase and sale last property (17344 Caldwell Rush Circle) was conducted without me being consulted at all. I have been progressively excluded from the real-estate decisions to the point that there is a unwillingness to let me know about any real-estate transactions that have been made and the financial status. I have not been given visibility of where equity is being re-invested and where the proceeds from the sales are going.

Please can all four of us get together in the next couple of days to enable me to get a detailed understanding where the equity is invested and where the proceeds of the sales of the 5 properties was deposited. I also wish for the \$200k home equity line to be immediately repaid. When the HEL has been repaid any remaining funds can be held in trust until Lina and I can resolve our marital issues.

In a joint business venture, I hope you understand the ethical responsibility that each party has to keep each other informed, maintain integrity and trust each other.

If I do not hear from you in 48 hours I will assume that you are unwilling to meet and discuss the matter. Furthermore I will consider this an infringement of my legal rights and will have no option but to seek legal advice which may lead to a lawsuit.

Kind Regards,

Nick Robinson CISA, CGEIT, CRISC

[REDACTED]
[Nick Robinson's IT Governance Blog](#)





Redirect Current Balance and Future Contributions Verification

Transfer deadline is 4:00 pm Eastern time or market close.

The following summary details the transaction you have requested. Please verify the transaction before continuing.

To edit the transaction, click the Edit button. To cancel the transaction, click the Cancel button.

Click the Confirm button to submit your transaction.

Fund Name	Current Holdings	Current Percentage	Current Elections	Projected Holdings	New Transfers & Elections
STABLE FUND	\$97,387.51	72.41	65	\$40,347.66	30 %
EVGRN US GOVERNMENT/I	\$27,662.16	20.57	0	\$47,072.27	35 %
DODGE & COX BALANCED	\$860.64	0.64	5	\$6,724.61	5 %
DODGE & COX STOCK FUND	\$1,871.34	1.39	10	\$13,449.22	10 %
HARTFORD MIDCAP HLS/IA	\$2,060.43	1.53	10	\$13,449.22	10 %
EVGRN SPECIAL VALUE/I	\$2,020.90	1.50	10	\$13,449.22	10 %
WACHOVIA STOCK ESOP	\$2,629.21	1.95	0	\$0.00	0 %
Total	\$134,492.19	100 %	100 %	\$134,492.20	100 %

The transaction you are about to complete includes transferring funds out of either the Wachovia Stock ESOP or the Wachovia Stock Non-ESOP funds, and you will lose your cost basis in the Wachovia common stock allocated to your account to the extent of the transfer. This will be the case even if part or all of the transaction involves moving funds from the Wachovia Stock ESOP fund to the Wachovia Stock Non-ESOP fund. Under the terms of the Wachovia Savings Plan, you may take an in-kind distribution of shares of Wachovia common stock to the extent of your investment in the ESOP and Non-ESOP stock funds, and an in-kind distribution of shares preserves the cost basis of the Wachovia stock distributed. It may or may not be advantageous to you to take a distribution from the Plan in stock with net unrealized appreciation.

By clicking "OK" below, I acknowledge that I have read and understand that the transaction I am about to complete may result in the loss of cost basis in shares of Wachovia stock allocated to my account in the Plan, and I wish to proceed with the transaction.

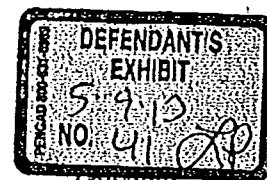
☒ OK

[View your current cost basis now.](#)

Confirm

Edit

Cancel



4/20/2006

Nick A. Robinson

John W. [redacted]

2118

02-21-2000
REVENUE 00016



8-6-2011

Date

Pay to the
Order of

Providence Day School

\$12,438.00

Twelve thousand and four hundred and thirty eight and no/100

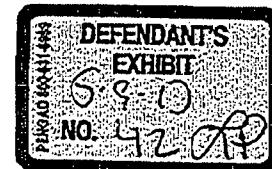


VIRGINIA
Department of State

For

PDS Fees - 3 Ann

N. Robinson



Equitable Apportionment Worksheet

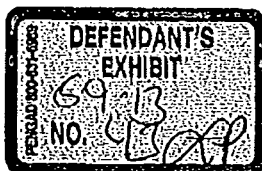
TZVETELINA MITEVA v NICHOLAS ROBINSON

2011DR461905

Wednesday, July 25, 2012

Prepared By: Jennifer McQueen Creech

No.	Asset	Value	Debt	Equity	Allocation	Husband	Wife
1	BB&T Bright Banking x5102	1,556		1,556	Wife		1,556
2	BOA x1318 jt acct W wdrew 2300	2,315		2,315	Wife		2,315
3	BOA jt savings acct	3,824		3,824	Wife		3,824
4	BOA Mny Mrkt Svgs	3,089		3,089	Wife		3,089
5	Wachovia/WF x6340 Free Chkg	12,911		12,911	Wife		12,911
6	Wachovia/WF x8708 KPMny Mrkt	5,074		5,074	Wife		5,074
7	Wachovia/WF Way2Save x 7940	611		611	Wife		611
8	ING Electric Orange 0550	101,165		101,165	Wife		101,165
9	ING Orange CD	2,899		2,899	Wife		2,899



1583

10	6.20.11 tfer ING to WF 6340	100,000	100,000	Wife	100,000
11	Wachovia/WF x7075	40,626	40,626	Husband	40,626
12	BOA x 9587	2,294	2,294	Husband	2,294
13	Ally Interest Chkg x 6337	1,143	1,143	Husband	1,143
14	Ally Online Savings x 6342	8,559	8,559	Husband	8,559
15	First Citizens x 9832	250	250	Wife	250
16	First Citizens Trd Mny Mkt x 6723	13,989	13,989	Wife	13,989
17	5017 Montibello Rd. Charlotte	401,900	401,900	Wife	401,900
18	Ferguson Meadows	56,000	56,000	Wife	56,000
19	4.20.11 wdrwl WF x8708	15,000	15,000	Wife	15,000

Debt

D1	Discover x 6834	-878	-878	Husband	-878
D2	BOA HELOC x7899	-207,921	-207,921	Husband	-207,921
D3	AmEx Costco x 6-22008	-2,877	-2,877	Wife	-2,877

TOTAL:	773,205	-211,676	561,529	-156,177	717,706
				-27.80%	127.80%

Special Notes

Values of accounts are as of August 30, 2011, the date of filing and separation.

Asset #10: "6.20.11 tfer ING to WF x6340" refers to the transfer from the ING Electric Orange account (asset #8) on June 20, 2011 to the Wells Fargo Free Checking Account x 6340. On June 22, 2011, \$15,000 was withdrawn from Wachovia/Wells Fargo account x 8708 and deposited into x 6340. (A19). Mr. Robinson was informed of the purchase of 17344 Caldwell Rush Circle in Cornelius, NC (see attached deeds in which the property was transferred from Mr. Boldt to PowerhighTech Inc, of which he is president, and then sold August 12, 2011 for \$165,000 to a Mr. Dennis Ray Shirk). On June 22, 2011, Ms. Miteva withdrew \$115,521 x 6340 and gave it to Mr. Pavel Boldt for the purchase of 17344 Caldwell Rush Circle in Cornelius, NC.

Asset #17: The property value for 5017 Montibello is based upon the online tax assessor's value for the property as of 7.30.2012.

Asset #18: The value for Ferguson Meadows is based upon the online tax assessor's value for the property as of 7.31.2012.

Asset #19: The withdrawal of this \$15,000 is believed to have been in anticipation of the purchase of 17344 Caldwell Rush Circle in Cornelius, NC on June 22, 2011. IT was withdrawn by counter withdrawal on April 20, 2011 and then \$15,000 was deposited that same day into Wells Fargo account x 6340.

Debt #2: This is the HELOC from which the funds were obtained In November 2009 to purchased the parties' first investment property: 362 Squirrel Lane, Clover, SC. That property was subsequently sold, and the proceeds from the sale of that property on May 14, 2010 (\$240,000) were deposited into the BB&T Investors Deposit Account ~~666666~~ 5536 on May 17, 2010. The funds were then withdrawn on June 8, 2010. It is assumed that the funds were used to purchase 2053 Sugar Pond Court. In any event – the HELOC funds were never repaid, and Mr. Robinson continues to pay monthly on the interest on the HELOC. Proceeds from

subsequent sales of investment properties have been redirected to other purchases of investment properties. At this time, the parties still have Montibello and the Ferguson Meadows properties in their possession. In short, the HELOC funds were "rolled-over" from property to property, culminating in the purchase of Montibello and Ferguson Meadows. Ms. Miteva has control over both the Montibello and Ferguson Meadow properties. She receives \$695 per month for Ferguson Meadows, and has chosen not to re-rent Montibello— Mr. Robinson is holding the debt associated with those properties in the form of the HELOC.

Based upon the total value of the marital estate as of August 30, 2011, and the current distribution of assets and debts, we estimate that Ms. Miteva owes Mr. Robinson approximately \$436,941.50.

Mr. Robinson is also asking that Mr. Miteva repay him for the cost of her daughter's tuition. Mr. Robinson paid the tuition by check number 2118 on August 6, 2011 in the amount of \$12,438. Upon her return from a trip to Bulgaria on August 17, 2011, Ms. Miteva assured Mr. Robinson that she would repay him the tuition for her daughter. Despite several requests for her to pay him, to date, Ms. Miteva has failed to repay the \$12,438. In addition, at the time he agreed to pay the tuition for her daughter, Mr. Robinson had no idea that she intended to file for divorce.

Mr. Robinson is also seeking the \$7,000 he has paid in interest on the HELOC since the parties separated. He has had no benefit from the property in which the funds to repay the HELOC are tied.

STATE OF SOUTH CAROLINA
COUNTY OF YORK

TZVETELINA MITEVA,

Plaintiff,

vs.

NICHOLAS ROBINSON,

Defendant.

IN THE FAMILY COURT OF THE
SIXTEENTH JUDICIAL CIRCUIT

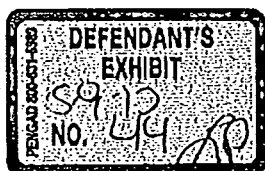
AFFIDAVIT OF ATTORNEY FEES
AND COURT COSTS

File Book No.: 2011DR46-1905

Jennifer McQueen Creech, personally appeared before me and made the following statement under oath:

1. I am the attorney for the Defendant in this matter.
2. I graduated from the University of South Carolina School of Law in 1998 and was admitted to practice in the Courts of South Carolina. Since that time I have been engaged in the practice of law. I am a member in good standing with the South Carolina Bar.
3. The Defendant has agreed to pay me \$250.00 per hour for my professional services, \$100.00 per hour for my legal assistant's services, and has agreed to reimburse me for all court costs and out-of-pocket expenses.
4. I am familiar with the provisions of Rule 407, § 1.5, SCACR, and its guidelines for determining the reasonableness of an attorney's fees. I am also familiar with the holding of Glasscock v. Glasscock, 304 S.C. 133, 403 S.E.2d 313 (1991), regarding attorney's fees in domestic relations cases.
5. The summary of attorney fees and costs associated with the Plaintiff's Complaint filed August 30, 2011, to include the final hearing, totaling \$27,561.29 is attached in the ledger as Exhibit A.

