

THE STATE OF SOUTH CAROLINA
In The Court of Appeals

APPEAL FROM CHARLESTON COUNTY
Court of Common Pleas

Honorable Mikell R. Scarborough, Master-in-Equity

Trial Court Case No. 2010-CP-10-8732

Lashanda Ravenel and Henry Lee Ravenel, II, Appellants,

v.

Equivest Financial, LLC, Respondent,

v.

Mary M. Scarborough, Delinquent Tax Collector for Charleston County; AAA Plumbing, LLC; Pep Boys, Manny, Moe and Jack; Monogram Credit Card Bank of Georgia; Discover Bank; SC Federal Credit Union; Alabama Credit Corp. d/b/a Preferred Teachers Association, Cross-Defendants.

RECORD ON APPEAL
Vol. 2 of 2, pp. 175-238

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EXECUTION NOTICE

County of Charleston, S.C. -

APRIL 07, 2008

THESE TAXES ARE PAST DUE! PAY NOW TO AVOID ADVERTISEMENT AND SALE OF PROPERTY

UNIFIED TAXES ARE DUE ON THE FOLLOWING DESCRIBED REAL PROP

Property Description	Tax Year	Receipt#	Amount Due
PARCEL ID: 099-00-00-085 5559 MARY RAVENEL RD OSBORN PROPERTY DESCRIPTION: LOT 3 TRACT N	2007	2007-170745	\$ 5,982.90
9725 2 AV 0.437 009725 RAVENEL LASHANDA RAVENEL HENRY LEE II RE: RAVENEL MARY PO BOX 455 HOLLYWOOD SC 29449-0455 41 R *099-00-00-085*			SOLID WASTE DISPOSAL FEE 99.00 LEVY COST \$ 25.00
		Amount Due	\$ 6,106.90

AMOUNT DUE AFTER 05-16-2008 \$ 6,156.90
08-08-2008 \$ 6,196.90

YOUR BILL INCLUDES A SOLID WASTE DISPOSAL FEE OF \$ 99.00

PLEASE NOTE: AFTER JUNE 18, 2008 ONLY CASH, MONEY ORDER, OR CERTIFIED CHECKS WILL BE ACCEPTED FOR PAYMENT OF DELINQUENT PROPERTY TAXES.

IF YOU DO NOT PAY THE AMOUNT DUE, THE FOLLOWING ACTIONS WILL BE TAKEN:

1. AN "OFFICIAL NOTICE OF LIEN" WILL BE MAILED TO YOU.
2. YOUR PROPERTY WILL BE ADVERTISED IN THE "CHARLESTON POST & COURIER".
3. A SIGN MAY BE PLACED ON YOUR PROPERTY ANNOUNCING THAT THE PROPERTY IS TO BE SOLD FOR NON-PAYMENT OF TAXES.
4. YOUR PROPERTY WILL BE SOLD AT PUBLIC AUCTION BEGINNING ON NOVEMBER 03, 2008.

ALL REAL ESTATE TAXES MUST BE PAID ON OR BEFORE 5:00 P.M. ON OCTOBER 31, 2008 IN ORDER TO AVOID HAVING THE PROPERTY SOLD AT TAX SALE.

**CHARLESTON
COUNTY**

IF YOU HAVE ANY QUESTIONS REGARDING THIS BILL, PLEASE CALL 843-958-4570

TEAR AT PERFORATION AND RETURN BOTTOM PORTION

RECEIPT NUMBER(S) 2007-170745

PARCEL ID. 099-00-00-085

MESSAGE
AMOUNT DUE AFTER 05-16-2008 \$ 6,156.90
08-08-2008 \$ 6,196.90

LEGAL DESCRIPTION: 5559 MARY RAVENEL RD
OSBORN

PROPERTY DESCRIPTION:
LOT 3 TRACT N

RAVENEL LASHANDA RAVENEL HENRY LEE II

PAID

WITH PROCEEDS FROM
TAX SALE

NOV 03 2008

PAY THIS AMOUNT

\$ 6,106.90

DELINQUENT TAX
CHARLESTON COUNTY

MAKE PAYMENTS TO:

DELINQUENT TAX COLLECTOR
P.O. BOX 605
CHARLESTON, SC 29402-0605

EXHIBIT 1

MARY M. SCARBOROUGH
Delinquent Tax Director



DELINQUENT TAX DEPARTMENT
101 MEETING STREET, SUITE 230
CHARLESTON SC 29401

Ph: (843) 958-4570
Fax: (843) 958-4577

MAY 22, 2008
0990000085

OFFICIAL NOTICE OF LEVY

THIS IS TO CERTIFY THAT THE COUNTY OF CHARLESTON HAS LEVIED UPON THE PROPERTY IDENTIFIED BELOW TO SATISFY COUNTY TAX EXECUTIONS ISSUED AGAINST:

Current Owner: RAVENEL LASHANDA RAVENEL HENRY LEE II
Previous Owner: RAVENEL MARY

RAVENEL LASHANDA RAVENEL HENRY LEE

PARCEL ID: 0990000085

Total taxes, penalties and costs:

Amount Due After:

Total Taxes Due:

MAY 16, 2008
AUGUST 08, 2008
OCTOBER 31, 2008

\$8,057.90
\$8,097.90
\$8,167.90 and 2008 Taxes

COPY

FAILURE TO PAY YOUR TAXES WILL RESULT IN YOUR PROPERTY BEING ADVERTISED IN THE "CHARLESTON POST & COURIER".

ALL REAL PROPERTY TAXES MUST BE PAID ON OR BEFORE 5:00 P.M. OCTOBER 31, 2008 TO AVOID TAX SALE ON NOVEMBER 03, 2008. RETURN RECEIPT OF THIS NOTICE SHALL BE DEEMED EQUIVALENT TO "LEVYING BY DISTRESS".

PLEASE RETURN THIS NOTICE
WITH MONEY ORDER OR CASHIERS CHECK TO THE BELOW ADDRESS

Delivery payment to:

Charleston County Delinquent Tax Department
101 Meeting Street, Suite 230
Charleston SC 29401

Mail payment to:

Charleston County Delinquent Tax Department
PO Box 605
Charleston SC 29402-0605

Business Hours:

8:30 AM to 5:00 PM
Monday - Friday

Delinquent Tax Phone

Number:
(843) 958-4570

UNITED STATE POSTAL SERVICE



FIRST-CLASS
MAIL
POSTAGE &
FEES PAID
LPP
28292

CHARLESTON COUNTY DELINQUENT TAX DEPARTMENT
PO BOX 605
CHARLESTON SC 29402-0605



176

EXHIBIT 2



CHARLESTON COUNTY DELINQUENT TAX DEPARTMENT
101 MEETING STREET, SUITE 230
CHARLESTON SC 29401



7164 9158 3733 0674 2613

RETURN RECEIPT REQUESTED
RESTRICTED DELIVERY

IMPORTANT NOTICE

000310

RAVENEL LASHANDA RAVENEL HENRY LEE II
RE: RAVENEL MARY
PO BOX 455
HOLLYWOOD SC 29449-0455

COPY

COPY

POSTMAN TEAR ALONG PERFORATION TO REMOVE CARD

SENDER - COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. - Print your name and address on the reverse so that we can return the card to you. - Attach this card to the back of the mailpiece, or on the front if space permits.		A. Received by (Please Print Clearly) _____ B. Date of Delivery _____	
1. Article Addressed to: RAVENEL LASHANDA RAVENEL HENRY LEE II RE: RAVENEL MARY PO BOX 455 HOLLYWOOD SC 29449-0455		C. Signature _____ X _____ D. Is delivery address different from item 1? ☐ Agent If YES, enter delivery address below: ☐ Addressee II _____	
0990000085		3. Service Type ☒ Certified Mail ☐ Express Mail ☐ Registered Mail ☐ Return Receipt for Merchandise ☐ Insured Mail ☐ C.O.D.	
PARCEL ID: 0990000085 000310 05/22/2008 04:00 P.M.		4. Restricted Delivery? (Extra Fee) ☒ Yes	
2. Article Number 71849158373306742813			

PS Form 3811, JULY 1999

Domestic Return Receipt

EXHIBIT 3

COPY



CERTIFIED MAIL
CHARLESTON COUNTY DELINQUENT TAX DEPARTMENT
101 MEETING STREET, SUITE 230
CHARLESTON SC 29401



7184 9158 3733 0674 2813

FIRST-CLASS
MAIL
POSTAGE &
FEES PAID
LPP
28282

RETURN RECEIPT REQUESTED
RESTRICTED DELIVERY

IMPORTANT NOTICE

RECEIVED
JUN 26 2008

000310

BY: _____

RAVENEL LASHANDA
RE: RAVENEL MARY
PO BOX 455
HOLLYWOOD FL

RAVENEL HENRY LEE II

524

NIXIE 294 DE 1 01 05/24/08

RETURN TO SENDER

UNABLE TO FORWARD

BC: 29401224901 *0854-08571-23-38

2944930455 B004
2940102249



EXHIBIT 4

Mary M Scarborough
Director



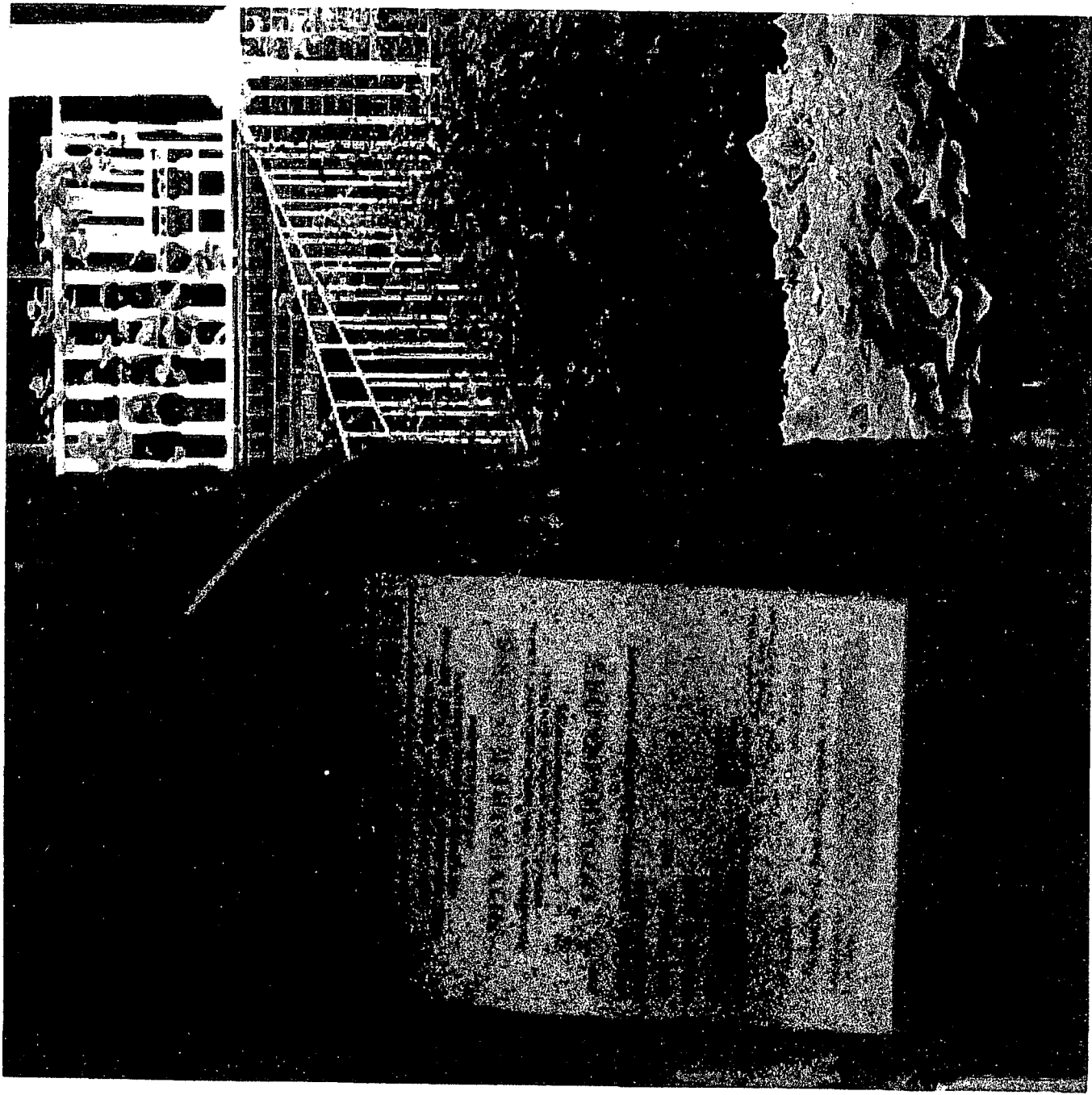
Delinquent Tax Department
101 Meeting Street, Suite 230
PO Box 605 (29402)
Charleston, SC 29401
(843) 958-4570
Fax (843) 958-4577

