VOLSEPAGE 122Z

STATE OF SOUTH CAROLINA)

COUNTY OF AIKEN)

RESTRICTIVE COVENANTS

KNOW ALL MEN BY THESE PRESENTS, that Tandem Development, Inc., A
South Carolina Corporation, as the developer of building lots in River Bluff
Subdivision, hereby declares that all persons, their heirs or assigns, who
shall purchase or acquire lots in River Bluff Subdivision, shall be bound by
the Restrictive Covenants herein enumerated, it being understood that said
Covenants and Restrictions shall run with the land and shall be binding on all
persons claiming any interest in any property of River Bluff Subdivision, as
detailed on a plat thereof entitled "River Bluff Subdivision Prepared for Tandem
Development, Inc.", under date of January 25, 1985 and recorded on the records
of Aiken County in Plat Book 9, at page 70.

ONE: These covenants and restrictions are to run with the land and are to be binding for a period of thirty (30) years from the date hereof at which time they shall be automatically extended for subsequent period of ten (10) years unless, by a vote of a majority of the then owners of the lots, it is agreed to change said covenants and restrictions in whole or in part. It being understood that the property owner shall have one vote for each lot owned by said property owner.

TWO: Upon violation of any covenant or restriction or upon the attempted violation, it shall be lawful for any person or persons, firm or corporation owning any lot in said subdivision to prosecute any proceedings at law or in equity against said violator either to prevent him from doing so or to recover damages or other dues for such violation.

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THREE: Invalidation of any one or more of these covenants and restrictions by judgment or court order shall in no wise effect any of the other covenants, restrictions or provisions which shall remain in full force and effect.

FOUR: No lot shall be used except for residential purposes. No residence shall be erected, altered, placed or permitted to remain on any lot other than one single family dwelling of not more than two and one-half $(2\frac{1}{2})$ stories in height and a private garage for not more than two (2) automobiles and other buildings strictly incident to residential use.

FIVE: No building shall be located on any lot nearer than twentyfive (25) feet from the front lot line nor nearer than ten (10) feet to any side
street line; all buildings, including garages or carports, shall be located
at least five (5) feet from any side lot line and ten (10) feet from the rear
lot line.

SIX: None of said lots shall be subdivided into smaller lots except that any lot may be subdivided into two portions which portions shall be conveyed to, and owned by, the respective owners of the two adjoining lots on each side thereof so as to become parts thereof; provided, however, that only one private single family dwelling with permissible buildings may be erected on the whole of the property thus combined into one lot.

SEVEN: No noxious or offensive trade or activity shall be carried on upon any lot nor shall anything be done thereon which may be or become an annoyance or nuisance to the neighborhood.

EIGHT: No trailer, basement, tent, shack, garage, barn or other out-building erected in the tract shall at any time be used as a residence temporarily or permanently nor shall any structure of a temporary character be used as a residence.

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NINE: No dwelling house shall be permitted on any lot in this tract, the ground floor area of which structure is less than one thousand (1000) square feet for a single story residence or nine hundred (900) feet for a two (2) story residence.

TEN: Easements for drainage and maintenance of utilities and drainage facilities are reserved as shown on the recorded plat; over the rear ten feet of each lot and for five feet along side lot lines. Within these easements, no structure, planting or other material shall be placed or permitted to remain which may damage or interfere with the installation and maintenance of utilities, or which may change the direction or flow of drainage channels in the easements. The easement area of each lot and all improvements in it shall be maintained continuously by the owner of the lot, except for those improvements for which a public authority or utility company is responsible.

ELEVEN: No fence shall be constructed and maintained on that portion of any lot between the residence and the front lot line except a fence not over twenty-four (24) inches in height.

TWELVE: Sewage disposal systems and surface drainage system shall be constructed and maintained in accordance with the requirements of the City of Aiken and the State of South Carolina Board of Health and operated pursuant to regulations of the South Carolina Public Service Authority.

