

STATE OF SOUTH CAROLINA
In The Court of Appeals

APPEAL FROM LEXINGTON COUNTY
Master-In-Equity

The Honorable James O. Spence, Master-in-Equity

APPELLATE CASE NO. 2017-000874

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SC Court of Appeals

The Bank of New York Mellon, f/k/a The Bank of New
York as successor-in-interest to JPMorgan Chase Bank,
N.A. as successor in interest by merger to Bank One,
N.A. as Trustee for Structured Asset Mortgage
Investments, Inc., Mortgage Pass-Through Certificates,
Series 2002-AR4 Respondent,

vs.

Cathy C. Lanier, Branch Banking and Trust Company,
Regions Bank, Defendants,

Of Whom Cathy C. Lanier is the Appellant.

APPELLANT'S INITIAL BRIEF

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STATEMENT OF THE ISSUES ON APPEAL

- I. DID THE LOWER COURT IGNORE GENUINE ISSUES OF MATERIAL FACT REGARDING THE OWNERSHIP OF THE MORTGAGE/NOTE IN QUESTION IN THIS CASE?
- II. DID THE LOWER COURT IGNORE GENUINE ISSUES OF MATERIAL FACT IN DETERMINING THAT RESPONDENT HAS STANDING TO MAINTAIN THIS ACTION AGAINST APPELLANT?
- III. DID THE TRIAL COURT IGNORE GENUINE ISSUES OF MATERIAL FACT REGARDING RESPONDENT'S RIGHTS UNDER THE NOTE AND MORTGAGE WHICH FORM THE BASIS OF RESPONDENT'S COMPLAINT AGAINST APPELLANT?
- IV. DID THE TRIAL COURT ERR IN DISREGARDING THE GENUINE ISSUES OF MATERIAL FACT CREATED BY THE AFFIDAVIT OF WILL McCaffrey?

STATEMENT OF THE CASE

Respondent The Bank of New York Mellon, f/k/a The Bank of New York as successor-in-interest to JPMorgan Chase Bank, N.A. as successor in interest by merger to Bank One, N.A. as Trustee for Structured Asset Mortgage Investments, Inc., Mortgage Pass-Through Certificates, Series 2002-AR4 (“Respondent”) initiated a foreclosure action against Appellant Cathy C. Lanier in 2013. (Appellant) (Complaint dated May 16, 2013; R. ____). Appellant answered the Respondent’s complaint pro se. (Answer of Defendant, dated June 20, 2013, R. ____). On January 16, 2014, the Honorable Thomas A. Russo, Presiding Judge of the Eleventh Judicial Circuit entered an Order referring this case to the Master in Equity for Lexington County. (Order of the Honorable Thomas A. Russo, dated January 16, 2014; R. ____).

Appellant filed a Motion for Summary Judgment. (Motion for Summary Judgment, dated August 20, 2015; R. ____). Respondent subsequently filed its own Motion for Summary Judgment (Motion for Summary Judgment dated October 19, 2015; R. ____). A hearing was held before the Honorable James O. Spence, Master-in-Equity for Lexington County on October 29, 2015. In an order dated November 5, 2015, Judge Spence granted partial summary judgment against Appellant ruling among other things that Respondent had standing to enforce the note and mortgage pursuant to South Carolina Code Sections 36-3-301 and 36-3-205 (1976 as Amended). (Order dated November 5, 2015; R. ____).

The Court’s Order allowed additional briefing on the remaining issues in the case. (Order dated November 5, 2015; R. ____). Both parties filed and served submissions pursuant to the Court’s instructions/Order. (Appellant’s Follow-up Memorandum of Law; R. ____). (Respondent’s Memorandum of Law in Support of Summary Judgment; R. ____)

(Appellant's Response to Respondent's Supplemental Memorandum of Law dated November 25, 2015; R. ___) (Letter and Exhibits Attached to Appellant's Supplemental Memorandum of Law; R. ____).