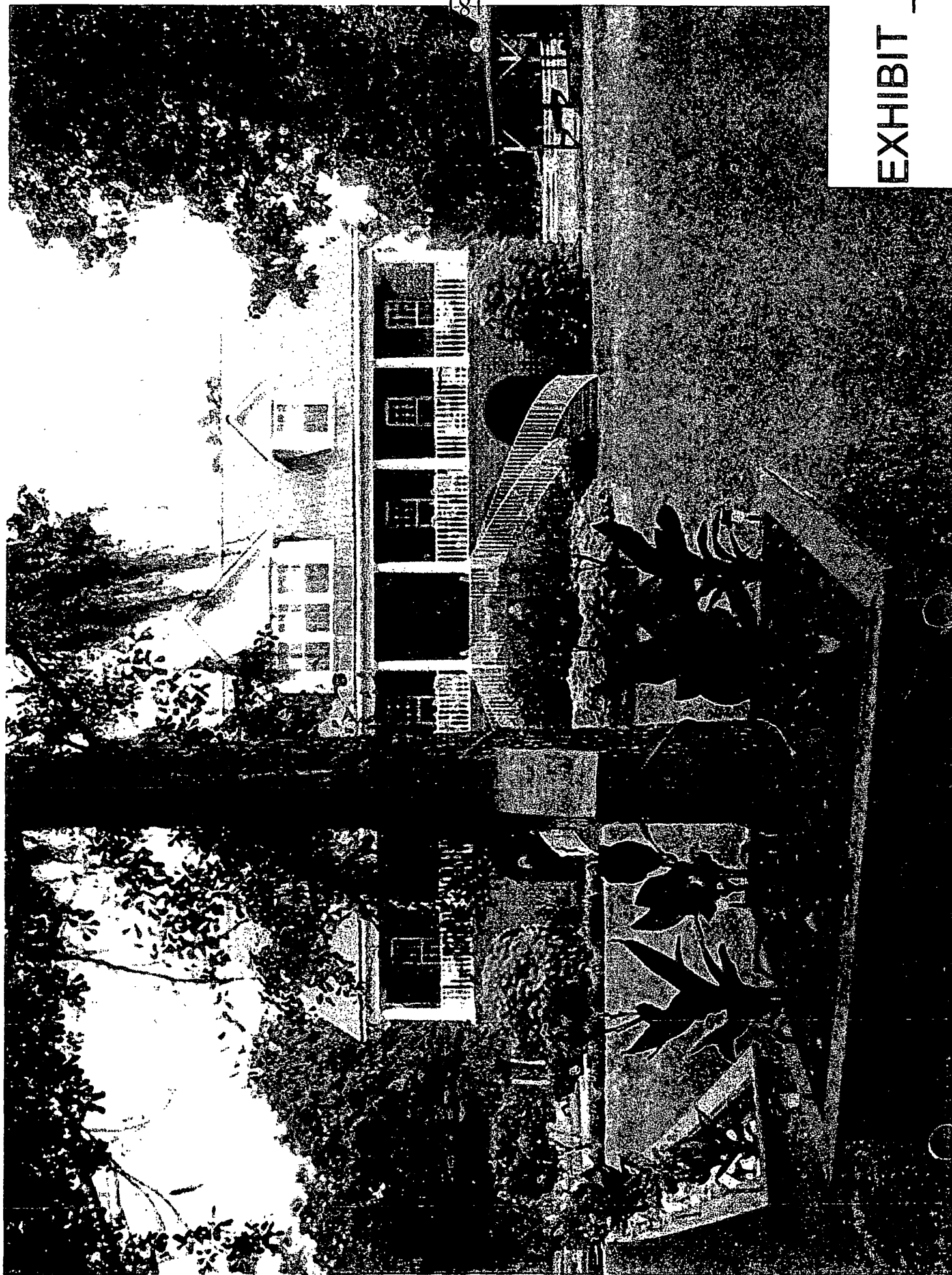
REAL PROPERTY POSTING SLIP FOR 2008 TAX SALE				
SALE DATE	November 3, 2008			
PARCEL ID	0990000085			
OWNER	RAVENEL MARY			
DATE POSTED	2008-08-01			
TAX AMT DUE	\$6,167.90			
POSTING ID'S	EJT	EJT	JJS	JJS
TAX RCPT(S)	2007 170745			
SLIP DATE	11-24-08			



COPY

EXHIBIT 6





D103
OPER: SHMEM

CHARLESTON COUNTY TAX SYSTEM
DELINQUENT LIST SCREEN

10-02-2009
09:37:20

TAX YR: 2008 ACCT: 0990000085 PROP: 00
REF:
OWNER1: RAVENEL LASHANDA
TAX ADDR: 5559 MARY RAVENEL RD UNIT:
C,S,Z: SC 29426

OWNER1 NAME	RECEIPT	NET AMOUNT
RAVENEL LASHANDA	2008-122804	6,334.11 H
RAVENEL MARY	2007-170745	5,982.90 S
RAVENEL MARY	2006-115177	5,812.61 P
RAVENEL MARY	2005-110816	5,777.62 P
BARNES JAMES M AS TRUSTEE OF THE	1999-005529	167.00 P

Redemption Quote

INQUIRY COMPLETE
F1=ACCT F2=RCPT

NEXT SCREEN:

743-302-2000
Ravenel, Henry Galls
Lashanda
Don't
fax # 556 9669

\$21,514.95
\$ 6,334.11
\$27,849.06
11/4/09

EXHIBIT 9

Mary Scarborough
Delinquent Tax Collector



Delinquent Tax Collector
4045 Bridgeview Drive, 1st Floor
North Charleston, SC 29405
Ofc: (843) 958-4570
Fax: (843) 958-4577

**CERTIFIED
MAIL**

0990000085

66

RAVENEL LASHANDA
PO BOX 455
HOLLYWOOD SC 29449

October 14, 2009

COPY

FINAL NOTICE OF PROPERTY REDEMPTION

RE: RAVENEL LASHANDA RAVENEL HENRY LEE II

TAX ADDRESS: 5559 MARY RAVENEL RD CSC5

NOTICE is hereby given that the real property described on this notice has been sold for non-payment of taxes by the Delinquent Tax Collector for Charleston County. In order to protect any interest that you may have in this property, you must pay the redemption amount, which includes delinquent taxes, penalties, assessments, costs, interest on the tax sale bid, and the 2008 taxes on or before 5:00 pm, **Wednesday, November 4, 2009** to the office of the Delinquent Tax Collector located at 4045 Bridgeview Drive, 1st Floor, North Charleston, SC 29405.

Please pay the amount listed below in cash or by certified check and/or money order made payable to the Delinquent Tax Collector.

<u>Tax Map Number</u>	<u>Redemption Amount</u>	<u>Due By</u>
0990000085	\$27,849.06	November 4, 2009

If you have any questions about this **IMPORTANT** matter, please feel free to contact our office directly at (843) 958-4570.

ONLY CASH, MONEY ORDERS OR CERTIFIED FUNDS WILL BE ACCEPTED

THIS IS YOUR FINAL NOTICE OF PROPERTY SOLD!

Mary M. Scarborough
Delinquent Tax Collector

EXHIBIT 10



DELINQUENT TAX COLLECTOR

Post Office Box 605
Charleston, S.C. 29402-0605

RETURN SERVICE REQUESTED

CERTIFIED MAIL™



7184 9158 3733 0801 0304

PRESORTED
FIRST-CLASS MAIL
U.S. POSTAGE PAID
LPP
29201

0990000085

RAVENEL, LASHANDA
PO BOX 455
HOLLYWOOD SC 29449

RR

292 NFE 1 2091 00 10/16/09
RETURN TO SENDER
RAVENEL
PO BOX 283
HOLLYWOOD SC 29449-0283

RETURN TO SENDER

294490455 BOX
294020605



RECEIVED

292 NFE 1 2091 00 10/16/09

Mary Scarborough
Delinquent Tax Collector



Delinquent Tax Collector
4045 Bridgeview Drive, 1st Floor
North Charleston, SC 29405
Ofc: (843) 958-4570
Fax: (843) 958-4577

**CERTIFIED
MAIL**

0990000085

67

RAVENEL HENRY LEE II
PO BOX 455
HOLLYWOOD SC 29449

October 14, 2009

COPY

FINAL NOTICE OF PROPERTY REDEMPTION

RE: RAVENEL LASHANDA RAVENEL HENRY LEE II
TAX ADDRESS: 5559 MARY RAVENEL RD CSC5

NOTICE is hereby given that the real property described on this notice has been sold for non-payment of taxes by the Delinquent Tax Collector for Charleston County. In order to protect any interest that you may have in this property, you must pay the redemption amount, which includes delinquent taxes, penalties, assessments, costs, interest on the tax sale bid, and the 2008 taxes on or before 5:00 pm, **Wednesday, November 4, 2009** to the office of the Delinquent Tax Collector located at 4045 Bridgeview Drive, 1st Floor, North Charleston, SC 29405.

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0990000085	\$27,849.06	November 4, 2009

If you have any questions about this **IMPORTANT** matter, please feel free to contact our office directly at (843) 958-4570.

ONLY CASH, MONEY ORDERS OR CERTIFIED FUNDS WILL BE ACCEPTED

THIS IS YOUR FINAL NOTICE OF PROPERTY SOLD!

Mary M. Scarborough
Delinquent Tax Collector

EXHIBIT 11



DELINQUENT TAX COLLECTOR

Post Office Box 605
Charleston, S.C. 29402-0605

RETURN SERVICE REQUESTED

CERTIFIED MAIL



7184 9158 3733 0801 0316

RECEIVED

1001

PRESORTED
FIRST-CLASS MAIL
U.S. POSTAGE PAID
LPP
29201

0990000085

RAVENEL, HENRY LEE II
PO BOX 455
HOLLYWOOD SC 29449

292 NFE 1 2091 00 10/16/09
RETURN TO SENDER
RAVENEL
PO BOX 253
HOLLYWOOD SC 29449-0253

RETURN TO SENDER

294490455 B004
294020605



Mary Scarborough
Delinquent Tax Collector



Delinquent Tax Collector
4045 Bridgeview Drive, 1st Floor
North Charleston, SC 29405
Ofc: (843) 958-4570
Fax: (843) 958-4577

**CERTIFIED
MAIL**

0990000085

876

RAVENEL LASHANDA RAVENEL HENRY LEE II
PO BOX 455
HOLLYWOOD SC 294490455

October 14, 2009

COPY

FINAL NOTICE OF PROPERTY REDEMPTION

RE: RAVENEL MARY

TAX ADDRESS: 5559 MARY RAVENEL RD CSC5

NOTICE is hereby given that the real property described on this notice has been sold for non-payment of taxes by the Delinquent Tax Collector for Charleston County. In order to protect any interest that you may have in this property, you must pay the redemption amount, which includes delinquent taxes, penalties, assessments, costs, interest on the tax sale bid, and the 2008 taxes on or before 5:00 pm, **Wednesday, November 4, 2009** to the office of the Delinquent Tax Collector located at 4045 Bridgeview Drive, 1st Floor, North Charleston, SC 29405.

Please pay the amount listed below in cash or by certified check and/or money order made payable to the Delinquent Tax Collector.

<u>Tax Map Number</u>	<u>Redemption Amount</u>	<u>Due By</u>
0990000085	\$27,849.06	November 4, 2009

If you have any questions about this **IMPORTANT** matter, please feel free to contact our office directly at (843) 958-4570.

ONLY CASH, MONEY ORDERS OR CERTIFIED FUNDS WILL BE ACCEPTED

THIS IS YOUR FINAL NOTICE OF PROPERTY SOLD!

Mary M. Scarborough
Delinquent Tax Collector

EXHIBIT 12



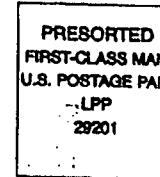
DELINQUENT TAX COLLECTOR
Post Office Box 605
Charleston, S.C. 29402-0605

RETURN SERVICE REQUESTED

CERTIFIED MAIL



7184 9158 3733 0801 8404



09 OCT 26 10:17
1st NOTICE
2nd NOTICE
RETURN
D

RAVENEL LASHANDA RAI
PO BOX 455
HOLLYWOOD SC 294490

RAVE455 294494165 1209 20 10'20/09
RETURN TO SENDER
RAVENEL
PO BOX 263
HOLLYWOOD SC 29449-0263

RETURN TO SENDER

2940230605 BC42



FWD

COPY

EXHIBIT 13

MARY M. SCARBOROUGH
Delinquent Tax Collector



DELINQUENT TAX COLLECTOR
4045 BRIDGEVIEW DR., 1ST FLOOR
NORTH CHARLESTON, SC 29405

Ph: (843) 958-4570

Fax: (843) 958-4577

FINAL NOTICES OF PROPERTY REDEMPTION

RE: RAVENEL LASHANDA RAVENEL HENRY LEE II

TAX ADDRESS: 5559 MARY RAVENEL RD CSC5

NOTICE is hereby given that the real property described on this notice has been sold for non-payment of taxes by the Delinquent Tax Collector for Charleston County. In order to protect any interest that you may have in this property, you must pay the redemption amount, which includes delinquent taxes, penalties, assessments, costs, interest on the tax sale bid, and the 2008 taxes on or before 5:00 pm, Wednesday, November 4, 2009 to the office of the Delinquent Tax Collector located at 4045 Bridgeview Drive, 1st Floor, North Charleston, SC 29405.

Please pay the amount listed below in cash or by certified check and/or money order made payable to the Delinquent Tax Collector.

Tax Map Number
09B0000085

Redemption Amount
\$27,849.06

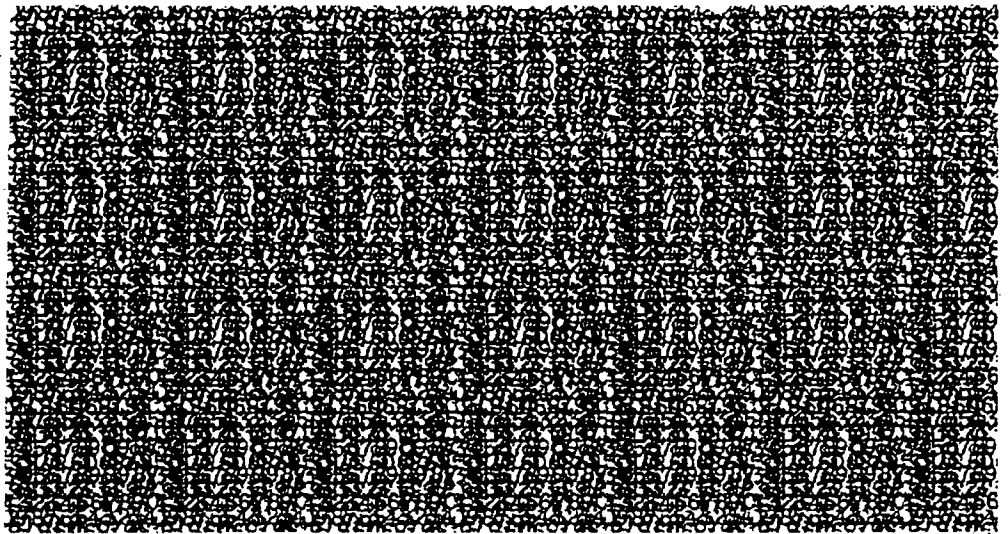
Due By
November 4, 2009

If you have any questions about this IMPORTANT matter, please feel free to contact our office directly at (843) 958-4570.

