

**THIS OPINION HAS NO PRECEDENTIAL VALUE. IT SHOULD NOT BE  
CITED OR RELIED ON AS PRECEDENT IN ANY PROCEEDING  
EXCEPT AS PROVIDED BY RULE 268(d)(2), SCACR.**

**THE STATE OF SOUTH CAROLINA  
In The Court of Appeals**

TD Bank, N.A., Successor by merger to Carolina First  
Bank, N.A., Respondent,

v.

Sunil V. Lalla and Sharon W. Lalla, Appellants.

Appellate Case No. 2015-000295

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Appeal From Georgetown County  
Joe M. Crosby, Master-in-Equity

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Unpublished Opinion No. 2016-UP-350  
Submitted March 1, 2016 – Filed July 6, 2016

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**AFFIRMED**

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S. Jahue Moore and John Calvin Bradley, Jr., both of  
Moore Taylor Law Firm, P.A., of West Columbia, for  
Appellants.

Thomas Wm. McGee, III, Allen Mattison Bogan, and  
Tara C. Sullivan, all of Nelson Mullins Riley &  
Scarborough, LLP, of Columbia, for Respondent.

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**PER CURIAM:** Dr. Sunil V. Lalla and Sharon W. Lalla appeal the master-in-equity's order and judgment of foreclosure and sale, arguing the master (1) erred in

considering issues in the motion to alter or amend judgment that were not brought before the master, (2) erred in granting sale and foreclosure of the property, (3) erred in admitting testimony and evidence, (4) erred in finding the property in question was not the Lallas' primary residence, (5) improperly considered the absence of the Lallas in its order, and (6) erred in pronouncing judgment TD Bank N.A. did not seek. We affirm pursuant to Rule 220(b), SCACR, and the following authorities:

1. Issues 1 and 5 are not preserved. *See Degenhart v. Knights of Columbus*, 309 S.C. 114, 118, 420 S.E.2d 495, 497 (1992) ("An issue on which the [master] never ruled and which was not raised in post-trial motions is not properly before this [c]ourt.").

2. As to issue 2, we find T.D. Bank, N.A. established the existence of the debt and Sunil's default on that debt. *See U.S. Bank Trust Nat. Ass'n v. Bell*, 385 S.C. 364, 374-75, 684 S.E.2d 199, 205 (Ct. App. 2009) ("Generally, the party seeking foreclosure has the burden of establishing the existence of the debt and the mortgagor's default on that debt."); *id.* at 375, 684 S.E.2d at 205 ("Once the debt and default have been established, the mortgagor has the burden of establishing a defense to foreclosure such as lack of consideration, payment, or accord and satisfaction."). Additionally, we find the master did not abuse his discretion in admitting the copy of the note. *See Historic Charleston Holdings, LLC v. Mallon*, 381 S.C. 417, 434, 673 S.E.2d 448, 457 (2009) ("The admission of evidence is a matter left to the discretion of the [master] and will not be disturbed on appeal absent an abuse of discretion."); *id.* ("An abuse of discretion occurs when the ruling is based on an error of law or a factual conclusion without evidentiary support.").

3. We find the master did not abuse his discretion in admitting evidence of Sunil's loan payment history and testimony from T.D. Bank N.A.'s employee. *See Historic Charleston Holdings*, 381 S.C. at 434, 673 S.E.2d at 457 ("The admission of evidence is a matter left to the discretion of the [master] and will not be disturbed on appeal absent an abuse of discretion." ); *Rawlinson Rd. Homeowners Ass'n, Inc. v. Jackson*, 395 S.C. 25, 36, 716 S.E.2d 337, 344 (Ct. App. 2011) ("Generally, the admission or exclusion of testimony is a matter within the [master's] sound discretion and will not be disturbed on appeal absent an abuse of that discretion."); *id.* at 37, 716 S.E.2d at 344 ("An abuse of discretion occurs when the [master's] decision is unsupported by the evidence or controlled by an error of law.").

4. As to issue 4, we find the Lallas did not raise the issue of TARP funds to the master. *See Degenhart v. Knights of Columbus*, 309 S.C. 114, 118, 420 S.E.2d 495, 497 (1992) ("An issue on which the [master] never ruled and which was not raised in post-trial motions is not properly before this [c]ourt."). As to whether the master erred in finding the mortgaged property was not the Lallas' primary residence, we note that Sunil stated in his affidavit that the mortgaged property is a second residence.

5. As to issue 6, we find the issue regarding the deficiency judgment against Sharon not preserved. *See S.C. Dep't of Transp. v. M & T Enterprises of Mt. Pleasant, LLC*, 379 S.C. 645, 658-59, 667 S.E.2d 7, 14-15 (Ct. App. 2008) (indicating that when a post-trial motion is not ruled upon by the master it is not preserved for appellate review). Additionally, we find T.D. Bank, N.A. in its complaint, reserved its right to a deficiency judgment and it asserted that right at the foreclosure hearing; thus, the master did not err in finding T.D. Bank, N.A. was entitled to a deficiency judgment. *See Perpetual Bldg. & Loan Ass'n of Anderson v. Braun*, 270 S.C. 338, 343, 242 S.E.2d 407, 409 (1978) (finding a deficiency judgment may be denied only when the right to a deficiency judgment has been expressly waived); *Bartles v. Livingston*, 282 S.C. 448, 461, 319 S.E.2d 707, 715 (Ct. App. 1984) ("Absent grounds to set aside the decree of foreclosure, there is no discretion to cut off the right to a deficiency after sale where (1) the complaint in the foreclosure action asks for personal judgment, (2) the amount of the debt is fixed in the foreclosure decree, and (3) the sale is insufficient to satisfy the entire debt. At most, the court may, as it did in this case, defer the granting of personal judgment until a deficiency actually results from the sale.").

**AFFIRMED.**<sup>1</sup>

**LOCKEMY, C.J., and WILLIAMS and MCDONALD, JJ., concur.**

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<sup>1</sup> We decide this case without oral argument pursuant to Rule 215, SCACR.