

STATE OF SOUTH CAROLINA

IN THE COURT OF COMMON PLEAS

COUNTY OF GREENVILLE

Bank of America, N.A.,

PLAINTIFF,

vs.

Andrea K. Shaw; Highgrove Property Owners Association, Inc.; Truist Bank sbm to SunTrust Bank,

DEFENDANT(S)

MASTER’S ORDER AND JUDGMENT OF FORECLOSURE AND SALE

(NON-JURY MORTGAGE FORECLOSURE)

C/A NO: 2023-CP-23-00069

DEFICIENCY WAIVED

TO:

Hutchens Law Firm LLP
Attorney 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 the case. Pursuant to the said Order of Reference a hearing was held on August 24, 2023, attended by the attorneys of record, the testimony was taken, which is reported herewith, and from the testimony and evidence, I find conclude and order as follows:

PROCEDURAL HISTORY

1. The Lis Pendens was filed on January 9, 2023.
2. The Summons and Complaint were filed on January 9, 2023.
3. Service was made upon the Defendant(s) named in this Order as is shown by the Proof(s) of Service filed herein.
4. That the Defendant(s) Highgrove Property Owners Association, Inc.; and Truist Bank sbm to SunTrust Bank is/are in default as shown by the Affidavit of Default on file herein.
5. The Defendant(s) and/or 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, no Defendant in default is in the Military Service of the United States of America, as contemplated under the Service members Civil Relief Act, and any amendments thereto.

7. At the time of the filing of the Lis Pendens and Complaint, Andrea K Shaw was the current owner of record for the subject property.

FINDINGS OF FACT

1. For value received, Andrea K. Shaw made, executed and delivered a Note dated March 29, 2010, promising thereby to pay to the order of NVR Mortgage Finance, Inc. the sum of Thirty Thousand And 00/100 (\$30,000.00) with interest at 4.875 percent per annum. Other terms and conditions are stated in the Note, which is of record herein.

2. To better secure the payment of the Note described above, the said Andrea K. Shaw made, executed and delivered to Mortgage Electronic Registration Systems, Inc., as nominee for NVR Mortgage Finance, Inc., its successors and assigns a mortgage in writing, dated March 29, 2010, covering real property in Greenville County, which is the same as that described in the Complaint. The mortgage was filed on March 30, 2010, and is of record in the Office of the Register of Deeds - Greenville County in Mortgage Book No. MO 5074, at Page 2376.

3. Thereafter, by virtue of an assignment dated September 16, 2022, recorded September 21, 2022, in Mortgage Book MO 5709 at page 2865, Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for NVR Mortgage Finance, Inc., its successors and assigns, assigned said mortgage unto Bank of America, N.A., making Bank of America, N.A. the present lien holder and Plaintiff herein.

4. Thereafter, Andrea K. Shaw, reserving a life estate interest to herself, conveyed the subject property unto Joshua Thomas Shaw, by virtue of a Deed dated August 1, 2011 and recorded August 3, 2011 in Book DE 2392 at Page 745 in the Office of the Register of Deeds for Greenville County, South Carolina.

5. Thereafter, Joshua Thomas Shaw conveyed all his interest in the subject property unto Andrea K. Shaw by virtue of a Deed dated August 6, 2018 and recorded August 7, 2018 in Book DE 2544 at Page 4290 in the Office of the Register of Deeds for Greenville County, South Carolina, making Andrea K. Shaw the sole owner of the subject property.

6. The above referenced instrument constitutes a first mortgage lien and is a purchase money mortgage with the proceeds of the loan being used to purchase the property above described.

7. Payment due on the Note has 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 the attorney herein for collection.

8. I find that since the inception of this action, plaintiff's attorney has assumed responsibility for the institution of this action and has searched and updated the title on the subject property from the date the current owner received the property or the date the mortgage was executed to the date of the filing of the Lis Pendens.

The Firm has been responsible for the preparation of the following pleadings.

