



Exhibit B

County of Charleston, South Carolina

Sheriff Kristin R. Graziano

4/ /2023

**Vanessa S Richardson AKA Vanessa Richardson
ANY AND ALL OCCUPANTS
1143 Hamlin Road
Mt. Pleasant, SC 29466**

Dear Sir/Madam:

Please be advised that this letter is to place you on notice that I have a Court Order to seize the property you occupy at the above address. Per that order, "CCSO... is ordered and directed to eject and remove from the property the occupants of the property sold"...

I will execute the Court Order on 4/24, 2023, 9:00 a.m. At that time, if you have not vacated the premises and removed your personal property, forcible entry will be made. The contents of the property will be removed and placed on the street. Additionally, any and all fixtures which are part of the residence are not to be removed, destroyed, or converted for sale.

To avoid embarrassment and possible criminal charges, I urge you to comply with this notice and contact me upon receipt of this letter at 843.696.3313

Yours very truly,

Civil Process, Special Operations
Charleston County Sheriff's Office

Administrative Office

3691 Leeds Avenue
N. Charleston, SC 29405
~ Sheriff ~
Voice (843) 554-2230
Fax (843) 554-2243

Law Enforcement Division

3691 Leeds Avenue
N. Charleston, SC 29405
~ Patrol ~
Voice (843) 202-1700
Fax (843) 554-2234

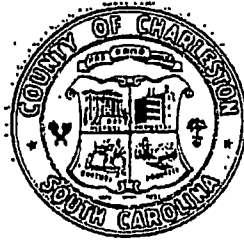
Detention Center

3841 Leeds Avenue
N. Charleston, SC 29405
Voice (843) 529-7300
Fax (843) 529-7406

Judicial Center

100 Broad Street, Suite 384
Charleston, SC 29401
Voice (843) 958-2100
Fax (843) 958-2128

RECORDER'S PAGE



NOTE: This page **MUST** remain with the original document

Filed By:

HUTCHENS LAW FIRM
240 STONERIDGE DRIVE STE 400
COLUMBIA SC 29210 ENV

RECORDED		
Date:	November 7, 2022	
Time:	4:23:00 PM	
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Michael Miller, Register Charleston County, SC		

MAKER:

RICHARDSON VANESSA

Note:

RECIPIENT:

FEDERAL NATL MTG ASSN

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Recording Fee	\$ 15.00
State Fee	<EXEMPT>
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TOTAL	\$ 15.00

AUDITOR STAMP HERE
RECEIVED From ROD
Jan 19, 2023
Peter J. Tecklenburg
Charleston County Auditor

PID VERIFIED BY ASSESSOR
REP. RJB
DATE 01/19/2023

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Prepared by Hutchens Law Firm LLP
P.O. Box 8237
Columbia, SC 29202



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STATE OF SOUTH CAROLINA

COUNTY OF CHARLESTON

DEED
(PUBLIC SALE)

C/A NO: 2017-CP-10-04109

To Whom These Presents shall concern:

I, Mikell R. Scarborough, Master-in-Equity for Charleston County, State of South Carolina, send greetings:

WHEREAS, in an action in the Court of Common Pleas in Charleston County between LoanCare, LLC and Vanessa S. Richardson aka Vanessa Richardson; South Carolina Department of Motor Vehicles; Ford Motor Credit Company LLC as Defendant(s), I the undersigned, as Master-in-Equity for Charleston County, by Order passed on December 29, 2017 and a Supplemental Order passed on November 15, 2021, did decree that the property described should be sold by the Master-in-Equity for Charleston County on the terms and for the purposes mentioned in the order granted in the case; and

WHEREAS, I the undersigned, as Master-in-Equity for Charleston County, after due advertisement of the said property for sale at public outcry, did openly and publicly, and after the matter of auction, sell the said property on September 6, 2022 with the final sale being on October 6, 2022 for the sum of One Hundred Fifty-Nine Thousand Two Hundred Forty-Seven Dollars and Sixty-Five Cents (\$159,247.65), said sum being the highest amount bid, to LoanCare, LLC, which assigned its bid unto Federal National Mortgage Association its successors and assigns.

