

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

Specialized Loan Servicing LLC,
Plaintiff,

v.

Any heirs-at-law or devisees of Morton R. Rellis, deceased, their heirs, Personal Representatives, Administrators, Successors and Assigns, and all other persons or entities entitled to claim through them; all unknown persons or entities with any right, title, estate, interest in or lien upon the real estate described in the complaint herein; also any persons who may be in the military service of the United States of America, being a class designated as Richard Roe; and any unknown minors, incompetent or imprisoned person, or persons under a disability being a class designated as John Doe; Mary W Rellis; Susannah R. Joiner; Tamara R. Shue; Martins' Grove Homeowner's Association, Inc.,
Defendant(s)

IN THE COURT OF COMMON PLEAS
CASE NO.: 2022-CP-23-01901

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

**DEFICIENCY DEMANDED AS TO DEFENDANT(S)
MARY W. RELLIS**

Pursuant to Rule 53 of the South Carolina Rules of Civil Procedure (hereinafter "SCRCP"), the above-entitled matter was referred to the undersigned Master in Equity to make appropriate findings of fact and conclusions of law, with authority to enter a final Judgment in the cause. Any appeal from the decision of the Master in Equity shall be directly to the South Carolina Court of Appeals.

Pursuant to the said reference, a hearing was held on July 19, 2023, a record was made which is reported herewith, and from the testimony and evidence I find and conclude as follows:

FINDINGS OF FACT:

1. The Lis Pendens was filed on April 11, 2022.

2. The Summons and Complaint were filed on April 11, 2022.
3. Service was made upon the Defendants as is shown by the proofs of service filed herein.
4. The Defendants Mary W Rellis; Martins' Grove Homeowner's Association, Inc.; Susannah R. Joiner; Tamara R. Shue is/are in default as shown by Affidavit filed herein.
5. According to an Affidavit filed herein, no Defendant in default is in the military service of the United States of America, as contemplated under the Servicemembers' Civil Relief Act fka Soldiers' and Sailors' Civil Relief Act of 1940, and any amendments thereto.
6. Any heirs-at-law or devisees of Morton R. Rellis, deceased, their heirs, Personal Representatives, Administrators, Successors and Assigns, and all other persons or entities entitled to claim through them; all unknown persons or entities with any right, title, estate, interest in or lien upon the real estate described in the complaint herein; also any persons who may be in the military service of the United States of America, being a class designated as Richard Roe; and any unknown minors, incompetent or imprisoned person, or persons under a disability being a class designated as John Doe; timely serve a responsive answer through Guardia ad Litem Kelley Woody and is not now being held in default.
7. The Defendants were notified of the time, date and place of hearing in this matter.
8. For value received, Morton R. Rellis and Mary W. Rellis made, executed and delivered a note, dated November 1, 2000, promising thereby to pay to the order of Wells Fargo Home Mortgage, Inc. the sum of \$100,000.00 with interest at the rate of 7.625% per annum (hereinafter "Note"). Other terms and conditions are stated in the note, which is of record herein.
9. To better secure the payment of the Note described above, the said Morton R. Rellis and Mary W. Rellis made, executed and delivered a mortgage to Wells Fargo Home Mortgage, Inc., in writing, dated November 1, 2000, covering real property in Greenville County, which

is the same as that described in the Complaint. The Mortgage was recorded on November 3, 2000, and is of record in the Greenville County Registry in Book 3404 at page 1170.

10. This mortgage constitutes a valid purchase money, first lien on the subject property.

11. Thereafter, the Mortgage was assigned to Wells Fargo Bank, N.A. by corporate merger. Thereafter, the Mortgage was assigned to Specialized Loan Servicing LLC by assignment recorded on May 5, 2022 in Book 5690 at Page 1036.

12. Upon information and belief, subsequent to the execution of the Mortgage and Note, Morton R. Rellis passed away on or around May 25, 2021. The Plaintiff has been unable to locate an estate filed for said decedent in the records of Greenville County, South Carolina but bases this allegation on the obituary for Morton Robert Rellis.

13. No party related to Morton R. Rellis has appeared, answered or come forward in this action claiming an interest in the subject property or the foreclosure as is evidenced by the Affidavit of Kelley Woody, Guardian Ad Litem in this case.

14. The titleholder(s) of record of the Property as of the filing of the Lis Pendens in this action was Morton R. Rellis and Mary W. Rellis.