THIRTEEN: No stagnant water, stale garbage, or any other unsanitary or unhealthy condition conductive to the breeding of mosquitoes or flies or otherwise predjucial to health, on any lot hereby conveyed shall be permitted by the owner of such lot.

FOURTEEN: No animal, except house pets, shall be kept or maintained on any lot hereafter conveyed.

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FIFTEEN: The developer, Tandem Development, Inc., specifically reserves the right to require that plans and specifications of any proposed residential dwelling, together with any plans of out-buildings, be submitted to and approved in writing by Tandem Development, Inc. or a committee consisting of three persons appointed by Tandem. Failure of the said Tandem or the said committee to act on any such plans and specifications thus submitted for a period of thirty (30) days shall constitute automatic approval of the same.

SIXTEEN: That on the purchase of a lot in this Subdivision, the purchaser shall automatically become a member of the Homeowners Association, which Association shall own and be responsible for the upkeep of the area designated on subject plat as recreation area. That said lot owner shall likewise have the right and privilege of the use of said recreation area as long as he retains the property in this Subdivision.

SEVENTEEN: These restrictive covenants shall apply only to those lots shown on the plat referred to in the preamble of these restrictions and shall not be construed as affecting any other property owned by Tandem Development, Inc. except such other property as may be made subject to these restrictive covenants by separate writing. These restrictive covenants may be amended at any time in whole or in part by the written consent of a majority of the then owners of the lots above referred to.

	WHEREOF, Tandem Dennie A. Garvin, Jr.	velopment, Inc. has hereunt	to set its hand and
Sue C. Brady	, its	Secretary , the	his 23rd day of
April	1985.		_
THE PRESENCE O	E. Pres	BY: DEVELOPMENT BY: Its President	3nady

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STATE OF SOUTH CAROLINA) COUNTY AIKEN)

Personally appeared before me the undersigned witness, who, on oath, says that s/he saw the within named Tandem Development, Inc., by Lonnie A. Garvin, Jr., its President, and Sue C. Brady its Secretary, sign the within Restrictive Covenants and as the act and deed of said corporation, deliver the same, and that s/he with the other subscribing witness thereto witnessed the execution thereof.

SWORN to before me this

23rd April

Notary Public for South Carolina

My Commission Expires: January 21, 1992

RETURNED TO: Darin & Williams

RECORDED 1100/m A.M.C AUKEN COUNTY

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STATE OF SOUTH CAROLINA

COUNTY OF AIKEN

85-254

ASSIGNMENT OF MORTGAGE AND NOTE

FOR VALUE RECEIVED, FAIRFIELD FINANCIAL CORPORATION
hereby sells, assigns, transfers, sets over and conveys unto
DECATUR FEDERAL SAVINGS AND LOAN ASSOCIATION, its successors or
assigns, that certain Mortgage executed by
CALVIN LARK, JR., and ANN WASHINGTON,
dated April 24 , 1985, and recorded in Book 8/4 at
bades, or cue records or suc accuration
State of South Carolina, together with the real property therein Tojor
described; and also the indebtedness described in said Mortgage,
and secured thereby, the notes evidencing said indebtedness
having this day been transferred and assigned to the said
DECATUR FEDERAL SAVINGS AND LOAN ASSOCIATION, together with all
of FAIRFIELD FINANCIAL CORPORATION'S right, title and interest
in and to the said Mortgage, the property therein described and
the indebtedness thereby secured; and the said DECATUR FEDERAL
SAVINGS AND LOAN ASSOCIATION is hereby subrogated to all of the
rights, powers, privileges and securities vested in FAIRFIELD
FINANCIAL CORPORATION under and by virtue of the aforesaid Mortgage.
This 24th day of April , 1985.
FAIRFIELD FINANCIAL
CORPORATION (L.S.)
BY: morto PATITIONERY
AS ITS VICE PRESIDENT
SIGNED, SEALED AND DELIVERED

in the presence of:

NOTARY PUBLIC, STATE OF SOUTH CAROLINA

MY COMMISSION EXPIRES: December 9, 1986

PAINE, DALIS, SMITH & MCELREATH

ATTORNEYS AT LAW

454 GREENE STREET

AUGUSTA, GEORGIA 30901

(404) 722-9771

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STATE OF SOUTH CAROLINA
AIKEN COUNTY

PERSONALLY appeared before me, BENJAMIN F. McELREATH, and made oath that he saw the within named JANETTE P. MONTGOMERY, as Vice President of Fairfield Financial Corporation, sign, seal, as its act and deed, deliver the within written Assignment, and that he with DONNA J. USHER witnessed the execution thereof.