NOW, KNOW ALL MEN, that I, the undersigned, as Master-in-Equity for Charleston County, pursuant to the forgoing and also in consideration of the said bid paid as the aforesaid by the said herein below named grantee, the receipt whereof is hereby acknowledged, have granted, bargained, sold, released, and by these presents do grant bargain and release the following

described property unto the grantee, Federal National Mortgage Association, its successors and assigns.

Legal description and property address:

ALL THAT CERTAIN piece, parcel or lot of land, with improvements thereon, known and designated as Lot "B-1B", containing 0.3677 of an acre, more or less, situate, lying and being in the County of Charleston, State of South Carolina, being more particularly shown and delineated on a plat entitled "A SURVEY AND SUBDIVISION OF LOT B-1 OF THE LANDS OF SPIO JOHNSON, LOCATED IN CHRIST CHURCH PARISH, CHARLESTON COUNTY, S.C." prepared by Robert L. Frank, RLS #4177, of Robert Frank Surveying, dated November 20, 2002, revised December 8, 2002 and recorded January 17, 2003 in the Office of the RMC for Charleston County in Plat Book DD at Page 530; said lot having such metes and bounds as reference to said plat will show, all measurements being a little more or less.

TOGETHER with a perpetual right of ingress and egress in and to said tract of land, over, across and through a New Twenty-two (22') foot Ingress-Egress Easement from Hamlin Road (S-10-540) to the subject property as shown on said plat.

AND INCLUDED HERewith: 2003 Cavalier #LSC3254 Manufactured Home, 76' x 32', Serial # HMOGA.0117209A/B being permanently affixed to the property.

THIS BEING the same property conveyed unto Vanessa Richardson by virtue of a Deed from Spio Johnson dated August 14, 2003 and recorded September 2, 2003 in Book A 465 at Page 066 in the Office of the Register of Deeds for Charleston County, South Carolina.

1143 Hamlin Road
Mount Pleasant, SC 29466
TMS# 578-00-00-350

Grantees Address: 3900 Wisconsin Avenue, NW Washington, DC 20016

TOGETHER, with all the singular the hereditaments, rights, members and appurtenances whatsoever to the said property belonging or in anywise incident or appertaining, and the reversions and remainders, rents, issues, and profits thereof; and also any estate, right, title, interest, dower, possession, benefit, claim or demand therein whatsoever of all parties to the said suit and of all other persons who might rightfully claim the same or any part thereof, by, from, or under them, or either of them;

TO HAVE AND TO HOLD the said property, with its hereditaments, privileges, and appurtenances, unto the said grantee, his/its successors and assigns for their own use, benefit, and behoof, forever.

IN WITNESS WHEREOF, I, the undersigned, as Master-in-Equity for Charleston County, under and by virtue of the said order(s), have hereunto set my Hand and Seal the 18th day of October in the year of our Lord Two Thousand Twenty-Two, and in the Two Hundred Forty-Seventh year of Sovereignty and Independence of the United States of America.

SIGNED, SEALED AND DELIVERED
IN THE PRESENCE OF:

Lillian Wilkerson
Judy H. Jenkins

Mikell R. Scarborough (L.S.)
Mikell R. Scarborough, Master-in-Equity

STATE OF SOUTH CAROLINA)
COUNTY OF CHARLESTON) AFFIDAVIT FOR TAXABLE OR EXEMPT TRANSFERS

PERSONALLY appeared before me the undersigned, who being duly sworn, deposes and says:

1. I have read the information on this affidavit and I understand such information.

2 The property being transferred is located at 1143 Hamlin Road Mount Pleasant, SC 29466, bearing County Tax Map Number 578-00-00-350, was transferred by Mikell R. Scarborough, Master in Equity for Charleston County to Federal National Mortgage Association on October 18, 2022.

3. Check one of the following: The deed is

(a) _____ subject to the deed recording fee as a transfer for consideration paid or to be paid in money or money's worth.

(b) _____ subject to the deed recording fee as a transfer between a corporation, a partnership, or other entity and a stockholder, partner, or owner of the entity, or is a transfer to a trust or as a distribution to a trust beneficiary.

(c) X exempt from the deed recording fee because (See Information section of affidavit): (3) that are otherwise exempted under the laws and Constitution of this State or of the United States; (transfer to a government- sponsored enterprise)

(If exempt, please skip items 4 - 7, and go to item 8 of this affidavit.)

