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September 8, 2026

RECEIVED

Sep 08 2026

SC Court of Appeals

Via email: ctappfilings@sccourts.org

South Carolina Court of Appeals
1220 Senate St.
Columbia, South Carolina 29201

RE: Deutsche Bank Trust Company Americas v. Sophia V. Brown, et al.
Appellate Case No. 2026-000925

Dear Clerk,

I am writing to update the court regarding the Chapter 7 Bankruptcy Petition filed by Defendant Rosetta Bethea on May 28, 2026 (United States Bankruptcy Court Case Number 26-02412-jd). Based on the bankruptcy filing, the foreclosure sale of the subject property and the above-referenced appeal have been subject to the bankruptcy stay.

Enclosed for your records is a copy of the Bankruptcy Court's September 4, 2026, order granting Rosetta Bethea a Chapter 7 discharge. Based on the discharge order, the bankruptcy stay has been lifted, and both the appeal and judicial foreclosure sale may proceed. A review of our file does not indicate a request by the Appellant for a transcript of the trial proceeding.

Thank you for your attention to this matter.

Sincerely,

Chad Burgess, Esquire

CC: Sophia Brown via email - newcandy2010@gmail.com

United States Bankruptcy Court
District of South Carolina

Case Number: 26-02412-jd

Chapter: 7

In re:

Rosetta S. Bethea

Entered By The Court
9/4/26

ORDER DISCHARGING DEBTOR(S) AND TRUSTEE AND CLOSING
THE CASE

Filed By The Court

9/4/26

Lauren T Maxwell
Clerk of Court
US Bankruptcy Court

The trustee, having certified that the estate of the above-named debtor(s) has been fully administered, and it appearing that the debtor(s) having met the requirements for discharge under 11 USC § 727,

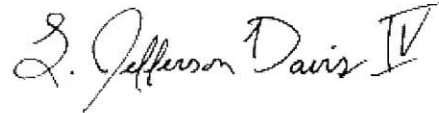
1. The debtor(s), **Rosetta S. Bethea, are granted a discharge;**
2. The trustee is discharged as the trustee of this case; and
3. The chapter 7 case of the above-named debtor(s) is closed.

IT IS SO ORDERED.

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SC Court of Appeals



L. Jefferson Davis, IV
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Notice Recipients

District/Off: 0420-2

User: admin

Date Created: 9/4/2026

Case: 26-02412-jd

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Total: 17

Recipients of Notice of Electronic Filing:

ust US Trustee's Office USTPRegion04.CO.ECF@usdoj.gov

TOTAL: 1

Recipients submitted to the BNC (Bankruptcy Noticing Center):

db Rosetta S. Bethea 1037 Morning Dale St Conway, SC 29526-8593
tr Kevin Campbell PO Box 684 Mount Pleasant, SC 29465
cr Atlas Acquisitions LLC 492C Cedar Lane, Ste 442 Teaneck, NJ 07666
cr NewRez LLC as servicer for Deutsche Bank Trust Company Americas, as Trustee for Residential Accredited Loans, Inc.,
Mortgage Asset-Backed Pass-Through Certificates, Series 2006-QS10 Hill Wallack LLP 261 Madison
Avenue, 9th FL New York, NY 10016 UNITED STATES
544734272 Advance America 1610 Church St Ste W Conway, SC 29526
544737704 Atlas Acquisitions LLC 492C Cedar Lane, Ste 442 Teaneck, NJ 07666
544727996 Continental Service Group, LLC ConServe Attn: Bankruptcy Department 200 CrossKeys Office
Park Fairport, NY 14450
544734279 D and R Group 6700 Alexander Bell Drive Ste 200 Columbia, MD 21046
544734276 Mariner Finance 10772 King Rd Myrtle Beach, SC 29572
544734281 National Debt Holdings, LLC 401 East Las Olas Blvd Ste 1400 Fort Lauderdale, FL 33301
544727995 Navy Federal Credit Union Attn: Bankruptcy Departm PO Box 3000 Merrifield, VA 22119
544727994 Newrez LLC care of Onity Mortgage PO Box 24738 West Palm Beach, FL 33416
544734273 Oportun Inc. PO Box 4085 Menlo Park, CA 94026
544734275 Security Credit Services 306 Enterprise Drive Oxford, MS 38655
544734277 Southern Specialty Finance, Inc dba Check n Go 2686 Church St, Unit C Conway, SC 29526
544727997 TeamHealth BPHM BILLING CENTER 3225 N Star Cir Louisville, TN 37777

TOTAL: 16