ELECTRONICALLY FILED - 2024 Sep 06 2:53 PM - GREENVILLE - COMMON PLEAS - CASE#2023CP2302155

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE U.S. Bank Trust National Association, as Trustee of CVI LCF Mortgage Loan Trust I, Plaintiff, vs. Amanda Goforth aka Amanda J. Goforth aka Amanda Jeannine Goforth, The South Carolina Department of Revenue, National Collegiate Student Loan Trust 2007-2 and National Collegiate Student Loan Trust 2007-1 a Delaware Statutory Trust, Defendants. (File No. 4016.04923)	IN THE COURT OF COMMON PLEAS C/A NO.: 2023-CP-23-02155 **SUPPLEMENTAL MASTER IN EQUITY'S JUDGMENT OF FORECLOSURE AND SALE** (Deficiency Waived)

Riley Pope & Laney, LLC
Attorneys for Plaintiff

Kiera C. Dillon
Attorney for The South Carolina Department of Revenue

Pursuant to Rule 53, SCRCP, the above-entitled matter was referred to the undersigned to make appropriate findings of fact and conclusions of law with authority to enter a final Judgment in this action. Any appeal from this Order will be to the South Carolina Court of Appeals.

Pursuant to the Order of Reference previously filed in this action, a hearing was held on October 31, 2023, at 305 East North Street, Courtroom 5, Courthouse-Judicial Wing, Greenville, SC. The testimony was taken, and from the testimony and evidence, a Master in Equity's Judgment of Foreclosure and Sale was filed on November 1, 2023 and duly entered under case number 2023-CP-23-02155 in the Office of the Clerk of Court for Greenville County, State of South Carolina.

The Defendant Amanda Jeannine Goforth filed for protection under Chapter 13 of the United States Bankruptcy Code in the United States Bankruptcy Court for the District of South Carolina on December 1, 2023, bearing Case No. 23-03708. A copy of the Order of Dismissal is evidenced as Exhibit "A" and is attached to the Record of Hearing in this matter. The automatic stay provided for under 11 U.S. C. §362 (with respect to the property that is the subject of this action) is no longer in effect, allowing the Plaintiff to proceed with this action.

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A hearing was held on September 5, 2024 for the limited purpose of accepting evidence to supplement the previous Master in Equity's Judgment of Foreclosure and Sale, to reflect the current Mortgage indebtedness.

Based upon the proof made of the facts and circumstances alleged in the pleadings and the Judgment entered on November 1, 2023, I find, conclude, and order as follows:

SUPPLEMENTAL FINDINGS OF FACT:

1. The sum of $3,725.00 is a reasonable fee to allow as attorney's fees for Plaintiff's attorney for services performed and anticipated to be performed until the final adjudication of the within matter, under the terms of the Note and Mortgage.

2. After crediting any payments received under the bankruptcy proceedings, the adjusted amount due and owing on the Note, with interest at the rate provided in the Note, and other costs and expenses of collection, including the attorney's fees, secured by Mortgage, is as follows:

(a) Principal amount due as of December 1, 2022	$108,127.79
(b) Interest from November 1, 2022 to August 23, 2024 at a current rate of 5.0790%	$9,941.66
Additional Per Diem from August 24, 2024 - September 5, 2024	$195.65
(c) Advances	
Corporate Advances	$1,574.52
Taxes	$2,907.32
Insurance	$3,986.67
Escrow Balance at Loan Transfer	$113.90
Escrow Disbursements	$94.80
Deferred Amounts	$1,615.44
Credits	-$3,931.59
Unapplied Balance	-$3,727.55
(e) Costs of collection prior to hearing (service of process, filing fees, etc.)	$2,124.01
(f) Attorneys Fee	$3,725.00
Total debt secured by Note and Mortgage, including interest to date shown	**$126,747.62**

Interest for the period from the date shown in (b) above through the date of this judgment at above stated rate to be added to the above stated "Total Debt" to comprise the amount of the judgment debt entered herein and interest after the date of judgment at the rate of 5.0790% per annum (pursuant to the terms of the Note and Mortgage) on the judgment debt should be added to such

judgment debt to comprise the amount of Plaintiff's debt secured by the Mortgage through the date to which such interest is computed.

CONCLUSIONS OF LAW:

I therefore conclude as follows:

1. The Plaintiff should have judgment of foreclosure of the Mortgage, and the mortgaged property should be ordered sold at public auction after due advertisement, pursuant to the findings, conclusions and other matters contained here in and in the Master in Equity's Judgment of Foreclosure and Sale entered on November 1, 2023.

IT IS, THEREFORE ORDERED, ADJUDGED AND DECREED:

1. That there is due to the Plaintiff on the obligation and Mortgage set forth in the Complaint the sum of **$126,747.62**, representing the "Total Debt" due to the Plaintiff as set out above, together with interest at the rate provided in said obligation on the balance of principal from the aforesaid date to the date hereof.

2. That in all other particulars, the Master in Equity's Judgment of Foreclosure and Sale issued on November 1, 2023 and filed in the Office of the Clerk of Court for Greenville County is hereby confirmed as herein supplemented and/or modified.

AND IT IS SO ORDERED.