If exempt under exemption #14 as described in the Information section of this affidavit, did the agent and principal relationship exist at the time of the original sale and was the purpose of this relationship to purchase the realty? Check Yes _____ or No _____

4. Check one of the following if either item 3(a) or item 3(b) above has been checked (See Information section of this affidavit.):

(a) The fee is computed on the consideration paid or to be paid in money or money's worth in the amount of _____.

(b) The fee is computed on the fair market value of the realty which is _____.

(c) The fee is computed on the fair market value of the realty as established for property tax purposes which is _____.

5. Check Yes _____ or No _____ to the following: A lien or encumbrance existed on the land, tenement, or realty before the transfer and remained on the land, tenement, or realty after the transfer. (This includes, pursuant to Code Section 12-59-140(E)(6), any lien or encumbrance on realty in possession of a forfeited land commission which may subsequently be waived or reduced after the transfer under a signed contract or agreement between the lien holder and the buyer existing before the transfer.) If "Yes," the amount of the outstanding balance of this lien or encumbrance is: _____.

6. The deed recording fee is computed as follows:

(a) Place the amount listed in Item 4 above here: _____

(b) Place the amount listed in item 5 above here: _____
(If no amount is listed, place zero here.)

(c) Subtract Line 6(b) from Line 6(a) and place result here: _____

7. The deed recording fee due is based on the amount listed on Line 6(c) above and the deed recording fee due is: _____.

8. As required by Code Section 12-24-70, I state that I am a responsible person who was connected with the transaction as: Plaintiff's Attorney.

9. I understand that a person required to furnish this affidavit who willfully furnishes a false or fraudulent affidavit is guilty of a misdemeanor and, upon conviction, must be fined not more than one thousand dollars or imprisoned not more than one year, or both.


Responsible Person Connected with the Transaction

Date: October 22, 2022

Alan M. Stewart, SCB# 15576

Print or Type Name Here

Associate Attorney

SWORN to and subscribed before me this

27th day of October 2022

Notary Public for South Carolina

My Commission Expires: JULY 7, 2027

Notary (L.S.) Althea Mack

Notary (printed name): Althea Mack

INFORMATION

Except as provided in this paragraph, the term "value" means "the consideration paid or to be paid in money or money's worth for the realty." Consideration paid or to be paid in money's worth includes, but is not limited to, other realty, personal property, stocks, bonds, partnership interest and other intangible property, the forgiveness or cancellation of a debt, the assumption of a debt, and the surrendering of any right. The fair market value of the consideration must be used in calculating the consideration paid in money's worth. Taxpayers may elect to use the fair market value of the realty being transferred in determining fair market value of the consideration. In the case of realty transferred between a corporation, a partnership, or other entity and a stockholder, partner, or owner of the entity, and in the case of realty transferred to a trust or as a distribution to a trust beneficiary, "value" means the realty's fair market value. A deduction from value is allowed for the amount of any lien or encumbrance existing on the land, tenement, or realty before the transfer and remaining on the land, tenement, or realty after the transfer. (This includes, pursuant to Code Section 12-59-140(E)(6), any lien or encumbrance on realty in possession of a forfeited land commission which may subsequently be waived or reduced after the transfer under a signed contract or agreement between the lien holder and the buyer existing before the transfer.) Taxpayers may elect to use the fair market value for property tax purposes in determining fair market value under the provisions of the law.

Exempted from the fee are deeds:

- (1) transferring realty in which the value of the realty, as defined in Code Section 12-24-30, is equal to or less than one hundred dollars;
- (2) transferring realty to the federal government or to a state, its agencies and departments, and its political subdivisions, including school districts;
- (3) that are otherwise exempted under the laws and Constitution of this State or of the United States;
- (4) transferring realty in which no gain or loss is recognized by reason of Section 1041 of the Internal Revenue Code as defined in Section 12-6-40(A);
- (5) transferring realty in order to partition realty as long as no consideration is paid for the transfer other than the interests in the realty that are being exchanged in order to partition the realty;
- (6) transferring an individual grave space at a cemetery owned by a cemetery company licensed under Chapter 55 of Title 39;
- (7) that constitutes a contract for the sale of timber to be cut;
- (8) transferring realty to a corporation, a partnership, or a trust as a stockholder, partner, or trust beneficiary of the entity or so as to become a stockholder, partner, or trust beneficiary of the entity as long as no consideration is paid for the transfer other than stock in the corporation, interest in the partnership, beneficiary interest in the trust, or the increase in value in the stock or interest held by the grantor. However, except for transfers from one family trust to another family trust without consideration or transfers from a trust established for the benefit of a religious organization to the religious organization, the transfer of realty from a corporation, a partnership, or a trust to a stockholder, partner, or trust beneficiary of the entity is subject to the fee, even if the realty is transferred to another corporation, a partnership, or trust;
- (9) transferring realty from a family partnership to a partner or from a family trust to a beneficiary, provided no consideration is paid for the transfer other than a reduction in the grantee's interest in the partnership or trust. A "family partnership" is a partnership whose partners are all members of the same family. A "family trust" is a trust, in which the beneficiaries are all members of the same family. The beneficiaries of a family trust may also include charitable entities. "Family" means the grantor and the grantor's spouse, parents, grandparents, sisters, brothers, children, stepchildren, grandchildren, and the spouses and lineal descendants of any the above. A "charitable entity" means an entity which may receive deductible contributions under Section 170 of the Internal Revenue Code as defined in Section 12-6-40(A);
- (10) transferring realty in a statutory merger or consolidation from a constituent corporation to the continuing or new corporation;
- (11) transferring realty in a merger or consolidation from a constituent partnership to the continuing or new partnership;
- (12) that constitutes a corrective deed or a quitclaim deed used to confirm title already vested in the grantee, provided that no consideration of any kind is paid or is to be paid under the corrective or quitclaim deed;
- (13) transferring realty subject to a mortgage to the mortgagee whether by a deed in lieu of foreclosure executed by the mortgagor or deed pursuant to foreclosure proceeding;
- (14) transferring realty from an agent to the agent's principal in which the realty was purchased with funds of the principal, provided that a notarized document is also filed with the deed that establishes the fact that the agent and principal relationship existed at the time of the original purchase as well as for the purpose of purchasing the realty;
- (15) transferring title to facilities for transmitting electricity that is transferred, sold, or exchanged by electrical utilities, municipalities, electric cooperatives, or political subdivisions to a limited liability company which is subject to regulation under the Federal Power Act (16 U.S.C. Section 791(a)) and which is formed to operate or to take functional control of electric transmission assets as defined in the Federal Power Act.

STATE OF SOUTH CAROLINA
COUNTY OF CHARLESTON

IN THE COURT OF COMMON PLEAS

Ditech Financial LLC ,
PLAINTIFF,
vs.
Vanessa S. Richardson aka Vanessa
Richardson; South Carolina Department of
Motor Vehicles; Ford Motor Credit
Company LLC
DEFENDANT(S)

MASTER'S ORDER AND JUDGMENT OF
FORECLOSURE AND SALE
(NON-JURY MORTGAGE FORECLOSURE)

C/A NO: 2017-CP-10-04109

DEFICIENCY REQUESTED

FILED
2017 DEC 29 AM 12:52
JULIE M. HARRINGTON
CLERK OF COURT

TO:
Hutchens Law Firm
Attorney for Plaintiff

Philip S. Porter, Esquire
Attorney for South Carolina Department of Motor Vehicles

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, 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 August 11, 2017.
2. The Summons and Complaint were filed on August 11, 2017.
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) Vanessa S. Richardson aka Vanessa Richardson; and Ford Motor Credit Company LLC 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. The loan is no longer subject to the Supreme Court of South Carolina's Administrative Order 2011-05-02-01 because the Mortgagor(s) have been served with the required notice of rights, and more than 30 days have elapsed since service upon the Mortgagor(s), and, the Mortgagor(s) have failed, refused, or voluntarily elected not to participate in any foreclosure intervention process.

FINDINGS OF FACT

AS TO THE FIRST CAUSE OF ACTION (MORTGAGE FORECLOSURE)

1. For value received, Vanessa S. Richardson made, executed and delivered a Note dated August 14, 2003, promising thereby to pay to the order of Countrywide Home Loans, Inc. the sum of Eighty-Seven Thousand Four Hundred Dollars and No Cents (\$87,400.00) with interest at 5.875 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 Vanessa S. Richardson made, executed and delivered to Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., its successors and assigns a mortgage in writing, dated August 14, 2003, covering real property in Charleston County, which is the same as that described in the Complaint. The mortgage was filed on September 2, 2003, and is of record in the Office of the Register of Deeds for Charleston County in Mortgage Book C 465 at page 190.