ONLY CASH, MONEY ORDERS OR CERTIFIED FUNDS WILL BE ACCEPTED

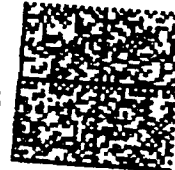
THIS IS YOUR FINAL NOTICE OF PROPERTY SOLD!

Mary M. Scarborough
Delinquent Tax Collector



CHARLESTON COUNTY
DELINQUENT TAX COLLECTOR
4045 BRIDGEVIEW DR., 1ST FLOOR
NORTH CHARLESTON, SC 29405

REPORTED
CLASS



Hasler

016H265218
\$00.35
10/27/2009
Mailed From 294
US POSTAGE



*****AUTO**3-DIGIT 294
RAVENEL, LASHANDA
PO BOX 263
HI

294 NBE 1 2091 73 10/1
NOTIFY SENDER OF NEW ADDRESS
RAVENEL
PO BOX 263
HOLLYWOOD SC 29449-0263
BC: 29449026363 *2354-04309-

MARY M. SCARBOROUGH
Delinquent Tax Collector



DELINQUENT TAX COLLECTOR
4045 BRIDGEVIEW DR., 1ST FLOOR
NORTH CHARLESTON, SC 29405

Ph: (843) 958-4570
Fax: (843) 958-4577

FINAL NOTICES OF PROPERTY REDEMPTION

RE: RAVENEL LASHANDA RAVENEL HENRY LEE II

TAX ADDRESS: 5559 MARY RAVENEL RD CSC5

NOTICE is hereby given that the real property described on this notice has been sold for non-payment of taxes by the Delinquent Tax Collector for Charleston County. In order to protect any interest that you may have in this property, you must pay the redemption amount, which includes delinquent taxes, penalties, assessments, costs, interest on the tax sale bid, and the 2008 taxes on or before 5:00 pm, Wednesday, November 4, 2009 to the office of the Delinquent Tax Collector located at 4045 Bridgeview Drive, 1st Floor, North Charleston, SC 29405.

Please pay the amount listed below in cash or by certified check and/or money order made payable to the Delinquent Tax Collector.

Tax Map Number
0990000086

Redemption Amount
\$27,849.06

Due By
November 4, 2009

If you have any questions about this IMPORTANT matter, please feel free to contact our office directly at (843) 958-4570.

ONLY CASH, MONEY ORDERS OR CERTIFIED FUNDS WILL BE ACCEPTED

THIS IS YOUR FINAL NOTICE OF PROPERTY SOLD!

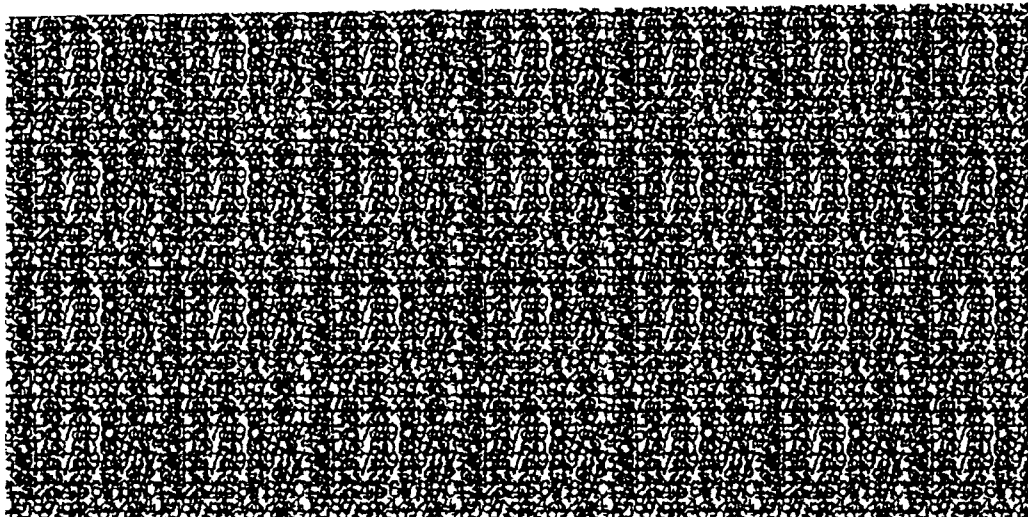
Mary M. Scarborough
Delinquent Tax Collector

PATENT PENDING

SOUTHERN IMAGING

2837

EXHIBIT 15



REMOVE THESE EDGES FIRST
FOLD CREASE AND TEAR ALONG PERFORATION



CHARLESTON COUNTY
DELINQUENT TAX COLLECTOR
4045 BRIDGEVIEW DR., 1ST FLOOR
NORTH CHARLESTON, SC 29405

PRIORITIZED
FIRST CLASS



Master

016H26521813
\$00.357
10/27/2009
Mailed From 29209
US POSTAGE

SEE OTHER SIDE FOR
OPENING INSTRUCTIONS



*****AUTO**3-DIGIT 294
RAVENEL, HENRY LEE II
PO

294 N3E 1 2091 75 10/28/09
NOTIFY SENDER OF NEW ADDRESS
RAVENEL
PO BOX 253
HOLLYWOOD SC 29449-0253
BC: 29449028353 *2354-04310-28-23

STATE OF SOUTH CAROLINA)

MAGISTRATES COURT

COUNTY OF CHARLESTON)

TRANSCRIPT OF JUDGMENT

JUDGMENT AGAINST	ATTORNEY
NAME: MARY RAVENEL 8164 MARY RAVENEL ROAD ADDRESS: HOLLYWOOD, SC 29449	BY JULIE J. [unclear] CLERK OF COURT 2006 OCT 13 PM 3:21 FILED E. LINDSAY BLANKS, ESQUIRE 9217 UNIVERSITY BLVD., STE 200 N. CHARLESTON, SC 29405
JUDGMENT IN FAVOR OF	
NAME: AAA PLUMBING, LLC ADDRESS:	
DAMAGES AND COST	

AMOUNT OF JUDGMENT	\$ 3,519.45
INTEREST	\$
ATTORNEY FEES	\$
COST	\$ 80.00
TOTAL	\$ 3,599.45

JUDGMENT RENDERED OCTOBER 9, 2006

MAGISTRATE JAMES TURNER

EXECUTION AGAINST PROPERTY

TO THE SHERIFF OF CHARLESTON COUNTY:

The above judgment was docketed in the office of the Clerk of the Court of Common Pleas, County of Charleston, the ____ day of _____, 20 ____.

THEREFORE, WE REQUEST YOU, that you satisfy the said judgment out of the personal property of the said judgment debtor within your County, or if sufficient personal property cannot be found, that out of the real property in your County belonging to such judgment debtor on the day when the said judgment was so docketed in your County, or at any time thereafter, in whose hands soever the same may be, and duly return this execution, according to law, to the Clerk of the Court of Common Pleas for the County of Charleston.

WITNESS, _____ Clerk of the Court of Common Pleas of Charleston County,
this ____ day of _____, 20 ____.

(R-1001)

EXHIBIT 22

Plaintiff or Plaintiff's Attorney

2006-JG-10-1326

06-12380

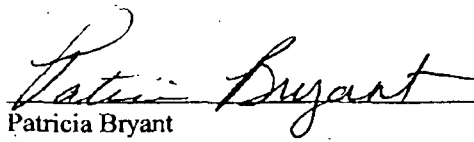
STATE OF SOUTH CAROLINA	)	IN THE COURT OF COMMON PLEAS
	)	NINTH JUDICIAL CIRCUIT
COUNTY OF CHARLESTON	)	CASE NO. 06-JG-10-1326
AAA PLUMBING, LLC,	)	
	)	
Plaintiff,	)	
	)	
vs.	)	
	)	
MARY RAVENEL,	)	
	)	
Defendant.	)	

FILED
2007 DEC -3 AM 11:31
JULIE J. ARMSTRONG
CLERK OF COURT

CERTIFICATE OF SERVICE

The undersigned legal assistant at the law office of Pedersen & Scott, P.C. hereby certifies that a copy of the **Notice of Appearance** in the above-captioned case has been placed in an envelope, prepaid, addressed and mailed via U.S. Mail to:

Mary Ravenel
P.O. Box 263
Hollywood, SC 29449



Patricia Bryant
Legal Assistant

Dated this 29th day of November, 2007.

STATE OF SOUTH CAROLINA)
COUNTY OF CHARLESTON)



BP0137821

TAX DEED

RMC BK 0137 Pg 821 : Pg 1

WHEREAS, by the Acts of the General Assembly of the State of South Carolina and the Statutes of this State, it is provided that hereafter the County Treasurer of Charleston County shall and is hereby authorized and directed to issue in the name of the State a tax execution against each defaulting taxpayer in Charleston County directed to the Delinquent Tax Collector requiring and commanding either to levy the same by distress and sell so much of the defaulting taxpayer's estate, real or personal, or both, as may be sufficient to satisfy the delinquent taxes, assessments, penalties and costs for their collection; and

WHEREAS, it is further provided by said Acts of the General Assembly and Statutes of this State that under and by virtue of said tax execution the Delinquent Tax Collector shall seize and take exclusive possession of so much of the defaulting taxpayer's real property to collect delinquent taxes, assessments, penalties and costs for their collection as provided by law and after due advertisement sell the same at a public auction on a regular sales day and within the usual hours for public sales for legal tender and give to the purchaser (upon his complying with the terms of sale) a receipt for the purchase money but not make title to the purchaser until the expiration of twelve months from the date of sale, if the property sold be not redeemed as provided by law, and attach a copy of the receipt to the tax execution with the endorsement thereon of his action; and

WHEREAS, Andrew C. Smith, CPA, the County Treasurer of Charleston County, has issued a tax execution directed to the Delinquent Tax Collector, by authority of said Acts of the General Assembly of South Carolina and Statutes of this State, against defaulting taxpayer Lashanda Ravenel and Henry Lee Ravenel II strictly charging the Delinquent Tax Collector of Charleston County to levy by distress and sell so much of the defaulting taxpayer's estate to satisfy the delinquent taxes, assessments, penalties and costs for their collection; and

WHEREAS, by virtue of said tax executions issued for tax year(s) 2007 the Delinquent Tax Collector of Charleston County sent a copy of the tax execution to the aforementioned defaulting taxpayer(s) and further sent on May 22, 2008, via certified mail a notice of delinquent taxes, assessments, penalties and costs to Lashanda Ravenel and Henry Lee Ravenel II, PO Box 455, Hollywood, SC 29449-0455 where such notice was not received; and

WHEREAS Edrian Trakas and James Swanson, deputy delinquent tax collectors, did post proper notice on August 1, 2008 on one or more conspicuous places on the property against which delinquent taxes were assessed and levied; and

WHEREAS, on November 3, 2008, during the usual hours of sale, the Delinquent Tax Collector, after due advertisement, did sell the same and gave receipt to Equifunding, Inc, the highest bidder, at such sale for the sum of \$130,000.00 dollars; and

WHEREAS, on October 14, 2009, the Delinquent Tax Collector did send via certified mail final notice before redemption to AAA Plumbing LLC c/o E Lindsay Blanks Esq; Discover Bank c/o James W Poag Jr Esq; Monogram Credit Card Bank Of Georgia c/o Roy W Boggs Esq; Pep Boys, Manny Moe & Jack c/o Leo A Dryer Esq; SC Federal Credit Union; SC Department Of Revenue where such notice(s) where such notice(s) were received; Lashanda Ravenel where such notice was not received; Henry Lee Ravenel, II where such notice was not received; and Lashanda Ravenel and Henry Lee Ravenel II where such notice was not received; and

WHEREAS, the twelve month redemption period, provided by law, has expired.

NOW, therefore, know all men by these presents that I, Mary M. Scarborough, Delinquent Tax Collector of Charleston County, in the State aforesaid, in consideration of the sum of One Hundred Thirty Thousand (\$130,000.00) Dollars, to me in hand paid by Equifunding, Inc the receipt of which is hereby acknowledged, have remised, released and forever quitclaimed and by these presents do remise, release and forever quitclaim unto the said Equifunding, Inc the property to wit:

All that certain piece, parcel or tract of land situate, lying and being in the St. Pauls Parish, Charleston County, South Carolina, measuring and containing 5.096 acres more or less, known as Lot 3 as shown on a plat entitled "Subdivision Plat of 11.235 acres, ..." prepared by Lawrence J. Kennerty, Jr., SC Reg. No 12520 dated 12/05/01

and recorded in Plat Book EF at Page 536 in the RMC Office for Charleston County.

Said Lot having such size, shape, dimensions, buttings and boundings as will more fully appear by review of the above described plat.

Being the same property conveyed to Lashanda Ravenel and Henry Lee Ravenel, II by deed of Mary Ravenel aka Mary Brooks Ravenel dated 11/6/2007, and recorded 11/6/2007, in Book H643, Page 159.

TMS Number: 099-00-00-085
Grantee's Address: Equifunding, Inc
PO Box 980,
241 E. Saginaw St
East Lansing, MI 48826

TO have and to hold, all and singular the premises unto said Equifunding, Inc, its heirs and assigns, forever.

TOGETHER with all and singular the rights, members, hereditaments and appurtenances to said property belonging or in any wise incident or appertaining.

WITNESS my hand and seal this date 7-28-10

Signed, Sealed and Delivered in the Presence of us:

MEMphus
First Witness
J. H. H. H.
Second Witness

Mary M. Scarborough
Mary M. Scarborough
Delinquent Tax Collector
Charleston County, South Carolina

THE STATE OF SOUTH CAROLINA)
COUNTY OF CHARLESTON)

PERSONALLY APPEARED BEFORE, the undersigned, and made oath that he/she saw, Mary M. Scarborough, Delinquent Tax Collector of the County of Charleston sign, seal, and as her act, did deliver the above Deed of Conveyance; and that he/she, with the other witness above named, witnessed the execution thereof.

