

William Ryan Morris
121 Doodle Hill Lane
Saint Stephen, S.C. 29479

South Carolina Court of Appeals
P.O. Box 11629
Columbia, S.C. 29210

RECEIVED

December 17, 2014

FEB 11 2015

FEBRUARY 9, 2015

SC Court of Appeals

CASE # 2014002580

Dear Jenny Kitchings

I purchased the property at 121 Doodle Hill Lane in November of 2010 and made payments to the previous owner who was William Johnson (one of Joe Johnson's bothers). I paid the loan off in full on January 04, 2013 and it was recorded on January 07, 2013 at the Registry of Deeds office in Moncks Corner. The property has 619.17 feet that runs along Doodle Hill Lane from Betaw Road to where Allan Barnett's property starts.

I am aware of the dispute between Joe Johnson and Clyde Morris (no relation to me) and I was at all of the court hearings. I told both of them at the start I was going to remain mutual and not testify for either to keep the peace between us. Once I realized that Mr. Johnson was going to take my thirty foot easement away from me I decided I needed to be involved with this decision. My name was not included in this land dispute even though I am the property owner and have been since January 04, 2013 before any court hearing's began. As of right now Mr. William Johnson's name is still on the paperwork for this dispute and I'm still not included in this case! This is very frustrating to me and I've sent two letter's to Judge Watson and talked to Clyde's lawyer explaining this in full and Mr. Louden (Clyde's lawyer) said it was a conflict of interest and he couldn't help me even though it would have helped Clyde with his case. Judge Watson said I wasn't named in the case so he couldn't use this info and I should get a lawyer. I cannot afford to pay thousands of dollars for a lawyer, nor do I think I should, to keep what has been filed in the register of deeds office before the case went to court and shows me as the legal owner of this property and that it is in fact a appurtenant easement and thirty feet forever. I can only hope now that this case will be heard by the Court of Appeals and from what I've read so far that I can represent myself and this info be presented to the court.

At the court hearings, My name was mentioned one time when Judge Watson asked Mr. Barnett who owned the property next to him and he pointed at me and said Ryan Morris. This case was not recorded. As far as I could hear, sitting where I was, that is the only time my name was mentioned in the first court hearing. I wasn't asked any questions and I didn't feel it proper to stand up and interrupt the proceedings when it was between Joe and Clyde. I think what has happened here is that no updates have been made of the property owners on Doodle Hill Lane. I was mentioned again in the last hearing of this case and it was recorded. The judge only asked who was the owner of the property at the start of Betaw Road, There was nothing else asked about that 619.70 feet that border's that dirt road!

My home there is a FHA Home and was built with the stipulation that there be a thirty foot easement and that it is a appurtenance easement (it goes with the land, not the owner) and is forever. I am including the info that I have found from the Registry of Deeds office and from the FHA people that helped me find these easement requirements.

I have a fifty foot easement on the end of my property that I maintain for the people that live on Trixenbug Road that is smaller (10 to 12 feet wide). They have a fifty foot right of way. That is what I was told is the average nowadays. I understand the need to be able to get emergency vehicles that can pass each other if it is a life-threatening situation. This is the most important part of an easement to me is having the access to pass each other. The idea that Mr. Johnson wants this land to grow fifteen more feet of oats instead of the safety issues is just greed. Mr. Johnson also had the electrical poles set in about 10 feet inside what should have to be at thirty feet, to be able to farm more land. BEC has paperwork that Mr. Johnson signed for this to happen. BEC can produce these paper's if need be.

I measured the distance from my survey stake at the start of Doodle Hill Lane over to where Mr. Joe Johnson has disked his land to start planting corn, oats, etc. and it comes up to fifteen feet. (I do have pictures of this and many more of traffic and contour of this road). I'm not saying it's fifteen feet the complete road, but it is a long way from thirty feet and no way for a fire truck and ambulance to pass each other. This is my number one concern with this dirt road is that it be safe for the residents that reside there. My number two concern is the speeding that is an everyday occurrence. Thirty to forty mph is not an exaggeration. I have had a conflict with Mr. Johnson's daughter-in-law- because she came by me on my lawnmower cutting the grass on the side of the road and came by me flying and I did my hands in a downward motion to get her to slow down which she did not do. She came within four feet of me and was going at least 40 mph! She came back down the road and stopped and told me I had no right to tell her how fast she could go down this private road and I didn't pay the taxes on that property so she could go as fast as she cared to!! After that happened her husband Mr. Johnson Jr. started calling me a fagot everytime he saw me in the yard until one day my neighbor was with me and heard him cussing at me and cussed back at Joe Johnson Jr, and my neighbor told Jr. after Jr. cussing him out that he need to go get his daddy and get this sorted out. Joe Johnson came to my property with his daughter's boyfriend that wanted to fight both me and my neighbor until Joe told him to back off. After arguing about what had happened Joe said he would talk to his son and get it straightened out and the cussing at me did stop. I didn't buy this property to have these kind of conflicts especially when they both (my neighbor and Joe Johnson)said they had their guns on them and it could have gotten a lot more violent! My neighbor said he would go to court for me if need be. Mr. Johnson told the judge this was a private road and the judge told him twice this was not a private road. This is not a private road when Mr. Johnson sells corn and oats to at least 5 or 10 deer hunters, horse owners, etc each day. Seven days a week. These people don't live on that road and don't care about their speeds and dust they create. I would think that it being a public road it should have speed limits signs placed on this road at the very least. The road can not be policed because there is no signs there. it's very dangerous for kids, animals and anyone trying to get out of their driveways.