135000

BENJAMIN F. MCELREATH

Sworn to and subscribed before me

this 24th day of

April , 198

NOTARY PUBLIC, STATE OF SOUTH CAROLINA

MY COMMISSION EXPIRES: December 9, 1986

PAINE, DALIS, SMITH & MCELREATH

ATTORNEYS AT LAW

454 GREENE STREET

AUGUSTA, GEORGIA 30901

(404) 722-9771

RETURNED TO:

MICORDED IT 22.5-85 at 0900 Mo VINGENIA R. Estate N.M.CA AIKEN COUNTY En Carol J. Thomas

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Mortgagor Jim Beard Development, Inc.

STATE OF GEORGIA
COUNTY OF RICHMOND)
For value received Nationwide Lending Group, Inc. has this day transferred
sold and assigned, conveyed and set over to the Red Hill Savings, A Division of
Hill Financial S.A. , as Assignee, its successors, representatives
and assigns, all its rights, title and interest in the within Mortgage and the real estate therein
described and the debt secured thereby;
The said assignor specifically transfers, sells, conveys and assigns to the above assignee, its successors, representatives and assigns, all the rights, power, option and priviledges conferred on it under and by virtue of the terms of the within Mortgage and the note secured thereby;
The within Mortgage has been recorded in Mortgage Book 814 Page 176 of the records in the office of the Clerk of Court of Aiken County, South Carolina
The assignor herein has this day sold and assigned to the assignee, herein, the note secured by this Deed, without recourse on the assignor, and this transfer is made to secure the assignee, its successors, representatives and assigns, in the payment of said note.
IN WITNESS WHEREOF, the assignor has hereunto set its hand and corporate seal this 25th date of April 1985.
Nationwide Lending Group, Inc.
By Change of the control of the cont
Charles B. Walker, Vice President
By Neine a. Stockers of
Manie Manie L. Brooke, Assistant Seeretary Manie
Daw BEAR
STATE OF GEORGIA) .
COUNTY OF RICHMOND)
Personally appeared before me Marie Clarke , who being first duly sworn says that she saw the within named Charles B. Walker , its Vice President , and Heike L. Brooke , its Asst. Secretary , sign, seal and as their act and deed, deliver the within written Assignment for the purposed therein stated, and that she with Anne B. Erb witnessed the execution thereof.
Sworn to before me this the
25th day of April 19 85
NOTARY PUBLIC FOR RICHMOND COUNTY, GEORGIA My Commission Expires: My Commission Expires:
Notary Public, Georgia, State at Large My Commission Expires July 25, 1989 My Commission Expires July 25, 1989 My Expire D.
RETURNED TO: DAM PLUSINGER COUNTY

STATE OF SOUTH CAROLINA COUNTY

AIKEN

OF

AFFIDAVIT

PERSONALLY APPEARED before me, Vicki Johnson Snelgrove, who being duly sworn, deposes and says that she is the attorney in the exchange of property of the parties. Deponent saith that thesetwo parcels of property were exchanged by the parties in a Separation and Property Settlement Agreement dated January 4, 1985. The consideration for the conveyances of the properties is in exchange for property received.

DEPONENT SAITH NOTHING FURTHER.

VICKI JOHNSON SNELGROVE

SWORN to before me this 25th day of April, 1985.