3. Thereafter, by virtue of an assignment dated January 12, 2007, recorded January 19, 2007, in Mortgage Book P 612 at Page 351, Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Countrywide Home Loans, Inc., its successors and assigns, assigned said mortgage unto Countrywide Home Loans, Inc.

4. Thereafter, by virtue of an assignment dated September 20, 2010, recorded October 18, 2010, in Mortgage Book 0149 at Page 645, Countrywide Home Loans, Inc., assigned said mortgage unto BAC Home Loans Servicing LP FKA Countrywide Home Loans Servicing LP.

5. Thereafter, by virtue of a corporate merger, BAC Home Loans Servicing LP FKA Countrywide Home Loans Servicing LP merged with Bank of America, N.A.

6. Thereafter, by virtue of an assignment dated June 17, 2013, recorded August 29, 2013, in Mortgage Book 0357 at Page 116, Bank of America, N.A., assigned said mortgage unto Green Tree Servicing LLC.

7. Thereafter, by virtue of a corporate merger, Green Tree Servicing LLC merged with Ditech Financial LLC making Ditech Financial LLC the present lien holder and Plaintiff herein.

8. Thereafter, Vanessa S. Richardson and Green Tree Servicing LLC entered into a Loan Modification Agreement executed February 6, 2014 whereby the principal balance was modified to \$117,463.98 and the rate was modified to Two and 00/100 percent (2.00%) per annum.

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

10. 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.

11. 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. Notice of Foreclosure Intervention
2. Lis Pendens
3. Summons and Complaint
4. Affidavit of Default
5. Order of Reference
6. Notice of Hearing
7. Proposed Master's Order and Judgment of Foreclosure and Sale

8. Notice of Sale
9. Record of Hearing
10. 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 Six Hundred Fifty Dollars and No Cents (\$2,650.00) are reasonable.

12. 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) Total Principal due as of July 1, 2016	\$	109,451.33
(b) Interest from June 1, 2016 through December 12, 2017 @ current interest rate of 2.000%	\$	3,349.53
(c) Escrow Adjustments (debits or credits)	\$	753.69
(d) Late Charges	\$	169.84
(e) Property Inspections	\$	195.00
(f) Certified Mail Costs	\$	6.62
(g) BPO/Appraisal Fee	\$	105.00
(h) Suspense Account	(\$	334.94)
(i) Escrow Shortage	\$	68.38
(j) Foreclosure Costs	\$	943.12
(k) Attorney Fees	\$	2,650.00
TOTAL DEBT	\$	117,357.57

Interest for the period from 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 the judgment debt entered herein and interest after the date of judgment at the current rate of Two and 00/100 (2.000%) 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.

13. The Plaintiff is informed and believes a 2003 Cavalier #LSC3254 Manufactured Home, 76' x 32', Serial # HMOGA0117209A/B (hereinafter "Manufactured Home") is located on the subject property defined herein.

14. The records of the South Carolina Department of Motor Vehicles (hereinafter "DMV") were searched for said Manufactured Home; however, the Plaintiff was unable to locate a Certificate of Title containing Serial Number "HMOGA0117209A/B." Upon information and belief, the DMV has not issued a Certificate of Title for the Manufactured Home.

15. That the Defendant, Ford Motor Credit Company LLC, is made a party by virtue of a judgment against Vanessa Richardson in the amount of Six Thousand Three Hundred Two Dollars and Ninety-Two Cents (\$6,302.92), dated May 8, 2008, filed May 8, 2008 with the Charleston County Clerk of Court's Office, and identified as Case # 2008-CP-10-00499. Said lien is junior in priority to the Plaintiff's first mortgage lien.

AS TO THE SECOND CAUSE OF ACTION
(FOR POSSESSION AS TO THE DEFENDANTS)

16. Also included as additional collateral for the Loan was a 2003 Cavalier #LSC3254 Manufactured Home, 76' x 32', Serial # HMOGA0117209A/B together with all other property added or attached to it (together, the "Manufactured Home"), which, upon information and belief, is located in Charleston County, South Carolina.