Sworn to before me this date 7-28-10
[Signature]
NOTARY PUBLIC FOR SOUTH CAROLINA
My Commission Expires: 3-3-2010

MEMphus
First Witness

STATE OF SOUTH CAROLINA)
COUNTY OF CHARLESTON)

AFFIDAVIT

Date of Transfer of Title
Closing Date _____, 2010

RMC BK 0137 Pg 821 : Pg 3 *

PERSONALLY appeared before me the undersigned, who being duly sworn, deposes and says:

1. I have read the information on this Affidavit and I understand such information.
2. The property, 099-00-00-085, is being transferred BY the Charleston County Delinquent Tax Collector TO Equifunding, Inc ON _____.
3. The DEED is (check one of the following)
 - (A) X subject to the deed recording fee as a transfer for consideration paid or to be paid in money or money's worth.
 - (B) _____ subject to the deed recording fee as a transfer between a corporation, a partnership, or other entity and a stockholder, partner, or owner of the entity, or is a transfer to a trust or as distribution to a trust beneficiary.
 - (C) _____ EXEMPT from the deed recording fee because (Exemption # _____).
(Explanation If required) _____
(If exempt, please skip items 4-6, and go to item 7 of this affidavit.)
4. Check one of the following if either item 3(a) or item 3(b) above has been checked.
 - (A) X The fee is computed on the consideration paid or to be paid in money or money's worth in the amount of \$130,000.00.
 - (B) _____ The fee is computed on the fair market value of the realty which is \$ _____.
 - (C) _____ The fee is computed on the fair market value of the realty as established for property tax purposes which is \$ _____.
5. Check YES _____ or NO _____ to the following: A lien or encumbrance existed on the land, tenement, or realty before the transfer and remained on the land, tenement, or realty after the transfer. If "YES," the amount of the outstanding balance of this lien or encumbrance is \$ _____.
6. The DEED Recording Fee is computed as follows:
 - (A) \$130,000.00 the amount listed in item 4 above
 - (B) _____ the amount listed in item 5 above (no amount place zero)
 - (C) \$130,000.00 Subtract Line 6(b) from Line 6(a) and place the result.
7. As required by Code Section '12-24-70, I state that I am a responsible person who was connected with the transaction as: Grantor
8. Check if Property other than Real Property is being transferred on this Deed.
 - (A) _____ Mobile Home
 - (B) _____ Other
9. I understand that a person required to furnish this affidavit who willfully furnishes a false or fraudulent affidavit is guilty of a misdemeanor and, upon conviction, must be fined not more than one thousand dollars or imprisoned not more than one year, or both.

Sworn this 28th Day of July, 2010
[Signature]
Notary Public for South Carolina
My Commission Expires: 3-31, 2014

Signed Mary M. Scarborough
Grantor, Grantee, or Attorney that prepared this form
Mary M. Scarborough
Print or Type Name Here

RECORDER'S PAGE



NOTE: This page MUST remain with the original document

Filed By:

DELINQUENT TAX

RECORDED

Date: August 11, 2010

Time: 9:10:32 AM

Book

Page

DocType

0137

821

Tax Deed

Charlie Lybrand, Register
Charleston County, SC

MAKER:

RAVENEL LASHANDA AL

Note:

RECIPIENT:

EQUIFUNDING INC

of Pages:

4

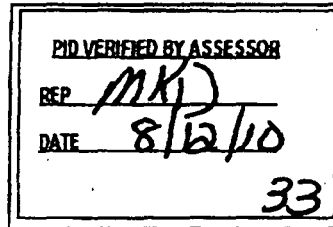
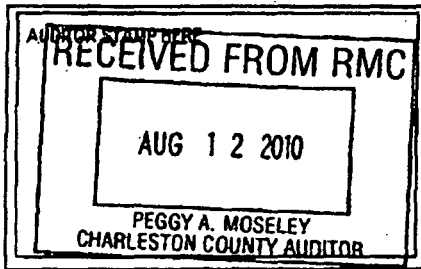
Recording Fee	\$ 10.00
State Fee	\$ 338.00
County Fee	\$ 143.00
Extra Pages	\$ -
Postage	\$ -
Chattel	\$ -
TOTAL	\$ 491.00

Original Book:

Original Page:

DRAWER
CLERK

Drawer 4
LRR



0137

Book



821

Page



08/11/2010

Recorded Date



4

Pgs



Original Book



Original Page



D

Doc Type

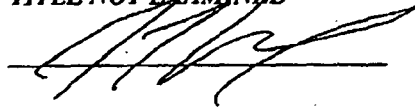


09:10:32

Recorded Time

G. THOMAS HILL, ESQUIRE
HILL, HILL & HILL
6209 SAVANNAH HIGHWAY
POST OFFICE BOX 369
RAVENEL, SOUTH CAROLINA 29470

BKH 643PG159
TITLE NOT EXAMINED



STATE OF SOUTH CAROLINA,

TITLE TO REAL ESTATE

COUNTY OF CHARLESTON,

KNOW ALL MEN BY THESE PRESENTS, That I, Mary Ravenel aka Mary Brooks Ravenel (hereinafter whether singular or plural the "Grantor") in the State aforesaid, for and in consideration of the sum of Five and No/100—(\$5.00)---Dollars love and affection from my son and my daughter, to the Grantor paid by and by these presents does grant, bargain, sell and release unto the said Grantee, Lashanda Ravenel and Henry Lee Ravenel, II (hereinafter whether singular or plural the "Grantee") has granted, bargained, sold and released, and by these presents does grant, bargain, sell and release unto the said Grantee, Lashanda Ravenel and Henry Lee Ravenel, II, as joint tenants with the right of survivorship, not as tenants in common, the survivor's heirs and assigns forever, the following described property, to wit:

See: Exhibit A- Legal Description of Tax Map Number:099-00-00-085 ✓

Exhibit B- Legal Description of Tax Map Number:099-00-00-113

Exhibit C- Legal Description of Tax Map Number:099-00-00-114

Exhibit D- Legal Description of Tax Map Number:099-00-00-116

Exhibit E- Legal Description of Tax Map Number:164-00-00-304

Grantee's Address: PO Box 455,
Hollywood, SC 29449

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 by these presents does grant, bargain, sell and release unto the said Grantee Lashanda

EXHIBIT 24

BKH 643PG160

Ravenel and Henry Lee Ravenel, II, as joint tenants with the right of survivorship, not as tenants in common, the survivor's heirs and assigns forever.

And the Grantor does hereby warrant that the above described premises are free, clear, and discharged from any and all encumbrances, liens, judgments, and claims of any nature whatsoever, and Grantor does hereby bind ourselves and Grantor's Heirs, Executors and Administrators, to warrant and forever defend all and singular the said premises unto the said Grantee and their Heirs and Assigns, forever, against the Grantor and the Grantor's Heirs and against any and every person whomsoever lawfully claiming or to claim, the same or any part thereof.

WITNESS the Hands and Seals of the Grantor herein this 6 day of November in the year of our Lord two thousand seven and in the two hundredth and thirty-first year of the Sovereignty and Independence of the United States of America.

Signed, Sealed and Delivered
in the presence of

[Signature]
Witness A

[Signature] (Seal)
Mary Ravenel

[Signature]
Witness B

[Signature] (Seal)
aka Mary Brooks Ravenel

STATE OF SOUTH CAROLINA,

ACKNOWLEDGMENT

COUNTY OF CHARLESTON,

SWORN TO AND ACKNOWLEDGED before me the grantors herein, namely Mary Ravenel aka Mary Brooks Ravenel me this 6 day of November, 2007.

[Signature] (Seal)

NOTARY PUBLIC FOR SOUTH CAROLINA

My Commission Expires: 9/12/08

EXHIBIT A

All that certain piece, parcel or tract of land situate, lying and being in the St. Pauls Parish, Charleston County, South Carolina, measuring and containing 5.096 acres more or less, known as Lot 3 as shown on a plat entitled "Subdivision Plat of 11.235 acres, ..." prepared by Lawrence J. Kennerty, Jr., SC Reg. No 12520 dated 12/05/01 and recorded in Plat Book EF at Page 536 in the RMC Office for Charleston County.

Said Lot having such size, shape, dimensions, buttings and boundings as will more fully appear by review of the above described plat.

Being a portion of the same property conveyed to Grantor herein by deed of James M. Barnes dated October 22, 2001 and recorded in Book W386 at Page 813 in the RMC Office for Charleston County.

TMS:099-00-00-085

EXHIBIT B

All that certain piece, parcel or tract of land situate, lying and being in the St. Pauls Parish, Charleston County, South Carolina, measuring and containing 2.763 acres more or less, known as Lot 1 as shown on a plat entitled "Subdivision Plat of 11.235 acres, ..." prepared by Lawrence J. Kennerty, Jr., SC Reg. No 12520 dated 12/05/01 and recorded in Plat Book EF at Page 536 in the RMC Office for Charleston County.

Said Lot having such size, shape, dimensions, buttings and boundings as will more fully appear by review of the above described plat.

Being a portion of the same property conveyed to Grantor herein by deed of James M. Barnes dated October 22, 2001 and recorded in Book W386 at Page 813 in the RMC Office for Charleston County.

TMS:099-00-00-113

EXHIBIT C

All that certain piece, parcel or tract of land situate, lying and being in the St. Pauls Parish, Charleston County, South Carolina, measuring and containing 1.229 acres more or less, known as Lot 2 as shown on a plat entitled "Subdivision Plat of 11.235 acres, ..." prepared by Lawrence J. Kennerty, Jr., SC Reg. No 12520 dated 12/05/01 and recorded in Plat Book EF at Page 536 in the RMC Office for Charleston County.

Said Lot having such size, shape, dimensions, buttings and boundings as will more fully appear by review of the above described plat.

Being a portion of the same property conveyed to Grantor herein by deed of James M. Barnes dated October 22, 2001 and recorded in Book W386 at Page 813 in the RMC Office for Charleston County.

TMS:099-00-00-114

EXHIBIT D

All that certain piece, parcel or tract of land situate, lying and being in the St. Pauls Parish, Charleston County, South Carolina, measuring and containing 1.114 acres more or less, known as Lot 5 as shown on a plat entitled "Subdivision Plat of 11.235 acres, ..." prepared by Lawrence J. Kennerty, Jr., SC Reg. No 12520 dated 12/05/01 and recorded in Plat Book EF at Page 536 in the RMC Office for Charleston County.

Said Lot having such size, shape, dimensions, buttings and boundings as will more fully appear by review of the above described plat.

Being a portion of the same property conveyed to Grantor herein by deed of James M. Barnes dated October 22, 2001 and recorded in Book W386 at Page 813 in the RMC Office for Charleston County.

TMS:099-00-00-116

EXHIBIT E

BKH 643PG165

All that certain piece, parcel or tract of land, with buildings and improvements thereon, situate, lying and being in the St. Paul's Parish, in the County of Charleston, State of South Carolina, measuring and containing one (1) acres more or less, and being shown on a plat dated February 13, 1975, prepared by K. A. Mahoney and H.H. Foster, RLS and recorded in the RMC Office for Charleston County in Pat Book T, at Page 10; said Lot having such size, shape, dimensions, buttings and boundings as will more fully appear by review of the above described plat.

Said lot is being subject to a thirty (30') foot drainage easement on the western and southern sides, together with a ten (10') foot South Carolina Highway Department easement on the western and southern sides of said lot.

Subject to all easements, covenants, restrictions, conditions and matters of record.

Being the same property conveyed to Grantor herein by deed of James C. Bryant, Beverly D. Bryant and Beverly D. Bryant, Trustee for the Beverly D. Bryant Trust Agreement dated April 14, 2000, conveyance date November 9, 2001 and recorded in Book N387 at Page 674 in the RMC Office for Charleston County.

TMS:164-00-00-304

BKH 643PG166

STATE OF SOUTH CAROLINA)
COUNTY OF CHARLESTON)

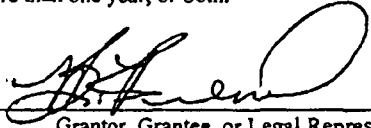
AFFIDAVIT

PERSONALLY appeared before me the undersigned, who being duly sworn, deposes and says:

1. I have read the information on this Affidavit and I understand such information.
2. The property being transferred by Mary Ravenel aka Mary Brooks Ravenel to Lashanda Ravenel and Henry Lee Ravenel, II dated November 6, 2007.
3. Check one of the following: The DEED is:
(a) _____ subject to the deed recording fee as a transfer for consideration paid or to be paid in money or money's worth.
(b) _____ Subject to the deed recording fee as a transfer between a corporation, a partnership, or other entity and a stockholder, partner, or owner of the entity, or is a transfer to a trust or as a distribution to a trust beneficiary.
(c) X _____ EXEMPT from the deed recording fee because (exemptions 3) (if exempt, please skip items 4-6, and go to item 7 of this Affidavit) (from family member to family member) Mother to Children
4. Check one of the following if either item 3(a) or item 3(b) above has been checked.
(a) _____ The fee is computed on the consideration paid or to be paid in money or money's worth in the amount of \$ _____
(b) _____ The fee is computed on the fair market value of the realty which is \$0.
(c) _____ The fee is computed on the fair market value of the realty as established for property tax purposes which is \$ _____
5. Check YES _____ or NO X to the following: A lien or encumbrance existed on the land, tenement, or realty before the transfer and remained on the land, tenement or realty after the transfer. If "YES," the amount of the outstanding balance of this lien or encumbrance is \$ _____.
6. The DEED Recording Fee is computed as follows:
(a) _____ the amount listed in item 4 above.
(b) \$0.00 the amount listed in item 5 above (no amount place zero)
(c) _____ Subtract line 6(b) from Line 6(a) and place the result.
7. As required by Code Section 12-24-70, I state that I am a responsible person who was connected with the transaction as: Grantee
8. I understand that a person required to furnish this affidavit who willfully furnishes a false or fraudulent affidavit is not guilty of a misdemeanor and, upon conviction, must be fined not more than one thousand dollars or imprisoned not more than one year, or both.

SWORN to before me this 6th
Day of November, 2007.