My Commission Expires: 11-21-93

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STATE OF SOUTH CAROLINA

COUNTY OF AIKEN

ASSIGNMENT OF MORTGAGE AND NOTE

FOR VALUE RECEIVED, FAIRFIELD FINANCIAL CORPORATION d/b/a FAIRFIELD FINANCIAL CORPORATION OF GEORGIA hereby sells, assigns, transfers, sets over and conveys unto DECATUR FEDERAL SAVINGS AND LOAN ASSOCIATION, its successors or assigns, that certain Mortgage executed by PAUL R. MANCI and ELIZABETH W. MANCI and dated April 23, 1985, and recorded in Book 8/4, at page 184, of the records of the County of Aiken, State of South Carolina, together with the real property therein described; and also the indebtedness described in Nulla said Mortgage, and secured thereby, the notes evidencing said indebtedness having this day been transferred and assigned to the said DECATUR FEDERAL SAVINGS AND LOAN ASSOCIATION, together with all of FAIRFIELD FINANCIAL CORPORATION OF GEORGIA'S right, title and interest in and to the said Mortgage, the property therein described and the indebtedness thereby secured; and the said DECATUR FEDERAL SAVINGS AND LOAN ASSOCIATION is hereby subrogated to all of the rights, powers, privileges and securities vested in FAIRFIELD FINANCIAL CORPORATION d/b/a FAIRFIELD FINANCIAL CORPORATION OF GEORGIA under and by virtue of the aforesaid Mortgage.

This 23rd day of April, 1985.

FAIRFIELD FINANCIAL CORPORATION d/b/a FAIRFIELD FINANCIAL CORPORATION OF GEORGIA

(Corporate pear)

in the

NOTARY PUBLIC Notary Public, South Carolina, State at Large My Commission Expires Sept. 26, 1994

STATE OF SOUTH CAROLINA

COUNTY OF AIKEN

PERSONALLY appeared before me, JOHN S. DALIS, and made

Janette P. Montgomery oath that he saw the within named of Fairfield Financial Corporation, sign, seal, as its act and deed, deliver the within written Assignment, and that he Vice-President

with Barbara A. Eubanks witnessed the execution thereof.

JOHN

Sworn to and subscribed before me this 23rd day of April, 1985.

Notary Public, South Carolina, State at Large My Commission Expires Sept. 26, 1994

ryn dud bl 805. ALTA VISTA AVE. 50' R/W N 19 * 30' E 65.0 LOT 8 LOT 7 CRYSTAL LAKE 5818 \$ 19°05'W · LOCATED AT: 407 ALTA VISTA AVE., CITY OF NORTH AUGUSTA STATE OF SOUTH CAR. COUNTY OF AIKEN Scole il Inch = 30' Dete: SEPT. 3, 1983 RECORDED 4-25-850/1480 Mes Liveri

