

STATE OF SOUTH CAROLINA

IN THE COURT OF COMMON PLEAS

COUNTY OF GREENVILLE

Truist Bank, formerly known as Branch Banking and Trust Company,

PLAINTIFF,

vs.

Cassie S. Cooke; Countybank; Discover Bank; Portfolio Recovery Associates LLC; Dunwoody Oaks Homeowners Association, Inc.,

DEFENDANT(S)

MASTER’S ORDER AND JUDGMENT OF FORECLOSURE AND SALE

(NON-JURY MORTGAGE FORECLOSURE)

C/A NO: 2023-CP-23-02330

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 October 26, 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 May 9, 2023.
2. The Summons and Complaint were filed on May 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) Cassie S. Cooke; Countybank; Discover Bank; Portfolio Recovery Associates LLC; and Dunwoody Oaks Homeowners Association, Inc. 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, Cassie S. Cooke was the current owner of record for the subject property.

#### FINDINGS OF FACT

1. For value received, Cassie S. Cooke made, executed and delivered a Note dated June 29, 2017, promising thereby to pay to the order of Countybank the sum of One Hundred Twenty Thousand Five Hundred Seventy-Three And 00/100 (\$120,573.00) with interest at 3.875 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 Cassie S. Cooke made, executed and delivered to Mortgage Electronic Registration Systems, Inc. as nominee for Countybank, its successors and assigns a mortgage in writing, dated June 29, 2017, covering real property in Greenville County, which is the same as that described in the Complaint. The mortgage was filed on June 30, 2017, and is of record in the Office of the Register of Deeds - Greenville County in Mortgage Book No. MO 5395, at Page 4066.

3. Thereafter, by virtue of an assignment dated December 29, 2022, recorded on December 29, 2022 in Mortgage Book MO 5720 at Page 2026, Mortgage Electronic Registration Systems, Inc. as nominee for Countybank assigned said mortgage unto Truist Bank.

4. Thereafter, by virtue of a corrective assignment, dated June 20, 2023, recorded June 29, 2023, in Mortgage Book MO 5740 at page 1164, Mortgage Electronic Registration Systems, Inc. as nominee for Countybank, its successors and assigns, assigned said mortgage unto Truist Bank, formerly known as Branch Banking and Trust Company, making Truist Bank, formerly known as Branch Banking and Trust Company the present lien holder and Plaintiff herein.

5. 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.

6. 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.

7. 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 Three Thousand One Hundred Fifty And 00/100 (\$3,150.00) are reasonable.

8. 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 9/1/2022 | \$108,534.19 |
|----|--------------------------------------|--------------|

b)	Interest Due from 8/1/2022 to 10/26/2023 at current interest rate of 3.875%		\$5,194.78
c)	Escrow Advances		
	Hazard Insurance	\$898.00	
	Mortgage Insurance	\$562.41	
	Taxes	\$565.78	
			\$2,026.19
d)	Late Charges		\$204.12
e)	Property Inspections		\$96.27
f)	Foreclosure Costs		\$1,419.24
g)	Attorney Fees		\$3,150.00
	<b>TOTAL DEBT</b>		<b>\$120,624.79</b>

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 3.875% 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.

9. That the Defendant, Countybank, is made a party by virtue of a mortgage given by Cassie S Cooke in the amount of Five Thousand And 00/100 (\$5,000.00) dated June 29, 2017 and recorded June 30, 2017, in Book No. MO 5395, at Page 4078 in the Office of the Register of Deeds for Greenville County. Said lien is junior in priority to the Plaintiff's first mortgage lien. executed

10. That the Defendant, Dunwoody Oaks Homeowners 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 against Cassie S Cooke in the amount of Seven Hundred Thirty And 86/100 (\$730.86), dated March 31, 2021 and

recorded July 12, 2021, in Book No. MO 5631, at Page 5913 in the Office of the Register of Deeds for Greenville County. Said lien is junior in priority to the Plaintiff's first mortgage lien; and (c) Notice of Lien against Cassie S Cooke in the amount of Four Hundred Thirty-Four And 25/100 (\$434.25), dated April 20, 2022 and recorded July 13, 2022, in Book No. MO 5700, at Page 1938 in the Office of the Register of Deeds for Greenville County. Said lien is junior in priority to the Plaintiff's first mortgage lien.