15. Payment due on the Note has not been made as provided for therein, and the Plaintiff, as the holder thereof, has elected to accelerate payment of the entire indebtedness and has placed the Note and Mortgage in the hands of its attorney of record herein for collection.

16. Having considered the nature, extent and difficulty of the services rendered (the field of mortgage foreclosures being a specialized area of practice); the time involved in reviewing the various loan documents, performing the title search, preparing the pleadings and preparing for and attending hearings; the professional standing of the Plaintiff's attorney; the fee customarily charged in this jurisdiction for similar services; and the beneficial results obtained

for the Plaintiff, I find that the sum of \$3,137.50 is a reasonable attorney's fee for the Plaintiff's attorney for services performed up to this point in time under the terms of the note and mortgage. Performance of additional services may result in a determination by this court that additional reasonable attorney's fees are due.

17. The amount due and owing on the Note and Mortgage, with interest at the rate provided in the Note, and other costs and expenses of collection, including attorney's fees, secured by the Note and Mortgage, is as follows:

Principal due as of today's date:	07/19/2023		\$56,247.95
Accrued interest from:	08/01/2021	to: 06/09/2023	\$7,957.02
Per diem interest from:	06/10/2023	to: 07/19/2023	\$458.25
Accruing at:	7.625% per annum		
Advancements to Escrow			\$ 11,728.17
Late charges:			\$141.56
Credits:			\$ (219.17)
Costs of collection prior to hearing:			\$ 3,293.00
Attorney's fees:			\$ 3,137.50

18. Total Debt secured by Note and Mortgage, is \$82,744.28. Interest shall be added to the total debt at the rate stated above until the date a judicial sale is conducted herein. Additional interest accrual after the date of such judicial sale will be governed by terms set forth herein below.

19. The Plaintiff is seeking foreclosure of its mortgage and has, in the Complaint or subsequently thereto in writing, expressly Demanded the right to a personal or deficiency Judgment pursuant to Rule 71(b), SCRCF.

20. The Defendant(s), below listed, claim or may claim liens upon or interests in the subject property; and in the event there is a surplus from the sale of the subject property, the validity, priority and amount of any such lien claims will be determined at a hearing

subsequent to the sale, in accordance with Rule 71(c), SCRCF. The said Defendants and such claims or liens are as follows:

A. The Defendant, Martins' Grove Homeowner's Association, Inc., has or may claim to have some interest in the Property by virtue of the following:

- i. Any unrecorded homeowners' liens or assessments due or that may become due up to the time of any foreclosure sale herein.
- ii. Any interest arising from unpaid assessments, dues, special assessments, etc. of any kind that this Defendant presently has or may acquire up to the time of any foreclosure sale herein is or would be junior and subordinate to Plaintiff's Mortgage and hereby ordered removed from the title to the Property upon the completion of a properly held foreclosure sale.

B. The Defendant, Mary W. Rellis, Susannah R. Morton, and Tamara R. Shue, has or may claim to have some interest in the Property by virtue of being an heir to or devisee of Morton R. Rellis. Any interest that this Defendant would have received in the subject property would have been "subject to" Plaintiff's Mortgage and this interest hereby ordered eliminated through a properly completed foreclosure sale.

CONCLUSIONS OF LAW: I, therefore, conclude as follows:

1. The Plaintiff should have judgment of foreclosure of its Mortgage; and the Property should be ordered sold at public auction after due advertisement.
2. That there is due to the Plaintiff on its Note and Mortgage the sum of \$82,744.28, representing the Total Debt due to the Plaintiff as outlined above.
3. That the amount due in the preceding paragraph (the "Total Debt") and later accrued interest and costs shall constitute the total judgment debt due to the Plaintiff and shall bear interest as previously set forth at the rate of 7.625% per annum.