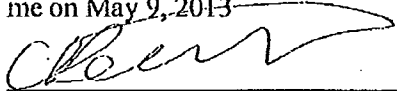
Page 1 of 2



S 287

6. I believe that a reasonable award of attorney's fees and suit money in this matter to date would be Twenty-seven Thousand, Five Hundred, and Sixty-one dollars (Twenty-nine cents) \$27,561.29. I believe it would be reasonable for the Plaintiff to pay these monies directly to the Law Office of Jennifer M. Ash, LLC for disbursement for unpaid fees and reimbursement to the Defendant.

Sworn to and subscribed before
me on May 9, 2013



Notary Public for South Carolina
My Commission Expires: 12/29/2019


Jennifer McQueen Creech
Attorney for Defendant

Client Ledger

ALL DATES

Date	Entry #	Received From/Paid To Explanation	Chq# Rec#	General		Fees	Bld Inv#	Trust Activity			
				RCPTS	Disbs			Acc	Rpts	Disbs	Balance
183		Robinson, Nicholas A.									
09175		Robinson, Nicholas Andrew									Resp Lawyer: JMA
Oct 12/2011	17116	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) FW: Robinson vs. Miteva				25.00	1567				
Oct 12/2011	17123	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) FW: Robinson vs. Miteva				25.00	1567				
Oct 13/2011	16479	Nick Robinson RET - Retainer - Initial	00867	5000.00			1530				
Oct 14/2011	16647	Lawyer: CMP 0.20 Hrs X 100.00 Communicate (with client) RE: Hearing				20.00	1530				
Oct 17/2011	16558	Lawyer: CMP 0.20 Hrs X 100.00 Preparation of new client files				20.00	1530				
Oct 18/2011	16581	Lawyer: CMP 0.20 Hrs X 100.00 Preparation of Notice of Appearance				20.00	1530				
Oct 27/2011	16795	Billing on Invoice 1530 FEES 60.00 RCPTS 60.00			0.00		1530				
Oct 27/2011	16797	RET - Rtnr alloc on Inv: 1530	1530	-5000.00			1530				
Oct 27/2011	16798	RET - Rtnr alloc on Inv: 1530	1530	60.00			1530				
Oct 27/2011	16799	RET - Retainers Carried Forward	1530	4940.00			1567				
Nov 7/2011	17010	Lawyer: CMP 0.20 Hrs X 100.00 Preparation of Acceptance of Service				20.00	1567				
Nov 8/2011	16997	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (with client) RE: Pleadings & court date				10.00	1567				
Nov 11/2011	17136	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (in firm) mssg from Matt Niemiec				10.00	1567				
Nov 11/2011	17198	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (in firm) mssg from Matt Niemiec				25.00	1567				
Nov 15/2011	17103	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) telephone call with Niemiec				25.00	1567				
Nov 15/2011	17118	Lawyer: JMA 1.00 Hrs X 250.00 Meeting with client Meet with Nick Robinson				250.00	1567				
Nov 15/2011	17148	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) RE: telephone call with Niemiec				25.00	1567				
Nov 15/2011	17152	Lawyer: JMA 1.00 Hrs X 250.00 Communicate (other external) P/C with Matt Niemiec RE consent for discovery, mediation				250.00	1567				
Nov 22/2011	17115	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (other external) Robinson				25.00	1567				
Nov 22/2011	17173	Lawyer: CMP 0.20 Hrs X 100.00 Correspondence to Matt Niemiec with cover letter & filed copy of Acceptance of Service				20.00	1567				
Nov 22/2011	17183	Lawyer: CMP 0.30 Hrs X 100.00 Communicate (with client) RE: Acceptance of Service				30.00	1567				
Nov 22/2011	17224	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (other external) agreement				25.00	1567				
Nov 23/2011	17206	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) RE: Robinson				25.00	1567				
Nov 28/2011	17096	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (other external) RE: Robinson				25.00	1567				
Nov 28/2011	17363	Billing on Invoice 1567 FEES 815.00 RCPTS 815.00			0.00		1567				
Nov 28/2011	17365	RET - Rtnr alloc on Inv: 1567	1567	-4940.00			1567				
Nov 28/2011	17366	RET - Rtnr alloc on Inv: 1567	1567	90.00			1567				
Nov 28/2011	17367	RET - Rtnr alloc on Inv: 1567	1567	725.00			1567				
Nov 28/2011	17368	RET - Retainers Carried Forward	1567	4125.00			1598				
Nov 28/2011	17435	Lawyer: JMA 0.20 Hrs X 250.00 Draft/revise review and revision to consent temporary order				50.00	1598				
Nov 28/2011	17437	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (other external) RE: Robinson				25.00	1598				
Nov 28/2011		Lawyer: JMA 0.10 Hrs X 250.00									

Client Ledger

ALL DATES

Date	Entry #	Received From/Paid To Explanation	Chq# Rec#	General		Fees	Bld Inv#	Trust Activity		
				Rpts	Disbs			Acc	Rpts	Disbs
	17438	Communicate (other external) RE: Robinson				25.00	1598			
Nov 28/2011	17441	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (other outside counsel) Miteva v Robinson 2011-DR-46-1905				25.00	1598			
Nov 28/2011	17444	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (with client) RE: court				10.00	1598			
Nov 30/2011	17433	Lawyer: JMA 0.10 Hrs X 100.00 Other John from Niemiec's offc p/u signed Consent Order to take to court to be filed				10.00	1598			
Dec 19/2011	17670	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (with client) RE: Discovery Requests				10.00	1598			
Dec 19/2011	17682	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (other outside counsel) Miteva v Robinson				10.00	1598			
Dec 20/2011	17625	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (with client) Temporary Order				10.00	1598			
Dec 20/2011	17675	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (other outside counsel) Miteva vs. Robinson - Temp Consent Order				10.00	1598			
Dec 27/2011	17621	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) Review Answer & Counterclaim and discovery requests				25.00	1598			
Dec 27/2011	17626	Lawyer: JMA 1.00 Hrs X 250.00 Draft/revise Answer and Counterclaim				250.00	1598			
Dec 27/2011	17630	Lawyer: JMA 1.00 Hrs X 250.00 Draft/revise 1st Interrogatories				250.00	1598			
Dec 27/2011	17635	Lawyer: JMA 1.00 Hrs X 250.00 Draft/revise 1st Requests to Produce				250.00	1598			
Dec 27/2011	17812	Billing on Invoice 1598 FEES 960.00 RCPTS 960.00			0.00		1598			
Dec 27/2011	17814	RET - Rtnr alloc on Inv: 1598	1598	-4125.00			1598			
Dec 27/2011	17815	RET - Rtnr alloc on Inv: 1598	1598	50.00			1598			
Dec 27/2011	17816	RET - Rtnr alloc on Inv: 1598	1598	910.00			1598			
Dec 27/2011	17817	RET - Retainers Carried Forward	1598	3165.00			1631			
Dec 29/2011	17870	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) RE: Review Answer & Counterclaim and discovery requests				25.00	1631			
Dec 29/2011	17805	Lawyer: JMA 0.50 Hrs X 250.00 Draft/revise second draft A/C				125.00	1631			
Dec 29/2011	17892	Lawyer: JMA 0.30 Hrs X 250.00 Draft/revise 1st interrogs with client changes				75.00	1631			
Dec 29/2011	17981	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) RE: Review Answer & Counterclaim and discovery requests				25.00	1631			
Dec 30/2011	17893	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) RE: Review Answer & Counterclaim and discovery requests				25.00	1631			
Jan 2/2012	17901	Lawyer: JMA 0.30 Hrs X 250.00 Preparation of Answer and Counterclaim for filing				75.00	1631			
Jan 2/2012	17909	Lawyer: JMA 0.50 Hrs X 250.00 Draft/revise changes to 1st RTP				125.00	1631			
Jan 2/2012	17915	Lawyer: JMA 0.20 Hrs X 250.00 Draft/revise Answer and Counterclaim final				50.00	1631			
Jan 2/2012	17971	Lawyer: CMP 0.20 Hrs X 100.00 Correspondence to Matt Niemiec with Interr & RTP to Plaintiff- certified delivery				20.00	1631			
Jan 2/2012	17972	Lawyer: CMP 0.10 Hrs X 100.00 Correspondence to see attached				10.00	1631			
Jan 3/2012	17966	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) * same email send to Colletta and discussed in office. Forwarded to me by clientsame day prior to a response being sent. FW: Review Answer & Counterclaim and discovery requests				25.00	1631			
Jan 3/2012	17968	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (in firm) review of				25.00	1631			

Client ledger

ALL DATES

Date	Entry #	Received From/Paid To Explanation	Chq# Rec#	Repts	General Disbs	Fees	Bld Inv#	Acco	Trust Activity Repts	Disbs	Balance
		email to collette and discussion with Collette of how to respond FW: Review Answer & Counterclaim and discovery requests									
Jan 3/2012	17970	Lawyer: CMP 0.20 Hrs X 100.00 Communicate (in firm) FW: Review Answer & Counterclaim and discovery requests				20.00	1631				
Jan 3/2012	17973	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) review of email and phone call to client RE: FW: Review Answer & Counterclaim and discovery requests				25.00	1631				
Jan 3/2012	17974	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) Questions				25.00	1631				
Jan 4/2012	17975	Lawyer: CMP 0.10 Hrs X 100.00 Correspondence from RE: Review Answer & Counterclaim and discovery requests				10.00	1631				
Jan 4/2012	17976	Lawyer: CMP 0.10 Hrs X 100.00 Correspondence from RE: Review Answer & Counterclaim and discovery requests				10.00	1631				
Jan 4/2012	17977	Lawyer: CMP 0.10 Hrs X 100.00 Correspondence from RE: Review Answer & Counterclaim and discovery requests				10.00	1631				
Jan 4/2012	17978	Lawyer: CMP 0.10 Hrs X 100.00 Correspondence from RE: Review Answer & Counterclaim and discovery requests				10.00	1631				
Jan 4/2012	17979	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) RE: Review Answer & Counterclaim and discovery requests				25.00	1631				
Jan 4/2012	17980	Lawyer: CMP 0.10 Hrs X 100.00 Correspondence from RE: Review Answer & Counterclaim and discovery requests				10.00	1631				
Jan 5/2012	17965	Lawyer: CMP 0.10 Hrs X 100.00 Correspondence from RE: Review Answer & Counterclaim and discovery requests				10.00	1631				
Jan 5/2012	17982	Lawyer: CMP 0.10 Hrs X 100.00 Correspondence from RE: Review Answer & Counterclaim and discovery requests				10.00	1631				
Jan 10/2012	17967	Lawyer: CMP 0.40 Hrs X 100.00 Correspondence to Matt Niemiec & Nick with filed copy of Answer & Counterclaim				40.00	1631				
Jan 12/2012	17969	Lawyer: CMP 5.00 Hrs X 100.00 Preparation of discovery responses, print, format, revise, review, organize & copy				500.00	1631				
Jan 12/2012	18082	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (with client) Discovery				10.00	1631				
Jan 16/2012	18122	Lawyer: CMP 0.10 Hrs X 100.00 Telephone call with call from Matt Niemiec				10.00	1631				
Jan 17/2012	18131	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (in firm) FW: Discovery				10.00	1631				
Jan 17/2012	18155	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (other external) FW: Discovery				25.00	1631				
Jan 19/2012	18096	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (other external) discovery Robinson				25.00	1631				
Jan 23/2012	18173	Lawyer: JMA 1.00 Hrs X 250.00 Review of proposed responses to plaintiff's disc requests				250.00	1631				
Jan 24/2012	18189	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) RE: signature needed				25.00	1631				
Jan 24/2012	18193	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) RE: signature needed				25.00	1631				
Jan 24/2012	18273	Lawyer: CMP 0.30 Hrs X 100.00 Communicate (with client) RE: signature needed				30.00	1631				
Jan 25/2012	18181	Lawyer: JMA 1.00 Hrs X 250.00 Meeting with client Meet with Nick				250.00	1631				
Jan 25/2012	18269	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (with client) Attached is for your records				10.00	1631				