NOTARY PUBLIC FOR SOUTH CAROLINA
My Commission Expires: 9/10/08


Grantor, Grantee, or Legal Representative

Grantor
Print or Type Name Here

8KH 643PG167

RECORDER'S PAGE

NOTE: This page **MUST** remain
with the original document

Filed By:

LASHANDA RAVENEL
P. O. BOX 455
HOLLYWOOD SC 29449



Number of Pages:

9

FILED

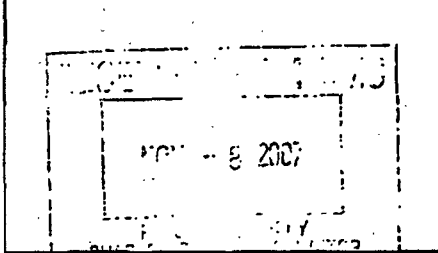
November 6, 2007

2:54:33 PM

8KH 643PG159

Charlie Lybrand, Register
Charleston County, SC

AUDITOR STAMP HERE



PID VERIFIED BY ASSESSOR

REP 
NOV - 8 2007
DATE _____

DESCRIPTION	AMOUNT
Recording Fee	\$ 14.00
State Fee	\$ -
County Fee	\$ -
Postage	\$ 0.50

TOTAL	\$ 14.50
--------------	-----------------

\$ Amount (In thousands):

DRAWER:

B - ECP

DO NOT STAMP BELOW THIS LINE

CHARLESTON COUNTY Online Tax System

- MAIN MENU
- CONTACTS
- EXIT

- Billing Information -

Account: 00188585
 Tax Year: 2006
 Prior Year: NA
 Status: Current
 Receipt: 2006-434738
 Previous Receipt: NA
 Next Receipt: NA
 Origin: 1
 Created: 05-09-2006
 Updated: 05-09-2006
 Billed: 05-22-2006
 Final Notice: 10-02-2006
 Paid: NA
 Actual Date: NA
 Bad Check Date: NA
 Highway Letter Date: 11-07-2006
 Bad Check Withdrawn: NA
 Appealed: NA
 Mail Return: NA
 Bankruptcy: NA

Assessment Source: S
 Base Assessment: 270.00
 Exemption: NA
 Tax Relief: No
 Taxable Assessment: 270.00
 Mills: x .1993
 Base Tax: 53.82
 Renewal Fee: + 0.00
 Credits: - 3.60
 Net Tax: 50.22
 Amount Paid: - 0.00
 Nulla Bona Amount: - 0.00
 Refund Amount: - 0.00
 Transfer Amount: - 0.00
 Current Due: 50.22
 Nulla Bona Receipt: NA
 Nulla Bona Date: NA
 Ref Check/Date: NA

- Vehicle Information -

Year: 1998
 Make: FORD
 Model: EPR
 SCDOR Model: U24X
 Weight: 39
 Body: 2S
 Vehicle Type: 1
 VIN: X8WUD20609
 Beg. Tag Date: 04-2006
 Tag Expires: 04 2007
 Tag Months: 12
 Insurance Required: NA
 Suspended: NA
 Released: 01-25-2008

Warning: This bill cannot be paid Online due to the highway letter status, please contact Treasurer Office at 958-4360

- Owner Information -

Principal Owner: RAVENEL HENRY LEE JR
 Co-Owner: NA
 C/O: NA
 Tax District: 82
 Jurisdiction: 01

Tax Address: 8164 MARY RAVENEL RD
 ADAMS RUN SC 29426
 Mail Address: PO BOX 263
 HOLLYWOOD SC 29449

Selections

Credits

PAID RECEIPT

Main Menu

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EXHIBIT 25

Charleston County, South Carolina

generated on 3/15/2012 12:46:28 PM EDT

Property ID (PIN)	Alternate ID (AIN)	Parcel Address	Data refreshed as of	Assess Year	Pay Year
1630800026		6430 HIGHWAY 162, HOLLYWOOD	3/9/2012	2011	2011

Current Parcel Information

Owner	RAVENEL MARY BROOKS	Property Class Code	101 - RESID-SFR
Owner Address	PO BOX 263 HOLLYWOOD SC 29449-0263	Acreage	1.0000
Legal Description	Subdivision Name -PT HOLLYWOOD PlatSuffix S40-229 PoTWp 008		

Historic Information

Tax Year	Land	Building	Market	Taxes	Payment
2011			\$184,200	\$249.06	\$0.00
2010			\$167,700	\$0.00	\$0.00
2009			\$167,700	\$0.00	\$0.00
2008			\$167,700	\$0.00	\$0.00

Sales Disclosure

Grantor	Book & Page	Date	Deed	Vacant	Sale Price
GOODMAN EVELYN GRAYSON	D284 766	5/19/1997	Ge		\$77,500
GOODMAN EDWIN M	U252 070	2/8/1995	Ge		\$9

Improvements

Building	Type	Use Code Description	Constructed Year	Stories	Bedrooms	Finished Sq. Ft.	Improvement Size
R01	DWELL	Dwelling	1938	1.0	04	2,875	
R01	ATTGAR	Attached Garage	0000	0	0		480
R01	ICP	Integral Carport	0000	0	0		240
R01	UTLSHED	Residential Shed - Small Util	1978	0	0		180
R01	FLATCP	Carport	1978	0	0		150

EXHIBIT 32

BOOK D 284 PG 766

STATE OF SOUTH CAROLINA)
COUNTY OF CHARLESTON)

TITLE TO REAL ESTATE

KNOW ALL MEN BY THESE PRESENTS, that I, **EVELYN GRAYSON GOODMAN**, (hereinafter whether singular or plural the "Grantor") in the State aforesaid, for and in consideration of the sum of **SEVENTY-SEVEN THOUSAND FIVE HUNDRED and NO/100s (\$77,500.00) DOLLARS**, and subject to the Restrictions, Exceptions, and Limitations as set forth hereinafter, if any, to the Grantor paid by **MARY BROOKS RAVENEL**, (hereinafter whether singular or plural the "Grantee") have granted, bargained, sold and released, and, by these presents, do grant, bargain, sell and release unto the said **MARY BROOKS RAVENEL**, his/her Heirs and Assigns, forever, in fee simple, the following described property, to-wit:

ALL that certain lot, piece, or parcel of land, situate, lying and being in the Town of Hollywood, County of Charleston, State of South Carolina, and, as of August 5, 1938, designated as ONE (1) ACRE, MORE OR LESS, PART OF THE HOLLYWOOD TRACT OF CHARLES W. GERATY, measuring one hundred seventy-five (175') feet on Coastal Highway, by two hundred fifty (250') feet deep, and bounded as follows: North, East, West by lands of Charles W. Geraty (as of August 5, 1938) and South by Coastal Highway. SAID lot hereby conveyed contains One (1) Acre, more or less, and is situated in St. Pauls Township, Charleston County, State aforesaid. A more complete description may be had by reference to plat of said lot hereby conveyed made by Jas. A. Postell, Surveyor, dated August 4, 1938 and made a part and parcel of that certain Deed of Charles W. Geraty to Edwin M. Goodman, dated August 5, 1938 and duly recorded in the Office of the RMC for Charleston County, SC, in Book S-40 at Page 229.

SUBJECT to any and all Restrictions, Covenants, Conditions, Easements, Rights of Way, and all other matters affecting subject property, of record in the Office of the RMC for Charleston County, South Carolina.

THIS being the same property as conveyed to Evelyn Grayson Goodman by Deed of Edwin M. Goodman wherein he conveyed a one-half (1/2) undivided interest in and to subject property, dated March 17, 1981 and recorded in the Office of the RMC for Charleston County, SC, in Book Z-124 at Page 19; and by the Estate of Edwin M. Goodman (94-ES-10-00447) as evidenced by that certain Deed of Distribution conveying one-half (1/2) undivided interest in and to subject property to Evelyn Grayson Goodman dated February 8, 1995 and duly recorded in Book U-252 at Page 070.

TMS Number: 163-08-00-026

Tax District: 3-2

Grantees' Address: 6430 Highway 162, Hollywood, SC 29449

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 said premises before mentioned unto the said Grantee, **MARY BROOKS RAVENEL**, and his/her 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 Grantees hereinabove named 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 my hand and seal this 14 day of MAY in the year of our Lord one thousand nine hundred ninety-seven (1997) and in the two hundred twenty-first year (221) of the Sovereignty and Independence of the United States of America.

**SIGNED, SEALED AND DELIVERED
IN THE PRESENCE OF:**

Jack Cohen
Witness #1

Evelyn Grayson Goodman
EVELYN GRAYSON GOODMAN

John F. Hitt
Witness #2

NAMES MUST BE SIGNED EXACTLY AS THEY ARE TYPED

STATE OF SOUTH CAROLINA	)	ACKNOWLEDGEMENT
COUNTY OF <u>Spartanburg</u>	)	
THE FOREGOING instrument was acknowledged before me by EVELYN GRAYSON GOODMAN, on this the <u>14th</u> day of MAY, 1997.		
<u>Freddie M. Lusk Jones</u> Notary Public for South Carolina My Commission expires: <u>11-28-99</u>		
(RAVENEL / 97-0681)		

STATE OF SOUTH CAROLINA)

BOOK

284 PG 769

RECORDING AFFIDAVIT

COUNTY OF CHARLESTON)

PERSONALLY appeared before me the undersigned who, being duly sworn, deposes and says that the property located at **6430 Highway 162, Hollywood, SC 29449** bearing Charleston County Tax Map Number **463-08-00-026** was transferred by **EVELYN GRAYSON GOODMAN** to **MARY BROOKS RAVENEL**, on **MAY 15, 1997**.

The transaction was:



An arm's length real property transaction and the sales price paid or to be paid in money or money's worth was \$77,500.00*



Not an arm's length real property transaction and the fair market value of the property is *



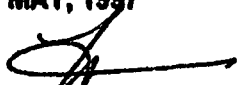
The above transaction is exempt, or partially exempt, from the recording fee as set forth in S. C. Code Ann. Section 12-24-10, et. seq., because the deed is:

As required by Code Section 12-24-70, I state that I am a responsible person who was connected with the transaction as the closing attorney.

I understand that a person required to furnish this affidavit who willfully furnishes a false or fraudulent affidavit is guilty of a misdemeanor and, upon conviction, must be fined not more than one thousand dollars or imprisoned no more than one year, or both.


**Purchaser, Legal Representative of the
Purchaser or other Responsible Person
Connected with the Transaction.**

**SWORN to before me this 15TH
day of MAY, 1997**


**Notary Public for South Carolina
My Commission expires:**

**Zan Suren Deltz
Notary Public, State of South Carolina
Qualified in Charleston County
Commission Expires: June 21, 2005**

***The fee is based on the real property's value. Value means the realty's fair market value. In arm's length real property transactions, this value is the sales price to be paid in money or money's worth (e.g., stocks, personal property, other realty, forgiveness of debt, mortgages assumed or placed on the realty as a result of the transaction). However, a deduction is allowed from this value for the amount of any lien or encumbrance existing on land, tenement, or realty before the transfer and remaining on it after the transfer.**

[RAVENEL / 97-0681]

DROSE, DAVIDSON & BENNETT
125 WAPPOO CREEK DRIVE

D284 PG 770

FILED

D284-766

97 MAY 19 PM 1:08

CHARLIE LYBRAND
REGISTER
CHARLESTON COUNTY SC

Recording Fee 10.00

State Fee 201.50

County Fee 85.25

Postage

TOTAL 296.75

TMS VERIFIED

BAC

DTD

MOM

5/20/97

Recorded this 19 day of May Year 97
On Property Record Card

James A. Mosley
Auditor Charleston County

Charleston County, South Carolina

generated on 3/15/2012 12:26:18 PM EDT

Property ID (PIN)	Alternate ID (AIN)	Parcel Address	Data refreshed as of	Assess Year	Pay Year
3900000276		3531 GALAXY RD, NORTH CHARLESTON	3/9/2012	2011	2011

Current Parcel Information

Owner	RAVENEL LASHANDA M	Property Class Code	101 - RESID-SFR
Owner Address	3531 GALAXY RD LADSON SC 29456-3944	Acreage	.1500
Legal Description	Subdivision Name -PADDOCK POINT PHASE ONE B Description -LOT 16 PlatSuffix EJ-780 PolTwp 003		

Historic Information

Tax Year	Land	Building	Market	Taxes	Payment
2011			\$164,000	\$0.00	\$0.00
2010			\$165,000	\$0.00	\$0.00
2009			\$165,000	\$0.00	\$0.00
2009			\$165,000	\$0.00	\$0.00
2008			\$5,100	\$0.00	\$0.00

Sales Disclosure

Grantor	Book & Page	Date	Deed	Vacant	Sale Price
RAVENEL LASHANDA M	~~G654 885~~	2/27/2008	Ge		\$5
KOESTER ROAD	~~G654 890~~	2/27/2008	Ge		\$173,000
NOT SUPPLIED	J547 663	7/28/2005	Ge		\$2,198,405

Improvements

Building	Type	Use Code Description	Constructed Year	Stories	Bedrooms	Finished Sq. Ft.	Improvement Size
R01	DWELL	Dwelling	2008	1.5	04	1,857	
R01	ATTGAR	Attached Garage	0000	0	0		400

EXHIBIT 33

**State of South Carolina
County of Charleston**

TITLE TO REAL ESTATE

KNOW ALL MEN BY THESE PRESENTS, THAT
Harbor Homes, LLC in the State aforesaid for/and in consideration of the sum of \$173,000.00 to me in hand paid at and before the sealing of these presents by **Lashanda M. Ravenel** in the State and County aforesaid the receipt whereof is hereby acknowledged, and subject to covenants, restrictions and easements of record and taxes for the current year, have granted, bargained, sold and released, and by these presents to grant, bargain, sell and release unto the said **Lashanda M. Ravenel, her Heirs and Assigns forever** the following described property to wit:

ALL that certain piece, parcel, lot or tract of land, situate, lying and being in Paddock Pointe Subdivision, City of North Charleston, Charleston County, South Carolina, and being shown and designated as Lot 16, Phase 1B, PADDOCK POINTE as shown on a plat entitled "FINAL SUBDIVISION PLAT SHOWING PADDOCK POINT, PHASE 1B, A 16.899 ACRE TRACT OF LAND, PROPERTY OF KOESTER ROAD DEVELOPMENT, LLC, LOCATED IN THE CITY OF NORTH CHARLESTON, CHARLESTON COUNTY, SOUTH CAROLINA," prepared by Richard A. Aldridge, PLS No. 20854 of Trico Engineering Consultants, Inc., dated March 30, 2006, revised May 9, 2006 and recorded May 19, 2006 in Plat Cabinet EJ, Pages 780 through 781 in the RMC Office for Charleston County. Said lot having such size, shape, buttings, boundings, dimensions and location as will appear by reference to said plat which is incorporated herein by reference, be all the dimensions and measurements shown thereon a little more or less.