JUDGE'S ELECTRONIC SIGNATURE PAGE TO FOLLOW

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FORM 4

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE
IN THE COURT OF COMMON PLEAS

JUDGMENT IN A CIVIL CASE

CASE NO. 2023-CP-23-02155

U.S. Bank Trust National Association, as Trustee of CVI LCF Mortgage Loan Trust I

PLAINTIFF

vs.

Amanda Goforth aka Amanda J. Goforth aka Amanda Jeannine Goforth, et al.

DEFENDANTS.

Submitted by: Riley Pope & Laney, LLC Post Office Box 11412, Columbia, SC 29211	Attorney for Plaintiff

DISPOSITION TYPE (CHECK ONE)

☐ **JURY VERDICT.** This action came before the court for a trial by jury. The issues have been tried and a verdict rendered.

☐ **DECISION BY THE COURT.** This action came to trial or hearing before the court. The issues have been tried or heard and a decision rendered. ☐ See page 2 for additional information.

☐ **ACTION DISMISSED (*CHECK REASON*):** ☐ Rule 12(b), SCRCP; ☐ Rule 41(a), SCRCP (Vol. Nonsuit); ☐ Rule 43(k), SCRCP (Settled); ☐ Other – _____

☐ **ACTION STRICKEN (*CHECK REASON*):** ☐ Rule 40(j) SCRCP; ☐ Bankruptcy; ☐ Binding Arbitration, subject to right to restore to confirm, vacate or modify arbitration award; ☐ Other – _____

☐ **STAYED DUE TO BANKRUPTCY**

☐ **DISPOSITION OF APPEAL TO THE CIRCUIT COURT *(CHECK APPLICABLE BOX):***
☐ Affirmed; ☐ Reversed; ☐ Remanded; ☐ Other – _____
NOTE: ATTORNEYS ARE RESPONSIBLE FOR NOTIFYING LOWER COURT, TRIBUNAL, OR ADMINISTRATIVE AGENCY OF THE CIRCUIT COURT RULING IN THIS APPEAL.

IT IS ORDERED AND ADJUDGED: ☐ See attached order (formal order to follow); ☐ Statement of Judgment by the Court:

ORDER INFORMATION

This order ☒ ends ☐ does not end the case.
Additional Information for the Clerk : _____

INFORMATION FOR THE PUBLIC INDEX

Complete this section below when the judgment affects title to real or personal property or if any amount should be enrolled. If there is no judgment information, indicate "N/A" in one of the boxes below.

Judgment in Favor of (List name(s) below)	Judgment Against (List name(s) below)	Judgment Amount to be Enrolled (List amount(s) below)
		N/A

If applicable, describe the property, including tax map information and address, referenced in the order:
Tax Map # B004.05-01-042.00; 302 Parkdale Drive, Greenville, SC 29611

The judgment information above has been provided by the submitting party. Disputes concerning the amounts contained in this form may be addressed by way of motion pursuant to the SC Rules of Civil Procedure. Amounts to be computed such as interest or additional taxable costs not available at the time the form and final order are submitted to the judge may be provided to the clerk. **Note: Title abstractors and researchers should refer to the official court order for judgment details.**
E-Filing Note: In E-Filing counties, the Court will electronically sign this form using a separate electronic signature page.

_____ _____ _____
Circuit Court Judge **Judge Code** **Date**

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For Clerk of Court Use Only

This judgment was entered on the _____ day of _____, 2024, and a copy mailed first class or placed in the appropriate attorney's box on this _____ day of _____, 2024 to attorneys of record or to parties (when appearing pro se) as follows:

Attorneys for Plaintiff:
Riley Pope & Laney, LLC
Post Office Box 11412
Columbia, SC 29211

Defendants:
Amanda Goforth aka Amanda J. Goforth aka Amanda Jeannine Goforth
302 Parkdale Dr.
Greenville, SC 29611

Kiera C. Dillon, Esquire
Attorney for The South Carolina Department of Revenue
300A Outlet Pointe Boulevard
Columbia, SC 29201

National Collegiate Student Loan Trust 2007-2
c/o its Registered Agent
Wilmington Trust Company
Rodney Square North
1100 N. Market Street
Wilmington, DE 19890

National Collegiate Student Loan Trust 2007-1 a Delaware Statutory Trust
c/o its Registered Agent
Wilmington Trust Company
Rodney Square North
1100 N. Market Street
Wilmington, DE 19890

_____
CLERK OF COURT

Court Reporter: _____

E-Filing Note: In E-Filing counties, the date of Entry of Judgment is the same date as reflected on the Electronic File Stamp and the clerk's entering of the date of judgment above is not required in those counties. The clerk will mail a copy of the judgement to parties who are not E-Filers or who are appearing pro se. See Rule 77(d), SCRCP.

ADDITIONAL INFORMATION REGARDING DECISION BY THE COURT AS REFERENCED ON PAGE 1.
This action came to trial or hearing before the court. The issues have been tried or heard and a decision rendered.

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Greenville Common Pleas

Case Caption:	US Bank Trust National Association , plaintiff, et al vs. Amanda Goforth , defendant, et al
Case Number:	2023CP2302155
Type:	Master/Order/Supplemental Foreclosure & Sale and Form 4

And It Is So Ordered!

s/ Judge Charles B. Simmons, Jr. (3023)