Date	Entry #	Received From/Paid To Explanation	Chq# Rec#	General		Fees	Bld ----- Trust Activity -----				
				Repts	Disbs		Inv#	Acc	Repts	Disbs	Balance
Jan 26/2012	18225	Lawyer: CMP 0.40 Hrs X 100.00 Other hand delivered Nick's responses to Niemiec's office				40.00	1631				
Jan 27/2012	18377	Billing on Invoice 1631 FEES 2020.00 RCPTS 2020.00			0.00		1631				
Jan 27/2012	18379	RET - Rtnr alloc on Inv: 1631	1631	-3165.00			1631				
Jan 27/2012	18380	RET - Rtnr alloc on Inv: 1631	1631	770.00			1631				
Jan 27/2012	18381	RET - Rtnr alloc on Inv: 1631	1631	1250.00			1631				
Jan 27/2012	18382	RET - Retainers Carried Forward	1631	1145.00			1762				
Feb 8/2012	18576	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (other outside counsel) call from Matt Niemiec				10.00	1762				
Feb 8/2012	18657	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (other outside counsel) Miteva v Robinson				10.00	1762				
Mar 3/2012	19208	Billing on Invoice 1762 FEES 20.00 RCPTS 20.00			0.00		1762				
Mar 3/2012	19210	RET - Rtnr alloc on Inv: 1762	1762	-1145.00			1762				
Mar 3/2012	19211	RET - Rtnr alloc on Inv: 1762	1762	20.00			1762				
Mar 3/2012	19212	RET - Retainers Carried Forward	1762	1125.00			1833				
Mar 8/2012	19395	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (other outside counsel) regarding insurance on house and taxes				25.00	1833				
Mar 13/2012	19378	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) RE: Insurance - 5017 Montibello Dr., Charlotte, NC 28226				25.00	1833				
Mar 14/2012	19402	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) RE: Insurance - 5017 Montibello Dr., Charlotte, NC 28226				25.00	1833				
Mar 15/2012	19642	Lawyer: JMA 1.00 Hrs X 250.00 Meeting with client Meet with Nick R.				250.00	1833				
Mar 20/2012	19553	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) RE: Additional Evidence - Lina's Bank Accounts				25.00	1833				
Mar 20/2012	19562	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) RE: Additional Evidence - Lina's Bank Accounts				25.00	1833				
Mar 20/2012	19567	Lawyer: CMP 0.20 Hrs X 100.00 Preparation of cover letter and mailed subpoena cert delivery to B.O.A.				20.00	1833				
Mar 20/2012	19571	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) RE: Additional Evidence - Lina's Bank Accounts				25.00	1833				
Mar 20/2012	19583	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (with client) See attached				10.00	1833				
Mar 20/2012	19590	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) review of Additional Evidence - Lina's Bank Accounts				25.00	1833				
Mar 20/2012	19699	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) Re: See attached				25.00	1833				
Mar 22/2012	19550	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (with client) see attached				10.00	1833				
Mar 22/2012	19574	Lawyer: CMP 0.20 Hrs X 100.00 Preparation of cover letter, & mailed subpoena to ING certified delivery				20.00	1833				
Mar 27/2012	19617	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (other outside counsel) RE: Miteva v Robinson				25.00	1833				
Mar 27/2012	19673	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (other outside counsel) Miteva v Robinson				25.00	1833				
Mar 27/2012	19709	Lawyer: CMP 0.20 Hrs X 100.00 Telephone call with calls with Niemiec's office re scheduling of mediation & PTS hearing				20.00	1833				
Mar 27/2012	19711	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (with client) RE: mediation				10.00	1833				

Client Ledger

ALL DATES

Date	Received From/Paid To	Chq#	Repts	General	Disbs	Fees	Bld	Trust Activity	Balance
Entry #	Explanation	Rec#					Inv#	Acco	
Mar 27/2012 19777	Lawyer: JMA 0.20 Hrs X 250.00 Communicate (with client) RE: mediation					50.00	1833		
Mar 28/2012 19747	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) RE: mediation					25.00	1833		
Apr 3/2012 19694	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (with client) Request for hearing					10.00	1833		
Apr 3/2012 19775	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (with client) Re: Notice of hearing & mediation					10.00	1833		
Apr 5/2012 19739	Lawyer: CMP 0.20 Hrs X 100.00 Preparation of Subpoenas to BB&T, First Citizens, and Wells Fargo					20.00	1833		
Apr 9/2012 19808	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (with client) RE: Subpoena					10.00	1833		
Apr 12/2012 19972	Billing on Invoice 1833 FEES 715.00 RCPTS 715.00				0.00		1833		
Apr 12/2012 19974	RET - Rtnr alloc on Inv: 1833	1833	-1125.00				1833		
Apr 12/2012 19975	RET - Rtnr alloc on Inv: 1833	1833	140.00				1833		
Apr 12/2012 19976	RET - Rtnr alloc on Inv: 1833	1833	575.00				1833		
Apr 12/2012 19977	RET - Retainers Carried Forward	1833	410.00				1873		
Apr 16/2012 20037	Lawyer: CMP 1.30 Hrs X 100.00 Preparation of cover letters & subpoena's to ING, FC, BB&T, & BOA and mailed certified					130.00	1873		
Apr 17/2012 20043	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (with client) subpoenas					10.00	1873		
Apr 19/2012 20115	Lawyer: CMP 0.30 Hrs X 100.00 Communicate (other external) RE: Certified Letter to First Citizens Bank South Carolina					30.00	1873		
Apr 20/2012 20095	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (other external) FW: Miteva v. Robinson Subpoena to ING Financial Partners					10.00	1873		
Apr 20/2012 20111	Lawyer: CMP 0.10 Hrs X 100.00 Telephone call with call from Wells Fargo Legal processing					10.00	1873		
Apr 23/2012 20205	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (other external) Ref: U032612001166					10.00	1873		
Apr 23/2012 20505	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (other outside counsel) RE: Miteva vs. Robinson					25.00	1873		
Apr 23/2012 20514	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) FW: Miteva vs. Robinson					25.00	1873		
Apr 23/2012 20585	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) FW: Miteva v Robinson					25.00	1873		
Apr 24/2012 20151	Lawyer: CMP 0.20 Hrs X 100.00 Telephone call with calls with First Citizens- charlotte main, and cust service lines					20.00	1873		
Apr 24/2012 20153	Lawyer: CMP 0.10 Hrs X 100.00 Telephone call with Bank of America legal processing					10.00	1873		
Apr 24/2012 20159	Lawyer: JMA 0.20 Hrs X 250.00 Communicate (other outside counsel) need recrods from ING and First Citizens and waiting on subpoena'd info before mediation.					50.00	1873		
Apr 24/2012 20160	Lawyer: JMA 1.00 Hrs X 250.00 Communicate (other outside counsel) letter to Neimic RE discovery 4.24.12					250.00	1873		
Apr 24/2012 20168	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (in firm) robinson- FC acct					10.00	1873		
Apr 24/2012 20174	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (in firm) FW: Certified Letter to First Citizens Bank South Carolina					10.00	1873		
Apr 24/2012 20179	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (in firm) FW: Miteva v. Robinson Subpoena to ING Financial Partners					10.00	1873		
Apr 24/2012	Lawyer: CMP 0.10 Hrs X 100.00								

Client Ledger

ALL DATES

Date	Entry #	Received From/Paid To Explanation	Chq# Rec#	[----- General -----]		Fees	Bld Inv#	Trust Activity		
				Repts	Diabs			Repts	Diabs	Balance
	20188	Communicate (with client) Attached is for your records				10.00	1873			
Apr 24/2012	20504	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (other outside counsel) Miteva v Robinson				25.00	1873			
Apr 24/2012	20537	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) RE: Miteva vs. Robinson				25.00	1873			
Apr 24/2012	20552	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) RE: Miteva vs. Robinson				25.00	1873			
Apr 24/2012	20578	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) RE: Miteva v Robinson				25.00	1873			
Apr 25/2012	20162	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (other outside counsel) Subpoenas				10.00	1873			
Apr 25/2012	20568	Lawyer: JMA 0.20 Hrs X 250.00 Communicate (with client) RE: Mediation				50.00	1873			
Apr 25/2012	20573	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) RE: Mediation				25.00	1873			
Apr 26/2012	20538	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (other outside counsel) Miteva vs. Robinson				25.00	1873			
Apr 27/2012	20149	Wick Robinson RET - Retainer - additional-CC	01069	2500.00			1873			
Apr 27/2012	20556	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) FW: Miteva vs. Robinson				25.00	1873			
Apr 30/2012	20256	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) Montibello Insurance				25.00	1873			
Apr 30/2012	20264	Lawyer: JMA 0.20 Hrs X 250.00 Communicate (with client) RE: Miteva vs. Robinson				50.00	1873			
Apr 30/2012	20403	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (in firm) FW: Montibello Insurance				25.00	1873			
Apr 30/2012	20450	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) RE: Montibello Insurance				25.00	1873			
Apr 30/2012	20558	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) RE: Miteva vs. Robinson				25.00	1873			
May 1/2012	20396	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (in firm) RE: Montibello Insurance				25.00	1873			
May 1/2012	20401	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (in firm) RE: Montibello Insurance				25.00	1873			
May 1/2012	20412	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) RE: Montibello Insurance				25.00	1873			
May 1/2012	20444	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (in firm) RE: Montibello Insurance				10.00	1873			
May 2/2012	20282	Lawyer: CMP 0.10 Hrs X 100.00 Telephone call with BB&T to request estimate in response to their fax				10.00	1873			
May 2/2012	20310	Lawyer: CMP 0.10 Hrs X 100.00 Telephone call with call from BB&T				10.00	1873			
May 2/2012	20436	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (with client) Letter to Niemiec				10.00	1873			
May 7/2012	20274	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (other outside counsel) RE: Miteva v Robinson				25.00	1873			
May 7/2012	20281	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (other external) RE: Miteva vs. Robinson Mediation				25.00	1873			
May 9/2012	20449	Lawyer: CMP 1.00 Hrs X 68.29 Invoice ck # 2094 mailed to Bank of America for record production				68.29	1873			
May 10/2012	20387	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) FW: Miteva v Robinson				25.00	1873			
May 10/2012	20614	Lawyer: JMA 0.10 Hrs X 250.00 Miteva vs. Robinson - Documents concerning various properties				25.00	1873			
May 10/2012	20617	Lawyer: JMA 0.10 Hrs X 250.00 print attach Miteva vs. Robinson - Documents concerning taxes				25.00	1873			
May 10/2012	20618	Lawyer: JMA 0.10 Hrs X 250.00 print attach Miteva vs.				25.00	1873			