And being the same property conveyed to Harbor Homes, LLC by Deed from Koester Road Development, LLC dated 02/27/08 and recorded immediately prior hereto in the RMC Office for Charleston County.

TMS# 390-00-00-276

Grantee's Address: 3531 Galaxy Road
Ladson, SC 29456

SUBJECT TO covenants, restrictions, easements of record and taxes for the current year.

TOGETHER WITH all and singular, the Rights, Members, Hereditaments and Appurtenances to said Premises belonging, or in anywise incident or appertaining.

TO HAVE AND TO HOLD, all and singular, the said Premises before mentioned unto the said **Lashanda M. Ravenel, her Heirs and Assigns forever.**

AND does hereby bind its Successors, Assigns, Executors and Administrators, to warrant and forever defend, all and singular, the said Premises unto the said **Lashanda M. Ravenel, her Heirs and Assigns**, against it and it's Successors, and all persons whomsoever as may be lawfully claiming, or to claim the same or any part thereof.

Weeks, Foti, Irvine & Donaldson, LLC RGC065CB

Attorneys At Law
8086-B Rivers Ave.
North Charleston, SC 29406

NC08-0739KM Ravenel
2/08

8XG 654PG891

Deed - Page 2
08RGC065CB

WITNESS our Hands and Seals this 27th day of February, 2008.

SIGNED, SEALED AND DELIVERED IN
THE PRESENCE OF

Harbor Homes, LLC

By: [Signature]
Stephen L. Johnson, Authorized Agent

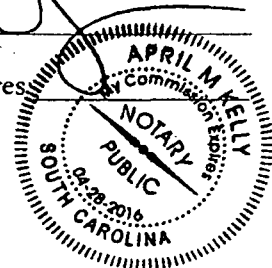
[Signature]
WITNESS #1

[Signature]
WITNESS #2

The State of South Carolina
County of Richland

I, the undersigned notary, a Notary Public for South Carolina do hereby certify that Stephen L. Johnson, Authorized Agent for Harbor Homes, LLC personally appeared before me this 27th day of February, 2008 and acknowledged the due execution of the foregoing instrument.

[Signature]
NOTARY PUBLIC
My commission expires



STATE OF SOUTH CAROLINA

COUNTY OF CHARLESTON

)
) AFFIDAVIT
)

Date of Transfer of Title

February 29, 2008

BK G 654 PG 892

PERSONALLY appeared before me the undersigned, who being duly sworn, deposes and says:

1. I have read the information on this Affidavit and I understand such information.
2. The property is being transferred by Harbor Homes, LLC TO Lashanda M. Ravenel ON 02/29/08.
3. Check one of the following: The deed is:
(a) x subject to the deed recording fee as a transfer for consideration paid or to be paid in money or money's worth.
(b) _____ subject to the deed recording fee as a transfer between a corporation, a partnership or other entity and a stockholder, partner, or owner of the entity, or is a transfer to a trust or as a distribution to a trust beneficiary.
(c) _____ EXEMPT from the deed recording fee because (Exemption n/a) (Explanation, if required: n/a If exempt, please skip items 4-6 and go to Item #7 of this affidavit.
4. Check one of the following if either item 3(a) or item 3(b) above has been checked.
(a) x The fee is computed on the consideration paid or to be paid in money or money's worth in the amount of \$173,000.00
(b) _____ The fee is computed on the fair market value of the realty, which is n/a
(c) _____ The fee is computed on the fair market value of the realty as established for property tax purposes which is n/a
5. Check YES _____ or NO X to the following: A lien or encumbrance existed on the land, tenement or realty before the transfer and remained on the land, tenement or realty after the transfer. If "YES", the amount of the outstanding balance of this lien or encumbrance is n/a.
6. The DEED Recording Fee is computed as follows:
(a) \$173,000.00 the amount listed in Item #4 above
(b) 0.00 the amount listed on Item #5 above (no amount, please zero)
(c) \$173,000.00 subtract Line 6(b) from Line 6(a) and place the result here.
7. As required by Code Section 12-24-70, I state that I am a responsible person who was connected with the transaction as closing attorney.
8. I understand that a person required to furnish this affidavit who willfully furnishes a false or fraudulent affidavit is guilty of a misdemeanor and, upon conviction, must be fined not more than one thousand dollars or imprisoned not more than one year or both.

Grantor, Grantee or Legal Representative
Connected with this Transaction

SWORN to before me this
02/29/08

Notary Public for South Carolina
My Commission expires: 09/16/12

Mark W. Weeks or James L. Foti or Robert L. Irvine, III
Joe Hand or Raymond W. Smith
Print or Type Name Here

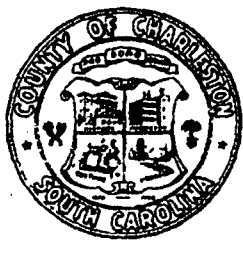


Handwritten mark

BK G 654PG893

RECORDER'S PAGE

NOTE: This page MUST remain with the original document



FILED
March 18, 2008
4:18:58 PM
BK G 654PG890
Charlie Lybrand, Register
Charleston County, SC

Filed By:

Weeks, Foti, Irvine, & Donaldson, LLC

Number of Pages:

5

AMOUNT	
DESCRIPTION	
Recording Fee	\$ 10.00
State Fee	\$ 449.80
County Fee	\$ 190.30
Postage	

TOTAL	\$ 650.10
--------------	------------------

\$ Amount (in thousands): 173

DRAWER: C - slw

AUDITOR STAMP HERE
RECEIVED
MAR 21 2008
OFFICE OF THE REGISTER
CHARLESTON COUNTY, SC

PID VERIFIED BY ASSESSOR
REP.
DATE MAR 21 2008

DO NOT STAMP BELOW THIS LINE

CHARLESTON COUNTY Online Tax System

- MAIN MENU
- CONTACTS
- EXIT

- Billing Information -			- Property Information -		
Account	164-00-00-	Appraised	Legal Description:	7164 HIGHWAY 162 -	
(PID):	304	(FMV):	Subdivision:	NA	
Tax Year:	2009	Assessment:	Deed:	11-06-2007 H643-159	
Prior	NA	Mills:	Plat:	T-10	
Year:	NA		Land Use:	OTHER LAND USE	
Status:	Delinquent		General Use:	COM	
Receipt:	2009-		Parcel:	541	
	124414				
Previous			Buildings	Appraisal	Assessment
Receipt:	NA		Others (6%)	170,000	10,200
Next					
Receipt:	NA		Totals:	170,000	10,200
Billed:	09-30-2009				
Actual			Acreage	Appraisal	
Date:	NA	SW Fee: + 0.00	High: 1.00	Land: 50000	
			Marsh: 0.00	Improvements: 0	
			Swamp: 0.00	Buildings: 120000	
			Total: 1.00	Total: 170000	
Mortgage					
Co:	NA				
MLOD					
Factor:	No				

For payment
information on this
bill,
please contact (843)
202-6576

- Owner Information -
Current Owner: RAVENEL LASHANDA Tax Address: 7164 HIGHWAY 162
Current Co-Owner: RAVENEL HENRY LEE II
Tax District: 80 Mail Address: PO BOX 263
Jurisdiction: 01 City State Zip: HOLLYWOOD SC 29449

[Selections](#) [Credits](#) [Main Menu](#)

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EXHIBIT 35

CHARLESTON COUNTY

Online Tax System

- MAIN MENU
- CONTACTS
- EXIT

- Billing Information -

Account 099-00-00- Appraised 35,000
 (PID): 113 (FMV):
 Tax Year: 2009 Assessment: 2100
 Prior Year: NA Mills: x0.2287
 Status: Delinquent
 Receipt: 2009-
 124411
 Previous Receipt: NA
 Next Receipt: NA
 Billed: 09-30-2009
 Actual Date: NA
 SW Fee: + 18.00
 Mortgage Co: NA
 MLOD Factor: No

- Property Information -

Legal Description: MARY RAVENEL RD - LOT 1
 Subdivision: NA
 Deed: 11-06-2007 H643-159
 Plat: EF-536
 Land Use: VACANT
 General Use: VCR
 Parcel: 10R

Buildings	Appraisal	Assessment
Others (6%)	35,000	2,100
Totals:	35,000	2,100

Acreage	Appraisal
High: 2.76	Land: 35000
Marsh: 0.00	Improvements: 0
Swamp: 0.00	Buildings: 0
Total: 2.76	Total: 35000

For payment
 information on this
 bill,
 please contact
 Delinquent Tax
 Department

- Owner Information -

Current Owner: RAVENEL LASHANDA Tax Address: MARY RAVENEL RD
 Current Co-Owner: RAVENEL HENRY LEE II
 Tax District: 82 Mail Address: PO BOX 455
 Jurisdiction: 01 City State Zip: HOLLYWOOD SC 29449

[Selections](#)
[Credits](#)
[Main Menu](#)

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EXHIBIT 36

CHARLESTON COUNTY *Online Tax System*

- MAIN MENU
- CONTACTS
- EXIT

- Billing Information -		- Property Information -	
Account (PID):	099-00-00-085	Appraised (FMV):	447,000
Tax Year:	2009	Legal Description:	5559 MARY RAVENEL RD - LOT 3 TRACT N OSBORN
Prior Year:	NA	Subdivision:	OSBORN
Status:	Delinquent	Deed:	11-06-2007 H643-159
Receipt:	2009-124410	Plat:	EF-536
Previous Receipt:	NA	Land Use:	RESIDENTIAL
Next Receipt:	NA	General Use:	SFR
Billed:	09-30-2009	Parcel:	10R
Actual Date:	NA		
Mortgage Co:	NA		
MLOD Factor:	No		
SW Fee: + 36.00			

Buildings		Appraisal	Assessment
Others (6%)		447,000	26,820
Totals:		447,000	26,820

Acreage		Appraisal	
High:	5.10	Land:	30000
Marsh:	0.00	Improvements:	0
Swamp:	0.00	Buildings:	417000
Total:	5.10	Total:	447000

For payment information on this bill, please contact (843) 202-6576

- Owner Information -

Current Owner:	RAVENEL LASHANDA	Tax Address:	5559 MARY RAVENEL RD
Current Co-Owner:	RAVENEL HENRY LEE II		
Tax District:	82	Mail Address:	PO BOX 455
Jurisdiction:	01	City State Zip:	HOLLYWOOD SC 29449

[Selections](#)
[Credits](#)
[Main Menu](#)

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EXHIBIT 37

CHARLESTON COUNTY

Online Tax System

- MAIN MENU
- CONTACTS
- EXIT

- Billing Information -			- Property Information -		
Account (PID):	099-00-00-114	Appraised (FMV):	25,000	Legal Description:	MARY RAVENEL RD - LOT 2
Tax Year:	2009	Assessment:	1500	Subdivision:	NA
Prior Year:	NA	Mills:	x0.2287	Deed:	11-06-2007 H643-159
Status:	Delinquent			Plat:	EF-536
Receipt:	124412			Land Use:	VACANT
Previous Receipt:	NA			General Use:	VCR
Next Receipt:	NA			Parcel:	10R
Billed:	09-30-2009				
Actual Date:	NA				
		SW Fee:	+ 18.00		
Mortgage Co:	NA				
MLOD Factor:	No				

For payment information on this bill, please contact (843) 202-6576

- Owner Information -		
Current Owner:	RAVENEL LASHANDA	Tax Address: MARY RAVENEL RD
Current Co-Owner:	RAVENEL HENRY LEE II	
Tax District:	82	Mail Address: PO BOX 455
Jurisdiction:	01	City State Zip: HOLLYWOOD SC 29449

[Selections](#)
[Credits](#)
[Main Menu](#)

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EXHIBIT 38

CHARLESTON COUNTY Online Tax System

- MAIN MENU
- CONTACTS
- EXIT

- Billing Information -

Account	099-00-00-	Appraised	25,000
(PID):	116	(FMV):	
Tax Year:	2009	Assessment:	1500
Prior		Mills:	x0.2287
Year:	NA		
Status:	Delinquent		
Receipt:	2009-		
	124413		
Previous			
Receipt:	NA		
Next			
Receipt:	NA		
Billed:	09-30-2009		
Actual		SW Fee:	+ 18.00
Date:	NA		
Mortgage			
Co:	NA		
MLOD			
Factor:	No		

- Property Information -

Legal Description: MARY RAVENEL RD - LOT 5
Subdivision: NA
Deed: 11-06-2007 H643-159
Plat: EF-536
Land Use: VACANT
General Use: VCR
Parcel: 10R

Buildings	Appraisal	Assessment
Others (6%)	25,000	1,500
Totals:	25,000	1,500

Acreage		Appraisal	
High:	1.11	Land:	25000
Marsh:	0.00	Improvements:	0
Swamp:	0.00	Buildings:	0
Total:	1.11	Total:	25000

**For payment
information on this
bill,
please contact (843)
202-6576**

- Owner Information -

Current Owner: RAVENEL LASHANDA Tax Address: MARY RAVENEL RD
Current Co-Owner: RAVENEL HENRY LEE II
Tax District: 82 Mail Address: PO BOX 455
Jurisdiction: 01 City State Zip: HOLLYWOOD SC 29449

Selections

Credits

Main Menu

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EXHIBIT 39



BP0147241

RMC BK 0147 Pg 241 : pg 1 *

State of South Carolina)

Title to Real Estate

County of Charleston)

Know all men by these presents, that Equifunding, Inc. (hereinafter referred to as Grantor) in the state aforesaid, for and in consideration of the sum of One Hundred Thirty Thousand Dollars and 00/100 (\$130,000.00) and no other consideration, to the Grantor paid by Equivest Financial, LLC. (hereinafter referred to as Grantee) in the state aforesaid, receipt and sufficiency of which is hereby acknowledged by Grantor has granted, bargained, sold and released, and by these presents does grant, bargain, sell and release, unto the Grantee, its successors and assigns to the real estate described as follows:

All that certain piece, parcel or tract of land situate, lying and being in the St. Pauls Parish, Charleston County, South Carolina, measuring and containing 5.096 acres more or less known as Lot 3 as shown on a plat entitled "Subdivision Plat of 11.235 acres,...." Prepared by Lawrence J Kennerty, Jr., SC Reg. No 12520 dated 12-05-01 and recorded in Plat Book EF at Page 538 in the RMC Office for Charleston County.