RETURNED TO: Betton & meeks alty

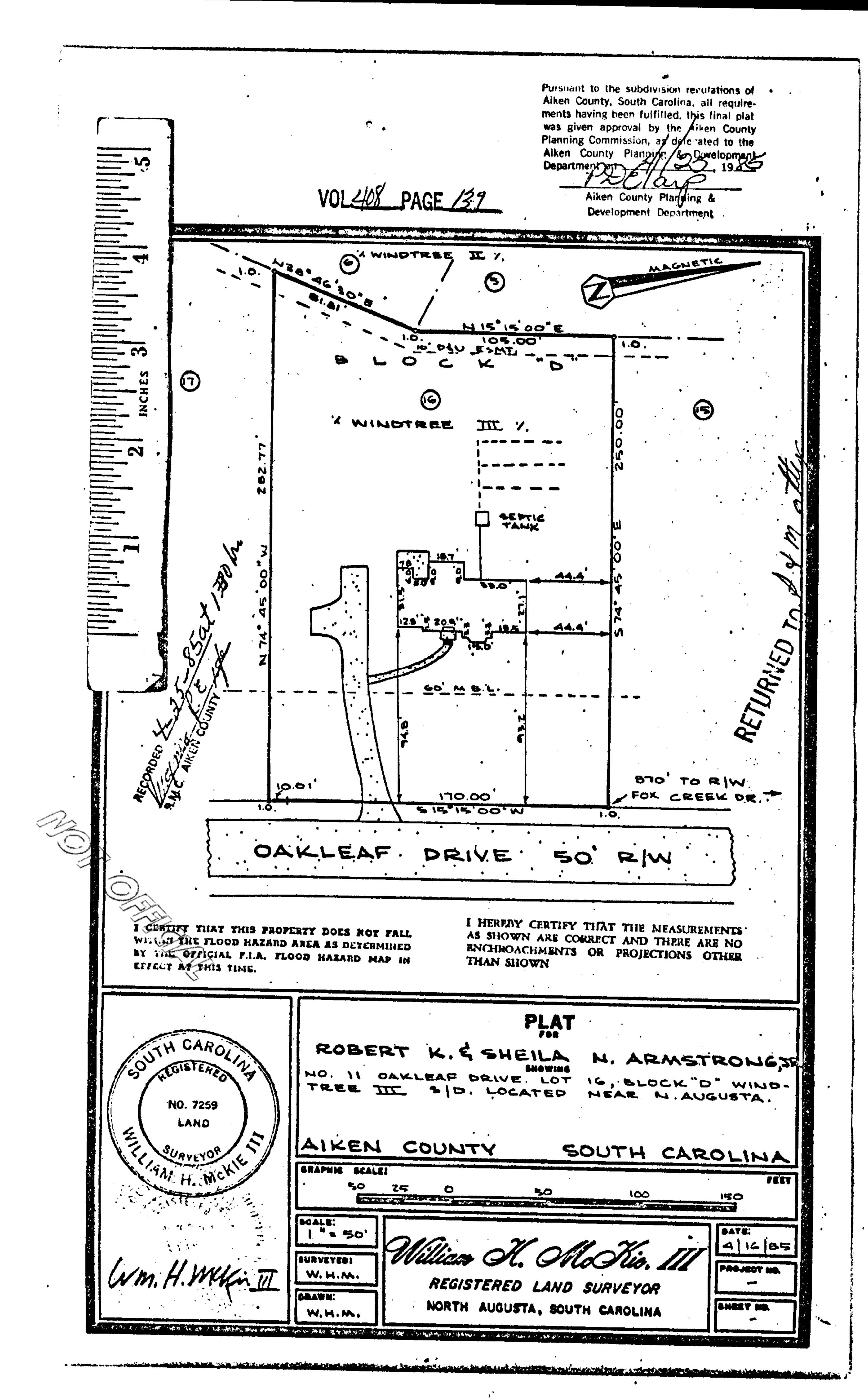
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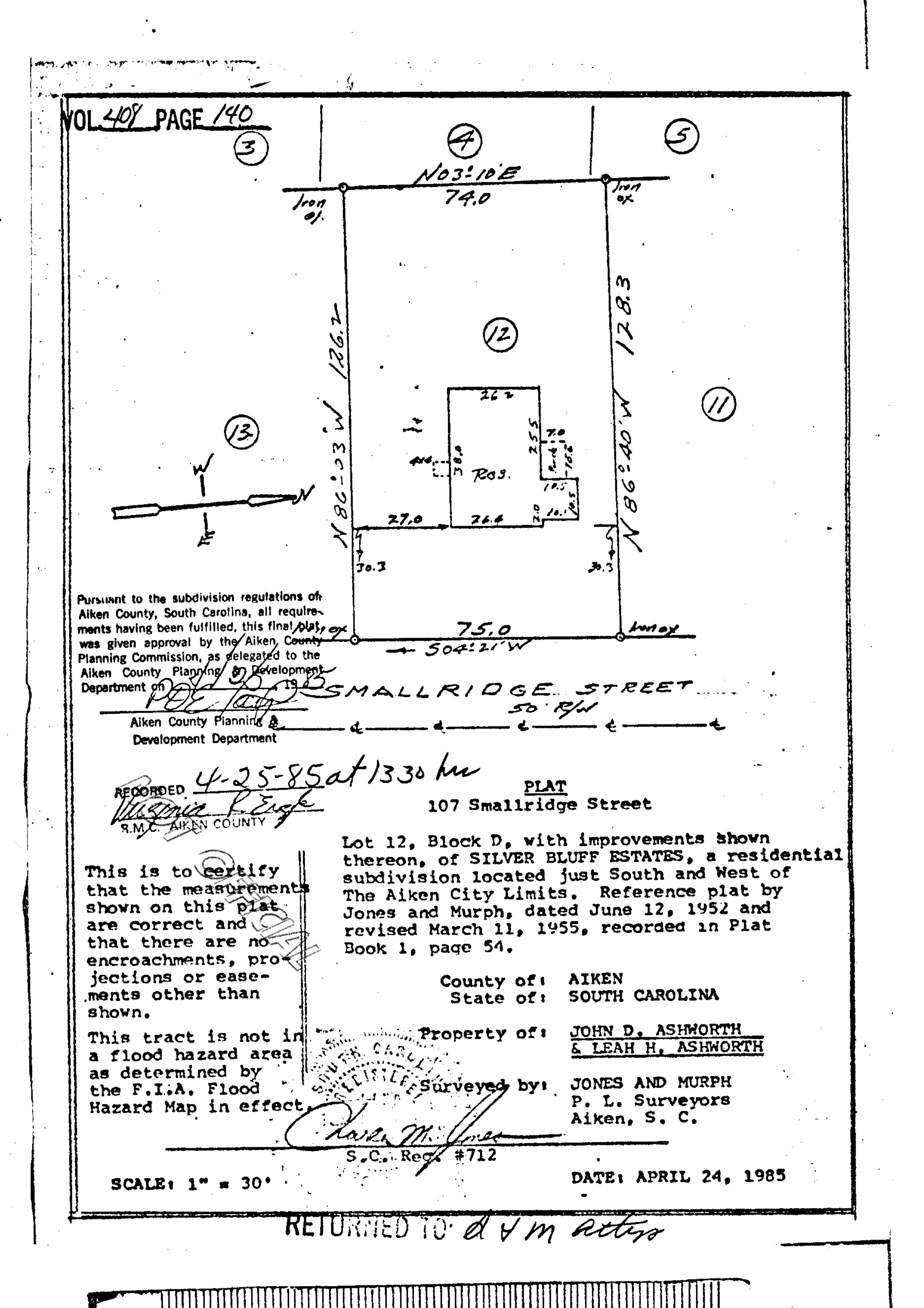
Burynyor