Date		Received From/Paid To		Chq# Ref	ALL DATES General		Fees	Bld Inv#	Trust Activity		Balance
Entry #	Explanation	Repts	Disbs						Repts	Disbs	
	Robinson - Documents concerning First Citizens Checking 2011										
May 10/2012 20623	Lawyer: JMA 0.20 Hrs X 250.00 print attachments Miteva vs. Robinson - Documents concerning AMEX 2010					50.00	1873				
May 10/2012 20631	Lawyer: JMA 0.10 Hrs X 250.00 print attach Miteva vs. Robinson - Documents concerning First Citizens Money Market 2011					25.00	1873				
May 10/2012 20651	Lawyer: JMA 0.30 Hrs X 250.00 print attachments Miteva vs. Robinson - Documents concerning AMEX 2011					75.00	1873				
May 10/2012 20659	Lawyer: JMA 0.10 Hrs X 250.00 print attach Miteva vs. Robinson - Documents from Bulgaria - Second Set					25.00	1873				
May 10/2012 20681	Lawyer: JMA 0.20 Hrs X 250.00 print attachments Miteva vs. Robinson - Documents concerning AMEX 2009					50.00	1873				
May 23/2012 20589	Wells Fargo Invoice --Wells Fargo subpoena records	00013	423.50				1873				
May 23/2012 20591	BB&T Invoice - BB&T records from subpoena	1076	34.50				1873				
May 23/2012 20619	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (with client) BOA records					10.00	1873				
May 23/2012 20621	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (in firm) FW: hearing--TO YOU ONLY!!					25.00	1873				
May 23/2012 20625	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (with client) Wells Fargo					10.00	1873				
May 23/2012 20629	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) got VM					25.00	1873				
May 23/2012 20638	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) RE: Miteva vs. Robinson - Documents from Bulgaria - Second Set					25.00	1873				
May 23/2012 20650	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (in firm) Re: call with Nick					25.00	1873				
May 23/2012 20656	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (with client) HEARING					10.00	1873				
May 23/2012 20662	Lawyer: JMA 0.20 Hrs X 250.00 Communicate (with client) to talk about tomorrow					50.00	1873				
May 23/2012 20675	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (in firm) call with Nick					10.00	1873				
May 23/2012 20676	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) RE: Miteva vs. Robinson - Documents concerning various properties					25.00	1873				
May 23/2012 20682	Lawyer: CMP 1.00 Hrs X 100.00 Preparation of client file and docs for court					100.00	1873				
May 23/2012 20685	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (with client) BB&T 1					10.00	1873				
May 23/2012 20694	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (with client) RE: hearing					10.00	1873				
May 24/2012 20615	Lawyer: JMA 1.00 Hrs X 250.00 Attendance at court ATTC-Pre-trial hearing--Robinson					250.00	1873				
May 25/2012 20839	Billing on Invoice 1873 FEES 2173.29 DISBS 458.00 RCPTS 2631.29		0.00				1873				
May 25/2012 20841	RET - Rtnr alloc on Inv: 1873	1873	-2910.00				1873				
May 25/2012 20842	RET - Rtnr alloc on Inv: 1873	1873	458.00				1873				
May 25/2012 20843	RET - Rtnr alloc on Inv: 1873	1873	548.29				1873				
May 25/2012 20844	RET - Rtnr alloc on Inv: 1873	1873	1625.00				1873				
May 25/2012 20845	RET - Retainers Carried Forward	1873	278.71				1916				
May 31/2012 20901	Nick Robinson RET - Retainer - additional	01096	1000.00				1916				
May 31/2012	Lawyer: CMP 0.20 Hrs X 100.00										

Client Ledger

ALL DATES

Date	Entry #	Received From/Paid To Explanation	Chq# Rec#	-----		Fees	Bld -----		Trust Activity		
				Repts	Disbs		Inv#	Acc	Repts	Disbs	Balance
	20930	Telephone call with calls with OPC & Mediator to try and reschedule mediatio				20.00	1916				
Jun 4/2012	21111	Lawyer: CMP 0.20 Hrs X 100.00 Communicate (other outside counsel) RE: Miteva v Robinson mediation				20.00	1916				
Jun 4/2012	21117	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (with client) RE: mediation reschedule				10.00	1916				
Jun 4/2012	21124	Lawyer: CMP 0.10 Hrs X 100.00 Telephone call with calls with Jim Tucker's office to confirm mediation				10.00	1916				
Jun 7/2012	21129	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) ING Statements				25.00	1916				
Jun 15/2012	21303	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (with client) checking checks/withdrawals 2011/12				10.00	1916				
Jun 15/2012	21309	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (with client) addnl withdrawals				10.00	1916				
Jun 15/2012	21313	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (with client) WF deposits 2009/10				10.00	1916				
Jun 15/2012	21326	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (with client) WF deposits 2011/12				10.00	1916				
Jun 20/2012	21266	Lawyer: JMA 1.00 Hrs X 250.00 Draft/revise PTSO				250.00	1916				
Jun 20/2012	21271	Lawyer: JMA 0.10 Hrs X 250.00 Draft/revise verification of consultation				25.00	1916				
Jun 22/2012	21269	Lawyer: CMP 0.10 Hrs X 100.00 Telephone call with Judge Guess's office				10.00	1916				
Jun 22/2012	21293	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (in firm) Re: call from Nick R. wants to speak with you				25.00	1916				
Jun 22/2012	21315	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (in firm) call from Nick R. wants to speak with you				10.00	1916				
Jun 25/2012	21369	Lawyer: CMP 0.20 Hrs X 100.00 Telephone call with calls from & to Nick				20.00	1916				
Jun 25/2012	21386	Lawyer: CMP 0.20 Hrs X 100.00 Correspondence to Judge Guess with Judgment form and PTS Order & ret envelope				20.00	1916				
Jun 26/2012	21388	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (with client) RE: Over 30 days to produce ING and HUD statements				10.00	1916				
Jun 28/2012	21422	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (other outside counsel) Miteva v Robinson				25.00	1916				
Jun 28/2012	21431	Lawyer: JMA 0.50 Hrs X 250.00 Communicate (with client) Preparation of for and Call in from Nick Robinson				125.00	1916				
Jun 28/2012	21443	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (other outside counsel) RE: Robinson v Miteva mediation				10.00	1916				
Jul 6/2012	21623	Billing on Invoice 1916 FEES 655.00 RCPTS 655.00			0.00		1916				
Jul 6/2012	21625	RET - Rtnr alloc on Inv: 1916	1916	-1278.71			1916				
Jul 6/2012	21626	RET - Rtnr alloc on Inv: 1916	1916	180.00			1916				
Jul 6/2012	21627	RET - Rtnr alloc on Inv: 1916	1916	475.00			1916				
Jul 6/2012	21628	RET - Retainers Carried Forward Nick Robinson	1916	623.71			1957				
Jul 12/2012	21729	RET - Retainer - additional	01137	1000.00			1957				
Jul 12/2012	21759	Lawyer: CMP 0.50 Hrs X 100.00 Receipt and review of print, tab, and determine missing docs from 6.1 responses from Niemiec				50.00	1957				
Jul 12/2012	21766	Lawyer: JMA 0.50 Hrs X 250.00 Communicate (other outside counsel) letter to MATT RE disc respons recvd 7.2.12				125.00	1957				
Jul 12/2012	21769	Lawyer: JMA 1.00 Hrs X 250.00 Meeting with client Meet with				250.00	1957				

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				Rpts	Disbs			Acc	Rpts	Disbs	
Jul 12/2012	21802	Nick Robinson- Lawyer: CMP 0.10 Hrs X 100.00 Communicate (with client) FW: Miteva v Robinson - Bulgarian Bank Statements				10.00	1957				
Jul 12/2012	21807	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (with client) FW: Miteva v Robinson - ING Statements 2011				10.00	1957				
Jul 12/2012	21813	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (with client) FW: Miteva v Robinson - ING Statements 2012				10.00	1957				
Jul 12/2012	21817	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (with client) FW: Miteva v Robinson - ING Statements 2010 (remainder)				10.00	1957				
Jul 12/2012	21821	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (with client) FW: Miteva v Robinson - ING Statements 2008-2010				10.00	1957				
Jul 12/2012	21826	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (with client) FW: Miteva v Robinson - ING Statements				10.00	1957				
Jul 12/2012	21842	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (in firm) RE: Miteva v Robinson - HUDS				25.00	1957				
Jul 13/2012	21781	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (with client) See attached				10.00	1957				
Jul 13/2012	21801	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (other outside counsel) Miteva v Robinson				10.00	1957				
Jul 13/2012	21819	Lawyer: CMP 0.10 Hrs X 100.00 Correspondence to mailed Jen's letter of today to Niemiec				10.00	1957				
Jul 18/2012	21840	Lawyer: CMP 0.30 Hrs X 100.00 Preparation of copies of Pre-Trial Scheduling Order & took to court to be filed				30.00	1957				
Jul 24/2012	21987	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) Mediation packet				25.00	1957				
Jul 25/2012	21937	Lawyer: JMA 3.50 Hrs X 250.00 Review/analyze preparation of Equitable Distribution Worksheet				875.00	1957				
Jul 25/2012	21940	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) Additional Information that you requested				25.00	1957				
Jul 25/2012	21945	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) RE: Wells Fargo 401K				25.00	1957				
Jul 27/2012	22026	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (with client) RE: Mediation - Position Document				10.00	1957				
Jul 27/2012	22088	Lawyer: CMP 0.30 Hrs X 100.00 Preparation of Certificate of Service and mailed PTSO to Matt Niemiec				30.00	1957				
Jul 30/2012	22058	Lawyer: JMA 0.10 Hrs X 250.00 Review of client changes to draft via RE: Please review attached.				25.00	1957				
Jul 30/2012	22063	Lawyer: JMA 3.50 Hrs X 250.00 Preparation of of ED worksheet				875.00	1957				
Jul 31/2012	22016	Jim Tucker mediation - deposit to Jim Tucker	1087		500.00		1957				
Jul 31/2012	22073	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (other outside counsel) RE: Miteva vs. Robinson Mediation				10.00	1957				
Jul 31/2012	22074	Lawyer: JMA 0.10 Hrs X 250.00 Draft/revise redraft of ED worksheet with client changes				25.00	1957				
Jul 31/2012	22096	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) RE: Please review attached.				25.00	1957				
Aug 2/2012	22050	Lawyer: JMA 7.00 Hrs X 250.00 mediation Mediation-here/upstairs- Robinson				1750.00	1957				
Aug 3/2012	22249	Billing on Invoice 1957 FEES 4270.00 DISBS 500.00 RCPTS 1623.71			0.00		1957				
Aug 3/2012	22251	RET - Rtnr alloc on Inv: 1957	1957	-1623.71			1957				

