

STATE OF SOUTH CAROLINA  
COUNTY OF GREENVILLE

IN THE COURT OF COMMON PLEAS  
CASE NO.: 2022-CP-23-05067

Wilmington Savings Fund Society,  
FSB, as trustee of Stanwich Mortgage  
Loan Trust F,

Plaintiff,

v.

Shane C. Norman; Elsa Norman;  
Country Chase Homeowners'  
Association, Inc. a/k/a Country Chase  
HOA a/k/a Country Chase Community  
Association, Inc.

Defendants.

**MASTER IN EQUITY'S  
SUPPLEMENTAL ORDER**

**Deficiency Judgment Waived**

McMichael Taylor Gray, LLC  
Attorneys for Plaintiff

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 Supreme Court or South Carolina Court of Appeals.

Pursuant to said reference, a hearing was held on February 27, 2023, attended by the attorneys of record, testimony was taken, and a Master's Order and Judgment of Foreclosure and Sale was entered on February 28, 2023. A supplemental hearing to update the total debt amount was requested and held on September 6, 2023, attended by the attorneys of record, testimony was given, and from the testimony and evidence, I find and conclude as follows:

**FINDINGS OF FACT:**

1. All Defendants were notified of the time, date and place of this supplemental hearing.
2. The amount now due and owing on the Note and the 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 Balance Due  | \$92,674.00  |
| Interest Due from 12/1/2019 through 9/14/2023<br>Current Rate 3.500%, Per Diem \$8.887 | \$12,279.02  |
| Beginning Escrow Balance   | \$(90.82)    |
| County Taxes   | \$6,321.37   |
| Escrow Disbursement  | \$370.41     |
| Loss Mitigation Plan Payment (Credit)  | \$(984.44)   |
| Regular Payment (Credit)   | \$(229.01)   |
| Escrow Disbursement Refund (Credit)  | \$(42.04)    |
| Single Item Receipts (Credit)  | \$(5,839.33) |

|  |                     |
|--|---------------------|
| Hazard Insurance   | \$11,256.07         |
| Property Inspections   | \$75.00             |
| Prior Awarded Attorney Fees and Costs (awarded in Judgment Order entered on 4/26/2023) | \$3,314.17          |
| Foreclosure Costs through hearing  | \$271.19            |
| Foreclosure Attorney's Fees through the hearing  | \$325.00            |
| <b>TOTAL DEBT OWED</b>   | <b>\$119,700.59</b> |

3. Total Debt secured by Note and Mortgage, including interest to date shown \$119,700.59. Interest for the period of the date shown in (b) 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 Judgment debt entered herein, and interest after the date of Judgment at the rate of 3.50% 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 the Plaintiff's debt secured by the Mortgage though the date to which such interest is computed.
4. All other findings of fact from the Master's Order and Judgment of Foreclosure and Sale entered February 28, 2023, remain unchanged.

**CONCLUSIONS OF LAW:**

5. That there is due to the Plaintiff on its Note and Mortgage the sum of \$119,700.59 together with interest thereon at the rate provided in the Note to the date hereof.
6. That all other conclusions of law from the Master's Order and Judgment of Foreclosure and Sale entered February 28, 2023, remain unchanged.

**IT IS, THEREFORE, ORDERED, ADJUDGED AND DECREED:**

7. That the Total Debt due to the Plaintiff in this matter is found to be the amount of \$119,700.59 pursuant to Rule 71 of the South Carolina Rules of Civil Procedure.
8. That the remaining terms of the Master's Order and Judgment of Foreclosure and Sale entered February 28, 2023, remain unchanged.

**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.: 2022-CP-23-05067**

Wilmington Savings Fund Society, FSB,  
as trustee of Stanwich Mortgage Loan Trust F,

Shane C. Norman, et al.

PLAINTIFF(S)

DEFENDANT(S)

|   |  |
|---|--|
| <b>Submitted by:</b> McMichael Taylor Gray, LLC | <b>Attorney for :</b> <input checked="" type="checkbox"/> Plaintiff <input type="checkbox"/> Defendant |
|   | or<br><input type="checkbox"/> Self-Represented Litigant   |

**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
- 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.

| <b>Judgment in Favor of<br/>(List name(s) below)</b>                               | <b>Judgment Against<br/>(List name(s) below)</b> | <b>Judgment Amount to be Enrolled<br/>(List amount(s) below)</b> |
|--|--|--|
| Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust F | Shane C. Norman                                  | N/A  |
| Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust F | Elsa Norman                                      | N/A  |

If applicable, describe the property, including tax map information and address, referenced in the order:

**ALL that certain piece, parcel or lot of land, lying, situate and being in the State of South Carolina, County of Greenville, being shown and designated as Lot 11 of Country Chase, as shown on plat thereof recorded in Plat Book 49-Z at Page 21 and having, according to said plat, metes and bounds as shown thereon.**

**This being the same property conveyed to Shane C. Norman and Elsa Norman by Deed from NovaStar Mortgage, Inc. dated April 22, 2008 and recorded in the Office of the Register of Deeds for Greenville County on April 30, 2008 in Deed**

Property Address: 20 Brisbane Drive, Fountain Inn, SC 29644  
TMS #: 0360.01-01-104.00

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.**

Circuit Court Judge

Judge Code

Date

**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:

McMichael Taylor Gray, LLC  
3550 Engineering Drive, Suite 260  
Peachtree Corners, GA 30092

Shane C. Norman  
20 Brisbane Dr.  
Fountain Inn, SC 29644

Elsa Norman  
20 Brisbane Dr.  
Fountain Inn, SC 29644

Country Chase Homeowners' Association, Inc. a/k/a  
Country Chase HOA a/k/a Country Chase Community  
Association, Inc.  
c/o William Smith, Agent  
111 Queensland Ct.  
Fountain Inn, SC 29644

Defendant(s)

**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-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. Shane C Norman , defendant, et al  
**Case Number:** 2022CP2305067  
**Type:** Master/Order/Supplemental Foreclosure & Sale and Form 4

And It Is So Ordered!

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