North Auguste, S.C.

REF.: PLAT BOOK 3, PAGE 122

WINDTREE 300.00 1.0, NCHES 3 WINDTREE ECOMDED 4-25-85 AL 13 30 Mm TT SOLAR TO Pursuant to the subdivision regulations of RIW FOX · Alken County, South Carolina, all require-CREEK DR. 25.00 ments having been fulfilled, this final plat 525 47 10 W was given approval by they Allren County Planning Commission, as Alle to the OAKLEAF DRIVE Aiken County Planing / Jumelopment 50' R W Department on 1 Alken County Pro-Development No. I CERTIFY THAT THIS PROPERTY DOES NOT FALL I HERPBY CERTIFY THAT THE MEASUREMENTS WITHIN THE FLOOD HAZARD AREA AS DETERMINED . AS SHOWN ARE CORRUCT AND THERE ARE NO BY THE OFFICIAL P.I.A. PLOOD HAZARD MAP IN INCIROACHMENTS OR PROJECTIONS OTHER EFFECT AT THIS TIME. THAN SHOWN PLAT WILLIAM S. & LANA E. ALEXANDER, TR. LOCATED NEAR M. AUGUSTA. NO. 7259 LAND SOUTH CAROLINA AIKEN COUNTY FEET GRAPHIC SCALE: 180 120 IBC 60 30 DATE DOALS: 14/16/85/ 60 PROJECT NO. BURYEYED: REGISTERED LAND SURVEYOR CHEST NO. NORTH AUGUSTA, SOUTH CAROLINA DRAWN: W.H.M.





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