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Entry #	Explanation	Rec#					Inv#	Acc	
Aug 3/2012	RET - Rtnr alloc on Inv: 1957	1957		500.00			1957		
Aug 3/2012	RET - Rtnr alloc on Inv: 1957	1957		57.90			1957		
Aug 3/2012	RET - Rtnr alloc on Inv: 1957	1957		1065.81			1957		
Aug 28/2012	Nick Robinson								
22673	PMT - Invoice - CC- (from total \$4146.29 payment)	01189		2984.18					
Aug 28/2012	Nick Robinson								
22674	PMT - Invoice - CC- (from total \$4146.29 payment)	01189		162.11					
Aug 28/2012	Nick Robinson								
22676	RET - Retainer - additional from CC- payment remainder	01190		1000.00			2005		
Aug 30/2012	Lawyer: JMA 0.10 Hrs X 250.00					25.00	2005		
22700	Communicate (with client) meeting with Mat Niemiec								
Aug 30/2012	Lawyer: JMA 0.20 Hrs X 250.00					50.00	2005		
22753	Communicate (with client) RE: meeting with Mat Niemiec								
Aug 30/2012	Lawyer: JMA 0.10 Hrs X 250.00					25.00	2048		
23155	Communicate (with client) RE: meeting with Mat Niemiec								
Sep 4/2012	Lawyer: CMP 0.10 Hrs X 100.00					10.00	2005		
22711	Communicate (with client) RE: Thank you								
Sep 6/2012	Lawyer: CMP 0.10 Hrs X 100.00					10.00	2048		
23119	Communicate (with client) The attached is for your records								
Sep 6/2012	Lawyer: JMA 0.10 Hrs X 250.00					25.00	2048		
23148	Communicate (with client) For Discussion Tomorrow								
Sep 7/2012	Lawyer: JMA 1.50 Hrs X 250.00					375.00	2005		
22758	Meeting with client Meet with Nick R.								
Sep 7/2012	Billing on Invoice 2005								
22975	FEES 460.00				0.00		2005		
	RCPTS 460.00								
Sep 7/2012	RET - Rtnr alloc on Inv: 2005	2005		-1000.00			2005		
Sep 7/2012	RET - Rtnr alloc on Inv: 2005	2005		10.90			2005		
Sep 7/2012	RET - Rtnr alloc on Inv: 2005	2005		450.00			2005		
Sep 7/2012	RET - Retainers Carried Forward	2005		540.00			2048		
Sep 8/2012	Lawyer: JMA 0.20 Hrs X 250.00					50.00	2048		
23143	Review of attachments and email Uncovering the Evidence for 17344 Caldwell Rush Circle, Cornelius, NC								
Sep 12/2012	Lawyer: JMA 0.10 Hrs X 250.00					25.00	2048		
23129	Communicate (other outside counsel) TO RESCHEDULE								
Sep 12/2012	Lawyer: JMA 0.10 Hrs X 250.00					25.00	2048		
23134	Communicate (other external) to Julie Bailey								
Sep 13/2012	Lawyer: JMA 0.10 Hrs X 250.00					25.00	2048		
23138	Communicate (with client) RE: Uncovering the Evidence for 17344 Caldwell Rush Circle, Cornelius, NC								
Sep 17/2012	Lawyer: JMA 1.50 Hrs X 250.00					375.00	2048		
23301	Communicate (other outside counsel) meeting with Matt Niemiec								
Sep 18/2012	Lawyer: JMA 5.00 Hrs X 250.00					1250.00	2048		
23238	Preparation of for meeting with Matt Niemiec								
Sep 19/2012	Lawyer: CMP 0.10 Hrs X 100.00					10.00	2048		
23237	Communicate (with client) pre-trial hearing								
Sep 19/2012	Lawyer: CMP 0.10 Hrs X 100.00					10.00	2048		
23290	Communicate (other outside counsel) RE: Tzvetelina Miteva vs. Nicholas Robinson PTSO 11-1905								
Sep 19/2012	Lawyer: CMP 0.10 Hrs X 100.00					10.00	2048		
23300	Communicate (other external) RE: Tzvetelina Miteva vs. Nicholas Robinson PTSO 11-1905								
Sep 20/2012	Lawyer: CMP 1.00 Hrs X 25.00					25.00	2048		
23245	Other Court filing fee- request for pre-trial OPER ck # 2132								
Sep 20/2012	Lawyer: CMP 0.40 Hrs X 100.00					40.00	2048		
23260	Preparation of Request for Pre-trial and took to court to be filed								
Sep 21/2012	Lawyer: JMA 0.10 Hrs X 250.00					25.00	2048		
23338	Communicate (with client) Re: Court Document								

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Entry #	Explanation	Rec#	Rpts	Disbs	Inv# Acc
Sep 30/2012	Billing on Invoice 2048				
23621	FEES 1930.00			0.00	2048
	RCPTS 540.00				
Sep 30/2012	RET - Rtnr alloc on Inv: 2048	2048	-540.00		2048
Sep 30/2012	RET - Rtnr alloc on Inv: 2048	2048	29.38		2048
Sep 30/2012	RET - Rtnr alloc on Inv: 2048	2048	510.62		2048
Oct 1/2012	Lawyer: JMA 0.10 Hrs X 250.00				
24000	Communicate (other outside counsel) Miteva v Robinson			25.00	2089
Oct 2/2012	Lawyer: JMA 0.10 Hrs X 250.00				
23966	Communicate (other outside counsel) RE: Miteva v Robinson			25.00	2089
Oct 3/2012	Lawyer: JMA 0.10 Hrs X 250.00				
23906	Communicate (with client) RE: Status			25.00	2089
Oct 12/2012	Lawyer: JMA 0.10 Hrs X 250.00				
23954	Communicate (with client) RE: Lina is getting new counsel			25.00	2089
Oct 22/2012	Lawyer: CMP 0.10 Hrs X 100.00				
24103	Communicate (with client) RE: Contingency			10.00	2089
Oct 25/2012	Lawyer: JMA 1.00 Hrs X 250.00				
24161	Meeting with client Meet with Nick R.			250.00	2089
Oct 25/2012	Lawyer: CMP 0.10 Hrs X 100.00				
24188	Telephone call with vm to Nieniec's office			10.00	2089
Oct 26/2012	Lawyer: JMA 0.10 Hrs X 250.00				
24120	Communicate (with client) My Thoughts / Position			25.00	2089
Oct 26/2012	Lawyer: CMP 0.50 Hrs X 100.00				
24650	Preparation of Affidavit of Service & filed at court, mailed Notice of Pre-trial to Tony Jones			50.00	2171
Oct 29/2012	Billing on Invoice 2089				
24408	FEES 395.00			0.00	2089
	RCPTS 395.00				
Oct 29/2012	RET - Rtnr alloc on Inv: 2089	2089	-1000.00		2089
Oct 29/2012	RET - Rtnr alloc on Inv: 2089	2089	20.00		2089
Oct 29/2012	RET - Rtnr alloc on Inv: 2089	2089	375.00		2089
Oct 29/2012	RET - Retainers Carried Forward	2089	605.00		2171
Oct 30/2012	Nick Robinson				
24238	PMT - Invoice -CC	01254	1314.38		
Oct 30/2012	Nick Robinson				
24239	PMT - Invoice -CC	01254	75.62		
Oct 30/2012	Nick Robinson				
24241	RET - Retainer - additional- CC	01255	1000.00		2089
Nov 2/2012	Lawyer: JMA 0.10 Hrs X 250.00				
24567	Communicate (other outside counsel) spoke with Debra at Tony's office			25.00	2171
Nov 2/2012	Lawyer: JMA 0.10 Hrs X 250.00				
24695	Communicate (other external) check on hrg for next week - no answer Lisa or Rinne			25.00	2171
Nov 7/2012	Lawyer: JMA 0.10 Hrs X 250.00				
24670	Communicate (with client) Re: Pre-Trial Hearing			25.00	2171
Nov 7/2012	Lawyer: JMA 0.10 Hrs X 250.00				
24678	Communicate (with client) Re: Pre-Trial Hearing			25.00	2171
Nov 8/2012	Lawyer: CMP 0.10 Hrs X 100.00				
24600	Communicate (with client) review for tomorrow			10.00	2171
Nov 8/2012	Lawyer: JMA 0.10 Hrs X 250.00				
24654	Communicate (with client) RE: Pre-Trial Hearing			25.00	2171
Nov 9/2012	Lawyer: JMA 1.00 Hrs X 250.00				
25322	Attendance at court ATTC- Pre-trial- Robinson			250.00	2171
Nov 15/2012	Lawyer: CMP 0.10 Hrs X 100.00				
24610	Communicate (with client) RE: Notice of Final			10.00	2171
Nov 19/2012	Lawyer: JMA 0.20 Hrs X 250.00				
24803	Review of PTSC and response to OFC approving order			50.00	2171
Nov 28/2012	Lawyer: CMP 0.10 Hrs X 100.00				
24823	Communicate (with client) RE: see attached			10.00	2171
Nov 30/2012	Billing on Invoice 2171				
25332	FEES 505.00			0.00	2171
	RCPTS 505.00				
Nov 30/2012					

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				Repts	Disbs		Inv#	Acc	Repts	Disbs	Balance
	25334	RET - Rtnr alloc on Inv: 2171	2171	-605.00			2171				
Nov 30/2012	25335	RET - Rtnr alloc on Inv: 2171	2171	80.00			2171				
Nov 30/2012	25336	RET - Rtnr alloc on Inv: 2171	2171	425.00			2171				
Nov 30/2012	25337	RET - Retainers Carried Forward	2171	100.00			2210				
Dec 2/2012	25388	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) Immediate Action Requested				25.00	2210				
Dec 2/2012	25551	Lawyer: JMA 0.20 Hrs X 250.00 Communicate (with client) Re: Immediate Action Requested				50.00	2210				
Dec 2/2012	25557	Lawyer: JMA 0.20 Hrs X 250.00 Communicate (with client) Re: Immediate Action Requested				50.00	2210				
Dec 3/2012	25527	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (other outside counsel) to try to schedule a time to speak with Tony RE house and HELOC and access				25.00	2210				
Dec 3/2012	25537	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) Re: Immediate Action Requested				25.00	2210				
Dec 4/2012	25396	Lawyer: JMA 0.10 Hrs X 250.00 Re: Tony Jones				25.00	2210				
Dec 4/2012	25409	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) Tony Jones				25.00	2210				
Dec 5/2012	25359	Nick Robinson RET - Retainer - additional CC	558633	1000.00			2210				
Dec 5/2012	25504	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) RE: Tony Jones				25.00	2210				
Dec 12/2012	25450	Lawyer: JMA 0.20 Hrs X 250.00 Communicate (other outside counsel) schedule time to meet with Tony				50.00	2210				
Dec 12/2012	25524	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) meeting with Tony Jones				25.00	2210				
Dec 12/2012	25636	Lawyer: JMA 0.10 Hrs X 0.00 Review of review ledger				0.00	2210				
Dec 27/2012	25794	Billing on Invoice 2210 FEES 325.00 RCPTS 325.00			0.00		2210				
Dec 27/2012	25796	RET - Rtnr alloc on Inv: 2210	2210	-1100.00			2210				
Dec 27/2012	25797	RET - Rtnr alloc on Inv: 2210	2210	325.00			2210				
Dec 27/2012	25798	RET - Retainers Carried Forward	2210	775.00			2258				
Jan 11/2013	26045	Lawyer: JMA 0.30 Hrs X 250.00 Review of PPT Lina Trial				75.00	2258				
Jan 11/2013	26046	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) FW: Investments - Transparency				25.00	2258				
Jan 11/2013	26058	Lawyer: JMA 1.00 Hrs X 250.00 Review of prior offers and client's requests				250.00	2258				
Jan 11/2013	26059	Lawyer: JMA 0.70 Hrs X 250.00 Meeting with client Meet with Nick Robinson				175.00	2258				
Jan 11/2013	26065	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) FW: Please Read Thoroughly - Imminent Legal Action				25.00	2258				
Jan 17/2013	26221	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) Real Estate Transactions and Supporting Evidence				25.00	2258				
Jan 18/2013	26132	Lawyer: JMA 1.00 Hrs X 250.00 Communicate (other outside counsel) with OPC at Tony's office				250.00	2258				
Jan 18/2013	26208	Lawyer: JMA 0.20 Hrs X 250.00 Review of updated PPT from client				50.00	2258				
Jan 22/2013	26286	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) RE: What happened today ?				25.00	2258				
Jan 23/2013	26199	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (with client) Please see attached				10.00	2258				
Jan 24/2013	26135	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) RE: Please see attached				25.00	2258				
Jan 30/2013	26314	Nick Robinson RET - Retainer - additional CC	558682	1160.00			2258				
Jan 31/2013	26547	Billing on Invoice 2258 FEES 935.00			0.00		2258				

