

**RECEIVED**

**JUN 25 2024**

**S.C. SUPREME COURT**

**2.**

**A COPY OF THE ORDER[S] AND JUDEMENT**

STATE OF SOUTH CAROLINA )  
 )  
 COUNTY OF RICHLAND ) IN THE COURT OF COMMON PLEAS  
 JUDGMENT NO. 2017CP4001687

Deutsche Bank National Trust Company as )  
 Trustee for Home Equity Mortgage Loan )  
 Asset-Backed Trust, Series SPMD 2002-B, )  
 Home Equity Mortgage Loan Asset-Backed )  
 Certificates, Series SPMD 2002-B under the )  
 Pooling and Servicing Agreement dated )  
 September 1, 2002, )

Plaintiff, )

vs. )

Janet L. Nelums a/k/a Janet Nelims; Christopher )  
 Nelums; Imperial Warehouse Finance, Inc.; and )  
 Best Distributing Company; )

Defendants. )

**SPECIAL REFEREE'S REPORT  
 ON SALE, ORDER OF  
 CONFIRMATION, AND ORDER  
 FOR DEFICIENCY JUDGMENT  
 (Non-Jury Foreclosure)**

1. On June 29, 2021, the Honorable Jeffrey M. Tzerman as Special Referee in the above-captioned foreclosure action issued his Special Referee's Order Granting Plaintiff's Motion for Summary Judgment and Order and Judgment of Foreclosure and Sale. On the same date, the Special Referee issued an Order Setting Appeal Bond. Both the Judgment and the Order were filed on July 1, 2021, with the Richland County Clerk of Court.

2. No appeal was filed to the Judgment.

3. By Order filed November 16, 2022, Judge Tzerman recused himself as Special Referee in the case.

4. On October 31, 2023, the Honorable Kristi F. Curtis as Circuit Court Judge issued her Order on Plaintiff's Motion for Sanctions and Gatekeeper Order for the reasons stated therein. In the Order, the Defendants Janet L. Nelums and Christopher Nelums were specifically

"...prohibited from filing, presenting, or serving additional documents, papers, or pleading related to the Property, Plaintiff, SLS, and/or this foreclosure until the Property can be sold, and the foreclosure proceedings completed unless (i) Defendants secure leave of the undersigned to present the document to the Clerk of Court, or (ii) the filing is signed by a member of the South Carolina Bar in good standing."

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5. Pursuant to additional terms of Judge Curtis's Order, the Richland County Clerk of Court on January 9, 2024, issued her Order appointing the undersigned as Special Referee to conduct a foreclosure sale and to issue related post-sale documents.

6. On February 20, 2024, the undersigned issued his Notice of Special Referee's Sale scheduling the foreclosure sale for April 1, 2024.

7. On March 25, 2024, the Defendants Janet L. Nelums and Christopher Nelums filed with the Richland County Clerk of Court documents which were not signed by a licensed South Carolina attorney and were not authorized by Order of Judge Curtis. On the Motion Coversheet, the Defendants checked the box indicating "No Hearing Requested." The coversheet also has the following note: "Filer was aware of order dated 10-31-2023 and still requested his 3 motions be filed."

8. On April 28, 2024, the Nelums sent the undersigned an email with documents attached. Again, this submission was without the authority of Judge Curtis and without the signature of a licensed South Carolina attorney.

9. To the extent that the filing of March 25, 2024, and the email of April 28, 2024, constitute motions, the relief is denied as being a submission in violation of the October 31, 2023, Order of Judge Curtis.

10. Pursuant to the Judgment of Foreclosure and Sale by the Honorable Jeffrey M. Tzerman dated June 29, 2021, and filed with the Clerk of Court on July 1, 2021, and after due legal advertisement and publication according to law, on April 1, 2024, the undersigned as Special Referee conducted an auction of the property therein described and received from the Plaintiff Deutsche Bank National Trust Company as Trustee for Home Equity Mortgage Loan Asset-Backed Trust, Series SPMD 2002-B, Home Equity Mortgage Loan Asset-Backed Certificates, Series SPMD 2002-B under the Pooling and Servicing Agreement dated September 1, 2002, ("Plaintiff") a bid of \$201,388.37, that being the highest bid made on sales day.

*BAW*  
*Page 2*

11. The bidding remained open for thirty (30) days as required by the Decree and by Section 15-39-720, Code of Laws of South Carolina, 1976, and on May 1, 2024, the Plaintiff was declared the successful bidder, no further bids having been made.

12. The Plaintiff has paid the costs of the action as required by the Judgment.

13. The undersigned executed and delivered to the Plaintiff a good and sufficient deed of conveyance to the property so sold.

14. The undersigned has paid out and disbursed all funds received in accordance with the Computation attached hereto.

15. Pursuant to the Judgment of Foreclosure and Sale previously issued by Judge Tzerman, I find that the Plaintiff is entitled to have a personal and deficiency judgment against the Defendants Janet L. Nelums, also known as Janet Nelums, and Christopher Nelums in the amount of \$125,237.31 as shown on the attached Computation, together with interest thereon at the rate of 5.875% per annum from May 1, 2024, until paid.

IT IS ORDERED that:

1. The sale of the subject property and the within Report are hereby confirmed.

2. The Plaintiff Deutsche Bank National Trust Company as Trustee for Home Equity Mortgage Loan Asset-Backed Trust, Series SPMD 2002-B, Home Equity Mortgage Loan Asset-Backed Certificates, Series SPMD 2002-B under the Pooling and Servicing Agreement dated September 1, 2002, have a personal and deficiency judgment against the Defendants Janet L. Nelums, also known as Janet Nelums, and Christopher Nelums in the amount of \$125,237.31 as shown on the attached Computation, together with interest thereon at the rate of 5.875% per annum from May 1, 2024, until paid.

