

STATE OF SOUTH CAROLINA)
)
COUNTY OF FLORENCE)

IN THE COURT OF COMMON PLEAS
CASE NO.: 2025-CP-21-01885

Reverend Gloria Darrell,)
)
Plaintiff,)
)
-vs-)
)
Daisy H. Walden,)
)
Defendant.)
_____)

**MASTER’S ORDER AND JUDGMENT
OF FORECLOSURE AND SALE**

RECEIVED
Dec 08 2025
SC Court of Appeals

Leonard R. Jordan, Jr., Esquire
JORDAN LAW FIRM
211 Veterans Road, Suite D
Columbia, SC 29209

Charles B. Holbrooks, III, Esquire
Finklea, Hendrick & Blake, LLC
Post Office Box 1317
Florence, SC 29503

Pursuant to Rule 53 of the South Carolina Rules of Civil Procedure (hereinafter “SCRCP”), the above-entitled matter was referred by Order of Reference to the undersigned Master in Equity to make appropriate findings of fact and conclusions of law, with authority to enter a final judgment in the cause. Any appeal from the decision of the Master in Equity shall be directly to the South Carolina Court of Appeals.

Pursuant to the said reference, hearings were held, attended by the attorneys of record. From the evidence presented, I find and conclude as follows:

FINDINGS OF FACT:

1. The Lis Pendens was filed in the Office of the Clerk of Court for Florence County on July 14, 2025; and the Summons and Complaint were filed on July 14, 2025.
2. Service of the Summons and Complaint was made upon the Defendant by

publication, as is shown by the proofs of service filed herein; and all parties are properly before the Court.

3. The Defendant, Daisy H. Walden, filed an Answer and several Motions.

4. An Order Granting Motion to Appoint Guardian Ad Litem, appointing Lorraine Onfrey-Dean as guardian ad litem for the Defendant, Daisy H. Walden, was issued and filed on October 9, 2025.

5. The Plaintiff holds a Confession of Judgment given to her by Daisy H. Walden, in the stated, original amount of \$181,330.68, which was filed in the Office of the Clerk of Court for Florence County on January 27, 2016, in Case No. 2015-CP-21-3174, which is the subject of this suit. It is noted that, based upon its filing date, this Judgment expires, or may expire, as early as January 27, 2026.

6. An Execution on Judgment was duly issued to the Sheriff of Florence County, and the Sheriff returned the Execution on Judgment marked nulla bona.

7. The Defendant, Daisy H. Walden, owns certain real property in Florence County, known as 2212 Poor Farm Road, Effingham, South Carolina, which is subject to (encumbered by) the liens of a Mortgage (described below) and the subject Confession of Judgment held by the Plaintiff. This property was owned by the Defendant and her husband, Richard D. Walden, as joint tenants with right of survivorship, until Mr. Walden died on May 16, 2025, which left the Defendant as the survivor and sole owner of the above-described real property.

8. By date of filing, the Plaintiff's Confession of Judgment is in second-lien position against the subject real property, junior only to a Mortgage from Berkshire Investments, LLC, to Carolina Bank & Trust Company, dated April 29, 2014, which Mortgage was recorded in the Office of the Clerk of Court for Florence County on April 30, 2014, in Mortgage Book B519 at

page 1281.

9. At the initial hearing in the present case, the Plaintiff introduced a recalculation of the amount of the Confession of Judgment, accruing interest at the rates in accordance with S.C. Code §34-31-20, which significantly reduced the amount claimed by the Plaintiff under the Judgment; and having received no information that the recalculation is erroneous, I find that the amount of the Judgment, including only principal and interest (at the statutory rates), is \$210,837.90 as of October 9, 2025. Interest after said date shall continue to accrue at the judgment rate(s). Court costs paid by the Plaintiff, accruing on and after October 20, 2025, shall be added to the amount of the Judgment.

10. The Plaintiff filed a Motion for Summary Judgment on October 6, 2025. I find that the Plaintiff has made a prima facie case in support of her Motion, and I find that the Defendant has not come forward with specific facts showing that there is a genuine issue for trial.