IT IS, THEREFORE, ORDERED, ADJUDGED AND DECREED:

1. That the Defendants liable for the aforesaid Mortgage debt shall, prior to the date and time of the sale of the Property, hereinafter described, pay to the Plaintiff, or the Plaintiff's attorney, the amount of the Plaintiff's debt to include continuing accruing interest as aforesaid, together with the costs and disbursements of this action.
2. That on default of payment prior to the date and time of the sale, the Property, hereinafter described, shall be sold by the undersigned Master in Equity at public auction, at the Greenville County Courthouse, City of Greenville, County and State aforesaid, on some convenient sales day hereafter, on the following terms, that is to say:
 - A. FOR CASH: The undersigned Master in Equity shall require a deposit of 5% on the amount of the bid (in cash or equivalent) the same to be applied on the purchase price only upon compliance with the bid, but in case of non-compliance within thirty (30) days the same to be forfeited and first applied to the costs incurred by the Plaintiff related to the sale and the balance then applied to the Plaintiff's debt in a manner suitable to the Plaintiff.
 - B. Interest on the balance of the bid shall be paid to the day of compliance at the rate of 7.625% per annum.
 - C. The sale shall be subject to taxes and assessments, existing easements and restrictions of record, and any other senior encumbrances.
 - D. Purchaser to pay for the deed and the cost of recording the deed.
3. If the Plaintiff is the successful bidder at the said sale, for a sum not exceeding the amount of costs, expenses and the indebtedness of the Plaintiff in full, the Plaintiff may pay to the undersigned Master in Equity only the amount of the costs and expenses, crediting the balance of the bid on the Plaintiffs indebtedness.

Deficiency judgment being demanded, the bidding will not be closed on the day of sale but will remain open for a period of thirty (30) days as provided by law. Plaintiff is demanding a deficiency. The Plaintiff may waive any of its rights, including its right to a deficiency judgment, prior to sale.

4. That the undersigned Master in Equity will, by advertisement according to law, give notice of the time and place of sale and the terms thereof; and that he/she will execute to the purchaser, or purchasers, a deed to the Property sold. The Plaintiff, or any other party to this action, or any other person may become a purchaser at such sale. If such sale is made to anyone other than the Plaintiff or its assignee, should the successful bidder, or his/her assignee, fail to comply with the terms thereof within thirty (30) days after the date of sale, then the undersigned Master in Equity or the Plaintiff may re-advertise the Property for sale on the next, or some other subsequent, sales day, according to the same terms set forth herein, and so on from time to time thereafter until a full compliance shall be secured.
5. 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 date upon the terms and conditions as set forth in the Judgment of Foreclosure and Sale or such terms as may be set forth in a supplemental order.
6. That the undersigned Master in Equity shall 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; and

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

NEXT: Any surplus will be held pending further Order of this Court pursuant to Rule 71(c), SCRPC.

7. That it is further ORDERED, ADJUDGED AND DECREED that each Defendant named herein, and all persons whomsoever claiming under him, them or it, be forever barred and foreclosed of all right, title, interest and equity of redemption in the said mortgaged premises so sold, or any part thereof.
8. The appointment of any Guardian ad Litem or Attorney appointed by the Court in this case shall terminate upon the completion of the sale and any supplemental proceedings in this case.
9. That it is further ORDERED ADJUDGED AND DECREED that the deed of conveyance made pursuant to this judgment and said sale shall contain the names of only the Plaintiff, the first-named Defendant, who was the title holder of the mortgaged property at the time of the filing of the Lis Pendens, and the Grantee; and that the Greenville County Register of Deeds is hereby authorized to omit from the indices pertaining to such conveyance the names of all parties not contained in said deed.
10. It is further ORDERED, ADJUDGED AND DECREED that in the event the successful bidder to whom the deed of conveyance has been issued subsequent to the sale is other than the Defendants in possession herein, the Sheriff of Greenville County may be ordered and directed to eject and remove from the premises the occupants of the property sold, together with all personal property located thereon, and put the successful bidder to whom the deed of conveyance has been issued or his assigns in full, quiet and peaceable possession of said premises without delay, and to keep said successful bidder or his assigns in such peaceable possession.

11. That it is further ORDERED ADJUDGED AND DECREED that after the Order Confirming Sale and Disbursements has been issued and filed, the undersigned Master in Equity shall direct the Register of Deeds to release of record the lien(s) being foreclosed, which lien(s) are described in the Findings of Fact herein above.
12. That it is further ORDERED ADJUDGED AND DECREED that the following is a description of the Property herein ordered to be sold:

ALL THAT CERTAIN PIECE, PARCEL, OR LOT OF LAND SITUATE, LYING AND BEING IN THE COUNTY OF GREENVILLE, STATE OF SOUTH CAROLINA, BEING SHOWN AND DESIGNATED AS LOT NO. 41 OF MARTIN'S GROVE SUBDIVISION AS SHOWN ON PLAT RECORDED IN THE RMC OFFICE FOR GREENVILLE COUNTY, STATE OF SOUTH CAROLINA, IN PLAT BOOK 17-Y AT PAGE 55, AND HAVING ACCORDING TO SAID PLAT METES AND BOUNDS AS SHOWN THEREON.