Mr. Johnson makes it out that he and his son are God-fearing people but he surely doesn't have a problem getting up on Sunday morning to load trucks that he sells oats and corn. For Mr. Johnson to say in court that Clyde Morris is a drunk is just not so. I have known Mr. Morris for three years now and I speak to him day and night probably three or four times a week and I have never seen him drink any alcoholic drinks, smelt of alcohol on his breath and he's told me he hasn't had a drink in over 25 years and I believe him. For Mr. Johnson to get on the stand and tell these outright lies really has made me see his true colors.

I am sorry to have to write this type of letter with such detail, but I think it needs to be known. All I ask for here is that I be heard in this court case and let the chips fall where they may. I have included the info I have on my legitimate rights to a thirty foot easement and a lot of pictures that I sent to Judge Watson that I guess was sent over to you when you took over this case, if any more info is needed please let me know and I will get it for you. If I need to go up to Columbia to help with this, please, just let me know and I will be there.

Thank you for taking the time to read this and I hope to hear back from you.

Sincerely,



William Ryan Morris

Phone: 843-822-7933

Email: debrolyn@aol.com

The mortgagor and mortgagee agree that any ranges, refrigerators, or carpeting purchased or financed in whole or in part, with loan funds will be considered and construed as a part of the property covered by the mortgage.

BOOK 537 PAGE 203

PAID IN FULL
STATE OF SOUTH CAROLINA
COUNTY OF BERKELEY

Mrs. Sylvia H. Phipps
5.00 P.O. Box 776
Dorran, SC 29431

THE DEBT HEREBY SECURED IS PAID IN FULL AND THE LIEN OF THIS INSTRUMENT IS SATISFIED.

EXECUTED THIS 5th DAY OF July 1994, PURSUANT TO DELEGATION OF AUTHORITY APPEARING IN TITLE 7, PART 1866, CODE OF FEDERAL REGULATIONS.

WITNESSES:

Joyce C. Weatherford
Shaw Weaver

THE UNITED STATES OF AMERICA
William H. Furman
WILLIAM H. FURMAN, COUNTY SUPERVISOR
BERKELEY COUNTY, SOUTH CAROLINA
USDA, FmHA

FILED-RECORDED
Dorran, SC
JUL 14 2 38 PM '94
CYNTHIA B. FORT
REGISTER
MESSE CONVEYANCES
BERKELEY COUNTY, SC

RECEIVED

FEB 11 2015

SC Court of Appeals

TOGETHER WITH ALL RIGHTS, INTERESTS, EASEMENTS, HEREDITAMENTS AND APPURTENANCES THEREUNTO BELONGING, THE RENTS, ISSUES, AND PROFITS THEREOF AND REVENUES AND INCOME THEREFROM, ALL IMPROVEMENTS AND PERSONAL PROPERTY NOW OR LATER ATTACHED THERETO OR REASONABLY NECESSARY TO THE USE THEREOF, ALL WATER, WATER RIGHTS, AND WATER STOCK PERTAINING THERETO, AND ALL PAYMENTS AT ANY TIME OWING TO BORROWER BY VIRTUE OF ANY SALE, LEASE, TRANSFER, CONVEYANCE, OR CONDEMNATION OF ANY PART THEREOF OR INTEREST THEREIN-ALL OF WHICH ARE HEREIN CALLED "THE PROPERTY":

TO HAVE AND TO HOLD the property unto the Government and its assigns forever.

BORROWER for himself, his heirs, executors, administrators, successors and assigns WARRENTS THE TITLE to the property to the Government against all lawful claims and demands whatsoever except any liens, encumbrances, easements, reservations, or conveyances specified hereinabove, and COVENANTS AND AGREES as follows:

- (1) To pay promptly when due any indebtedness to the Government hereby secured and to indemnify and save harmless the Government against any loss under its insurance of payment of the note by reason of any default by Borrower. At all times when the note is held by an insured lender, Borrower shall continue to make payments on the note to the Government, as collection agent for the holder.
- (2) To pay the Government such fees and other charges as may now or hereafter be required by regulations of the Farm Loan Administration.
- (3) At all times when the note is held by an insured lender, any amount due and unpaid under the terms of the note, less the amount of any annual charge, may be paid by the Government to the holder of the note as provided in the insurance endorsement for the account of Borrower. Any amount due and unpaid under the terms of the note, whether it is held by the Government or by an insured lender, may be credited by the Government on the note, and thereupon shall constitute an advance by the Government for the account of Borrower. Any advance by the Government as described in this paragraph shall bear interest at the rate set in the note from the date on which the amount of the advance was due to the date of payment to the Government.