CONCLUSIONS OF LAW:

I, therefore, conclude that:

1. The Plaintiff's Motion for Summary Judgment should be granted.
 2. The Plaintiff's Confession of Judgment, in the amount established herein, is entitled to be foreclosed against the subject real property, which shall be ordered sold at public auction after due advertisement. The sale shall be subject to the aforesaid Mortgage of Carolina Bank & Trust Company.
 3. Recognizing that the Plaintiff's Confession of Judgment may expire as early as January 27, 2026, the Court shall take steps to make sure that the foreclosure sale of the subject property will be completed in a manner which accomplishes the intended results.
-

IT IS, THEREFORE, ORDERED, ADJUDGED AND DECREED:

1. That the Defendant, Daisy H. Walden, shall, prior to the date and time of the sale of the subject property, pay to the Plaintiff, or the Plaintiff's attorney, the full amount of the Plaintiff's Confession of Judgment, as established herein.

2. That on default of payment prior to the date and time of the sale, the subject real property shall be sold by the undersigned Master in Equity, at public auction, at the Florence County Judicial Center, Courtroom 3C, 181 North Irby Street in Florence, South Carolina, on the next convenient sales day hereafter.

3. That the terms of the said sale are as follows:

a. FOR CASH: The undersigned Master in Equity shall require a prompt deposit of 5% on the amount of the bid (in cash or equivalent), the same to be applied on the purchase price only upon compliance with the bid, but in case of non-compliance within twenty (20) days, the same to be forfeited and applied to the court costs and then to the Plaintiff's debt.

b. SPECIAL INSTRUCTIONS: In light of the anticipated expiration of the Plaintiff's Judgment as early as January 27, 2026, and the Court being mindful that there may be tactics employed to delay the finality of the foreclosure sale of the subject property, the following Special Instructions are included to help provide assurance that this Judgment results in a completed public sale of the property. *Special Instructions:* If the 5% deposit is not promptly tendered by the successful bidder, the Master in Equity shall declare the next highest bidder (if other than the Plaintiff) on the property to be the successful bidder, who shall promptly deposit 5% on the amount of his/its bid. If the next highest bidder declines to tender promptly the deposit, then the Master in Equity shall declare the Plaintiff to be the successful bidder with a stipulated bid of \$170,000.00, unless the Plaintiff's actual, highest bid made at said sale can be shown to be higher than said

amount, in which case such actual bid will be accepted as the highest bid. If any bidder tenders the 5% deposit and thereafter fails to comply timely with the entire bid, the Plaintiff shall be declared to be the successful bidder following the process discussed in this paragraph.

c. Interest on the balance of the bid shall be paid to the day of compliance at the rate of 11.50% per annum.

d. The sale shall be subject to unpaid real property taxes, existing easements and easements and restrictions of record, and the aforesaid Mortgage of Carolina Bank & Trust Company.

e. Purchaser to pay for the deed and the cost of recording the deed.

4. That a personal or deficiency judgment being waived, the bidding will not remain open after the date of sale, but compliance with the bid may be made immediately.

5. That if the Plaintiff is the successful bidder at the said sale, for a sum not exceeding the Plaintiff's judgment debt, together with additional interest and court costs and expenses, she may pay to the undersigned Master in Equity only the amount of the court costs, crediting the balance of the bid on the Plaintiff's judgment debt.

6. That the undersigned Master in Equity will, by advertisement according to law, give notice of the time and place of sale and the terms thereof; and that he will execute to the purchaser a deed conveying the subject real property.

7. That the undersigned Master in Equity shall apply the proceeds of the sale as follows:

FIRST: To the payment of the amount of the costs and expenses of this action; and

NEXT: To the payment to the Plaintiff, or the Plaintiff's Attorney, of the amount of the Plaintiff's judgment debt, including additional post-judgment interest, costs and expenses, or

so much thereof as the purchase money will pay on the same; and

NEXT: Any surplus will be held pending further Order of this Court pursuant to Rule 71(c), SCRCP.