Said Lot having such size, shape, dimensions, butting and boundings as will more fully appear by review of the above described plat.

TMS# Map Ref. No. 099-00-00-085

Derivation: This being the identical property conveyed unto Equifunding, Inc. by Charleston County Treasurer, by deed dated July 28, 2010 and recorded in Book 0137 and Page 821, August 11, 2010, in the Office of the Register of Deeds of Charleston County.

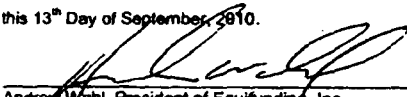
Grantees Address:
241 E. Saginaw
East Lansing, MI 48823

Together, with all and singular, the rights, members, hereditaments and appurtenances to the premises belonging, or in any wise incident or appertaining, including but not limited to all improvements of any nature located on the premises and all easements and rights-of-way appurtenant to the premises.

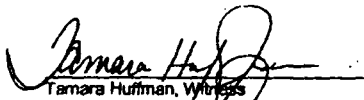
To Have and to Hold all and singular the premises unto the Grantee, its successors and assigns forever.

And the Grantor does hereby bind itself, its successors and assigns to warrant and forever defend all and singular the premises unto the Grantee, its successors and assigns, against the Grantor and the Grantors successors.

Witness the hand and seal of the Grantor this 13th Day of September, 2010.


Andrew Wahl, President of Equifunding, Inc.

Signed, Sealed and Delivered in the Presence of:

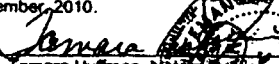

Tamara Huffman, Witness

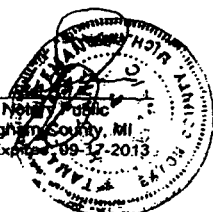

Donna J Durbin, Witness

State of Michigan)
County of Ingham)

Personally appeared before me, the undersigned authority in and for the county and state aforesaid, the within named, Andrew Wahl President, Equifunding, Inc. who acknowledged that he signed and delivered the above and foregoing Title to Real Estate on the day and year therein mentioned as and for his own act and deed.

Given under my hand and official seal this 13th day of September, 2010.


Tamara Huffman, Notary Public
Eaton acting in Ingham County, MI
My Commission Expires 09-12-2013



Prepared By:
Donna J Durbin (account SC 2008 Charleston 5)
P.O. Box 980
East Lansing, MI. 48826

EXHIBIT 41

STATE OF SOUTH CAROLINA)
COUNTY OF CHARLESTON)

AFFIDAVIT

RMC BK 0147 Pg 241 : pg 2 *

PERSONALLY appeared before me the undersigned, who being duly sworn, deposes and says:

1. I have read the information on this affidavit and I understand such information.
2. The property being transferred is located at 5559 Mary Ravenel Road, Adams Run, SC, bearing Charleston County Tax Map Number 099-00-00-085, was transferred by Equifunding, Inc to Equivest Fianacial, LLC on September 13, 2010
3. Check one of the following: The deed is
 - (a) ☒ Subject to the deed recording fee as a transfer for consideration paid or to be paid in money or money's worth. \$130,000.00
 - (b) ☐ Subject to the deed recording fee as a transfer between a corporation, a partnership, or other entity and a stockholder, partner, or owner of the entity, or is a transfer to a trust or as a distribution to a trust beneficiary.
 - (c) ☐ Exempt from the deed recording fee because (See Information section on affidavit):
Section 12-24-40 (1) consideration is less than \$100.00.

(If exempt, please skip items 4-7, and go to item 8 of this affidavit.)

If exempt under exemption #124 as described in the information section of this affidavit, did the agent and principal relationship exist at the time of the original sale and was the purpose of this relationship to purchase the realty? Check Yes ☐ or No ☐

4. Check one of the following if either item 3(a) or item 3(b) above has been checked (see Information section of this affidavit):
 - (a) ☒ The fee is computed on the consideration paid or to be paid in money or money's worth in the amount of \$ 481.00
 - (b) ☐ The fee is computed on the fair market value of the realty which is \$
 - (c) ☐ The fee is computed on the fair market value of the realty as established for property tax purposes which is \$
5. Check Yes ☐ or No ☐ to the following: A lien or encumbrance existed on the land, tenement, or realty before the transfer and remained on the land, tenement, or realty after the transfer. If "Yes," the amount of the outstanding balance of this lien or encumbrance is : \$
6. The deed recording fee is computed as follows:
 - (a) Place the amount listed in item 4 above here: \$ 481.00
 - (b) Place the mout listed in item 5 above here: \$
 - (c) Subtract line 6(b) from Line 6(a) and place result here \$ 481.00
7. The deed recording fee due is based on the amount listed on Line 6(c) above and the deed recording fee due is \$ 10.00
8. As required by Code Section 12-24-70, I state that I am a responsible person who was connected with the transaction as: Grantor Equifunding, Inc
9. I understand that a person required to furnish this affidavit who willfully furnishes a false or fraudulent affidavit is guilty of a misdemeanor and, upon conviction, must be fined not more than one thousand dollars or imprisoned not more than one year, or both.

Sworn to before me this 13th Day of September, 2010

Notary signature

TAMARA HUFFMAN
NOTARY PUBLIC, STATE OF MI
COUNTY OF EATON
MY COMMISSION EXPIRES SEP 17, 2013

Responsible Person Connected with the Transaction

Andrew Wahl, Equifunding, Inc.
Print or type the above name here

RECORDER'S PAGE

NOTE: This page MUST remain
with the original document



Filed By:

EQUIFUNDING

PO BOX 980
E LANSING MI 48826

MAKER:

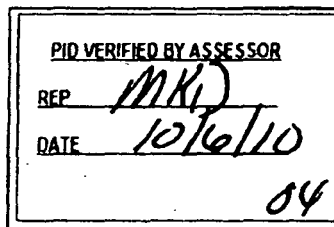
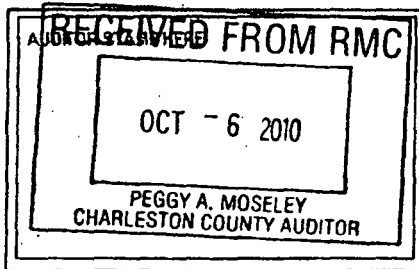
EQUIFUNDING INC

RECIPIENT:

EQUIVEST FIN LLC

Original Book:

Original Page:



RECORDED

Date: October 4, 2010

Time: 12:32:34 PM

Book

Page

Doc Type

0147

241

Deed

Charlie Lybrand, Register
Charleston County, SC

of Pages: 3

Recording Fee	\$ 10.00
State Fee	\$ 338.00
County Fee	\$ 143.00
Extra Pages	\$ -
Postage	\$ -
Chattel	\$ -
TOTAL	\$ 491.00

DRAWER
CLERK

Drawer 4
LRR



0147
Book



241
Page



10/04/2010
Recorded Date



3
Pgs



Original Book



Original Page



D
Doc Type



12:32:34
Recorded Time

TITLE ABSTRACT SUMMARY

Parcel ID (TMS): 0990000085

Legal Description (Per PCR): Lot/Block/Phase: LOT 3 TRACT N
 Subdivision: OSBORN
 Acreage: 5.1

Property Address (Per PCR): 5559 MARY RAVENEL RD CSCS

Current Owner (Per PCR): RAVENEL MARY

Mailing Address (Per PCR): PO BOX 455 HOLLYWOOD SC 294490455

Has the Current Owner changed? Yes ☒ / No ☐

Effective Date: 5/26/09 at 8:00 am
 Search Type: 40 Year / Developer
 Abstractor: Feeley

Is the Mailing Address the same as the Grantee's Address
 per the most recent deed? Yes ☒ / No ☐

If not, what is the Grantee's Address per the most recent deed?

Book-Page	Grantee's Name	Deeds	Mortgages	Mech Liens	SC Tax	Fed Tax	UCCs	LP	Judgments	Estates
H647-759	RAVENEL, LASHANDA + HEARY LEE II R. 11-6-07			(1-7)					(8-13)	
W386-813	MARY RAVENEL R. 11-5-01 - recorded at JS20-646 to correct grantor name								(13)	
H295-525	JAMES M. BARNES, TBE R. 1-2-98									
W187-613	JAMES M. BARNES R. 10-9-89									
B39-249	EILEEN C. DRYER R. 10-23-36									

Mortgages, Modifications, and Assignments:

None

SC TAX LIENS

- ① 02-11856 8-27-02
- ② 02-15897 11-26-02
- ③ 02-15898 11-26-02
- ④ 03-05326 2-27-03
- ⑤ 03-05327 2-27-03
- ⑥ 03-10867 6-16-03

Other Liens:

⑦ 03-10868 6-16-03

JMTS -

⑧ 03JG1478 - 8-11-03
SC FCU⑨ 03JG1479 - 8-11-03
TO: SC FCU⑩ 03 CP 3098 - 12-8-04
MONOBANK BANK OF GA.⑪ 04-CP-1585 - 7-19-04
DISCOVER BANK

⑫ 05 CP 21 PEP BUYS 5-6-05

⑬ 06 JG 1326 AAA PLUMBING LLC 10-13-06

Title Update Report

Are there any new matters to report from the title update?

Yes ☐ / No ☐

New Matters (copies attached):

EXHIBIT 42

Title Update

Effective Date: 5/26/09 at 8:00 am

Delinquent Tax Office Data

TMS Number: 0990000085
 Property Type: 00
 Account Status:
 Tax District: 82
 Residence1:
 Subdivision: OSBORN
 Lot Number: LOT 3 TRACT N
 Block Number:
 Section/Phase/Tract:
 Acreage: 5.1
 Plat: EF-536
 Property Discrepancy:
 Deed Book/Page: H643159
 Deed Date: 11/6/2007
 Residence Appraisal Assessment
 OT6 \$0.00 \$0.00
 \$447,300.00 \$26,840.00
 \$0.00

Total Amount Due: \$6,081.90
 Total Due w/Levy:
 Total Due w/Cert:
 Owner: RAVENEL MARY
 Additional Owners: RAVENEL LASHANDA RAVENEL HENRY LEE II
 Additional Owners:
 Care Of:
 Taxpayer Address:
 PO BOX 455
 HOLLYWOOD SC 294490455
 Tax Address:
 5559 MARY RAVENEL RD CSC5
 SC 29407

Charleston County
Delinquent Tax
Property Research Form
 ©2006 Charleston County Delinquent Tax Department

**Paralegal Data**

Same Owner	☒ New Owner	Holder Code	Type	Book	Page	Holder
		1				NO OPEN MORTGAGES FOUND OF RECORD
Owner 1	RAVENEL, LASHANDA	Book/Page	H643-159			
	PO BOX 455	Interest				
	HOLLYWOOD SC 29449					
Owner 2	RAVENEL, HENRY LEE II	Book/Page	H643-159			
	PO BOX 455	Interest				
	HOLLYWOOD SC 29449					
PRC	5559 MARY RAVENEL RD CSC5	Log In:	6/10/2009			
		Date Mortgage				
		TMS Updates:				

Owner Notes
 CURRENT OWNERS ARE RAVENEL
Holder Notes
Paralegal Holder Notes

Additional Holder Data

ID Code	Date	Book	Page	Case #/Judgment #	Type	Holder Information
5105	8/27/2002			02-11856	SC	SC DEPARTMENT OF REVENUE
						PO BOX 125
						COLUMBIA, SC 29201
5105	11/26/2002			02-15897	SC	SC DEPARTMENT OF REVENUE
						PO BOX 125
						COLUMBIA, SC 29201
5105	11/26/2002			02-15898	SC	SC DEPARTMENT OF REVENUE
						PO BOX 125
						COLUMBIA, SC 29201

EXHIBIT 43

5105	2/27/2003	03-05326	SC	SC DEPARTMENT OF REVENUE PO BOX 125 COLUMBIA, SC 29201
Holder Notes:				
5105	2/27/2003	03-05327	SC	SC DEPARTMENT OF REVENUE PO BOX 125 COLUMBIA, SC 29201
Holder Notes:				
5105	6/16/2003	03-10867	SC	SC DEPARTMENT OF REVENUE PO BOX 125 COLUMBIA, SC 29201
Holder Notes:				
5105	6/16/2003	03-10868	SC	SC DEPARTMENT OF REVENUE PO BOX 125 COLUMBIA, SC 29201
Holder Notes:				
5810	8/11/2003	03-JG-10-1478	JG	SC FEDERAL CREDIT UNION PO BOX 190012 CHARLESTON SC 29419
Holder Notes:				
5810	8/11/2003	03-JG-10-1479	JG	SC FEDERAL CREDIT UNION PO BOX 190012 CHARLESTON SC 29419
Holder Notes:				
5684	12/8/2004	03-CP-10-3098	JG	MONOGRAM CREDIT CARD BANK OF GEORGIA C/O ROY W BOGGS, ESQ 1300 PICKNES ST COLUMBIA SC 29201
Holder Notes:				
5763	7/19/2004	04-CP-10-1585	JG	DISCOVER BANK C/O JAMES W POAG JR, ESQ PO BOX 21125 COLUMBIA SC 29221
Holder Notes:				
5811	5/9/2005	05-CP-10-21	JG	PEP BOYS, MANNY MOE & JACK LEO A DRYER ESQ PO BOX 11567 COLUMBIA SC 29211
Holder Notes:				
5736	10/13/2006	06-JG-10-1326	JG	AAA PLUMBING LLC C/O E LINDSAY BLANKS, ESQ 9217 UNIVERSITY BLVD, STE 2A N CHARLESTON SC 29406
Holder Notes:				

Additional Owner Data

CASE NO. 2006-SC-87-0961

STATE OF SOUTH CAROLINA)

MAGISTRATES COURT

COUNTY OF CHARLESTON)

TRANSCRIPT OF JUDGMENT

JUDGMENT AGAINST	ATTORNEY
NAME: MARY RAVENEL 8164 MARY RAVENEL ROAD ADDRESS: HOLLYWOOD, SC 29449	BY JULIE J. ARSIC CLERK OF COURT 2006 OCT 13 11:38 AM E. LINDSAY BLANKS, ESQUIRE 9217 UNIVERSITY BLVD., STE 200 N. CHARLESTON, SC 29405
JUDGMENT IN FAVOR OF	
NAME: AAA PLUMBING, LLC ADDRESS:	
DAMAGES AND COST	
AMOUNT OF JUDGMENT	\$ 3,519.45
INTEREST	\$
ATTORNEY FEES	\$
COST	\$ 80.00
TOTAL	\$ 3,599.45
JUDGMENT RENDERED OCTOBER 9, 2005	
MAGISTRATE JAMES TURNER	
EXECUTION AGAINST PROPERTY	

TO THE SHERIFF OF CHARLESTON COUNTY:

The above judgment was docketed in the office of the Clerk of the Court of Common Pleas, County of Charleston, the ____ day of _____, 20 ____.