1. Lis Pendens
2. Summons and Complaint
3. Affidavit of Default
4. Order of Reference
5. Notice of Hearing
6. Proposed Master's Order and Judgment of Foreclosure and Sale
7. Notice of Sale
8. Record of Hearing
9. Other documents as applicable pertaining to service, foreclosure intervention and prosecution of the action.

Additionally, the Firm has arranged for service of process on the Defendant(s), and has scheduled and attended the hearing in the matter, has provided reinstatement/payoff figures to the primary Defendant(s), if requested, and has had telephone conversations with the Defendant(s), if requested. Future duties include forwarding copies of the Master's Order and Judgment of Foreclosure and Sale to the Defendant(s), advising the Defendant(s) of the date that the property will be sold, arranging and coordinating the amount to be bid by Plaintiff, representation of Plaintiff at sale and preparation of after sale documentation as required. In light of the potential liabilities inherent in a foreclosure matter, the attendant responsibilities and the outcome obtained

for the Plaintiff, I find that the contractual attorneys' fees in the amount of Two Thousand Two Hundred Five And 00/100 (\$2,205.00) are reasonable.

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

a)	Principal Balance due as of 07/01/2022		\$8,969.69
b)	Interest Due from 06/01/2022 to 07/19/2023 at current interest rate of 4.875%		\$495.28
c)	Escrow Advances		
	Starting Escrow Balance and Payment	-\$959.72	
	Hazard Insurance	\$2,594.00	
	Taxes	\$2,009.33	
			\$3,643.61
d)	Late Charges		\$23.82
e)	Property Inspections		\$157.50
f)	Fees		\$10.00
g)	Foreclosure Costs		\$1,542.06
h)	Attorney Fees		\$2,205.00
	TOTAL DEBT		\$17,046.96

(The above debt includes attorney fees and costs already paid by the mortgage servicers to Plaintiff's counsel in the amount of \$3,938.38)

Interest for the period from the date shown above, through the date of this Judgment at the 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 current rate of 4.875% 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.

10. That the Defendant, Truist Bank sbm to SunTrust Bank, is made a party by virtue of a mortgage given by Andrea K Shaw in the amount of Twenty-Five Thousand And 00/100 (\$25,000.00) dated August 24, 2018 and recorded August 30, 2018, in Book No. MO 5449, at Page 5462 in the office of the Register of Deeds - Greenville County. Said lien is junior in priority to the Plaintiff's purchase money mortgage.

11. That the Defendant, Highgrove Property Owners Association, Inc., is made a party to this action by virtue of the following: (a) for any association liens or assessments recorded or unrecorded that are due or may become due in the future; (b) Notice of Lien filed against Andrea K Shaw in the amount of One Thousand Four Hundred Eleven And 78/100 (\$1,411.78), dated May 26, 2022 and recorded May 31, 2022, in Book No. MO 5693, at Page 3882 in the office of the Register of Deeds - Greenville County. Said lien is junior in priority to the Plaintiff's purchase money mortgage.

12. That the Plaintiff specifically waives its rights to a deficiency judgment in the event the sale of the real estate herein does not yield a sum sufficient to satisfy all indebtedness due to the Plaintiff, including costs and attorney fees.

13. Since a personal or deficiency judgment is being waived, the bidding will not remain open but compliance with the bid may be made immediately.

CONCLUSION 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.

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED:

1. There is due to the Plaintiff on the obligation and mortgage set forth in the Complaint the sum of Seventeen Thousand Forty-Six And 96/100 Dollars (\$17,046.96)

representing the "Total Debt" due Plaintiff as set forth supra, together with interest at the rate provided therein on the balance of principal from the date aforesaid to the date hereof.

2. The amount due in the preceding paragraph (the "Total Debt" as set forth supra and later accrued interest on the principal) shall constitute the total judgment debt due the Plaintiff and shall bear interest hereafter at the current rate of 4.875% percent per annum.

3. That the Defendants liable for the aforesaid mortgage debt shall, 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.

