

STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

Reliant Income Fund, LLC,

Plaintiff,

vs.

Debra C. Sims,

Defendant.

IN THE COURT OF COMMON PLEAS

C/A NO.: 2022-CP-23-05495

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

(Deficiency Waived)

(File No. 4057.03620)

Riley Pope & Laney, LLC
Attorneys for Plaintiff

Pursuant to Rule 53, SCRPC, 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 January 11, 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 February 3, 2023 and duly entered under case number 2022-CP-23-05495 in the Office of the Clerk of Court for Greenville County, State of South Carolina.

The Defendant Debra C. Sims 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 March 5, 2023, bearing Case No. 23-00633. A copy of the Order granting relief from the automatic stay 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automatic stay provided for under 11 U.S. C. §362 (with respect to the property that is the subject of this action) is no longer in effect, allowing the Plaintiff to proceed with this action.

A hearing was held via Zoom on July 14, 2025 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 February 3, 2023, I find, conclude, and order as follows:

SUPPLEMENTAL FINDINGS OF FACT:

1. The sum of \$5,550.00 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 September 23, 2010	\$24,246.77
(b) Interest from August 23, 2010 to April 21, 2025 at a current rate of 12.7900%	\$45,497.87
Per Diem Interest from April 22, 2025 to July 14, 2025	\$705.50
(c) Advances	
Escrow	\$1,242.46
Suspense Balance	-\$1,002.10
(d) Late charges	\$2,030.00
(e) Remainder costs of collection prior to hearing	\$100.83
(f) Remainder of Attorney's Fee	\$1,502.50
Total debt secured by Note and Mortgage, including interest to date shown	\$74,323.83

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 12.7900% 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 herein and in the Master in Equity's Judgment of Foreclosure and Sale entered on February 3, 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 **\$74,323.83**, 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 February 3, 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

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

FORM 4

JUDGMENT IN A CIVIL CASE

CASE NO. 2022-CP-23-05495

Reliant Income Fund, LLC

PLAINTIFF

vs.

Debra C. Sims

DEFENDANT.

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 # 0530040101802; 3133 South Highway 14, Greenville, SC 29615

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



Greenville Common Pleas

Case Caption: Reliant Income Fund Llc vs. Debra C Sims

Case Number: 2022CP2305495

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

And It Is So Ordered!

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