17. The Plaintiff is informed and believes that the Manufactured Home is in the possession of the Defendant Vanessa S. Richardson; and is presently located in Charleston County at 1143 Hamlin Road, Mount Pleasant, SC 29466.

18. As the Plaintiff holds a security interest in the Manufactured Home by virtue of the Note and the Mortgage, the Plaintiff may, in the event of default, declare the entire

unpaid balance, plus interest and other sums payable by the Defendant Vanessa Richardson to be immediately due and payable and may enter upon the Property or any other property where the Manufactured Home may be found and repossess and remove the Manufactured Home.

19. By reason of the default of the Defendant Vanessa Richardson, the Plaintiff is entitled to possession of the Manufactured Home.

20. Upon information and belief, the Manufactured Home has not been taken pursuant to any statute for any tax, assessment, or fine, and has not been seized under an execution or attachment against the Manufactured Home.

21. The Plaintiff is informed and believes that it is entitled to an Order of the Court allowing it to repossess the Manufactured Home.

22. The Plaintiff, pursuant to title 36, chapter 9, Section 601(a)(2) of the South Carolina Code, and any amendments thereto, elects to proceed as to both the personal property, i.e., the Manufactured Home, and the Property, in accordance with its rights and remedies in respect to these properties, and to sell the personal property and the Property together.

23. That the Plaintiff does not waive but specifically demands judgment against the Defendant(s), Vanessa S. Richardson, for the full amount found to be due to Plaintiff on the note and mortgage held by plaintiff, with the right to enter personal judgment against the Defendant(s), Vanessa S. Richardson for any deficiency in this action remaining after sale of the mortgaged premises.

24. As a personal or deficiency judgment is demanded, the bidding will remain open for a period of thirty (30) days pursuant to S.C. Code Ann. Section 15-39-720 (1976).

25. The loan is not applicable for the Home Affordable Modification Program as that program sunset on December 31, 2016.

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.
2. That Plaintiff is entitled to the relief sought in its first and second causes of action.

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 Seventeen Thousand Three Hundred Fifty-Seven and 57/100 Dollars (\$117,357.57) 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 2.000% 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 the Charleston County Judicial Center, 100 Broad Street, Charleston, South Carolina in Charleston County, 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 Thirty (30) days same to be forfeited and applied to the costs and Plaintiff's debt.

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

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

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

E. 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. The Plaintiff has judgment against the Defendant(s), Vanessa S. Richardson, for the full amount found to be due the Plaintiff on the note and mortgage, with right to enter a personal judgment against the Defendant(s), Vanessa S. Richardson, for any deficiency in this action remaining after sale of the mortgaged premises.

7. As a personal or deficiency judgment is demanded, the bidding will remain open for a period of thirty (30) days pursuant to S.C. Code Ann. Section 15-39-720 (1976).

8. 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 Thirty (30) 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.

9. 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.

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 Charleston 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.

11. 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.

12. 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.

13. And it is further ORDERED that the Court authorize the South Carolina Department of Motor Vehicles to register the mobile home if necessary and issue a Certificate of Title free of liens on the mobile home listed in the legal description to the successful bidder at the foreclosure sale.

14. 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.

15. 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.

16. Upon issuance of a Master in Equity's Report on Sale and Disbursements, the Register of Deeds 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 Countrywide Home Loans, Inc., its successors and assigns by Vanessa S. Richardson, dated August 14, 2003 and recorded September 2, 2003, in Mortgage Book C 465 at page 190.

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

ALL THAT CERTAIN piece, parcel or lot of land, with improvements thereon, known and designated as Lot "B-1B", containing 0.3677 of an acre, more or less, situate, lying and being in the County of Charleston, State of South Carolina, being more particularly shown and delineated on a plat entitled "A SURVEY AND SUBDIVISION OF LOT B-1 OF THE LANDS OF SIPIO JOHNSON, LOCATED IN CHRIST CHURCH PARISH, CHARLESTON COUNTY, S.C." prepared by Robert L. Frank, RLS #4177, of Robert Frank Surveying, dated November 20, 2002, revised December 8, 2002 and recorded January 17, 2003 in the Office of the RMC for Charleston County in Plat Book DD at Page 530; said lot having such metes and bounds as reference to said plat will show, all measurements being a little more or less.