4. That on default of payment at or before the time herein indicated, the mortgaged premises described in the Complaint, as hereinafter set forth, be sold by the Master-in-Equity at public auction at Greenville County Court House, courtroom #5, Greenville, South Carolina, on some convenient sales day hereafter, on the following terms, that is to say:

A. FOR CASH: The Master-in-Equity will require a deposit of five percent (5%) on the amount of the bid (in cash or equivalent) at the time of the sale, same to be applied on the purchase price only upon compliance with the bid, but in case of non-compliance within Twenty (20) days same to be forfeited and applied to the costs and Plaintiff's debt.

B. Interest on the balance of the bid shall be paid to the day of compliance at the current rate of 4.875% percent .

C. The sale shall be subject to taxes and assessments, existing easements and easements and restrictions of record.

D. The above referenced instrument constitutes a first mortgage lien and is a purchase money mortgage with the proceeds of the loan being used to purchase the property.

E. The Purchaser is to pay for the deed preparation, for Deed Stamps and costs of recording the Deed.

F. If the successful bidder is a third party other than the Plaintiff, interest on the balance of the bid shall be paid to the date of compliance at the rate listed in the figures above.

5. If Plaintiff be 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, Plaintiff may pay to the

undersigned Master-in-Equity only the amount of the costs and expenses crediting the balance of the bid on Plaintiff's indebtedness.

6. Personal or deficiency judgment having been waived, the bidding will not remain open after the date of sale and compliance with the bid may be made immediately.

7. That the Master-in-Equity will, by advertisement according to law, give notice of the time, and place of 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 that if, upon such sale being made, the Purchaser, or Purchasers, should fail to comply with the terms thereof within Twenty (20) days after date of sale, 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.

8. That the Master-in-Equity will apply the proceeds of the sale as follows:

FIRST: To 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.

Kelley Y. Woody, a member of the South Carolina Bar, was appointed Guardian ad Litem to represent the interest of the Defendant Andrea K. Shaw who may be under a legal disability and in that capacity, has filed an Answer and made an appearance. Five Hundred and 00/100 Dollars (\$500.00) is a reasonable fee for services rendered and to be rendered in this matter.

NEXT: To the payment to the Plaintiff or Plaintiff's attorney, of the amount of Plaintiff's debt and interest, so much thereof as the purchase money will pay on the same.

NEXT: Any surplus will be held pending further order of the court.

9. 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 is 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..

10. And it is further ORDERED, ADJUDGED AND DECREED that each Defendant and all persons whomsoever claiming under him, her or them, 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.

11. And it is further ORDERED, ADJUDGED AND DECREED that any prior lien that has been paid in full is hereby satisfied and canceled of record.

12. IT IS FURTHER ORDERED that the Deed of conveyance made pursuant to said sale shall contain the names of only the first named Plaintiff and the first named Defendant and the Defendant who was the titleholder of the mortgaged property at the time of filing of the Notice of Pendency of the within action, and the name of the Grantee, and the Master-in-Equity is authorized to omit from the indices pertaining to such conveyance the names of all parties not contained in said Deed.

13. The Master-in-Equity will retain jurisdiction to do all necessary acts incident to this foreclosure including, but not limited to, the issuance of a Writ of Assistance.

14. Upon issuance of a Master-in-Equity Report on Sale and Disbursements, the Register of Deeds - Greenville County is directed to release of record the mortgage lien being foreclosed, which mortgage lien is described as follows:

That Mortgage originally given to Mortgage Electronic Registration Systems, Inc., as nominee for NVR Mortgage Finance, Inc., its successors and assigns by Andrea K Shaw, dated March 30, 2010 and recorded Book No. MO 5074, at Page 2376.

15. The following is a description of the premises herein ordered to be sold:

ALL THAT CERTAIN piece, parcel or lot of land with any improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville and being shown and designated as Lot No. 152 of The Townes at Highgrove, Phase III on survey prepared by Freeland & Associates, Inc., dated February 14, 2008 and recorded in the Register of Deeds Office for Greenville County in Plat Book 1060 at Page 73. A more recent survey being prepared by Freeland & Associates, Inc. for Andrea Shaw, dated March 8, 2010 and recorded in the Register of Deeds Office for Greenville County in Plat Book 1101 at Page 13 on March 30, 2010. Reference to the latest survey described above is hereby made for a more complete and accurate metes and bounds description thereof.