2

USDA-FHA
Form FHA 427-1 S. C.
(Rev. 9-18-69)

ARW 125

Position

RECEIVED & RECORDED

Hour 3:55 Minute P M.
Book E-99 Page 163

REAL ESTATE MORTGAGE FOR SOUTH CAROLINA
(INSURED LOANS TO INDIVIDUALS)

OCT 30 1970

KNOW ALL MEN BY THESE PRESENTS, Dated October 30, 1970
WHEREAS, the undersigned James F. Humbert

J. F. Humbert

A. M. KENNEDY
Clerk of Court

residing in Berkeley County, South Carolina, whose post office address is P. O. Box 611, St. Stephen, South Carolina 29479

herein called "Borrower," are (a) jointly indebted to the United States of America, acting through the Farmers Home Administration, United States Department of Agriculture, herein called the "Government," as evidenced by one or more certain promissory note(s) or assumption agreement(s), herein called "note" (if more than one note is described below the word "note" as used herein shall be construed as referring to each note singly or all notes collectively, as the context may require), said note being executed by Borrower, being payable to the order of the Government in installments as specified therein, authorizing acceleration of the entire indebtedness at the option of the Government upon any default by Borrower, and being further described as follows:

<u>Date of Instrument</u>	<u>Principal Amount</u>	<u>Annual Rate of Interest</u>	<u>Due Date of Final Installment</u>
October 30, 1970	\$13,400.00	7 1/2%	October 30, 2003

BOOK 537 PAGE 204

WHEREAS, the note evidences a loan to Borrower in the principal amount specified therein, made with the purpose and intention that the Government, at any time, may assign the note and insure the payment thereof pursuant to the Consolidated Farmers Home Administration Act of 1961, or Title V of the Housing Act of 1949; and

WHEREAS, when payment of the note is insured by the Government, it may be assigned from time to time and each holder of the insured note, in turn, will be the insured lender; and

WHEREAS, when payment of the note is insured by the Government, the Government will execute and deliver to the insured lender along with the note an insurance endorsement insuring the payment of all amounts payable to the insured lender in connection with the loan; and

WHEREAS, when payment of the note is insured by the Government, the Government by agreement with the insured lender set forth in the insurance endorsement may be entitled to a specified portion of the payments on the note, to be designated the "annual charge"; and

WHEREAS, a condition of the insurance of payment of the note will be that the holder will forego his rights and remedies against Borrower and any others in connection with the loan evidenced thereby, as well as any benefit of this instrument, and will accept the benefits of such insurance in lieu thereof, and upon the Government's request will assign the note to the Government; and

WHEREAS, it is the purpose and intent of this instrument that, among other things, at all times when the note is held by the Government, or in the event the Government should assign the instrument without insurance of the note, this instrument shall secure payment of the note; but when the note is held by an insured lender, this instrument shall not secure payment of the note or attach to the debt evidenced thereby, but as to the note and such debt shall constitute an indemnity mortgage to secure the Government against loss under its insurance endorsement by reason of any default by Borrower;

NOW, THEREFORE, in consideration of the loan(s) and (e) at all times when the note is held by the Government, or in the event the Government should assign this instrument without insurance of the payment of the note, to secure prompt payment of the note and any renewals and extensions thereof and any agreements contained therein, including any provision for the payment of an insurance or other charge, (b) at all times when the note is held by an insured lender, to secure performance of Borrower's agreement herein to indemnify and save harmless the Government against loss under its insurance endorsement by reason of any default by Borrower, and (c) in any event and at all times to secure the prompt payment of all advances and expenditures made by the Government, with interest, as hereinafter described, and the performance of every covenant and agreement of Borrower contained herein or in any supplementary agreement, **BORROWER DOES HEREBY GRANT, BARGAIN, SELL, RELEASE, AND ASSIGN UNTO THE GOVERNMENT, WITH GENERAL WARRANTY, THE FOLLOWING PROPERTY SITUATED IN THE STATE OF SOUTH CAROLINA, COUNTY(IES) OF BERKELEY**

(Type description in Capital Letters):

All that certain piece, parcel or lot of land, situate, lying and being in St. Stephen Parish, County of Berkeley and State of South Carolina, MEASURING AND CONTAINING 0.72 acres as shown on plat of land owned by Effie A. Johnson about to be conveyed to James F. & Sylvia E. Humbert, prepared by James E. Shuler, R. L. S. dated September 2, 1970, BUTTING AND BOUNDING, on the north by lands of Davis Estate, on the east by a thirty (30') foot dirt road leading to road S-8-801 separating the same from lands of Effie A. Johnson; on the south by lands of Effie A. Johnson and on the west by land of Paul Gray.

See Plat Book I, Page 95.

CRASER/MONT

JAN 4, 2013

STATE OF SOUTH CAROLINA)

COUNTY OF BERKELEY)

TITLE TO REAL ESTATE

KNOW ALL MEN BY THESE PRESENTS, that WILLIAM H. JOHNSON, (hereinafter called "Grantor") for and in consideration of the sum of ONE THOUSAND FIVE HUNDRED AND NO/100 (\$1,500.00) DOLLARS, to the Grantor in hand paid at and before the sealing of these presents, by RYAN MORRIS, of 121 Doodle Hill Lane, St. Stephen, South Carolina, 29479, (hereinafter called "Grantee") in the State aforesaid, (the receipt of which is hereby acknowledged) has granted, bargained, sold and released, and by these presents does grant, bargain, sell and release, unto the Grantee, RYAN MORRIS, his Heirs, successors and assigns the following described real property, to-wit:

ALL that certain piece, parcel or lot of land, together with the buildings and improvements thereon, situate, lying and being in St. Stephen Parish, County of Berkeley and State of South Carolina, measuring and containing 0.72 acres as shown on a plat of land owned by Effie A. Johnson about to be conveyed to James F. and Sylvia E. Humbert, prepared by James E. Shuler, R.L.S., dated September 2, 1970, BUTTING AND BOUNDING on the North by lands of Davis Estate; On the East by thirty (30') foot dirt road leading to road S-8-801 separating the same from lands of Effie A. Johnson; On the South by lands of Effie A. Johnson and On the West by lands of Paul Gray.

See Plat Book T, Page 95.

