ELECTRONICALLY FILED - 2025 Feb 19 3:16 PM - GREENVILLE - COMMON PLEAS - CASE#2017CP2304341

STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust,

Plaintiff,

vs.

Richardson Garrett aka Richardson Hill Garrett aka Richardson H. Garrett, Sr., Barbara Garrett aka Barbara Quick Garrett, and Richardson Garrett II and if Richardson Garrett aka Richardson Hill Garrett aka Richardson H. Garrett, Sr., Barbara Garrett aka Barbara Quick Garrett, and Richardson Garrett II be deceased then any and all children and heirs at law, distributees and devisees and if any of the same be dead, any and all persons entitled to claim under or through them, also all other persons unknown claiming any right, title, interest or lien upon the real estate described in the complaint herein, any unknown adults, any unknown infants or persons under disability, being a class designated as John Doe or persons in the military service of the United States of America, being a class designated as Richard Roe; Springleaf Financial Services of South Carolina, Inc. f/k/a American General Financial Services, Inc.; Watson Finance aka Watson Finance Co., Inc.; Jennifer C. Chastain, Personal Representative of the Estate of Richardson Hill Garrett and Personal Representative of The Estate of Barbara Quick Garrett; Katie Bramlett Baughman, as Trustee of the Grandchildren Trust U/W dated May 25, 2022; Lillian Garrett; I.G. (minor); and A.G. (minor),

Defendants.

(File No. 4016.02724)

IN THE COURT OF COMMON PLEAS

C/A NO.: 2017-CP-23-04341

MASTER IN EQUITY'S ORDER OF JUDGMENT OF FORECLOSURE AND SALE DECREE

(Non-Jury)

(Deficiency Waived)

RILEY POPE & LANEY, LLC
Attorneys for Plaintiff

Rhett D. Burney
Attorney for Katie Bramlett Baughman, as Trustee of the Grandchildren Trust U/W dated May 25, 2022 and Lillian Garrett

Kelley Y. Woody, Esquire
Attorney for I.G. (minor) and A.G. (minor)

Kelley Y. Woody, Esquire

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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 case without further order of court. Any appeal from this Order shall be directly to the South Carolina Court of Appeals.

A hearing on Plaintiff's Motion for Summary Judgment on its foreclosure action was held via Zoom on February 10, 2025, attended by M. McMullen Taylor, attorney for the Plaintiff, and Rhett D. Burney, attorney for Defendants Katie Bramlett Baughman, as Trustee of the Grandchildren Trust U/W dated May 25, 2022, and Lillian Garrett. Exhibits were identified, offered and received into evidence. Based upon the undisputed proof made of the facts and circumstances alleged in the pleadings, I find, conclude and order as follows:

STANDARD

Summary judgment is appropriate when the pleadings, depositions, affidavits, and discovery on file show there is no genuine issue of material fact such that the moving party must prevail as a matter of law. Rule 56(c), SCRCP. "The evidence and all reasonable inferences must be viewed in the light most favorable to the non-moving party." Fleming v. Rose, 350 S.C. 488, 493-94, 567 S.E.2d 857, 860 (2002). However, the opposing party may not rest upon mere allegations or denials, but must respond with specific facts showing a genuine issue of material fact. Id. A grant of summary judgment is "completely appropriate when a properly supported motion sets forth facts that remain undisputed or are uncontested in a deficient manner." David v. McLeod Reg. Medical Ctr., 367 S.C. 242, 250, 626 S.E.2d 1, 5 (2006).

"A mortgage foreclosure is an action in equity." U.S. Bank Trust Nat'l Ass'n V. Bell, 385 S.C. 364, 373, 684 S.E.2d 199, 204 (Ct.App. 2009). "Generally, the party seeking foreclosure has the burden of establishing the existence of the debt and the mortgagor's default on that debt. Once the debt and default

have been established, the mortgagor has the burden of establishing a defense to foreclosure such as lack of consideration, payment, or accord and satisfaction." Id. at 374-75, 205.