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			Repts	Disbs			Repts	Disbs	Balance
Jan 31/2013	RCPTS 935.00								
26549	RET - Rtnr alloc on Inv: 2258	2258	-1935.00			2258			
Jan 31/2013	26550 RET - Rtnr alloc on Inv: 2258	2258	10.00			2258			
Jan 31/2013	26551 RET - Rtnr alloc on Inv: 2258	2258	925.00			2258			
Jan 31/2013	26552 RET - Retainers Carried Forward	2258	1000.00			2301			
Feb 6/2013	26647 Lawyer: JMA 0.10 Hrs X 250.00 Communicate (other outside counsel) Re: Miteva v. Robinson				25.00	2301			
Feb 7/2013	26824 Lawyer: JMA 0.10 Hrs X 250.00 Communicate (other outside counsel) RE MEDIATION				25.00	2301			
Feb 8/2013	26825 Lawyer: JMA 0.10 Hrs X 250.00 Communicate (other outside counsel) re mediation				25.00	2301			
Feb 11/2013	26826 Lawyer: JMA 0.10 Hrs X 250.00 Communicate (other outside counsel) re mediation and stipulation as to exhibits or deposition necessary				25.00	2301			
Feb 12/2013	26744 Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) RE: Entry Criteria for Mediation				25.00	2301			
Feb 12/2013	26749 Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) Entry Criteria for Mediation				25.00	2301			
Feb 12/2013	26757 Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) RE: Entry Criteria for Mediation				25.00	2301			
Feb 12/2013	26827 Lawyer: JMA 0.20 Hrs X 250.00 Communicate (other outside counsel) that client is agreeable to med if rentals are marital and need answer by fri				50.00	2301			
Feb 14/2013	26867 Lawyer: JMA 0.10 Hrs X 250.00 Communicate (in firm) msg from Tony				25.00	2301			
Feb 14/2013	26921 Lawyer: JMA 0.50 Hrs X 250.00 Communicate (other outside counsel) letter to Tony re mediation and stipulation to documents				125.00	2301			
Feb 19/2013	27041 Lawyer: CMP 0.10 Hrs X 100.00 Communicate (with client) see attached				10.00	2301			
Feb 19/2013	27047 Lawyer: CMP 0.10 Hrs X 100.00 Communicate (other outside counsel) Miteva v Robinson				10.00	2301			
Feb 21/2013	26927 Lawyer: JMA 0.10 Hrs X 250.00 Communicate (other outside counsel) his client is willing to mediate and is reviewing list of exhibits				25.00	2301			
Feb 21/2013	27043 Lawyer: CMP 0.30 Hrs X 100.00 Communicate (other outside counsel) FW: Miteva v Robinson				30.00	2301			
Feb 21/2013	27433 Lawyer: CMP 0.20 Hrs X 100.00 Communicate (other external) FW: Miteva v Robinson				20.00	2349			
Feb 22/2013	26978 Lawyer: JMA 0.10 Hrs X 250.00 Communicate (other outside counsel) robinson				25.00	2301			
Feb 22/2013	26992 Lawyer: JMA 0.10 Hrs X 250.00 Communicate (other external) with Lindsey at Jim's office - to resched mediation if poss				25.00	2301			
Feb 22/2013	26999 Lawyer: JMA 0.10 Hrs X 250.00 Communicate (other outside counsel) to Tony RE med 3.2.13 instead of 3.9.13				25.00	2301			
Feb 22/2013	27023 Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) RE: Heads Up				25.00	2301			
Feb 22/2013	27036 Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) Heads Up				25.00	2301			
Feb 25/2013	27007 Lawyer: JMA 0.10 Hrs X 250.00 Communicate (other outside counsel) HUDS and letter				25.00	2301			
Feb 25/2013	27013 Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) RE: Heads Up				25.00	2301			
Feb 25/2013	27014 Lawyer: JMA 0.10 Hrs X 250.00 Communicate (other external) RE: Miteva v. Robinson				25.00	2301			
Feb 25/2013	27020 Lawyer: CMP 0.10 Hrs X 100.00 Communicate (in firm) re				10.00	2301			

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			Repts	Disbs			Acc	Rpts	Disbs	Balance
Feb 25/2013 27024	stipulation for Robinson Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) RE: Heads Up				25.00	2301				
Feb 25/2013 27032	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (other outside counsel) RE: Miteva v Robinson				10.00	2301				
Feb 25/2013 27058	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) RE: Heads Up				25.00	2301				
Feb 26/2013 27356	Lawyer: JMA 0.20 Hrs X 250.00 Communicate (other outside counsel) Robinson				50.00	2349				
Feb 28/2013 27241	Billing on Invoice 2301 FEES 720.00 RCPTS 720.00			0.00		2301				
Feb 28/2013 27243	RET - Rtnr alloc on Inv: 2301	2301	-1000.00			2301				
Feb 28/2013 27244	RET - Rtnr alloc on Inv: 2301	2301	70.00			2301				
Feb 28/2013 27245	RET - Rtnr alloc on Inv: 2301	2301	650.00			2301				
Feb 28/2013 27246	RET - Retainers Carried Forward	2301	280.00			2349				
Mar 5/2013 27464	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (with client) RE: retirement accounts				10.00	2349				
Mar 6/2013 27320	Lawyer: JMA 0.20 Hrs X 250.00 Communicate (with client) RE: Motion for Relief				50.00	2349				
Mar 6/2013 27432	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) RE: Motion for Relief				25.00	2349				
Mar 6/2013 27452	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (with client) RE: Motion for Relief				10.00	2349				
Mar 8/2013 27324	Lawyer: JMA 0.40 Hrs X 250.00 Other mtng with Judge Guess and Tony Jones at FC				100.00	2349				
Mar 8/2013 27354	Lawyer: JMA 0.20 Hrs X 250.00 Communicate (other outside counsel) to TJ re status of request: to continue				50.00	2349				
Mar 8/2013 27365	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) RE Ct and HELOC and next steps				25.00	2349				
Mar 11/2013 27500	Lawyer: JMA 0.10 Hrs X 250.00 Review of Miteva v. Robinson Proposed Order of Continuance.pdf				25.00	2349				
Mar 12/2013 27554	Lawyer: CMP 0.20 Hrs X 100.00 Communicate (with client) RE: appt				20.00	2349				
Mar 21/2013 27826	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (with client) Order				10.00	2349				
Mar 22/2013 27703	Lawyer: JMA 1.00 Hrs X 250.00 Meeting with client Meet with Nick R.				250.00	2349				
Mar 22/2013 27769	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (other outside counsel) Miteva v Robinson				25.00	2349				
Mar 22/2013 27782	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) Further thoughts on the depositions				25.00	2349				
Mar 26/2013 27792	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (with client) FW: Miteva v Robinson Final				10.00	2349				
Mar 26/2013 27797	Lawyer: CMP 0.20 Hrs X 100.00 Communicate (other outside counsel) RE: Miteva v Robinson				20.00	2349				
Mar 26/2013 27803	Lawyer: CMP 0.20 Hrs X 100.00 Communicate (with client) RE: final hearing				20.00	2349				
Mar 26/2013 27838	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (other external) associate for deposition				25.00	2349				
Mar 31/2013 28044	Billing on Invoice 2349 FEES 770.00 RCPTS 280.00			0.00		2349				
Mar 31/2013 28046	RET - Rtnr alloc on Inv: 2349	2349	-280.00			2349				
Mar 31/2013 28047	RET - Rtnr alloc on Inv: 2349	2349	43.64			2349				
Mar 31/2013 28048	RET - Rtnr alloc on Inv: 2349	2349	236.36			2349				
Apr 1/2013 28105	Nick Robinson PMT - Invoice - CC	558743	413.64							
Apr 1/2013 28106	Nick Robinson PMT - Invoice - CC	558743	76.36							
Apr 1/2013	Nick Robinson									

Client Ledger

ALL DATES

Date	Entry #	Received From/Paid To Explanation	Chq# Rec#	General	Repts	Disbs	Fees	Bld	Inv#	Acc	Trust Activity	Repts	Disbs	Balance
	28108	RET - Retainer - additional	558744		1000.00			2392						
Apr 2/2013	28122	Lawyer: CMP 0.10 Hrs X 100.00					10.00	2392						
Apr 2/2013	28144	Communicate (in firm) FW: Notice					30.00	2392						
Apr 9/2013	28246	Lawyer: JMA 0.20 Hrs X 250.00					50.00	2392						
		Communicate (other external) with Pam Pearson RE foreign subpoena												
Apr 12/2013	28281	Lawyer: JMA 0.10 Hrs X 250.00					25.00	2392						
		Communicate (other outside counsel) RE: Miteva v. Robinson depositions												
Apr 16/2013	28338	Lawyer: CMP 0.10 Hrs X 100.00					10.00	2392						
		Communicate (other outside counsel) Tony Jone's office re interpreter												
Apr 16/2013	28390	Lawyer: JMA 0.10 Hrs X 250.00					25.00	2392						
		Communicate (in firm) FW: Miteva v. Robinson depositions												
Apr 16/2013	28392	Lawyer: CMP 0.20 Hrs X 100.00					20.00	2392						
		Telephone call with calls to Pam Pearson's office re depo												
Apr 16/2013	28403	Lawyer: JMA 0.10 Hrs X 250.00					25.00	2392						
		Communicate (in firm) Subpoena to Boldts.docx												
Apr 17/2013	28364	Lawyer: CMP 0.10 Hrs X 100.00					10.00	2392						
		Communicate (in firm) RE: Depositions												
Apr 18/2013	28322	Nick Robinson	558765		2500.00			2392						
Apr 18/2013	28351	RET - Retainer - additional CC												
		Lawyer: CMP 0.20 Hrs X 100.00					20.00	2392						
		Communicate (in firm) FW: Depositions												
Apr 18/2013	28401	Lawyer: JMA 0.10 Hrs X 250.00					25.00	2392						
		Communicate (other external) subpoena												
Apr 18/2013	28418	Lawyer: JMA 0.10 Hrs X 250.00					25.00	2392						
		Communicate (other outside counsel) Letter dated 4.18.13												
Apr 19/2013	28366	Lawyer: CMP 0.10 Hrs X 100.00					10.00	2392						
		Communicate (other outside counsel) interpreter list												
Apr 19/2013	28433	Lawyer: JMA 0.10 Hrs X 250.00					25.00	2392						
		Communicate (with client) RE: Pavel												
Apr 19/2013	28481	Lawyer: CMP 0.10 Hrs X 100.00					10.00	2392						
		Communicate (other outside counsel) RE: interpreter list												
Apr 22/2013	28454	Lawyer: JMA 0.10 Hrs X 250.00					25.00	2392						
		Communicate (with client) Re: Pavel												
Apr 22/2013	28490	Lawyer: CMP 0.30 Hrs X 100.00					30.00	2392						
		Communicate (in firm) RE: Interpreter & discuss with Jen the options												
Apr 22/2013	28511	Lawyer: CMP 0.30 Hrs X 100.00					30.00	2392						
		Telephone call with calls with FLS re interpreter												
Apr 22/2013	28525	Lawyer: CMP 0.20 Hrs X 100.00					20.00	2392						
		Telephone call with calls to private translators												
Apr 22/2013	28545	Lawyer: CMP 0.30 Hrs X 100.00					30.00	2392						
		Telephone call with several calls with Language Works												
Apr 23/2013	28498	Lawyer: CMP 0.10 Hrs X 100.00					10.00	2392						
		Communicate (other outside counsel) RE: Miteva v Robinson												
Apr 24/2013	28482	Lawyer: CMP 0.30 Hrs X 100.00					30.00	2392						
		Communicate (other external) RE:												
Apr 24/2013	28484	Lawyer: CMP 0.10 Hrs X 100.00					10.00	2392						
		Communicate (with client) see attached												
Apr 24/2013	28489	Lawyer: CMP 0.10 Hrs X 100.00					10.00	2392						
		Communicate (other outside counsel) RE: Bulgarian translation												
Apr 24/2013	28507	Lawyer: CMP 0.10 Hrs X 100.00					10.00	2392						
		Telephone call to client re interpreter												
Apr 24/2013	28537	Lawyer: JMA 0.50 Hrs X 250.00					125.00	2392						
		Communicate (with client) CALL IN FROM NICK												
Apr 26/2013	28478	Lawyer: CMP 0.10 Hrs X 100.00					10.00	2392						
		Communicate (with client) see attached												
Apr 26/2013	28494	Lawyer: CMP 0.40 Hrs X 100.00					40.00	2392						
		Other on-line research of interpreters												
Apr 26/2013		Lawyer: CMP 0.30 Hrs X 100.00												