3. Any relief sought by the Defendants Janet L. Nelums, also known as Janet Nelums, and Christopher Nelums in the documents filed with the Clerk of Court on March 25, 2024, and emailed to the undersigned on April 28, 2024, is hereby denied in that the filing and submission

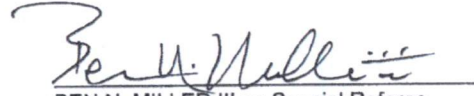
*Done*  
*Page 3*

were in contravention of the Order of Kristi F. Curtis filed October 31, 2023.

AND IT IS SO ORDERED.

May 13, 2024

Columbia, South Carolina

  
BEN N. MILLER III as Special Referee

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STATE OF SOUTH CAROLINA )  
 )  
 COUNTY OF RICHLAND ) IN THE COURT OF COMMON PLEAS  
 JUDGMENT NO. 2017CP4001687

Deutsche Bank National Trust Company as  
 Trustee for Home Equity Mortgage Loan  
 Asset-Backed Trust, Series SPMD 2002-B,  
 Home Equity Mortgage Loan Asset-Backed  
 Certificates, Series SPMD 2002-B under the  
 Pooling and Servicing Agreement dated  
 September 1, 2002, )

Plaintiff, )

vs. )

Janet L. Nelums a/k/a Janet Nelims; Christopher  
 Nelums; Imperial Warehouse Finance, Inc.; and  
 Best Distributing Company; )

Defendants. )

**COMPUTATION OF  
 DEFICIENCY JUDGMENT  
 (Non-Jury Foreclosure)**

A. Amount due Plaintiff per Special Referee's Order and Judgment of Foreclosure and Sale dated June 29, 2021:

(a)	Judgment amount with interest on principal amounts to June 4, 2021.	\$276,447.30
(b)	Interest on judgment amount from June 4, 2021, to May 1, 2024, at 5.875% per annum (1061 days)	<u>47,214.50</u>

TOTAL DEBT PER JUDGMENT \$323,661.80

(c)	Special Referee's fees and commission paid by the Plaintiff.	\$ 2,138.88
(d)	Publication costs paid by the Plaintiff.	<u>825.00</u>

TOTAL DEBT PER JUDGMENT \$326,625.68

B. Amount bid the Plaintiff \$201,388.37

C. Amount of Deficiency against the Defendants Janet L. Nelums, also known as Janet Nelums, and Christopher Nelums (A-B). \$125,237.31

BALANCE OF FEES PAYABLE TO SPECIAL REFEREE:

Reference fee	\$ 125.00
Commission	<u>2,013.88</u>
Balance due	\$ 2,138.88

*Bruce*

FORM 4

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

JUDGMENT IN A CIVIL CASE

CASE NO. 2017-CP-40-01687

Deutsche Bank National Trust Company, as Trustee for Home Equity Mortgage Loan Asset-Backed Trust, Series SPMD 2002-B, Home Equity Mortgage Loan Asset-Backed Certificates, Series SPMD 2002-B under the Pooling and Servicing agreement dated Sept 1, 2002  
PLAINTIFF(S)

Janet L. Nelums a/k/a Janet Nelums; Christopher Nelums; Imperial Warehouse Finance, Inc.; and Best Distributing Company  
DEFENDANT(S)

Submitted by: Scott and Corley, P.A.	Attorney for: <input 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 FOR 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

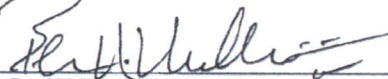
This order  ends  does not end the case.  
Additional Information for the Clerk:

The property which is the subject of this action sold at public sale pursuant to the Special Referee's Report and Judgment of Foreclosure and Sale.

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.		
Judgment in Favor of (List name(s) below)	Judgment Against (List name(s) below)	Judgment Amount To be Enrolled (List amount(s) below)
Deutsche Bank National Trust Company, as Trustee for Home Equity Mortgage Loan Asset-Backed Trust, Series SPMD 2002-B, Home Equity Mortgage Loan Asset-Backed Certificates, Series SPMD 2002-B under the Pooling and Servicing agreement dated Sept 1, 2002	Janet L. Nelums a/k/a Janet Nelums	\$125,237.31
If applicable, describe the property, including tax map information and address, referenced in the order: TMS No. 11916-2-16 Property address: 813 N Highland Forest Drive, Columbia, SC 29203		

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.

  
Ben N Miller, III, Special Referee

Judge Code

5-13-2024  
Date

**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:

Scott and Corley, P.A.  
P.O. Box 2065  
Columbia, SC 29204

Adrienne L. Turner, Esq. (Attorney for Janet L. Nelums)

P.O. Box 210638  
Columbia, SC 29221

Adrienne L. Turner, Esq. (Attorney for Christopher Nelums)

P.O. Box 210638  
Columbia, SC 29221

Janet L. Nelums  
813 N. Highland Forest Drive  
Columbia, SC 29203

Christopher Nelums  
813 N. Highland Forest Drive  
Columbia, SC 29203

Robert A. Bernstein, Esq. (Attorney for Best Distributing Company)

PO Box 20519  
Charleston, SC 29413  
Imperial Warehouse Finance, Inc.  
1910 Pacific Ave., Ste. 13050  
Suite 525

Dallas, TX 75201  
Defendants / Attorney for Defendant(s)

Attorney for Plaintiff

\_\_\_\_\_  
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 judgment 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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