THIS BEING THE SAME PROPERTY CONVEYED TO MORTON R. RELLIS AND MARY W. RELLIS BY DEED OF SEPPALA HOMES, INC., DATED NOVEMBER 1, 2000, AND RECORDED NOVEMBER 3, 2000, IN BOOK 1931 AT PAGE 318 IN THE OFFICE OF THE REGISTER OF DEEDS FOR GREENVILLE COUNTY. MORTON R. RELLIS DIED ON OR ABOUT MAY 25, 2021, VESTING HIS INTEREST IN THE SUBJECT PROPERTY IN HIS HEIRS OR DEVISEES, NAMELY, MARY W. RELLIS, SUSANNAH R. JOINER, AND TAMARA R. SHUE.

CURRENT ADDRESS OF PROPERTY: 7 Kwikaway Court, Simpsonville, SC 29680-6738

TMS: 0332010104200

AND IT IS SO ORDERED.

JUDGE'S SIGNATURE PAGE TO FOLLOW

FORM 4

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

JUDGMENT IN A CIVIL CASE

CASE NO. 2022-CP-23-01901

Specialized Loan Servicing LLC

PLAINTIFF(S)

Any heirs-at-law or devisees of Morton R. Rellis, deceased, their heirs, Personal Representatives, Administrators, Successors and Assigns, and all other persons or entities entitled to claim through them; all unknown persons or entities with any right, title, estate, interest in or lien upon the real estate described in the complaint herein; also any persons who may be in the military service of the United States of America, being a class designated as Richard Roe; and any unknown minors, incompetent or imprisoned person, or persons under a disability being a class designated as John Doe; Mary W Rellis; Susannah R. Joiner; Tamara R. Shue; Martins' Grove Homeowner's Association, Inc.

DEFENDANT(S)

<p>Submitted by: <u>Brock & Scott, PLLC</u> <u>Westpark Center</u> <u>3800 Fernandina Road, Suite 110</u> <u>Columbia, SC 29210</u></p>	<p>Attorney for : <input checked="" type="checkbox"/> Plaintiff <input type="checkbox"/> Defendant or <input type="checkbox"/> Self-Represented Litigant</p>
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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.
- 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**

22-01879 FC01

CID990072

DID200066

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 JUDGMENT 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)
Specialized Loan Servicing LLC	Mary W. Rellis	To be determined upon completion of foreclosure sale
<p>If applicable, describe the property, including tax map information and address, referenced in the order:</p> <p>All that certain piece, parcel, or lot of land situate, lying and being in the County of Greenville, State of South Carolina, being shown and designated as Lot No. 41 of Martin's Grove Subdivision as shown on plat recorded in the RMC Office for Greenville County, State of South Carolina, in Plat Book 17-Y at Page 55, and having according to said plat metes and bounds as shown thereon.</p> <p>This being the same property conveyed to Morton R. Rellis and Mary W. Rellis by deed of Seppala Homes, Inc., dated November 1, 2000, and recorded November 3, 2000, in Book 1931 at Page 318 in the Office of the Register of Deeds for Greenville County. Morton R. Rellis died on or about May 25, 2021, vesting his interest in the subject property in his heirs or devisees, namely, Mary W. Rellis, Susannah R. Joiner, and Tamara R. Shue.</p>		

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 Office Use Only

This judgment was entered on the ____ day of _____, 2023 and a copy mailed first class or placed in the appropriate attorney's box on this ____ day of _____, 2023 to attorneys of record or to parties (when appearing pro se) as follows:

Brock & Scott, PLLC
Westpark Center
3800 Fernandina Road Suite 110
Columbia, SC 29210

**Chadwicke L. Groover, Attorney for
Susannah R. Joiner, 133 Woodruff Place
Circle, Simpsonville, SC 29681**

**ATTORNEY(S) FOR THE
PLAINTIFF(S)**

**ATTORNEY(S) FOR THE
DEFENDANT(S)**

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 judgment 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.



Greenville Common Pleas

Case Caption: Wells Fargo Bank Na , plaintiff, et al vs. Morton R Deceased Rellis ,
defendant, et al
Case Number: 2022CP2301901
Type: Master/Order/Foreclosure & Sale and Form 4

And It Is So Ordered!

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