Client Ledger

ALL DATES

Date	Entry #	Received From/Paid To Explanation	Chgt Rec#	General		Fees	Bld		Trust Activity		
				Repts	Disbs		Inv#	Acc	Repts	Disbs	Balance
	28580	Preparation of Jen's transcribed letter to Tony & mailed				30.00	2392				
Apr 29/2013	28614	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) Next Steps				25.00	2392				
Apr 29/2013	28631	Lawyer: CMP 0.10 Hrs X 250.00 Communicate (with client) RE: Next Steps				25.00	2392				
Apr 29/2013	28912	Lawyer: JMA 2.00 Hrs X 250.00 Other DEPO- Vlatka Miteva- for Robinson & Tony's office				500.00					
Apr 30/2013	28607	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) RE: Next Steps				25.00	2392				
Apr 30/2013	28622	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (with client) Please see attached				10.00	2392				
Apr 30/2013	28651	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) RE: Next Steps				25.00	2392				
Apr 30/2013	28822	Billing on Invoice 2392 FEES 840.00 RCPTS 840.00			0.00		2392				
Apr 30/2013	28824	RET - Rtnr alloc on Inv: 2392	2392	-3500.00			2392				
Apr 30/2013	28825	RET - Rtnr alloc on Inv: 2392	2392	415.00			2392				
Apr 30/2013	28826	RET - Rtnr alloc on Inv: 2392	2392	425.00			2392				
Apr 30/2013	28827	RET - Retainers Carried Forward	2392	2660.00							
May 2/2013	28885	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) Letter from Lina to Nick- Custody of Anna				25.00					
May 3/2013	28935	Mike Channeil Invoice - attempted process service & stake out Invoice #13-050	1157	450.00							
May 3/2013	28937	Dallas Reporting Invoice - copy of depo transcript	1161	85.00							
May 3/2013	28943	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) Inconsistencies between the interrogatories and Lina's Mom's statement				25.00					
May 3/2013	28944	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) RE: Letter from Lina to Nick- Custody of Anna				25.00					
May 3/2013	28945	Lawyer: JMA 0.30 Hrs X 250.00 Review of email and attachmentsRE: Letter from Lina to Nick- Custody of Anna				75.00					
May 3/2013	28947	Lawyer: JMA 0.20 Hrs X 250.00 Review of email and attachmentsRE: Letter from Lina to Nick- Custody of Anna				50.00					
May 3/2013	28951	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (with client) see attached				10.00					
May 3/2013	28953	Lawyer: CMP 0.10 Hrs X 100.00 Communicate (with client) RE: Letter from Lina to Nick- Custody of Anna				10.00					
May 4/2013	28940	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) Demonstrable				25.00					
May 4/2013	28955	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) RE: Letter from Lina to Nick- Custody of Anna				25.00					
May 5/2013	28952	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) RE: Letter from Lina to Nick- Custody of Anna				25.00					
May 6/2013	28939	Kassie Smith for services rendered - register of deeds certified copies production	1163	44.20							
May 6/2013	28942	Lawyer: CMP 0.20 Hrs X 100.00 Telephone call with Register of Deeds office				20.00					
May 6/2013	28950	Lawyer: CMP 0.40 Hrs X 100.00 Communicate (with client) RE: Witnesses				40.00					
May 6/2013	28954	Lawyer: JMA 0.10 Hrs X 250.00 Communicate (with client) RE: Demonstrable				25.00					

May/ 7/2013

Law Office of Jennifer M. Ash, LLC.

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Client Ledger

ALL DATES

Date	Entry #	Received From/Paid To Explanation	Chq# Rec#	General	Disbs	Fees	Bld	Inv#	Aco	Trust Activity	Disbs	Balance
May 6/2013	28957	Lawyer: JMA 1.40 Hrs X 250.00 Meeting with client Meet with Nick R.				350.00						
May 6/2013	28958	Lawyer: CMP 1.00 Hrs X 100.00 Other travel to York co. Register of Deeds to retrieve cert copies of deeds & deliver payznt via check hand delivery to Mom, Jackie Sherril but made out to Kassie.				100.00						
May 6/2013	28960	Lawyer: JMA 0.10 Hrs X 250.00 Other to Tracy Reynolds RE abstracters for deeds				25.00						
May 7/2013	28941	Lawyer: JMA 10.00 Hrs X 250.00 Plan and prepare for Final hearing				2500.00						
May 7/2013	28949	Lawyer: CMP 0.20 Hrs X 100.00 Communicate (with client) RE: Next Steps				20.00						
May 7/2013	28956	Lawyer: CMP 0.10 Hrs X 100.00 Telephone call from client re witnesses- okay for Sophie wed. & Don on Thurs. & need ntg statements				10.00						
May 7/2013	28959	Lawyer: CMP 6.50 Hrs X 100.00 Preparation of file & exhibits, copies, and documents submitted for final hearing (5/7 & 5/8)				650.00						
May 8/2013	28946	Lawyer: JMA 7.00 Hrs X 250.00 Appear for/attend ATTC- FINAL Robinson				1750.00						
May 9/2013	28948	Lawyer: JMA 7.00 Hrs X 250.00 Appear for/attend ATTC- FINAL Robinson				1750.00						
May 9/2013	28962	Pamela Pearson Invoice - Pam Pearson	1165			452.00						

TOTALS	CHZ	UNBILLED	RECOV	FEES	TOTAL	DISBS	FEES	TAX	RECEIPTS	BALANCES	TRUST
PERIOD	1031.20	0.00	8035.00	9066.20	958.00	18568.29	0.00	19526.29	0.00	0.00	0.00
General Retainer		2660.00									

REPORT SELECTIONS - Client Ledger

Layout Template
 Advanced Search Filter
 Requested by
 Finished
 Ver
 Matters
 Clients
 Major Clients
 Client Intro Lawyer
 Matter Intro Lawyer
 Responsible Lawyer
 Assigned Lawyer
 Type of Law
 Select From
 Matters Sort by
 New Page for Each Lawyer
 New Page for Each Matter
 No Activity Date
 Firm Totals Only
 Totals Only
 Entries Shown - Billed Only
 Entries Shown - Disbursements
 Entries Shown - Receipts
 Entries Shown - Time or Fees
 Entries Shown - Trust
 Incl. Matters with Retainer Bal
 Incl. Matters with Neg Unbld Disb
 Trust Account
 Working Lawyer
 Include Corrected Entries
 Show Check # on Paid Payables
 Show Client Address
 Consolidate Payments
 Show Trust Summary by Account
 Show Interest
 Interest Up To
 Show Invoices that Payments Were Applied to
 Display Entries in

Default
 None
 ADMIN
 Thursday, May 09, 2013 at 09:48:36 AM
 12.0 SP2 (12.0.20121108)
 09175
 All
 All
 All
 All
 All
 All
 Active, Inactive Matters
 Default
 No
 No
 Dec/31/2199
 No
 No
 No
 Yes
 Yes
 Yes
 Yes
 No
 No
 All
 All
 No
 No
 No
 No
 No
 May/ 7/2013
 No
 Date Order

Printed from

Register

STATE OF SOUTH CAROLINA
COUNTY OF YORK

TZVETELINA MITEVA,

Plaintiff,

v.

NICHOLAS ROBINSON,

Defendant.

IN THE FAMILY COURT OF THE
SIXTEENTH JUDICIAL CIRCUIT

DEFENDANT'S RESPONSES
TO PLAINTIFF'S
INTERROGATORIES AND
REQUEST FOR
PRODUCTION

File Book #: 2011DR461905

TO THE PLAINTIFF, TZVETELINA MITEVA, AND HER ATTORNEY, MATTHEW R.
NIEMIEC:

INTERROGATORIES

1. Give the names and addresses of persons known to you or your counsel to be witnesses concerning the facts of this case and indicate whether or not written or recorded statements have been taken from the witnesses and indicate who has possession of such statements.

RESPONSE:

Don Pierman

North Myrtle Beach SC
No written statement at this time

Sophie Robinson

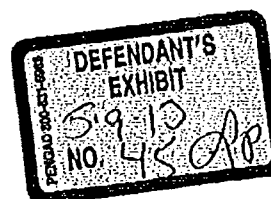
Robinson Woods
Charlotte, NC
No written statement at this time

Nicholas Robinson

Lake Wylie, SC
No written statement at this time

Nadia Boldt & Pavel Boldt

Address & phone numbers known to Plaintiff
No written statement at this time



Tzvetelina Robinson

2. For each person known to you or your counsel to be a witness concerning the facts of this case, set forth either a summary sufficient to inform the Plaintiff of the important facts known to or observed by such witnesses, or provide a copy of any written or recorded statements taken from such witnesses.

RESPONSE:

Don Pierman & Sophie Robinson refute any accusation that the defendant has ever shown any signs of habitual drunkenness. On the contrary, they have never seen the Defendant even mildly intoxicated or impaired through the use of either alcohol or prescription drugs.

3. Set forth a list of photographs, plats, sketches or other prepared documents in the possession of you or your attorney that relate to the claim or the defense of this case.

RESPONSE:

See attached

4. List the names and addresses of any expert witnesses whom you propose to use as a witness at the trial of this case.

RESPONSE:

None at this time

5. State the date that you claim is the proper valuation date for equitable apportionment of the parties' marital estate and the basis for your assertion.

RESPONSE:

August 30, 2011-the date of the filing of this action.