11. That the Defendant, Discover Bank, is made a party by virtue of a judgment against Cassie Cooke in the amount of Two Thousand Five Hundred Forty-Nine And 17/100 (\$2,549.17), filed September 17, 2019 with the Office of Register of Deeds for Greenville County, and identified as Case # 2019-CP-23-03488. Said lien is junior in priority to the Plaintiff's first mortgage lien.

12. That the Defendant, Portfolio Recovery Associates LLC, is made a party by virtue of a judgment against Cassie Cooke in the amount of One Thousand Six Hundred Fifty-Eight And 79/100 (\$1,658.79), dated February 26, 2021, filed February 26, 2021 with the Office of Register of Deeds for Greenville County, and identified as Case # 2020-CP-23-05181. Said lien is junior in priority to the Plaintiff's first mortgage lien.

13. 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.

14. 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 One Hundred Twenty Thousand Six Hundred Twenty-Four And 79/100 Dollars (\$120,624.79) 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 3.875% 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 3.875% 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.

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 Countybank, its successors and assigns by Cassie S Cooke, dated June 30, 2017 and recorded Book No. MO 5395, at Page 4066.

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

ALL that piece, parcel or lot of land , situate, lying and being in the State of South Carolina, County of Grenville, being shown and designated as Lot No. 258 on a plat of Dunwoody Oaks, Phase II, Section I, prepared by Freeland-Clinkscapes & Associates, Inc. and recorded in the ROD Office for Greenville County, South Carolina in Plat Book 24-I at Page 18. said plat revised on May 11, 1993 and recorded in Plat Book 24-I at Page 54 aforesaid records, reference to said revised plat being hereby craved for a metes and bounds description thereof.

This being the same property conveyed to Cassie S. Cooke by Deed of Melissa A. Tellin n/k/a Melissa A. Greenlee dated June 29, 2017 and recorded June 30, 2017 in Deed Book DE 2515 at Page 5100, in the Office of the Register of Deeds for Greenville County, South Carolina.

211 Autumnwood Way  
Simpsonville, SC 29681  
TMS# 0559070119200

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



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

JUDGMENT IN A CIVIL CASE  
 CASE NO: 2023-CP-23-02330

Truist Bank, formerly known as Branch Banking and Trust Company,  
 PLAINTIFF(S)

Cassie S. Cooke; Countybank; Discover Bank;  
 Portfolio Recovery Associates LLC; Dunwoody Oaks  
 Homeowners Association, Inc.  
 DEFENDANT(S)

<b>Submitted by:</b> 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);	<b>Attorney for:</b> <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

<b>INFORMATION FOR THE JUDGMENT INDEX</b>		
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)
Truist Bank, formerly known as Branch Banking and Trust Company	Cassie S. Cooke	\$N/A
If applicable, describe the property, including tax map information and address, referenced in the order: 211 Autumnwood Way, Simpsonville, SC 29681 / TMS# 0559070119200		

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
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**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-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.

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**FORM 4 ATTACHMENT**

Cassie S Cooke  
211 Autumnwood Way  
Simpsonville, SC 29681

Countybank  
419 Main Street  
Greenwood, SC 29646

Discover Bank  
502 E. Market Street  
Greenwood, DE 19950

Portfolio Recovery Associates LLC  
c/o Byron Williams, Registered Agent  
804 Halcyon Circle  
Greer, SC 29650

Dunwoody Oaks Homeowners Association, Inc.  
7 Davis Keats Drive  
Greenville, SC 29607



## Greenville Common Pleas

**Case Caption:** Truist Bank , plaintiff, et al vs. Cassie S Cooke , defendant, et al

**Case Number:** 2023CP2302330

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

And It Is So Ordered!

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