This conveyance is made subject to easements and restrictions and otherwise affecting the property.

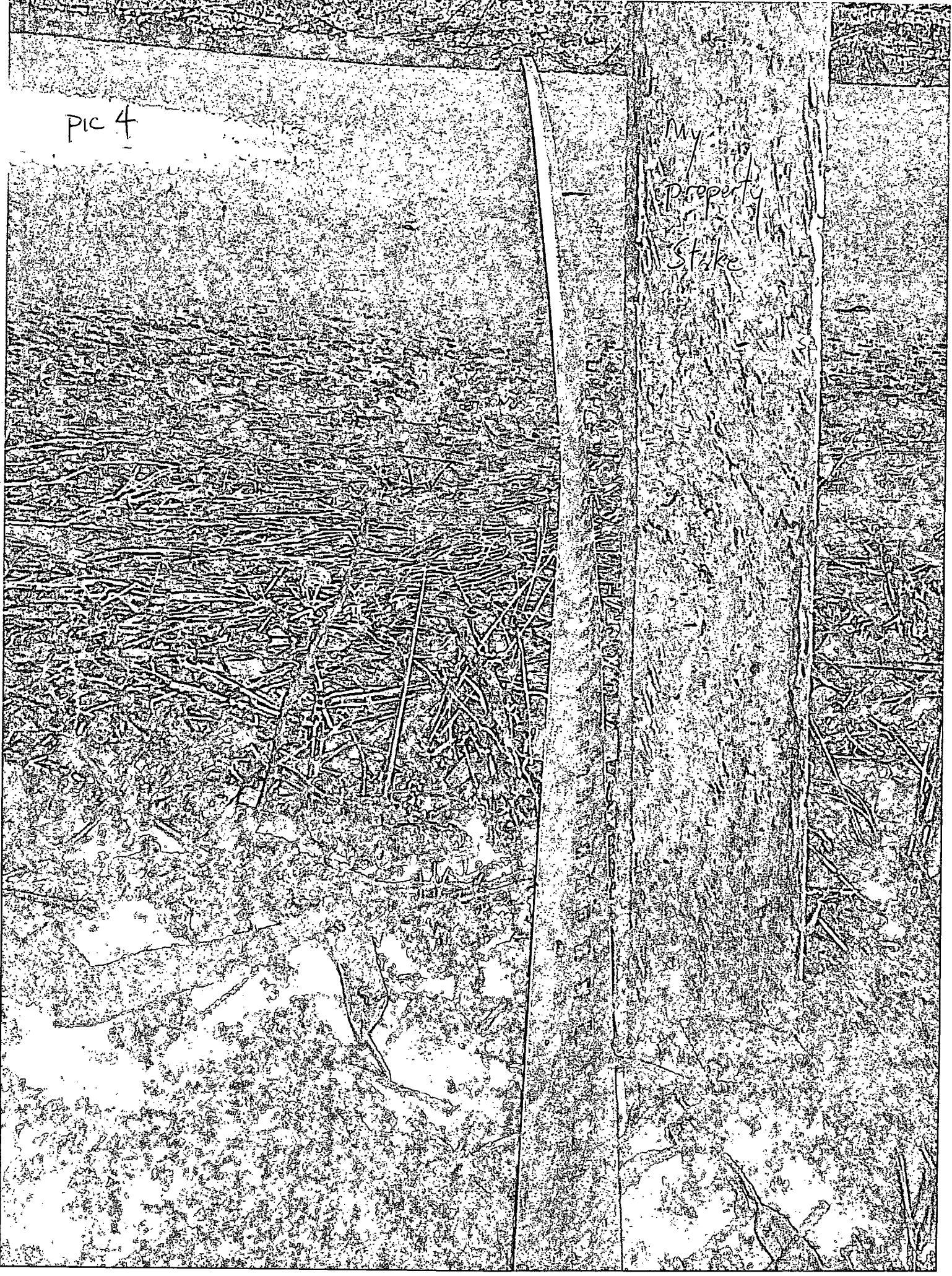
Being the same real property conveyed to William Johnson by Sylvia Humbert by deed of conveyance dated April 20, 1995, and recorded in the Office of the Register of Deeds for Berkeley County in Book 660, at Page 261.

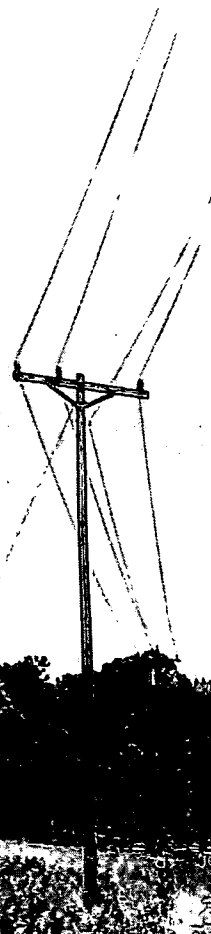
TMS#: 037-00-01-008.

