

STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

Wilmington Savings Fund Society, FSB not
in its individual capacity, but solely as trustee
of CSMC 2021-RPL4 Trust,

Plaintiff,

vs.

Christopher D. Sullivan and any other Heirs-
at-Law or Devisees of Celeste Sullivan,
Deceased, their heirs, Personal
Representatives, Administrators, Successors
and Assigns, and all other persons entitled to
claim through them; all unknown persons
with any right, title or interest in the real
estate described herein; also any persons who
may be in the military service of the United
States of America, being a class designated
as John Doe; and any unknown minors or
persons under a disability being a class
designated as Richard Roe,

Defendants.

(File No. 4065.04123)

Riley Pope & Laney, LLC
Attorneys for Plaintiff

IN THE COURT OF COMMON PLEAS

C/A NO.: 2023-CP-23-04763

**SUPPLEMENTAL
MASTER IN EQUITY'S
JUDGMENT OF FORECLOSURE
AND SALE**

(Deficiency Waived)

Kelley Y. Woody, Esquire
Attorney for Christopher D. Sullivan

Kelley Y. Woody, Esquire
Attorney for Defendants "John Doe" and
Guardian ad Litem for Defendants "Richard
Roe"

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 June 17, 2024. The testimony was taken, and from the testimony and evidence, a Master in Equity's Judgment of Foreclosure and Sale was filed on June 18, 2024 and duly entered under case number 2023-CP-23-04763 in the Office of the Clerk of Court for Greenville County, State of

South Carolina. Cherrele Ferguson, who states she holds Power of Attorney for Christopher D. Sullivan, appeared.

Pursuant to the aforementioned Master in Equity's Judgment of Foreclosure and Sale, the subject property was ordered to be sold. The Plaintiff placed this case on hold due to FEMA regulations on or around October 2, 2024. The Plaintiff determined that there was no damage to the subject property on or around October 30, 2024.

A hearing was held via Zoom on November 18, 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 June 18, 2024, I find, conclude, and order as follows:

SUPPLEMENTAL FINDINGS OF FACT:

1. The sum of \$4,425.00 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 within the forbearance agreement period, 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 January 1, 2023	\$85,224.73
(b) Interest from December 1, 2022 to November 1, 2024 at a variable rate, currently 5.1830%	\$7,685.08
(c) Advances	
Property Inspections, BPOs, Appraisals	\$390.00
Property Taxes	\$982.19
Escrow	\$2,749.97
Property Preservation	\$290.00
BPO	\$180.00
NSF Fees	\$135.00
Other Fee	\$10.00
Per Diem Interest from November 2, 2024 to November 18, 2024	\$224.00
(d) Late charges	\$607.44
(e) Costs of collection prior to hearing (service of process, filing fees, etc.)	\$3,538.70

(f) Attorneys Fee	\$4,425.00
Total debt secured by Note and Mortgage, including interest to date shown	\$106,442.11

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 5.1830% 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 June 18, 2024.

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 **\$106,442.11**, 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 June 18, 2024 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

FORM 4

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

JUDGMENT IN A CIVIL CASE

CASE NO. 2023-CP-23-04763

Wilmington Savings Fund Society, FSB not in its individual capacity, but
solely as trustee of CSMC 2021-RPL4 Trust

PLAINTIFF

vs.

Christopher D. Sullivan and any other Heirs-at-Law or devisees of
Celeste Sullivan, 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), SCRPC; ☐ Rule 41(a), SCRPC (Vol. Nonsuit); ☐ Rule 43(k), SCRPC (Settled); ☐ Other – _____
- ☐ **ACTION STRICKEN (CHECK REASON):** ☐ Rule 40(j) SCRPC; ☐ 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 # 0384000100600; 8 Terry Court, Greenville, SC 29605

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

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:

Estate of Celeste Sullivan
8 Terry Court

c/o Cherrelle Ferguson
512 Baythorn Way
Pelzer, SC 29669
Greenville, SC, 29605

Kelley Y. Woody, Esquire, Esquire
Attorney for Christopher D. Sullivan
Post Office Box 6432
Columbia, SC 29260-6432

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), SCRPC.

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.



Greenville Common Pleas

Case Caption: Wilmington Savings Fund Society FSB , plaintiff, et al vs. Christopher D Sullivan , defendant, et al
Case Number: 2023CP2304763
Type: Master/Order/Supplemental Foreclosure & Sale and Form 4

And It Is So Ordered!

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