THEREFORE, WE REQUEST YOU, that you satisfy the said judgment out of the personal property of the said judgment debtor within your County, or if sufficient personal property cannot be found, that out of the real property in your County belonging to such judgment debtor on the day when the said judgment was so docketed in your County, or at any time thereafter, in whose hands soever the same may be, and duly return this execution, according to law, to the Clerk of the Court of Common Pleas for the County of Charleston.

WITNESS, _____ Clerk of the Court of Common Pleas of Charleston County,
this ____ day of _____, 20 ____.

(R-10/01)

Plaintiff or Plaintiff's Attorney

EXHIBIT 45

E. LINDSAY BLANKS, P.A.
(A Limited Liability Corporation)
Attorney and Counselor at Law

9217 University Boulevard, Suite 2-A
Trident Executive Village
North Charleston, South Carolina 29406

Telephone: (843) 863-1800
Fax: (843) 863-1809
E-Mail: lblanks@bellsouth.net

October 12, 2006

Clerk of Court
100 Broad Street, Suite 106
Charleston, SC 29401

Re: AAA Plumbing, LLC, vs. Mary Ravenel
Case No.: 2006-SC-87-0961
RECORDING OF JUDGMENT

Dear Sir/Madam:

Please be advised that I represent AAA Plumbing, LLC, in the above action.

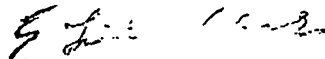
In that regard, enclosed is an original and two (2) copies of the Transcript of Judgment which was signed by Judge Turner on October 9, 2006, in regard to the above referenced matter. Kindly record the judgment and return the recorded copies to my office in the enclosed, self-addressed, stamped envelope.

I have also enclosed my trust check number 2543 in the amount of \$10.00 for the judgment filing fee.

Thank you for your assistance.

With kindest regards, I remain

Sincerely,



E. Lindsay Blanks

ELB/r/c
Enclosures

cc: AAA Plumbing, LLC (w/encl)

U504
OPER: RMCP01

CHARLESTON COUNTY TAX SYSTEM
MOTOR VEHICLE INQUIRY

03-28-2012
14:13:19

TX YR: 2008 ACCT: 00069020 PR YR: 2006 RCPT: 2008 - A40197 ACTION: I RC: 02 A
OWNER 1: RAVENEL HENRY LEE JR STAT: CP
OWNER 2: EXEM CD:

C/O:

TAX ADDR 8164 MARY RAVENEL RD UNIT: CREATE DATE: 01-25-2008
C,S,Z: ADAMS RUN SC 29426 CORR: BILL DATE: 01-25-2008
PAID DATE: 01-15-2008

MAIL ADDR PO BOX 263 UNIT: N.B. DATE:
C,S,Z: HOLLYWOOD SC 29449 CORR: HWY LETTER:
SUSPEND:

ORIGIN CODE: 1 YEAR: 1998 MAKE: FORD MODEL: EPR RELEASE:
VIN: 1FMYU24X8WUD20609 SCTC MODEL: U24X FINAL NOTICE:
WEIGHT: BODY: VEHICLE TYPE: 5 UPDATE DATE: 01-25-2008
UPDATE ID: AUTRWD

TAG DATE: 04-2006 EXP DATE: 04 2007 TAG MONTHS: 12
TAG NUMBER: TAX DIST: 82

PREV RCPT:
NEXT RCPT:

ORIG ASMT: 270 TX ASMT: 270 RENEWAL: .00 NET TX: 50.22
VALUE TYP: S TAX RELIEF: N INSURANCE REQ:
ACTION COMPLETE

PF2=CO INQ PF4=CREDIT

NEXT SCREEN:

EXHIBIT 47

U504

CHARLESTON COUNTY TAX SYSTEM
MOTOR VEHICLE INQUIRY03-28-2012
14:10:40

OPER: RMCP01

TX YR: 2008 ACCT: 00069019 PR YR: 2006 RCPT: 2008 - A40196 ACTION: I RC: 30 A
OWNER 1: RAVENEL HENRY LEE JR STAT: CP
OWNER 2: EXEM CD:
C/O:

TAX ADDR 8164 MARY RAVENEL RD UNIT: CREATE DATE: 01-25-2008
C,S,Z: ADAMS RUN SC 29426 CORR: BILL DATE: 01-25-2008
PAID DATE: 01-15-2008

MAIL ADDR PO BOX 263 UNIT: N.B. DATE:
C,S,Z: HOLLYWOOD SC 29449 CORR: HWY LETTER:
SUSPEND:

ORIGIN CODE: 1 YEAR: 2000 MAKE: LINC MODEL:
VIN: 1LNHM81W0YY836652 SCTC MODEL: 81W RELEASE:
WEIGHT: BODY: VEHICLE TYPE: 1 FINAL NOTICE:
UPDATE DATE: 01-25-2008
UPDATE ID: AUTRWD

TAG DATE: 05-2006 EXP DATE: 05 2007 TAG MONTHS: 12
TAG NUMBER: TAX DIST: 82

PREV RCPT:
NEXT RCPT:

ORIG ASMT: 590 TX ASMT: 590 RENEWAL: .00 NET TX: 109.72
VALUE TYP: S TAX RELIEF: N INSURANCE REQ:
INVALID PF KEY USED
PF2=CO INQ PF4=CREDIT

NEXT SCREEN:

EXHIBIT 48

THIS TAX BILL DOES NOT REFLECT ANY TAXES YOU MIGHT OWE FOR PREVIOUS YEARS

COMBINED TAXES FOR: CHARLESTON COUNTY-WIDE ENTITIES AND TOWN OF RAVENEL ST PAULS FIRE DIST 8-4
REAL PROPERTY TAXES FOR PERIOD COMMENCING: 01-01-2009

TAX BILL DATE: 09-30-2009

DIST	TYPE	BLDG	ACRES	MORTGAGE CODE/ID
84	00	1	.81	

ASSESSMENT RATE
016APPRAISAL
35,400ASSESSMENT
2,120MILLAGE
228.7TOTAL TAX
\$ 484.83

RECEIPT#: 2009-124416 PARCEL ID: 228-00-00-054

COUNTY SALES TAX CREDIT
PRIOR YEAR TAX AMOUNT-25.13
435.31LANDOVER RD
JAX ROAD

76404 1 AV 0.335 *****AUTO**5-DIGIT 29426

 RAVENEL LASHARDRA MONIQUE
 %RAVENEL LASHANDA MONIQUE
 8164 MARY RAVENEL RD
 ADAMS RUN SC 29426-5548

076404

PAY THIS AMOUNT ON OR BEFORE 01-15-2010

459.70

76404
336

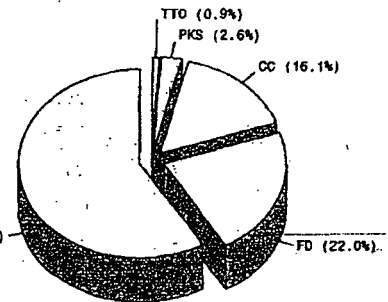
R

YOU CAN PAY YOUR TAXES ONLINE AT www.charlestoncounty.org

IMPORTANT INFORMATION ON BACK OF THIS BILL

GOVERNMENT AGENCIES RESPONSIBLE FOR MILLAGE & TAX DOLLARS

TAXES			AGENCY CODE	%
98.7	209.24	SCHOOL BOARD OPERATING		
27.9	59.15	SCHOOL BOARD BONDS (566-1829)	SB	58.4%
44.2	93.70	ST. PAULS FIRE DISTRICT	FD	22.0%
3.5	7.42	ST PAULS FIRE BONDS (889-6450)		
40.2	60.09	COUNTY GOVERNMENT OPERATING		
6.6	13.99	COUNTY GOVERNMENT BONDS (958-4641)	CC	16.1%
3.7	7.84	PARK AND RECREATION OPERATING		
1.9	4.03	PARK AND RECREATION BONDS (762-2172)	PKS	2.6%
2.0	4.24	TRIDENT TECHNICAL COLLEGE (574-6111)	TTC	0.9%
228.7	459.70	TOTAL TAXES		100.0%



\$ 459.70 PAY THIS AMOUNT

TEAR AT PERFORATION AND RETURN BOTTOM PORTION WITH PAYMENT

PARCEL ID: 228-00-00-054

LANDOVER RD
JAX ROADRECEIPT#: 2009-124416 TAX BILL DATE: 09-30-2009
OR PERIOD COMMENCING: 01-01-2009PAY YOUR TAXES ONLINE AT www.charlestoncounty.org
IF PAYING ON OR BEFORE 01-15-2010AMOUNT \$ 459.70
U.S. DOLLARS ONLY
 AMOUNT DUE AFTER (PAYMENT TO COUNTY TREASURER)
 01-15-2010 *****473.49
 02-02-2010 *****505.67
 AMOUNT DUE AFTER (PAYMENT TO DELINQUENT TAX)
 03-17-2010 *****528.66
MAKE PAYMENTS TO: CHARLESTON COUNTY TREASURER
P.O. BOX 319
CHARLESTON, SC 29402ADDRESS
CHANGE

(Plaintiff's Exhibits 1 through 48 are premarked.)

5

Plaintiff's Exhibit 1 (See description page)
Plaintiff's Exhibit 2 (See description page)
Plaintiff's Exhibit 3 (See description page)
Plaintiff's Exhibit 4 (See description page)
Plaintiff's Exhibit 5 (See description page)
Plaintiff's Exhibit 6 (See description page)
Plaintiff's Exhibit 7 (See description page)
Plaintiff's Exhibit 8 (See description page)
Plaintiff's Exhibit 9 (See description page)
Plaintiff's Exhibit 10 (See description page)
Plaintiff's Exhibit 11 (See description page)
Plaintiff's Exhibit 12 (See description page)
Plaintiff's Exhibit 13 (See description page)
Plaintiff's Exhibit 14 (See description page)
Plaintiff's Exhibit 15 (See description page)
Plaintiff's Exhibit 16 (See description page)
Plaintiff's Exhibit 17 (See description page)
Plaintiff's Exhibit 18 (See description page)
Plaintiff's Exhibit 19 (See description page)
Plaintiff's Exhibit 20 (See description page)
Plaintiff's Exhibit 21 (See description page)
Plaintiff's Exhibit 22 (See description page)
Plaintiff's Exhibit 23 (See description page)
Plaintiff's Exhibit 24 (See description page)
Plaintiff's Exhibit 25 (See description page)
Plaintiff's Exhibit 26 (See description page)
Plaintiff's Exhibit 27 (See description page)
Plaintiff's Exhibit 28 (See description page)
Plaintiff's Exhibit 29 (See description page)
Plaintiff's Exhibit 30 (See description page)
Plaintiff's Exhibit 31 (See description page)
Plaintiff's Exhibit 32 (See description page)
Plaintiff's Exhibit 33 (See description page)
Plaintiff's Exhibit 34 (See description page)
Plaintiff's Exhibit 35 (See description page)
Plaintiff's Exhibit 36 (See description page)
Plaintiff's Exhibit 37 (See description page)
Plaintiff's Exhibit 38 (See description page)
Plaintiff's Exhibit 39 (See description page)
Plaintiff's Exhibit 40 (See description page)
Plaintiff's Exhibit 41 (See description page)
Plaintiff's Exhibit 42 (See description page)
Plaintiff's Exhibit 43 (See description page)
Plaintiff's Exhibit 44 (See description page)

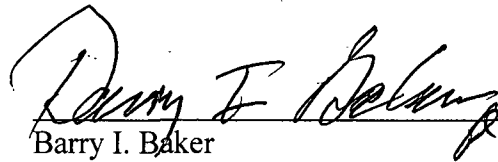
EXHIBIT 50

Plaintiff's Exhibit 45	(See description page)	
Plaintiff's Exhibit 46	(See description page)	
Plaintiff's Exhibit 47	(See description page)	
Plaintiff's Exhibit 48	(See description page)	
Plaintiff's Exhibit 49	(Tax bill)	135
Defendant's Exhibit 1	(Deed)	140
(All Exhibits received in evidence.)		143

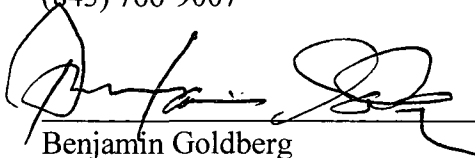
CERTIFICATE OF COUNSEL

The undersigned hereby certifies that the Record on Appeal contains all material proposed to be included by any of the parties and not any other material.

February 8th, 2013



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THE STATE OF SOUTH CAROLINA
In The Court of Appeals

APPEAL FROM CHARLESTON COUNTY
Court of Common Pleas

Mikell R. Scarborough, Master-in-Equity

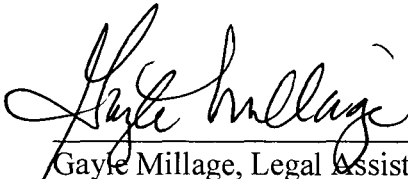
Case No. 2010-CP-10-8732

Lashanda Ravenel and Henry Lee Ravenel, II.....Appellants,
v.
Equivest Financial, LLC.....Respondent.

PROOF OF SERVICE

I certify that I have served the **Record on Appeal, Vols. 1 and 2**, on Equivest Financial, LLC by sending a copy of it, postage prepaid, via certified mail, return receipt requested, on February 8, 2013, addressed to its attorneys of record, S.R. Anderson, Esquire, Law Office of Steven R. Anderson, Post Office Box 12188, Columbia, SC 29211 and James B. Richardson, Jr., Esquire, Law Office of James B. Richardson, Jr., 1229 Lincoln Street, Columbia, SC 29201.

February 8, 2013



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