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April 4, 2023

VIA MAIL AND EMAIL

Louis Snedigar
200 Shoreline Drive
Seneca, SC 29672
snedigarl@belisouth.net

Re: Mortgage Asset Management, LLC v. Louis Snedigar
C.A. No.: 2021-CP-37-00734

Dear Mr. Snedigar:

Please find enclosed the *Order Denying Defendant's Motion to Vacate* filed on March 29, 2023. If you wish to appeal this decision you will need to obtain another attorney at your earliest convenience as the appeal process is time sensitive. If you have any questions or concerns, please do not hesitate to contact my office.

Sincerely,



Jason M. Ward, Esq.

JMW/spt
Enclosure



Oconee Common Pleas

Case Caption: Mortgage Assets Management Lic VS Louis Sheuigar , defendant, et ai
Case Number: 2021CP3700734
Type: Master/Order/Form 4

And it is so ordered

s/ Steven C. Kirven, Master in Equity, #3081

Electronically signed on 2023-03-29 15:23:58 page 3 of 3

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

JUDGMENT IN A CIVIL CASE

CASE NO. 2021 CP-37-00734

Mortgage Asset Management, LLC

Louis Snedigar aka Louis F. Snedigar aka
Louis Fielding Snedigar, III, The United States
of America, acting by and through its agent,
the Secretary of Housing and Urban
Development, World Business Lenders, LLC,
Clay Schile, Blue Ridge Health Investors, LLC,
1st Franklin Financial Corporation

PLAINTIFF(S)

DEFENDANT(S)

Submitted by: COURT	Attorney for : <input type="checkbox"/> Plaintiff <input type="checkbox"/> Defendant
	or <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. 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: After careful consideration of the Motion to Vacate Sale of Defendant, Louis F. Snedigar, (for purposes of this order the motion is treated as a motion, pursuant to Rule 60(b), SCRPC, to set aside, the default judgment previously entered in this case) and arguments of counsel, the court determines that based upon the facts as contained in the record of this case, specifically including the various documents submitted by the plaintiff in support of its claim, Snedigar has failed to establish any mistake, inadvertence or excusable neglect or other reason sufficient to set aside the judgment. In addition, (1) Snedigar has failed to establish the existence of a meritorious defense; (2) setting aside the judgment would cause prejudice to the plaintiff in re-litigating the case and going through another sale all at great delay; and (3) Snedigar's motion, under the unique facts of the case, was less than prompt since it was not made until after the foreclosure sale. See, *Rouvet v. Rouvet*, 388 S.C. 301, 696 S.E. 2d 208 (Ct. App. 2010). For these reasons, the said motion is denied. It is further ordered that no interest should be charged to the third party purchaser beyond that for the stated bid compliance period.

RECEIVED

IT IS SO ORDERED.

ORDER INFORMATION

This order ends does not end the case.
Additional Information for the Clerk :

APR 28 2023

SC Court of Appeals

STATE OF SOUTH CAROLINA

COUNTY OF OCONEE

Mortgage Assets Management, LLC,

Plaintiff,

vs.

Louis Snedigar aka Louis F. Snedigar aka
Louis Fielding Snedigar, III, The United
States of America, acting by and through its
agent, the Secretary of Housing and Urban
Development, World Business Lenders, LLC,
Clay Schile, Blue Ridge Health Investors,
LLC, 1st Franklin Financial Corporation,

Defendant(s).

BCP No.: 21-48440

IN THE COURT OF COMMON PLEAS

C/A No.: 2021-CP-37-00734

CERTIFICATE OF MAILING

I hereby certify that I am an employee of Bell Carrington Price & Gregg, LLC, that on March 29, 2023, I served a copy of the Order Denying Defendant's Motion to Vacate by placing said copy in a postage paid envelope addressed to each of the following persons at the address stated below, which is the last known address, and by depositing said envelope and contents in the U.S. Mail:

1st Franklin Financial Corporation
c/o Myrlen Summer Lee Clevenger
5155 Calhoun Memorial Highway, Suite S
Easley, SC 29641

Blue Ridge Health Investors, LLC
c/o Lott & Searcy, LLP
3022 Millwood Avenue
Columbia, SC 29205

Clay Schile
c/o Zachary L. Weaver, Esq.
P.O. Box 10589
Greenville, SC 29603

World Business Lenders, LLC
c/o John S. Kay, Esq.
P.O. Box 8237
Columbia, SC 29202

The United States of America, acting by and through its agent, the Secretary of Housing and
Urban Development
c/o George J. Conits, Esq.
55 Beattie Place, Suite 700
Greenville, SC 29601

Louis Snedigar aka Louis F. Snedigar aka Louis Fielding Snedigar, III
200 Shoreline Drive
Seneca, SC 29672

Louis Snedigar aka Louis F. Snedigar aka Louis Fielding Snedigar, III
C/O Jason Ward, Esq.
311 Pettigru Street,
Greenville SC 29601/

s/D. Max Sims
J. Martin Page (SC Bar No.: 100200)
D. Max Sims (SC Bar No.: 103945)
Bell Carrington Price & Gregg, LLC
339 Heyward Street, 2nd Floor
Columbia, SC 29201
Phone 803.509.5078
Attorney for the Plaintiff

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

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.

Circuit Court Judge	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:

JAMES MARTIN PAGE

ATTORNEY(S) FOR THE PLAINTIFF(S)

JASON M. WARD

ATTORNEY(S) FOR THE DEFENDANT(S)

CLERK OF COURT

Court Reporter: Virginia Hall Campbell

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.