FINDINGS OF FACT:

1) The Lis Pendens was filed on July 12, 2017. An Amended Lis Pendens was filed on October 18, 2023. A Second Amended Lis Pendens was filed on December 15, 2023. A Third Amended Lis Pendens was filed on August 6, 2024.

2) The Summons and Complaint were filed on July 12, 2017. An Amended Summons and Complaint was filed on October 18, 2023. A Second Amended Summons and Complaint was filed on December 15, 2023. A Third Amended Summons and Complaint was filed on August 6, 2024.

3) Service was made upon the Defendants as shown by the proof of service filed herein.

4) The Defendants Springleaf Financial Services of South Carolina, Inc. f/k/a American General Financial Services, Inc., Jennifer C. Chastain, Personal Representative of the Estates of Richardson Hill Garrett, and Barbara Quick Garrett, and Watson Finance aka Watson Finance Co., Inc. are in default as shown by Affidavit, Notice, or Order filed herein.

5) The Defendants and all attorneys of record were notified of the time, date, and place of the hearing in this matter.

6) According to the affidavit filed herein, a good faith investigation did not determine that the defaulting Defendant Jennifer C. Chastain is in the military service and therefore entitled to protection under the Servicemembers' Civil Relief Act, 50 U.S.C. §3901 et seq., or any amendments thereto.

7) For value received, Richardson Garrett made, executed and delivered a note ("Note") dated August 17, 2005, promising thereby to pay to the order of Washington Mutual Bank, FA the sum of One Hundred Ninety-Five Two Hundred Twenty-Five and 00/100 ($195,225.00) Dollars, with interest at the rate of 6.000% per annum, with a current rate of 6.0000% per annum. Other terms and conditions are stated in the Note, which is of record herein.

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8) To better secure the payment of the Note described above, Richardson Hill Garrett and Barbara Quick Garrett made, executed, and delivered to Washington Mutual Bank, FA a certain real estate mortgage ("Mortgage") in writing, dated August 17, 2005, covering real property in Greenville County, which is the same as that described in the Complaint. The Mortgage was filed in the Office of the Register of Mesne Conveyances/Register of Deeds for Greenville County on August 26, 2005, in Book 4422 at Page 1530. Thereafter, by assignment recorded January 10, 2014 in Book 5243 at Page 4627, the mortgage was assigned to JPMorgan Chase Bank, National Association fka JPMorgan Chase Bank; thereafter by assignment recorded November 23, 2015 in Book 5368 at Page 1324, the mortgage was assigned to Statebridge Company LLC; thereafter by assignment recorded December 14, 2023 in Book 5758 at Page 5245, the mortgage was assigned to Community Loan Servicing, LLC; thereafter, by assignment recorded June 28, 2024 in Book 5781 at Page 1649, the mortgage was assigned to Nationstar Mortgage LLC d/b/a Mr. Cooper; thereafter, by assignment recorded June 28, 2024 in Book 5781 at Page 1651, the mortgage was assigned to the Plaintiff.

9) The Mortgage evidences and secures the repayment of money advanced by the mortgagee to, or on behalf of, the mortgagors and constitutes a first mortgage lien on the mortgaged premises.

10) The terms of the Mortgage have been modified by Loan Modification Agreement effective February 1, 2015 and recorded February 16, 2015 in Book 5283 at Page 5953.

11) Thereafter, the property was conveyed by Master's Title to Statebridge Company, LLC on August 28, 2018, recorded September 7, 2018 in the Register of Deeds for Greenville County, SC, in Book DE2457, Page 1615. An Order to Set Aside Master's Title and Release of Lien was filed on February 24, 2023 in the Court of Common Pleas for Greenville County in Case No. 2017-CP-23-04341, and also recorded in the Register of Deeds Office for Greenville County on April 11, 2023, in Book DE2685, Page 1418, thereby reverting title back to the previous owners. Richardson Garrett aka Richardson Hill Garrett aka Richardson H. Garrett, Sr. died on December 3, 2015 and probate was opened in Case No. 2019-ES-23-01689. Barbara Garrett aka Barbara Quick Garrett died on June 8,

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2022 and probate was opened in Case No. 2022-ES-23-01936. Richardson Garrett, II died on August 30, 2023 and probate was opened in Case No. 2023-ES-23-02343. Jennifer C. Chastain has been appointed as the Personal Representative of the three Estates.