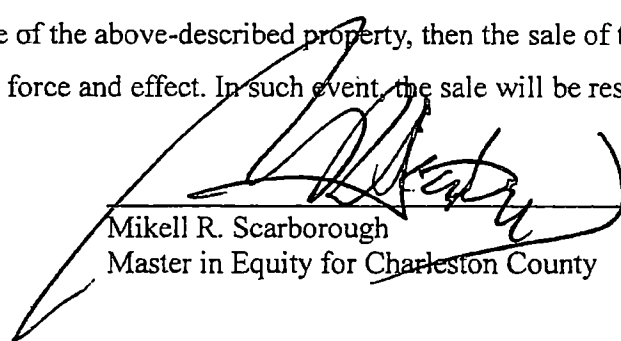
TOGETHER with a perpetual right of ingress and egress in and to said tract of land, over, across and through a New Twenty-two (22') foot Ingress-Egress Easement from Hamlin Road (S-10-540) to the subject property as shown on said plat.

AND INCLUDED HERewith: 2003 Cavalier #LSC3254 Manufactured Home, 76' x 32', Serial # HMOGA0117209A/B being permanently affixed to the property.

THIS BEING the same property conveyed unto Vanessa Richardson by virtue of a Deed from Sipio Johnson dated August 14, 2003 and recorded September 2, 2003 in Book A 465 at Page 066 in the Office of the Register of Deeds for Charleston County, South Carolina.

1143 Hamlin Road
Mount Pleasant, SC 29466
TMS# 578-00-00-0243

18. 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.


Mikell R. Scarborough
Master in Equity for Charleston County

Charleston, South Carolina
12/10, 2017
Page 10 of 10

Firm Case No: 1217580 (JFCS.CAE)

STATE OF SOUTH CAROLINA
 COUNTY OF CHARLESTON

IN THE COURT OF COMMON PLEAS

LOANCARE, LLC, VANESSA S. RICHARDSON AKA VANESSA RICHARDSON; SOUTH CAROLINA DEPARTMENT OF MOTOR VEHICLES; FORD MOTOR CREDIT COMPANY LLC	PLAINTIFF, vs. DEFENDANT(S)
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REPORT ON SALE
 AND ORDER CONFIRMING SALE AND
 DISBURSEMENT
 (NON-JURY MORTGAGE
 FORECLOSURE)

C/A NO: 2017-CP-10-04109

DEFICIENCY REQUESTED

UNDER AUTHORITY of a Decree herein dated December 29, 2017 and a Supplemental Order dated November 15, 2021 I offered for sale to the highest bidder for cash, at public auction on September 6, 2022 and Deficiency Sale on October 6, 2022, the premises subjected to this suit, and I received a high bid of \$159,247.65 from the Plaintiff; and I have executed and delivered a Deed to Federal National Mortgage Association, and I have disbursed the funds as follows:

<u>CONSIDERATION</u>	\$159,247.65
<u>RECEIPTS</u>	
Deposit (Order of Reference)	\$125.00
County Commission to Master (1% of bid amount)	\$1,592.48
<u>DISBURSEMENTS</u>	
Master's Fee	\$125.00
County Commission (1% of bid amount)	\$1,592.48
TOTAL DISBURSEMENTS	\$1,717.48

All the funds having been received and disbursed, I hereby order the file closed and the case ended. I further order that the Register of Deeds is authorized and directed to satisfy and cancel the subject mortgage of record.

JUDGE'S SIGNATURE PAGE TO FOLLOW:



Charleston Common Pleas

Case Caption: Ditech Financial Llc , plaintiff, et al VS Vanessa S Richardson ,
defendant, et al
Case Number: 2017CP1004109
Type: Master/Order On Sale Of Real Estate

So Ordered

s/Mikell R. Scarborough 3062

Electronically signed on 2022-10-17 12:34:53 page 2 of 2

CHARLESTON COUNTY SHERIFF'S OFFICE



K. RUDY

MASTER DEPUTY

100 Broad Street, Suite 381
Charleston, SC 29401

"Service Beyond the Call"

Phone: (843) 958-2111

Or: (843) 958-2115

Exhibit B

Cell: (843) 696-3313

Ex