

STATE OF SOUTH CAROLINA  
COUNTY OF SPARTANBURG

Fannie Mae ("Federal National Mortgage Association"),

PLAINTIFF.

vs.

Amy R. Parks; The Estate of John Thomas Nesbitt, deceased; The Estate of Nita N. Murray, deceased; Alvin Anderson, Jr.; and any other Heirs, Devisees, Representatives, Spouses, Creditors, Successors, or Assigns, of the estate of John Thomas Nesbitt or Nita N. Murray; and all others claiming any right, title or interest in the real estate commonly known as 102 Oak St, Greer, SC, any adults or persons in the Military Service of the United States of America, being a class designated as John Doe, and any minors or persons under legal disability, being a class designated as Richard Roe; and Mark Mabry,

DEFENDANT(S).

IN THE COURT OF COMMON PLEAS  
C/A NO: 11-CP-42-3147

**ORDER AND JUDGMENT OF  
FORECLOSURE AND SALE  
(DEFICIENCY REQUESTED AGAINST AMY  
R. PARKS )**

TO: Thomas A. Shook  
Susan S. White  
Joseph T. Merli  
Andrew M. Wilson  
Elizabeth S. Moore  
FINKEL LAW FIRM LLC  
Attorneys for the Plaintiff

ANSWERING DEFENDANTS: Kelley Y. Woody, Attorney for any unknown defendants who may be in the Military Service, and Guardian Ad Litem Nisi for any unknown defendants who may be minors or under legal disability and are heirs of the deceased

Pursuant to Rule 53 SCRPC, the above-entitled matter was referred. Any appeal from any order or judgment issued by the master or special referee shall be to the Supreme Court or the Court of Appeals as provided by the South Carolina Appellate Court Rules.

Pursuant to the said Order of Reference, a hearing was held and was attended by counsel. The testimony was taken, which is reported herewith. From the testimony and evidence, I find, conclude and order as follows:

#### FINDINGS OF FACT AND CONCLUSIONS OF LAW

1. Based upon the Certification of Non Owner Occupancy, the property is not owner occupied and provisions of the Administrative Order issued by the Chief Justice of the Supreme Court of South Carolina on May 2, 2011, Order 2011-05-02-01, do not apply to the within foreclosure action.

2. The Lis Pendens was filed on July 20, 2011.

3. The Summons and Complaint were filed on July 20, 2011.

4. An Order of Publication was issued by the Court and filed on August 22, 2011.

5. The Order of Appointment of Guardian Ad Litem Nisi was filed on August 22, 2011.

6. Service was made upon the Defendant(s) named in this Report as is shown by the proof(s) of service filed herein.

7. The Defendant(s) Amy R. Parks; Thomas Nesbitt, Jr.; Alan Anderson; Antoinette Anderson; Angela Anderson; Alvin Anderson, Jr. and Mark Mabry are in default as shown by Affidavit(s) on file herein.

8. Kelley Y. Woody, Attorney for any unknown Defendants who may be in the military service and Guardian Ad Litem Nisi for any unknown Defendants who may be minors or under legal disability and are heirs of the deceased, served Answer(s) on the Plaintiff, which is on file herein.

9. All of the defendants herein and/or all attorneys of record were notified of the time, date and place of the hearing in this matter.

10. According to the Affidavit filed herein, the Defendant(s) Amy R. Parks and Mark Mabry are not in the Military Service of the United States of America, as contemplated under the Servicemembers Civil Relief Act (2003), and any amendments thereto.

11. For value received, Amy R. Parks made, executed and delivered a Note dated January 26, 2007, promising thereby to pay to the order of Hanover Mortgage Company, the sum of \$90,000.00, with interest at the rate of 6.50% per annum. Other terms and conditions are stated in the Note, which is of record herein.

12. To better secure the payment of the Note described above, the said Amy R. Parks made, executed and delivered to Mortgage Electronic Registration Systems, Inc. as nominee for Hanover Mortgage Company, a Mortgage in writing, dated January 26, 2007, covering real property in Spartanburg County, which is the same as that described in the Complaint. The Mortgage was filed on February 5, 2007, and is of record in the Office of the Register of Deeds for Spartanburg County in Book 3830 at Page 411.