12) Upon information and belief the Defendants, Katie Bramlett Baughman, Trustee of the Grandchildren Trust U.W dated May 25, 2022, Lillian Garrett, I.G (minor) and A.G (minor), are the owners of the Property as of the date of the filing of the Third Amended Lis Pendens herein.

13) Jennifer C. Chastain, as the Personal Representative of the Estate of Richardson Garrett, Barbara Garrett, and Richardson Garrett, II, is a Defendant in this action in such fiduciary capacity as representative of any person or entity that may be a creditor or claimant against such Estate, and by virtue of the powers granted by decedent's Will or by statute.

14) Katie Bramlett Baughman, as Trustee of the Grandchildren Trust U/W dated May 25, 2022, Lillian Garrett, I.G. (minor), and A.G. (minor), and any unknown heirs or devisees of the Estate of Richardson Garrett, Barbara Garrett, and Richardson Garrett, II, including 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 are Defendants in this action by virtue of any interest claimed under the law of intestate succession (S.C. Code §62-2-109) or under decedent's Will.

15) Kelley Y. Woody, Esquire, a member of the South Carolina Bar, has been appointed Guardian ad Litem for each Defendant who are unknown persons, persons in the military service of the United States of America, designated as "John Doe"; unknown minors and persons under disability, constituted as a class designated as "Richard Roe", and has filed an answer, appeared and actively participated herein. The sum of $500.00 is a reasonable fee to allow such Guardian ad Litem for services rendered until final adjudication of this action, which fee shall constitute a cost of this action.

16) Kelley Y. Woody, Esquire, a member of the South Carolina Bar, has been appointed Guardian ad Litem for each Defendant who is a minor or other under disability, and has filed an answer, appeared and actively participated herein. The sum of $500.00 is a reasonable fee to allow such Guardian ad Litem for services rendered until final adjudication of this action, which fee shall constitute a cost of this action.

17) The Plaintiff is the real party in interest pursuant to SCRCP 17(a) and is entitled to enforce the terms of the subject Note and Mortgage.

18) The titleholders of record of the subject property as of the filing of the Lis Pendens in this action are Katie Bramlett Baughman, as Trustee of the Grandchildren Trust U/W dated May 25, 2022, Lillian Garrett, I.G. (minor). and A.G. (minor).

19) Any notice required by the terms of the Note and/or Mortgage or by state or federal statutes has been given to the applicable Defendants prior to the commencement of this action.

20) The Note payments which became due on August 1, 2016, and subsequent months, have not been made as provided for therein, and the Plaintiff, as the holder thereof, has elected to require immediate payment of the entire amount due thereon and has placed the Note and Mortgage in the hands of its attorney for collection by foreclosure.

21) The sum of $5,300.00 is a reasonable fee to allow as attorney's fees for Plaintiff's attorney for services performed and anticipated to be performed until final adjudication of this action, under the terms of the Note and Mortgage. The inclusion of services anticipated to be performed until final adjudication contemplates completion of this matter within a reasonable time and does not include exceptional circumstances delaying conclusion beyond the normal time.

22) The amount due and owing on the Note, with interest at the rate provided in the Note, and other costs and expenses of the within action, including an attorney's fee, secured by the Note and Mortgage, is as follows:

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(a) Principal amount due as of August 1, 2016	$221,953.41
(b) Interest from July 1, 2016 to November 17, 2024 at a current rate of 6.0000%	$111,560.77
Additional Per Diem Interest from November 18, 2024 - February 10, 2025	$3,101.65
(c) Advances	
Corporate Advances	$18,743.59
Escrow Balance at Loan Transfer	$66,253.41
Insurance	$2,109.90
Credits	-$1,076.00
(d) Late charges	$247.92
(e) Costs of collection prior to hearing (service of process, filing fees, etc.)	$2,537.90
(f) Attorneys Fee	$5,300.00
Total debt secured by Note and Mortgage, including interest to date shown	**$430,732.55**

23) 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 6.0000% 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.