OF COURSE, I CAN GET YOU THE COMPLETE CONTRACT IF NEEDED BE,

pic 4

My
Property
Stake





my property stake

about here

Mr. Johnson + son graded
to here

This was take a couple of
years ago

PIC 2

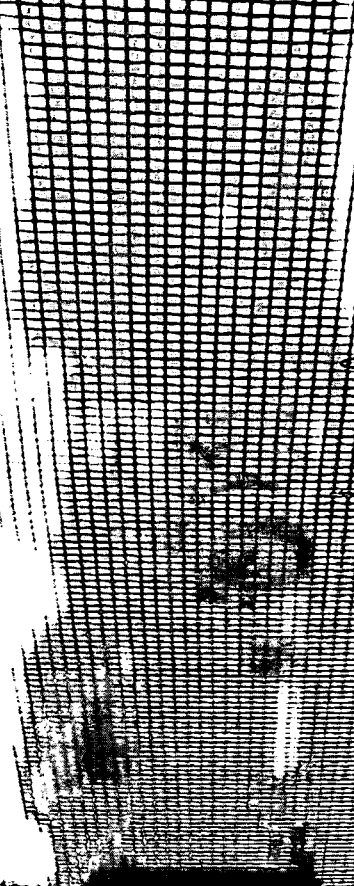


my
property
stake
with
string
on
top

177 178 179 180 181 182 183 184 185
tree across road (see pic 3) and 4
180

Mr. Johnson's Tractor with disc

if you see him coming down the road you
have to wait for him to come thru. There
is no room to pass.