13. This Mortgage constitutes a first mortgage lien on the subject property and is a Purchase Money Mortgage.

14. By Assignment of Mortgage dated February 10, 2011, and recorded June 30, 2011, in Book 4475 at Page 913, in the Office of the Register of Deeds for Spartanburg County, Mortgage Electronic Registration Systems, Inc. as nominee for Hanover Mortgage Company assigned the subject Note and Mortgage to Fannie Mae ("Federal National Mortgage Association"), the present lienholder and Plaintiff herein.

15. Pursuant to the Administrative Order of the Chief Justice, 2009-05-22-01, the loan that is subject of this action is eligible for participation in the Home Affordable Modification Program (HMP). However, that process has been completed without resulting in modification under the HMP due to no response from borrower.

16. John Thomas Nesbitt and Nita N. Murray, prior owners of the subject property, are deceased. No estate has been filed for Nita N. Murray. An estate file was opened for John Thomas Nesbitt under estate No. 2003-ES-42-0998, but it has not been properly closed or administered.

17. The only heirs or devisees of the above two estates known to the plaintiff are John Thomas Nesbitt, Jr.; Alan Anderson; Antoinette Anderson; Angela Anderson and Alvin Anderson, Jr.

18. By deed recorded August 2, 2006 in Book 865 at Page 774, John Thomas Nesbitt, Jr.; Alan Anderson; Antoinette Anderson; and Angela R. Anderson conveyed their interest in the subject property to Douglas L. Bryan Sr.

19. Although Alvin Anderson, Jr., signed the deed in his individual capacity, he is not referenced as a grantor in the deed referred above.

20. Alvin Anderson, Jr., intended to convey his interest in the subject property to Douglas L. Bryan Sr., but only through inadvertence and scrivener's error his name in his individual capacity was omitted from the list of grantors. Alvin Anderson, Jr., no longer has any interest in or claim upon the subject property.

21. There also may be other heirs of the estates of John Thomas Nesbitt and Nita N. Murray who may claim an interest in the subject property. Therefore any other heirs are made parties hereto so they may present any such adverse claim or be forever bared from doing so, including those designated in the class of John Doe, or in the class of Richard Doe.

22. The titleholder of record in and to the subject property as of the filing of the Lis Pendens in this action is Amy Parks.

23. Payment due on the Note has not been made as provided for therein, and 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 an attorney for collection.

24. Kelley Woody, Esquire a member of the South Carolina Bar, has been appointed attorney for any unknown Defendants, who may be in the Military Service within the meaning of the Servicemembers Civil Relief Act (2003), as amended and has filed an answer, appeared and actively participated herein for said Defendant(s). Plaintiff would request the sum of One Hundred Fifty (\$150.00) Dollars as a reasonable fee for such attorney's services rendered and to be rendered herein until final adjudication of the within action.

25. Kelley Woody, Esquire a member of the South Carolina Bar, has been appointed Guardian Ad Litem Nisi for any unknown Defendants, who may be minors or otherwise under legal disability; and she has filed an answer, appeared and actively participated herein for said Defendants. Plaintiff would request the sum of One Hundred Fifty (\$150.00) Dollars as a reasonable fee for such attorney's services rendered and to be rendered herein until final adjudication of the within action.

26. Counsel for Plaintiff filed an affidavit as to attorney's fees and costs in this case, which was not contested, and, therefore, I find as fact herein. Having considered the nature, extent and difficulty of the services rendered, the time involved in reviewing the various documents, performing the title search, preparing the pleadings, attending hearings and argument, the professional standing of counsel, the fee customarily charged for similar services, and the beneficial results obtained for Plaintiff, I find that the sum of \$1,550.00 is a reasonable fee to allow under the terms of the Note and Mortgage as attorney's fees for Plaintiff's attorney for services performed and anticipated to be performed until final adjudication of the action.