6. Please identify any and all real property you claim to be marital property.

RESPONSE:

Property	Bought	Sold	Purchase Price (k)	Selling Price (k)
1. 3222 Ferguson Meadow, York, SC 29745	05/04/2009	n/a (rented - \$695pm)	\$55.00	n/a
2. 5017 Montibello Drive, Charlotte, NC 28226	04/21/2011	n/a (rented - \$1,750 pm)	\$292.00	n/a
3. 17344 Caldwell Rush Circle, Cornelius, NC 28031	06/14/2011	08/12/2011	\$114.48	\$165.00

7. Please identify any and all personal property you claim to be marital property.

RESPONSE:

See attached and response to Interrogatory # 8

8. Give a full accounting as to all household goods in the marital residence at the time of the separation, including, but not limited to, furniture, fixtures, household goods, jewelry, china, crystal, silver, and all financial documents or any other personal property owned by the parties.

RESPONSE:

See attached inventory list

Note: All items listed in the inventory were bought while plaintiff / defendant were married and living together in the marital home. They were all removed by the plaintiff, without any discussion or agreement with the defendant, on, or around, September 10th 2011. The personal articles were removed, leaving the home virtually empty, while the defendant was out of the country visiting his father who was recovering from cancer.

9. Please identify any and all insurance policies, of any nature, in which you (1) own or (2) are listed as a beneficiary or (3) are otherwise associated with in any manner.

RESPONSE:

Travelers Vehicle Insurance

Allstate Home Owners Insurance

Liberty Mutual

10. Please identify any and all payments you may have received in the past twelve (12) months from any and all insurance companies.

RESPONSE:

Allstate Home Owners Insurance – payment of \$8642.74 received on, or around 05/19/2011, for repairs to hail damaged roof. Defendant is currently negotiating with roofing contractors to install new roof with an estimated completion date of March 2012.

11. Have you disposed of, encumbered or otherwise hypothecated any property, real or personal, within the last twenty-four months? If so, identify the specific property, the date of the transaction and the nature of the transaction.

RESPONSE:

Yes, multiple real estate transactions were made during this period.

Property	Bought	Sold	Purchase Price (k)	Selling Price (k)
4. 3222 Ferguson Meadow, York, SC 29745	05/04/2009	n/a (rented - \$695pm)	\$55.00	n/a
5. 1543 Tiana Way, Rock Hill, SC 29732	03/19/2009	02/23/2010	\$56.15	\$90.00
6. 362 Squirrel Lane, Lake Wylie, SC 29745	12/04/2009	05/19/2010	\$219.52	\$385.00
7. 2053 Sugar Pond Court, Fort Pond, SC 29715	06/10/2010	08/03/2010	\$415.96	\$590.00
8. 1000 Highbrook Drive,	11/08/2010	04/29/2011	\$195.48	\$267.50

Waxhaw, NC 28173				
9. 5017 Montibello Drive, Charlotte, NC 28226	04/21/2011	n/a (rented - \$1,750 pm)	\$292.00	n/a
10. 17344 Caldwell Rush Circle, Cornelius, NC 28031	06/14/2011	08/12/2011	\$114.48	\$165.00

12. If you assert that any property is of a non-marital character, identify the property and state your basis for claiming it to be non-marital.

RESPONSE:

3722, Messina Road
Lake Wylie,
SC [REDACTED]

Defendant bought property on 8/06/1999 and made a significant investment of \$90,000 to build an addition during early 2002. The plaintiff resided in the property, while married to the defendant, since November 2007 ie: less than 4 years. While living together, defendant exclusively paid for the mortgage loan, home owners insurance, property taxes, utilities, and all repairs. During this same period the defendant entirely funded a \$31,000 remodeling project.

13. Provide a list of all marital debts you are asserting and the applicable balances on each account as of the date of filing.

RESPONSE:

Bank of America Home Equity Loan (HEL) [REDACTED] 7899 used to purchase investment properties (listed in response to Interrogatory # 11.) – Outstanding balance = \$207,921k

14. Please provide a list of any and all loans made to you by any person, corporation or other entity for the past twenty-four months.

RESPONSE:

In October 2008, defendant established a \$218k Bank of America Home Equity Loan (HEL) [REDACTED] 7899 which was used to purchase investment properties (listed in response to Interrogatory #11.) – Outstanding balance = \$207,921k

15. Please provide a list of any and all gifts given to you by any person, corporation or other entity for the past twenty-four months.

RESPONSE:

None

16. On a percentage basis, what portion of the martial property should be divided between you and your spouse? To accomplish your suggested apportionment, state with specificity what specific property each spouse should receive and the value you attribute to each property so divided.

RESPONSE:

To be provided. Defendant cannot adequately respond without Plaintiff's accounting of sale of proceeds.

17. Have you retained a copy of state and federal income tax returns for each year of your marriage? If so, state from whom copies may be obtained or, in the alternative, provide copies of these tax returns.

RESPONSE:

Yes, See attached

18. For all checking accounts, savings accounts, money market accounts, retirement accounts, investment accounts, certificates of deposits, credit union, pension benefits, and other accounts and/or deposits held in your name, or someone else's name for your benefit please

state: that name and address of each financial institution for such account, the identifying number of each account, and the balance of such account as of the date this action was filed, as of the date of separation of the parties and as of any other date that you assert is the appropriate date for equitable distribution purposes.

RESPONSE:

Personal

Wachovia / Wells Fargo [REDACTED] 7075 - balance = \$18,963**

Bank of America [REDACTED] 9587 - balance = \$7119

Ally Bank [REDACTED] 6337 (checking) - balance = \$1,143.04

Ally Bank [REDACTED] 6342 (savings) - balance = \$8,558.72

Joint

Bank of America [REDACTED] 1318 (checking) - approximately \$4,800 (withdrawn by plaintiff)

Bank of America [REDACTED] 4055 (savings) - approximately \$5,800 (withdrawn by defendant)

** Defendant has legal obligations (separation agreement from previous marriage) to his daughter's college tuition and boarding. Balance on account was \$35,889 less tuition / boarding of \$16926 - \$18,963

19. State the date of separation and state the reason for the marital separation.

RESPONSE:

August 30, 2011. Irreconcilable differences - during last 18 months plaintiff repeatedly told defendant that she no longer loved him and was unwilling to discuss a means to save the marriage.

20. Have you, or anyone at your direction, conducted any type of surveillance of the

Plaintiff? If so, please state the name, address, and phone number of the person or entity conducting such surveillance.

RESPONSE:

No

21. Please provide the following information concerning the Defendant's employment for the entire period of the marriage, including the Defendants present employment:

- a. The name and address of employer,
- b. The period of time employed;
- c. The position of employment;
- d. The monthly income from employment; and
- e. The reason for leaving employment.

RESPONSE:

Employer #1:

- a. Bank of America, 201 N. Tryon St, Charlotte, NC 28105
- b. 09/24/2007 -01/09/2009
- c. Senior Audit Consultant
- d. \$11,300
- e. Released due to incompatible skill set/experience.

The Defendant was unemployed during the period of 1/10/2009-2/21/10, receiving \$1600. per month gross unemployment benefits.

Employer #2:

- a. Wells Fargo Bank, 401 S. Tryon St, Charlotte, NC 28105
- b. 02/22/2010 - 03/18/2011
- c. Technical Project Manager
- d. \$3,840

e. Released due to incompatible skill set/experience.

Employer #3:

- a. Ally Bank,
- b. 03/21/2007 -12/31/2011
- c. Independent Technical Consultant
- d. \$14,000
- e. End of Contract.

Current Employer:

- a. Greenway Solutions
- b. 03/21/2011 - current
- c. Independent Technical Consultant
- d. \$14,000
- e. n/a.

22. Please provide a detailed breakdown of your monthly expenses.

RESPONSE:

See attached Financial Declaration

23. List in what ways, if possible, would you be able to reduce your monthly expenses?

RESPONSE:

- 1. Cancel satellite TV (already cancelled)
- 2. Pay-off \$207,921 Bank of America HEL

24. Indicate the efforts, and costs, put forth by the Defendant in maintaining any and all marital property in the Defendant's possession and/or control.

RESPONSE:

Defendant attempts, wherever possible, to perform all repairs and maintenance himself to the marital property, and pays the HELOC loans associated with the Montibello Rd property.

REQUEST FOR PRODUCTION

1. Produce any and all documents relating in any way to your financial declaration.

RESPONSE:

See Attached

- 2a. Produce any and all tax returns for the previous five (5) years.

RESPONSE:

See attached

- 2b. For all checking accounts, savings accounts, money market accounts, credit union accounts or any other accounts and/or deposits, produce all cancelled checks and statements for these accounts for the last twenty-four (24) months.

RESPONSE:

See attached

3. For all credit cards, charge cards, debit cards or other type of charge or debit accounts, produce a statement for such accounts as of the date of filing this action as of the date of separation of the parties, and as of any other date that you assert in the appropriate date for equitable distribution purposes.

RESPONSE:

None

4. Produce any documents, tape recordings, photographs, videotapes, or any other method of recording that in any way relate to any claim or defense in this matter.

RESPONSE:

See attached

5. Produce any document that has been listed in response to interrogatories served upon you by the Plaintiff.

RESPONSE:

See attached

6. Produce any document that you may submit at any hearing or trial in this matter.

RESPONSE:

See attached

7. Produce any documents, e-mails, letters, or electronic communications relevant to this action in any way.

RESPONSE:

See attached

8. Produce statements for all checking accounts, savings accounts, money market accounts, retirement accounts, investment account, certificates of deposit, credit union, pension benefits, or other accounts and/or deposits held in your name or someone else's name for your benefit as of the date of filing this action, as of the date of separation of the parties, and as of any other date that you assert is the appropriate date for equitable distribution purposes.

Joint Bank Accounts

Bank of America [REDACTED] 1318 (checking) – approximately \$4,800 (withdrawn by plaintiff)

Bank of America [REDACTED] 4055 (savings) - approximately \$5,800 (withdrawn by defendant)

Because both these accounts are both closed the defendant is unable to provide any more detail

In addition Plaintiff has deposited funds from the proceeds of certain real estate transactions, detailed in response to Interrogatory #6, into her personal bank accounts. Despite repeated requests, defendant has been unable to gain information from Plaintiff where the funds are deposited. (see email from Defendant dated August 22nd 2011 "Investments – transparency")

9. Provide statements on all credit card accounts held in your name for the past twelve (12) months

RESPONSE:

See attached

10. Produce any and all investigative reports, audio recordings, video recordings, and/or any and all other tangible things for which you contend are evidence or proof in this matter.

RESPONSE:

None

11. Provide any and all insurance policies, of any nature, you own.

RESPONSE:

See attached

12. Provide any and all documentation related to any and all insurance proceeds you have received in the last twelve (12 months).

RESPONSE:

See attached

13. Provide any and all documentation related to any vehicle you have in your possession or which you claim to be marital property.

RESPONSE:

None

14. If you have pled for attorney's fees, please provide a copy of your retainer agreement and any and all itemized invoices regarding the same.

RESPONSE:

See attached

THE STATE OF SOUTH CAROLINA
In the Court of Appeals

APPEAL FROM YORK COUNTY
Family Court

Robert E. Guess, Family Court Judge

Case No. 2011-DR-46-1905

Tzvetelina Miteva, ... Appellant,

v.

Nicholas Robinson, ... Respondent.

CERTIFICATE OF COUNSEL

The undersigned hereby certifies that this Record on Appeal contains all material
proposed to be included by any of the parties and not any other material.

August 13, 2015

Respectfully Submitted,



John S. Nichols, SC Bar # 4210

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