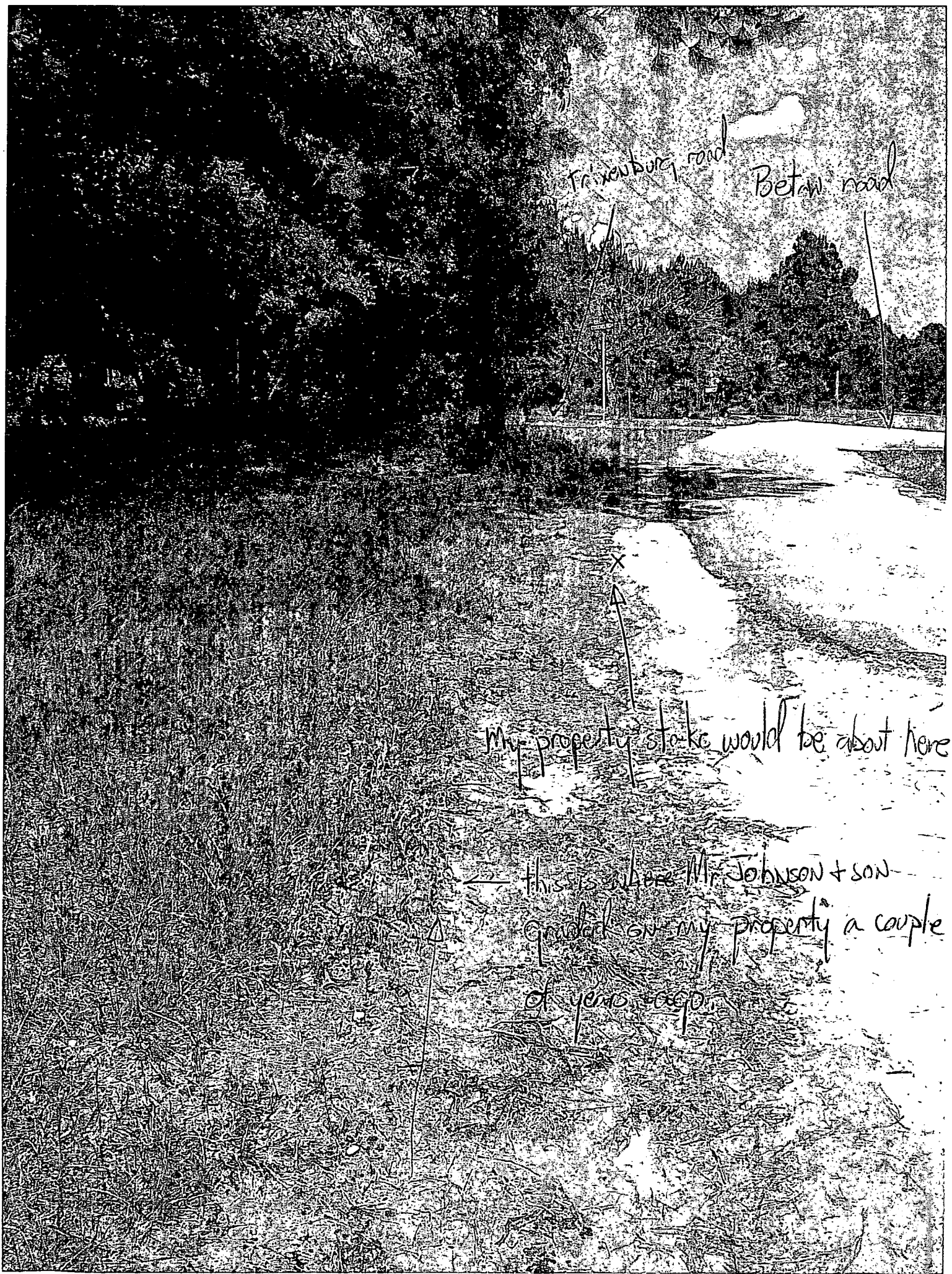


Frankenburg road

Betan road

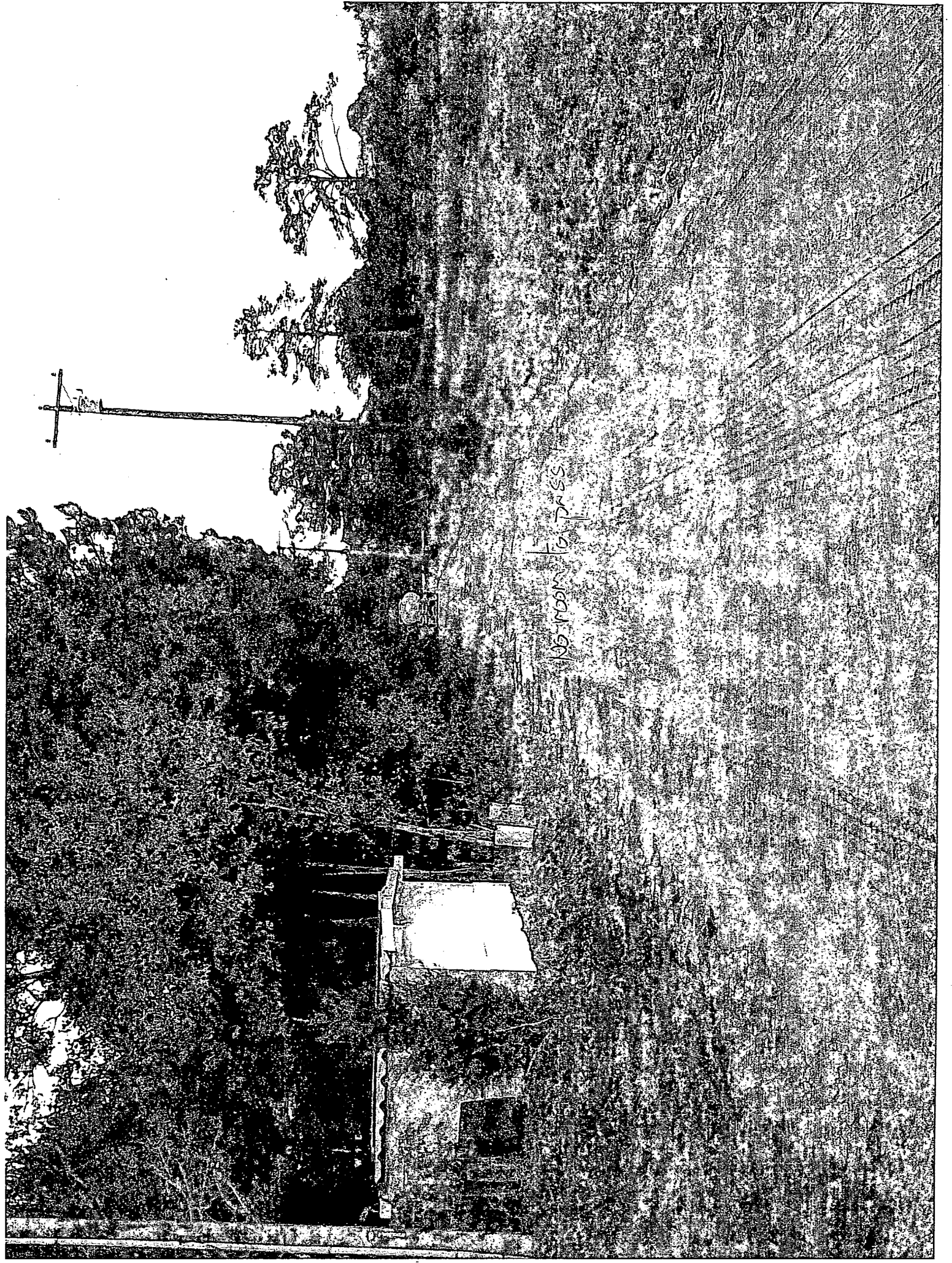
My property stake would be about here

this is where Mr. Johnson + son
graded on my property a couple
of years ago.



speeding look at dust





NO ROOM TO PASS

A black and white photograph of a plowed field. The field is the central focus, showing deep furrows from a plow. In the background, there is a fence line and several trees. The sky is bright and clear. The overall scene is a rural landscape.

Plowed Octobe. 2013

Mr. Johnson & son get more and
more of road every year.

The mortgagor and mortgagee agree that any ranges, refrigerators, or carpeting purchased or financed in whole or in part, with loan funds will be considered and construed as a part of the property covered by the mortgage.

BOOK 537 PAGE 203

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STATE OF SOUTH CAROLINA
COUNTY OF BERKELEY

5.00 Mrs. Sylvia H. Pappas
P.O. Box 776
Dorran, SC 29431

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EXECUTED THIS 5th DAY OF July 1994, PURSUANT TO DELEGATION OF AUTHORITY APPEARING IN TITLE 7, PART 1866, CODE OF FEDERAL REGULATIONS.

WITNESSES:

George C. Weatherford
David Williams

THE UNITED STATES OF AMERICA
William H. Furman
WILLIAM H. FURMAN, COUNTY SUPERVISOR
BERKELEY COUNTY, SOUTH CAROLINA
USDA, FmHA

FILED-RECORDED
Jocelyn Jackson
Jun 14 2 38 PM '94
CYNTHIA B. HORT
REGISTER
MESSE COUNTY RECORDS
BERKELEY COUNTY, SC

TOGETHER WITH ALL RIGHTS, INTERESTS, EASEMENTS, HEREDITAMENTS AND APPURTENANCES THEREUNTO BELONGING, THE RENTS, ISSUES, AND PROFITS THEREOF AND REVENUES AND INCOME THEREFROM, ALL IMPROVEMENTS AND PERSONAL PROPERTY NOW OR LATER ATTACHED THERETO OR REASONABLY NECESSARY TO THE USE THEREOF, ALL WATER, WATER RIGHTS, AND WATER STOCK PERTAINING THERETO, AND ALL PAYMENTS AT ANY TIME OWING TO BORROWER BY VIRTUE OF ANY SALE, LEASE, TRANSFER, CONVEYANCE, OR CONDEMNATION OF ANY PART THEREOF OR INTEREST THEREIN-ALL OF WHICH ARE HEREIN CALLED "THE PROPERTY";