27. 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 an attorney's fee, secured by Note and Mortgage, is as follows:

Principal due as of May 1, 2010	\$ 86,527.51
Interest from April 1, 2010 through January 5, 2012 at 6.5%	9,923.47
Escrow adjustments (debits and credits)	4,172.88
Guardian ad Litem fee	300.00
Corporate Advance	520.00
Late charges	156.49
Costs of collection prior to hearing	1,137.00
Attorney Fees	1,550.00
<b>TOTAL DEBT</b> secured by Note and Mortgage, including interest to date shown	<b>\$104,287.35</b>

Interest for the period from January 5, 2012 as shown above at the stated rate of 6.5% shall be added to the Principal Balance shown above through the date this Judgment is filed. After the date of judgment, interest at the rate of 6.5% on the total judgment debt should be added to such judgment debt to comprise the amount of Plaintiff's debt secured by the Mortgage.

28. Plaintiff specifically demands a deficiency judgment against the Defendant(s), Amy R. Parks, pursuant to S.C. Code Ann. Section 29-3-660 (1976) for any deficiency in this action remaining after sale of the mortgaged premises. *Plaintiff reserves the right to withdraw its demand for deficiency judgment at any time prior to the foreclosure sale.*

29. Mark Mabry claims, or may claim a lien upon or interest in the subject property by virtue of a judgment against Johnny Nesbitt, filed April 4, 2006, Judgment Roll No. 287333, in the amount of \$2,190.00

The above judgment no longer constitutes a lien against the subject property.

**IT IS THEREFORE ORDERED:**

1. There is due to Plaintiff on the obligation and Mortgage set forth in the Complaint the sum of \$104,287.35, representing the "Total Debt" due Plaintiff as set forth in the Findings of Fact, *supra*, together with interest at the rate provided therein from the date aforesaid to the date hereof.

2. The amount due in the preceding paragraph (the "Total Debt" as set forth in the Findings of Fact, *supra*, and later accrued interest) shall constitute the total judgment debt due the Plaintiff and shall bear interest hereafter at the rate of 6.5%.

3. Based on the allegations of the Complaint and the evidence provided, I hereby order the unknown defendants claiming under the Estate of John Thomas Nesbitt, Jr. have been provided with proper notice and the opportunity to appear, do not have a claim to or interest in the real property and are, therefore, forever barred from claiming any interest in the subject property.

4. Based on the allegations in the Complaint, the default of the defendant Mark Mabry, and the evidence presented, I hereby order the judgment obtained by Mark Mabry against Johnny Nesbitt, filed April 4, 2006, Judgment Roll No. 287333, in the amount of \$2,190.00, no longer constitutes a lien against the subject property.

5. The Defendant(s) liable for the aforesaid Mortgage debt shall, on or before the date of sale of the property hereinafter described, pay to Plaintiff, or Plaintiff's attorney, the amount of Plaintiff's debt as aforesaid, together with the costs and disbursements of this action. If such debt is paid in full, then the foreclosure sale shall be cancelled.

6. On default of payment at or before the time herein indicated, the mortgaged premises described in the Complaint, as hereinafter set forth, shall be sold by the Master in Equity, or his agent under the direction of the Master in Equity, at public auction, at the Spartanburg County Courthouse.

Spartanburg, South Carolina, on some convenient sales day hereafter (and should the regular day of judicial sales fall on a legal holiday, then and in such event, the sales day shall be on Tuesday next succeeding such holiday), on the following terms, that is to say:

- A. **FOR CASH:** The Master in Equity will require a deposit of 5% on the amount of the bid (in cash or equivalent), same to be applied on the purchase price only upon compliance with the bid, but in case of non-compliance within 20 days, the deposit may be forfeited without further hearing 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 rate of 6.5%.
- C. The sale shall be subject to taxes and assessments, existing easements and easements and restrictions of record.
- D. This Mortgage constitutes a first priority lien on the subject property and is a Purchase Money Mortgage.
- E. Purchaser to pay for deed preparation and costs of recording the Deed, and transfer taxes.

7. If Plaintiff be the successful bidder at the said sale, for a sum not exceeding the amount of costs, disbursements and expenses and the indebtedness of Plaintiff in full, Plaintiff may pay to the Master in Equity only the amount of the costs, disbursements and expenses crediting the balance of the bid on Plaintiff's indebtedness.