8. That it is further ORDERED, ADJUDGED AND DECREED that the Defendant, and all persons whomsoever claiming under her, be forever barred and foreclosed of all right, title, interest and equity of redemption in the subject property so sold, or any part thereof.

9. That it is further ORDERED, ADJUDGED AND DECREED that, if there are occupants of the subject real property, which persons continue in possession of the property after a deed has been issued to the purchaser, then the Sheriff of Florence County is directed to eject and remove the occupants from the property sold, together with all personal property located thereon, and put the successful bidder, or its assign, to whom the deed of conveyance has been issued, in full, quiet and peaceable possession of the subject property without delay, and to keep the new owner in such peaceable possession. If the occupants of the property remain after the deed has been issued, the owner shall serve the occupants with a Summons and Rule to Show Cause in this case to determine why the occupants should not be removed from the property; and that the undersigned Master in Equity shall retain jurisdiction to do all necessary acts incident to this foreclosure, including, but not limited to, the issuance of a Writ of Assistance and disposing of any surplus funds pursuant to Rule 71(c), SCRCP.

10. That in the event that any personal property or fixtures remain on the subject real property after the deed has been issued, such property shall be deemed abandoned and may be removed and disposed of by the owner or agent without prior notice to the parties herein.

11. That neither the Plaintiff nor her attorney warrants the condition of the title to purchaser at foreclosure sale or other third parties, who should have their own title search

performed on the subject real property.

12. That it is further ORDERED, ADJUDGED AND DECREED that, if the Plaintiff or the Plaintiff's representative does not appear at the scheduled sale of the subject real property (in person or through an agent), the undersigned (or the designated sale officer) shall pull the property from sale; and in the event that the sale is nevertheless conducted, such sale will be null, void and of no force and effect. In such event, the sale will be rescheduled for the next or some subsequent sales day.

13. That the subject real property, which is ordered to be sold, is described as follows:

All that certain piece, parcel or lot of land, lying, being and situate in the County of Florence, State of South Carolina, known and designated as containing 5 acres, as shown on a map prepared by Professor Surveying Company, Inc., dated May 31, 1995, and recorded in the Office of the Clerk of Court for Florence County in Plat Book 57 at page 259. Reference is also made to a map made for Kelvin D. White and Brenda J. White by Lind, Hicks & Association, surveyors, dated March 14, 1996, and recorded in the above mentioned Office in Plat Book 60 at page 93. Reference being had to the above mentioned maps for a more complete and accurate description.

This being the property conveyed to Richard D. Walden and Daisy H. Walden, as joint tenants with right of survivorship and not as tenants in common, by Deed of Berkshire Investments, LLC, dated April 28, 2016, and recorded in the Office of the Register of Deeds for Florence County on May 17, 2016, in Book B631 at page 81. The said Richard D. Walden died on May 16, 2025, leaving Daisy H. Walden as the sole owner.

Property Address: 2212 Poor Farm Road, Effingham, South Carolina

TMS # 00183-01-120

AND IT IS SO ORDERED.

FORM 4

**STATE OF SOUTH CAROLINA
COUNTY OF FLORENCE
IN THE COURT OF COMMON PLEAS**

JUDGMENT IN A CIVIL CASE

CASE NO. 2025 CP-21-01885

Reverend Gloria Darrell.,

Daisy H. Walden,

PLAINTIFF(S)

DEFENDANT(S)

Submitted by: Leonard R. Jordan, Jr.

Attorney for : Plaintiff Defendant
or
 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:

ORDER INFORMATION

This order ends does not end the case.

Additional Information for the Clerk :

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)
Reverend Gloria Darrell	Daisy H. Walden	

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



Florence Common Pleas

Case Caption: Gloria Darrell VS Daisy H Walden
Case Number: 2025CP2101885
Type: Master/Order/Foreclosure & Sale and Form 4

So Ordered

s/Haigh Porter, 3082