TO HAVE AND TO HOLD the property unto the Government and its assigns forever.
BORROWER by himself, his heirs, executors, administrators, successors and assigns WARRENTS THE TITLE to the property to the Government against all lawful claims and demands whatsoever except any liens, encumbrances, easements, reservations, or co-tenancies specified hereinabove, and COVENANTS AND AGREES as follows:

- (1) To pay promptly when due any indebtedness to the Government hereby secured and to indemnify and save harmless the Government against any loss under its insurance of payment of the note by reason of any default by Borrower. At all times when the note is held by an insured lender, Borrower shall continue to make payments on the note to the Government, as collection agent for the holder.
- (2) To pay the Government such fees and other charges as may now or hereafter be required by regulations of the Farm Loan Administration.
- (3) At all times when the note is held by an insured lender, any amount due and unpaid under the terms of the note, less the amount of any annual charge, may be paid by the Government to the holder of the note as provided in the instrument underwritten for the account of Borrower. Any amount due and unpaid under the terms of the note, whether it is held by the Government or by an insured lender, may be credited by the Government to the note, and thereupon shall constitute an advance by the Government for the account of Borrower. Any advance by the Government as described in this paragraph shall bear interest at the note rate from the date on which the amount of the advance was due to the date of payment to the Government.

USDA-FHA
Form FMA 427-1 S. C.
(Rev. 9-18-69)

BRW 125

Position 1

RECEIVED & RECORDED
Hour 3:55 Minute 2 P. M.
Book E-99 Page 163

REAL ESTATE MORTGAGE FOR SOUTH CAROLINA
(INSURED LOANS TO INDIVIDUALS)

OCT 30 1970

KNOW ALL MEN BY THESE PRESENTS, Dated October 30, 1970
WHEREAS, the undersigned James F. Humbert

J. F. Humbert

residing in Berkeley County, South Carolina, whose post office address is P. O. Box 611, St. Stephen, South Carolina 29479

herein called "Borrower," are (1a) jointly indebted to the United States of America, acting through the Farmers Home Administration, United States Department of Agriculture, herein called the "Government," as evidenced by one or more certain promissory note(s) or assumption agreement(s), herein called "note" (if more than one note is described below the word "note" as used herein shall be construed as referring to each note singly or all notes collectively, as the context may require), said note being executed by Borrower, being payable to the order of the Government in installments as specified therein, authorizing acceleration of the entire indebtedness at the option of the Government upon any default by Borrower, and being further described as follows:

<u>Date of Instrument</u>	<u>Principal Amount</u>	<u>Annual Rate of Interest</u>	<u>Due Date of Final Installment</u>
October 30, 1970	\$13,400.00	7 1/2%	October 30, 2003

BOOK 537 PAGE 204

WHEREAS, the note evidences a loan to Borrower in the principal amount specified therein, made with the purpose and intention that the Government, at any time, may assign the note and insure the payment thereof pursuant to the Consolidated Farmers Home Administration Act of 1961, or Title V of the Housing Act of 1949; and

WHEREAS, when payment of the note is insured by the Government, it may be assigned from time to time and each holder of the insured note, in turn, will be the insured lender; and

WHEREAS, when payment of the note is insured by the Government, the Government will execute and deliver to the insured lender along with the note an insurance endorsement insuring the payment of all amounts payable to the insured lender in connection with the loan; and

WHEREAS, when payment of the note is insured by the Government, the Government by agreement with the insured lender set forth in the insurance endorsement may be entitled to a specified portion of the payments on the note, to be designated the "annual charge"; and

WHEREAS, a condition of the insurance of payment of the note will be that the holder will forego his rights and remedies against Borrower and any others in connection with the loan evidenced thereby, as well as any benefit of this instrument, and will accept the benefits of such insurance in lieu thereof, and upon the Government's request will assign the note to the Government; and

WHEREAS, it is the purpose and intent of this instrument that, among other things, at all times when the note is held by the Government, or in the event the Government should assign the instrument without insurance of the note, this instrument shall secure payment of the note; but when the note is held by an insured lender, this instrument shall not secure payment of the note or attach to the debt evidenced thereby, but as to the note and such debt shall constitute an indemnity mortgage to secure the Government against loss under its insurance endorsement by reason of any default by Borrower;

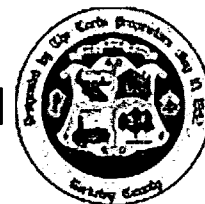
NOW, THEREFORE, in consideration of the loan(s) and (e) at all times when the note is held by the Government, or in the event the Government should assign the instrument without insurance of the payment of the note, to secure prompt payment of the note and any renewals and extensions thereof and any agreements contained therein, including any provision for the payment of an insurance or other charge, (b) at all times when the note is held by an insured lender, to secure performance of Borrower's agreement herein to indemnify and save harmless the Government against loss under its insurance endorsement by reason of any default by Borrower, and (c) in any event and at all times to secure the prompt payment of all advances and expenditures made by the Government, with interest, as hereinafter described, and the performance of every covenant and agreement of Borrower contained herein or in any supplementary agreement, BORROWER DOES HEREBY GRANT, BARGAIN, SELL, RELEASE AND ASSIGN UNTO THE GOVERNMENT, WITH GENERAL WARRANTY, THE FOLLOWING PROPERTY SITUATED IN THE STATE OF SOUTH CAROLINA, COUNTY(IES) OF BERKELEY