24) The Plaintiff is seeking the usual foreclosure of the mortgage and has in the Complaint, or subsequently thereto in writing, expressly waived the right to a personal or deficiency judgment pursuant to Rule 71(b) SCRCP.

25) The following Defendant(s) claim(s) or may claim a lien upon or interest in the subject property or are otherwise involved in this matter. In the event there is a surplus from the sale of the subject property, the validity, priority and amount of such liens will be determined at a hearing subsequent to the sale, in accordance with Rule 71(c), SCRCP. The Clerk of Court/Register of Deeds is hereby ordered to release said liens in so much as it pertains to the property which is the subject of this action:

Springleaf Financial Services of South Carolina, Inc. f/k/a American General Financial Services, Inc., by virtue of a mortgage given by Richardson Hill Garrett and Barbara Quick Garrett in the original principal amount of $47,680.00, dated June 13, 2006, and recorded June 20, 2006 in Book 4587 at Page 1557. Any such interest in or lien upon the Property is junior and subordinate to Plaintiff's mortgage.

Watson Finance aka Watson Finance Co., Inc. by virtue of a Real Property Agreement given by Richardson H. Garrett, Sr., dated March 12, 2009, and recorded March 30,

2009 in Book MO 5031 at Page 3514. Any such interest in or lien upon the Property is junior and subordinate to Plaintiff's mortgage.

CONCLUSIONS OF LAW

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED:

1) The Plaintiff's Mortgage should be declared a first mortgage lien and Plaintiff should have judgment of foreclosure of the mortgage and the mortgaged property should be ordered sold at public auction after due advertisement.

2) Upon the sale of the mortgaged property, the Defendants named herein, and all persons whosoever claiming under Defendants, are forever barred and foreclosed of all right, title, interest, equity of redemption or lien in the said mortgaged premises so sold, or any part thereof.

3) Pursuant to Rule 53, SCRCP, this Order shall constitute a final judgment.

4) There is due to the Plaintiff on the Note and Mortgage set forth in the Complaint the sum of $430,732.55, as set out in the Findings of Fact *supra.*

5) The amount due in the preceding paragraph (the "Total Debt" as set out in the Findings of Fact *supra*, and later accrued interest on the principal), shall constitute the total judgment debt due Plaintiff and shall bear interest hereafter at the rate of 6.0000% per annum. The amount of the judgment shall be subject to increase to permit the Plaintiff to recover additional costs, commissions and expenses not included in the judgment figures set forth herein. It may also increase to include supplemental compensation for attorney's services not contemplated by the initial fee awarded. Jurisdiction over the fee award and total debt is reserved to facilitate the assessment and payment of any such costs and/or supplemental compensation. Such additional costs, commissions and expenses may be established by affidavit and shall be adjudicated by the Court.

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6) The Defendants having any equitable right of redemption in the mortgaged property may, on or before the date of sale of the property hereinafter described, pay to the Plaintiff, or Plaintiff's attorney the amount of Plaintiff's debt as aforesaid, together with the costs and disbursements of this action.

7) On default of payment at or before the time herein indicated, the mortgaged premises described in the Complaint, as hereinafter set forth, shall be sold by the Master in Equity, at public auction, at 11:00 a.m. at the County Courthouse in Greenville, South Carolina, on some convenient sales day hereafter (and should the regular day of judicial sales fall on a legal holiday, then and in such event, the sales day shall be on some other day appointed by the Court), on the following terms, that is to say:

8) For Certified Funds: The Master in Equity, will require, at the time of the bid, a deposit of 5% of the amount of the bid (in certified funds or equivalent) same to be applied to purchase price if compliance is made, but in the event of non-compliance, the deposit may be forfeited without further hearing and applied first to the costs of the action and then to plaintiff's debt. Should the successful bidder at the regularly conducted sale fail or refuse to make the required deposit at time of bid or comply with the other terms of the bid within twenty (20) days, then the property may be re-sold on the same terms and conditions on some subsequent Sales Day, but at the risk of the defaulting bidder(s).

9) Interest on the balance of the bid shall be paid through the day of compliance at the rate of 6.0000%.