THIS BEING the same property conveyed unto Andrea K. Shaw by virtue of a Deed from NVR, Inc., dated March 24 , 2010 and recorded March 30, 2010 in Book DE 2370 at Page 1607 in the Office of the Register of Deeds Office for Greenville County, South Carolina.

THEREAFTER, Andrea K. Shaw, reserving a life estate interest to herself, conveyed the subject property unto Joshua Thomas Shaw, by virtue of a Deed dated August 1, 2011 and recorded August 3, 2011 in Book DE 2392 at Page 745 in the Office of the Register of Deeds for Greenville County, South Carolina.

THEREAFTER, Joshua Thomas Shaw conveyed all his interest in the subject property unto Andrea K. Shaw by virtue of a Deed dated August 6, 2018 and recorded August 7, 2018 in Book DE 2544 at Page 4290 in the Office of the Register of Deeds for Greenville County, South Carolina.

29 Dillworth Court
Simpsonville, SC 29681
TMS# 0531.17-01-147.00

16. IT IS FURTHER ORDERED that if the Plaintiff or the Plaintiff's representative does not appear at the scheduled sale of the above-described property, then the sale of the property will be null, void and of no force and effect. In such event, the sale will be rescheduled for the next available sales day.

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-23-00069

Bank of America, N.A.,
 PLAINTIFF(S)

Andrea K. Shaw; Highgrove Property Owners
 Association, Inc.; Truist Bank sbm to SunTrust Bank
 DEFENDANT(S)

Submitted by: John S. Kay (SC Bar #: 7914); Ashley Z. Stanley (SC Bar #: 74854); Alan M. Stewart (SC Bar #: 15576); Sarah O. Leonard (S.C. Bar #: 80165); Gregory Wooten (S.C. Bar #: 73586)	Attorney for: <input checked="" type="checkbox"/> Plaintiff <input type="checkbox"/> Defendant or <input type="checkbox"/> Self-Represented Litigant
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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. 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 : Foreclosure Action

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)
Bank of America, N.A.	Andrea K. Shaw	\$N/A
If applicable, describe the property, including tax map information and address, referenced in the order: 29 Dillworth Court, Simpsonville, SC 29681 / TMS# 0531.17-01-147.00		

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.

 Charles B. Simmons, Jr. Master-in-Equity Judge Code Date

For Clerk of Court Office Use Only

This judgment was entered on the _____ day of _____, 20____ and a copy mailed first class or placed in the appropriate attorney's box on this _____ day of _____, 20____ to attorneys of record or to parties (when appearing pro se) as follows:

John S. Kay (SC Bar #: 7914); Ashley Z. Stanley (SC Bar #: 74854); Alan M. Stewart (SC Bar #: 15576); Sarah O. Leonard (S.C. Bar #: 80165); Gregory Wooten (S.C. Bar #: 73586); Louise M. Johnson (S.C. Bar #: 16586); Gregory T. Whitley (S.C. Bar #: 100792);

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 judgement to parties who are not E-Fileers or who are appearing pro se. See Rule 77(d), SCRCF.

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.

FORM 4 ATTACHMENT

Andrea K Shaw
29 Dillworth Ct
Simpsonville, SC 29681

Andrea K Shaw
c/o Kelley Woody, Esquire
PO Box 6432
Columbia, SC 29260

Highgrove Property Owners Association, Inc.
c/o Taylor B. Davis, Registered Agent
325 Rocky Slope, 301
Greenville, SC 29607

Truist Bank sbm to SunTrust Bank
c/o Ryan J. Patane, Esquire
PO Box 11682
Columbia, SC 29211



Greenville Common Pleas

Case Caption: Bank Of America NA vs. Andrea K Shaw , defendant, et al

Case Number: 2023CP2300069

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

And It Is So Ordered!

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