(Type description in Capital Letters):

All that certain piece, parcel or lot of land, situate, lying and being in St. Stephen Parish, County of Berkeley and State of South Carolina, MEASURING AND CONTAINING 0.72 acres as shown on plat of land owned by Effie A. Johnson about to be conveyed to James F. & Sylvia E. Humbert, prepared by James E. Shuler, R. L. S. dated September 2, 1970, BUTTING AND BOUNDING, on the north by lands of Davis Estate, on the east by a thirty (30') foot dirt road leading to road S-8-801 separating the same from lands of Effie A. Johnson; on the south by lands of Effie A. Johnson and on the west by land of Paul Gray. FMA 427-1 S.C. (Rev. 9-18-69)

See Plat Book T, Page 95.

Unofficial Berkeley County Property Card



Summary Information:

<p>TMS: 0370001008 Parent TMS: Owner Information: MORRIS WILLIAM RYAN 121 Doodle Hill Ln Saint Stephen, SC 29479-3679</p>	<p>Council District: C8 Fire District: F02 Tax District: T03 TIS Zone: 4 Jurisdiction: 1P Acres: 0.00 Lots: 1.0</p>	<p>Neighborhood: D020 - RUSSELLVLE/41 SEC/HARRISTOWN/WEST OF ST STEPHEN Appraiser ID: TL Lot: Block: Section: Zoning: Berkeley County - Flex1 Homestead Exempt: No Notes: CHANGED MEAS ON STOR 3/91 WB PARCEL/PARCEL RES BURNED 6/94 WRL CHANGE RES TO N/V RESMT 7/98 WB AG USE CHECK (QUAL/TRACT 0370001073) 04/01 SWM NO CHANGES REASSESSMENT 2004 BO 10/02 REPAIR PERMIT U/C 1999-90 11/2003</p>
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Site addresses:		
121 DOODLE HILL LN		
ST STEPHEN, SC 29479, Unit/Lot:		

Previous Owner History:

Owner: JOHNSON WILLIAM	Sale Date: 01/04/2013	Sale Price: \$1,500.00	Deed Book-Page: 9880 - 332	Plat:
Owner: PIPKIN HUMBERT SYLVIA	Sale Date: 04/20/1995	Sale Price: \$5.00	Deed Book-Page: 0660 - 0261	Plat: T - 95
Owner: HUMBERT SYLVIA E ETAL	Sale Date: 01/20/1993	Sale Price: \$5.00	Deed Book-Page: 0232 - 0056	Plat: T - 95
Owner: HUMBERT JAMES F (DEED DIST)	Sale Date: 06/03/1992	Sale Price: \$0.00	Deed Book-Page: 0232 - 0054	Plat: T - 95
Owner: JOHNSON EFFIE A	Sale Date: 10/30/1970	Sale Price: \$5.00	Deed Book-Page: A217 - 0019	Plat: T - 95

Sales Information:

Last Sale Date: 01/04/2013	Plat Information:	Sales Validity: 0A
Recording Date: 01/07/2013	Deed Book: 9880	Validity Other:
Sale Price: \$1500	Deed Page: 332	

Valuation Information:

Listed Values Apply to the Previous Calendar Year and Do Not Reflect New Improvements or Assessible Transfers of Interest

Building Market: 0	Building Taxable (4% Res): 0	Land Taxable (4% Res): 0
Land Market: 9,000	Building Taxable (6% Other): 0	Land Taxable (6% Other): 0
	Building Taxable (4% Ag): 0	Land Taxable (4% Ag): 200
	Building Taxable (6% Ag): 0	Land Taxable (6% Ag): 0
	Total Taxable Value: 200	Total Assessment: 10

Fee Information Not Provided for Future Parcels

From: FHA FAQ <answers@hud.gov>

To: debrolyn <debrolyn@aol.com>

Subject: Are there special policies for properties having a private road?

Date: Tue, Nov 12, 2013 2:26 pm

Forwarded by: FHA Resource Center (answers@hud.gov)

QUESTION:

Are there special policies for properties having a private road?

CATEGORY: Appraisal/Property Analysis

SUB-CATEGORY: Property Eligibility

ANSWER:

Private roads or streets are acceptable to FHA, provided each property has vehicular or pedestrian access. If the property is not provided with an all weather surface, the absence of such must be noted on the appraisal. An all weather surface is a road surface over which emergency and typical passenger vehicles for the area can pass in all types of weather.

Also, private streets must be protected by permanent recorded easement (non-exclusive and non-revocable easement without trespass from the property to a public street) or the streets must be owned and maintained by a homeowners association (HOA). Shared driveways must also meet these requirements. The recorded easement must be reviewed and approved by the Direct Endorsement Underwriter and documented in the Lender's file at the time the loan is submitted for mortgage insurance. Evidence of a road maintenance agreement is not required.

Handbook 4150.2, 3-6.A.7

http://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/hudclips/handbooks/hsg

ML 05-48

http://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/hudclips/letters/mortgagee

REFERENCE

Handbook 4150.2, 3-6.A.7, ML 05-48

REFERRAL LOCATION

DISCLAIMER

All policy information contained in this knowledge base article is based upon the referenced HUD policy document. Any lending or insuring decisions should adhere to the specific information contained in that underlying policy document.