10) Purchaser shall pay for any statutory commission on sale from the proceeds of sale, deed preparation, costs of recording the deed, and deed stamps.

11) A personal or deficiency judgment having been waived, bidding will conclude at the fall of the gavel on the date of the sale. Compliance with the bid may be made immediately.

12) The sale is subject to assessments, county taxes, existing easements, easements and restrictions of record, and other senior encumbrances.

13) The Master in Equity, will, by advertisement according to law, give notice of the time and place of such sale and the terms thereof and will execute to the purchaser, or purchasers, a deed to the premises sold. The Plaintiff, or any other party to this action, may become a purchaser at such sale, and if, upon such sale being made, the purchaser, or purchasers, should fail to comply with the terms thereof within twenty (20) days after the conclusion of the bidding, then the Master in Equity, may advertise the said premises for sale on the next or some other subsequent sales day at the risk of the highest bidder and so from time to time thereafter until a full compliance shall be secured.

14) In the event an agent of the Plaintiff does not appear at the time of sale, the within property shall be withdrawn from sale and sold at the next available sales day upon the terms and conditions as set forth in this Judgment of Foreclosure and Sale or such terms as may be set forth in a supplemental order.

15) If Plaintiff is the successful bidder at the sale, for a sum not exceeding the amount of costs, expenses and the indebtedness of Plaintiff in full, Plaintiff may pay to the Master in Equity, only the amount of the costs and expenses crediting the balance of the bid on Plaintiff's indebtedness.

16) The Master in Equity will apply the proceeds of the sale as follows:

FIRST: To the payment of the amount of the costs and expenses of this action, including any Guardian Ad Litem fee or fees of attorneys appointed under Order of Court;

NEXT: To the payment to the Plaintiff or Plaintiff's attorney of the amount of Plaintiff's debt and interest (including attorney fees) or so much thereof as the purchase money will pay on the same;

NEXT: Any surplus should be held pending further Order of this court.

17) In the event the successful bidder is other than the Defendant(s) in possession of the subject property, upon full compliance and title by deed from the Court vested into such purchaser, and upon issuance of a Writ of Assistance by the Court, the Sheriff of Greenville County is ordered and directed to eject and remove from the premises the occupant(s) of the property sold, together with all personal property located thereon, and put the successful purchaser or his assigns in full, quiet,

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and peaceable possession of said premises without delay, and to keep said successful bidder or his assigns in such peaceable possession. All valid tenant rights shall be protected pursuant to the Protecting Tenants at Foreclosure Act (12 U.S.C. § 5220).

18) In the event the successful purchaser is someone other than the Defendant(s) in possession of the subject property, and the occupants have voluntarily vacated the property or have been ejected from the property leaving furnishings, fixtures and items not subject to Plaintiff's Mortgage is said property, and title by deed from the Court is vested into such purchaser, the Purchaser is authorized to remove from the property all furnishings, fixtures and items not subject to the lien of Plaintiff's Mortgage. The personal property, being deemed abandoned, shall be removed by the Purchaser or its agents from the subject property by placing said property on the public street or highway or by any other means.

19) In accordance with S.C. Code Ann. § 30-9-31, the deed of conveyance made pursuant to said sale shall be indexed by the Register of Deeds in the name of the owner of record of subject property immediately prior to execution of the deed, as well as in the name of the Master in Equity, who executes such deed as grantor.

20) The undersigned will retain jurisdiction to do all necessary acts incident to this foreclosure including, but not limited to, the issuance of a Writ of Assistance.

21) The following is a description of the premises herein ordered to be sold:

All that certain parcel of land situate in Chick Springs Township, County of Greenville and State of South Carolina, on the northwestern side of Clement Road and on the southwestern side of a County Road, and being known and designated as follows:

Beginning at a point on the northwest margin of Clements Road and at the intersection of County Road and runs thence with the northwest margin of the Clements Road S. 57-37 W. 400 feet to a point on the Northwest margin of the side of Clement Road; thence with new line (of Bryson M. Edwards) N. 22-23 W. 395 feet to a stake, joint corner of Bryson M. Edwards and the Carotell Paper Co.; thence N. 42-30 E. 118.40 feet to the joint corner of the said Carotell Paper Company and land of Willie Canada; thence with the common line of the Canada property and of this property, S. 77-55 E. 245 feet to a stake; thence N. 65-23 E. 88.5 feet to a stake on the western margin of the County Road; thence with the southwest

margin of the County Road, S 21-48 E. 242 feet to the point of beginning; containing 3.18 acres, more or less.