8. As a deficiency judgment is demanded, the bidding will remain open for a period of thirty (30) days after the date of sale as provided by law in such cases; however, Plaintiff may waive any of its rights, including withdrawing its demand for a deficiency judgment prior to sale.

9. The Master in Equity will, by advertisement according to law, give notice of the time, date, place of sale, and the terms thereof, which Notice of Sale is incorporated herein by reference; and will execute to the Purchaser, or Purchasers, a deed to the premises sold. 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 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.

10. Should Plaintiff, Plaintiff's attorney, or Plaintiff's agent fail to appear on the day of sale, the property shall not be sold, and in that event any such sale shall be null and void and of no force and effect. The property shall be re-advertised and sold at some convenient sales day thereafter when Plaintiff, Plaintiff's attorney, or Plaintiff's agent is present.

11. 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 of 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 funds will be held pending further order of the Court.

12. **IT IS FURTHER ORDERED** that, in the event the successful bidder is other than the Defendant(s) in possession herein and the occupant(s) have voluntarily vacated the premises or have been ejected from the premises leaving furnishings, fixtures and items not subject to Plaintiff's Mortgage in said premises, upon full compliance with the bid, Purchaser is authorized to remove therefrom all furnishings, fixtures and items not subject to the lien of Plaintiff's mortgage, which personal property, being deemed abandoned, shall be removed by Purchaser or its agents from the subject property by placing said personal property on the public street or highway or by any other means.

13. **IT IS FURTHER ORDERED** that, in addition to all parties deemed by law to have received constructive notice of the action herein, the Defendant(s) named herein and all persons whomsoever claiming under said defendant(s), 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.

14. **IT IS FURTHER ORDERED** that the Deed of conveyances made pursuant to said sale shall contain the names of only the first named Plaintiff and the first named Defendant and the Defendant(s) who was/were the titleholder(s) 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 Register of Deeds is authorized to omit from the indices pertaining to such conveyance the names of all parties not contained in said Deed.

15. **IT IS FURTHER ORDERED** that the Master in Equity will retain jurisdiction to do all necessary acts incident to this foreclosure including, but not limited to, issuing a Writ of Assistance and hearing any issues involving appraisal proceedings under Section 29-3-680 *et seq.*, South Carolina Code of Laws (1976), as amended.

16. Plaintiff does not warrant its title search to purchasers at foreclosure sale or other third parties, who should have their own title search performed on the subject property.

17. The Master in Equity shall direct the Register of Deeds to release of record the Mortgage lien being foreclosed, all subordinate liens and all prior liens ordered satisfied herein, after the Order Confirming Sale and Disbursements has been executed and filed. Plaintiff's Mortgage lien is described as follows:

That certain Mortgage given by Amy R. Parks to Mortgage Electronic Registration Systems, Inc. as nominee for Hanover Mortgage Company dated January 26, 2007 and recorded in the Office of the Register of Deeds for Spartanburg County on February 5, 2007 in Book 3830 at Page 411.

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

All that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Spartanburg, being known and designated as the rear end of Lot 1 as shown on a plat of Property of M.S. Stokes prepared by H. S. Brockman Surveyors, dated August 1915 and having the following metes and bounds:

BEGINNING on a stake on the west side of Stokes Street, joint comers of Lots 1 and 2 as shown on the above plat, and runs thence with the west side of Stokes Street, N 3-55 E. 98.2 feet to a stake in the southwest intersecting corner of Stokes Street and Oak Street; thence with the southern side of Oak Street N 66-05 W. 76 feet to an iron pin on the dividing line of Lots 1 and 2; thence with the dividing line of Lots 1 and 2 S 71-00 E. 107.5 feet to the beginning corner.

TMS Number: 9-03-13-109.01

PROPERTY ADDRESS: 102 Oak St, Greer, SC

This being the same property conveyed to Amy Parks by deed of Douglas L. Bogan, Sr. and Glenda Bogan, dated January 26, 2007 and recorded in the Office of the Register of Deeds for Spartanburg County on February 5, 2007 in Deed Book 87-T at Page 852.

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Gordon G. Cooper  
Master in Equity for Spartanburg County

Spartanburg, South Carolina

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