Being the same property as conveyed from George D. Collier to Richardson Hill Garrett and Barbara Quick Garrett, as described in Deed Book 1014 Page 112, Dated 1/29/1975, recorded 2/3/1975 in Greenville County Records. Also being the same property conveyed by Master's Title to Statebridge Company, LLC on August 28, 2018, recorded September 7, 2018 in the Register of Deeds for Greenville County, SC, in Book DE2457, Page 1615. An Order to Set Aside Master's Title and Release of Lien was filed on February 24, 2023 in the Court of Common Pleas for Greenville County in Case No. 2017-CP-23-04341, and also recorded in the Register of Deeds Office for Greenville County on April 11, 2023, in Book DE2685, Page 1418, thereby reverting title back to the previous owners. Richardson Garrett aka Richardson Hill Garrett aka Richardson H. Garrett, Sr. died on December 3, 2015 and probate was opened in Case No. 2019-ES-23-01689. Barbara Garrett aka Barbara Quick Garrett died on June 8, 2022 and probate was opened in Case No. 2022-ES-23-01936. Richardson Garrett, II died on August 30, 2023 and probate was opened in Case No. 2023-ES-23-02343. Katie Bramlett Baughman, as Trustee of the Grandchildren Trust U/W dated May 25, 2022, Lillian Garrett, I.G. (minor). and A.G. (minor) are the beneficiaries of the three estates.

TMS No. 010020100305

Property Address: 1612 Clement Rd., Greer, SC 29650

AND IT IS SO ORDERED.

JUDGE'S 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. 2017-CP-23-04341

US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust
PLAINTIFF

vs.

Richardson Garrett aka Richardson Hill Garrett aka Richardson H. Garrett, Sr., 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 # 010020100305; 1612 Clement Rd., Greer, SC 29650

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 _____, 2025, and a copy mailed first class or placed in the appropriate attorney's box on this _____ day of _____, 2025 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:
Springleaf Financial Services of South Carolina, Inc. f/k/a American General Financial Services, Inc.
c/o its Registered Agent
CT Corporation Systems
2 Office Park Court, Suite 103
Columbia, SC, 29223

Jennifer C. Chastain, Personal Representative of the Estate of Richardson Hill Garrett and Personal Representative of The Estate of Barbara Quick Garrett
154 Marshall Bridge Dr.
Greenville, SC 29605

Occupant(s)
1612 Clement Rd
Greer, SC, 29650

Watson Finance aka Watson Finance Co., Inc.
c/o It Authorized Agent
Carinne Shafer
328 West Stone Ave.
Greenville, SC, 29609

The Estate of Richardson Garrett II
416 Ruby Ridge Trail
Lyman, SC, 29365

Rhett D. Burney, Esquire
Attorney for Katie Bramlett Baughman, as Trustee of the Grandchildren Trust U/W dated May 25, 2022
131 SE Main St.
Simpsonville, SC 29681

Rhett D. Burney, Esquire
Attorney for Lillian Garrett
131 SE Main St.
Simpsonville, SC 29681

Kelley Y. Woody, Esquire, Esquire
Attorney for I.G. (minor)
Post Office Box 6432
Columbia, SC 29260-6432

Kelley Y. Woody, Esquire, Esquire
Attorney for A.G. (minor)
Post Office Box 6432
Columbia, SC 29260-6432

_____
CLERK OF COURT

Court Reporter: _____

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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: Statebridge Company Llc , plaintiff, et al vs. Richardson Hill Garrett , defendant, et al

Case Number: 2017CP2304341

Type: Master/Order/Foreclosure & Sale and Form 4

And It Is So Ordered!

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