On December 15, 2015 the Lower Court issued a Supplemental Order on Cross Motions for Summary Judgment. In its Order, the court reiterated and expanded on its grant of partial summary judgment against Appellant on the issue of standing. (Order dated December 15, 2015; R. ____). The Court's Order held that, "...there is no genuine issue of material fact that the Plaintiff (Respondent) is the real party in interest and has standing to pursue this foreclosure action." (Order dated December 15, 2015; R. ___). The Court denied both parties' motions on the issue of the amount of debt finding that there were genuine issues of disputed fact with respect to the correct debt amount. (Order dated December 15, 2015; R. ___).

Appellant timely filed a motion to reconsider on January 13, 2016. (Motion to Reconsider, dated January 13, 2016; R. ___). After filing the motion, Appellant retained undersigned counsel to represent her going forward in this case. (Notice of Appearance; R. ___). The parties appeared before the Lower Court to argue the motion for reconsideration. A court reporter had not been provided and the parties agreed to submit the matter to the Court by way of proposed orders. Each side presented Orders to the Court. (Proposed Order of Appellant; R. ___) (Proposed Order of Respondent; R. ____).

On March 22, 2017, the Court issued its Order, denying Appellant's motion to reconsider. (Order dated March 22, 2017; R. ___). Appellant received written notice of this Order on March 30, 2017 and timely filed and served her Appeal. (Notice of Appeal; R. ___). Subsequent to the filing of the Notice of Appeal, Respondent moved to dismiss

the appeal. Pursuant to its Order dated August 4, 2017 this Court held that while Judge Spence's Orders may have reiterated prior rulings on the issue of standing, the December 15, 2017 Order "constituted the lower court's final order granting summary judgment" and that the Appellant's appeal could proceed. (Order of the South Carolina Court of Appeals dated August 4, 2017; R. ____).

STANDARD OF REVIEW

When reviewing the grant of summary judgment, the appellate court applies the same standard applied by the trial court pursuant to Rule 56(c), SCRPC. *Peterson v. West Am. Ins. Co.*, 336 S.C. 89, 94, 518 S.E.2d 608, 610 (Ct.App.1999). Summary judgment is only appropriate when there is no genuine issue of material fact such that the moving party must prevail as a matter of law. Rule 56(c), SCRPC. When determining if any triable issues of fact exist, the evidence and all reasonable inferences must be viewed in the light most favorable to the non-moving party. *Sumner v. Carpenter*, 328 S.C. 36, 492 S.E.2d 55 (1997).

DISCUSSION OF LAW

The Court erred in granting summary judgment to the Respondent as to liability. The issues before the Lower Court were hotly contested and the Lower Court ignored and overlooked significant genuine issues and questions of material fact as to the ownership of the note and mortgage and as to the Respondent's rights or standing to bring and pursue this action against Appellant enforcing the note and mortgage. The Lower Court erred in granting Respondent's Motion for Summary Judgment and in denying Appellant's Motion for Reconsideration. (Final Order and Decision Denying Appellant's Motion for Reconsideration dated March 22, 2017; R. ____) (Supplemental Order on Cross Motions for

Summary Judgment dated December 14, 2015; R. ___) (Order Granting Summary Judgment dated November 5, 2015; R. ____). The Lower Court's Orders should be reversed and this matter should be remanded for further proceedings, including a resolution of the factual issues of whether or not Respondent is the proper party with standing to commence and pursue this action against Appellant.

Summary judgment is only appropriate when there is no genuine issue of material fact such that the moving party must prevail as a matter of law. Rule 56(c), SCRCP. When determining if any triable issues of fact exist, the evidence and all reasonable inferences must be viewed in the light most favorable to the non-moving party. *Summer v. Carpenter*, 328 S.C. 36, 492 S.E.2d 55 (1997). Complex issues or novel questions should not be disposed of in summary fashion. *Jackson v Atlantic Soft Drink*, 286 SC 577, 336 S.E.2d 13 (1985).

A. THE TRIAL COURT'S ORDER IGNORED GENUINE ISSUES OF MATERIAL FACT WITH RESPECT TO THE OWNERSHIP OF THE NOTE AND MORTGAGE WHICH FORM THE BASIS OF THIS LAWSUIT.

It is well-settled under South Carolina Law, that the plaintiff in a foreclosure suit should be the real, beneficial owner of the mortgage debt. See, *Bank of America, N.A. v. Todd DRAPER, Mortgage Electronic Registration Systems, Inc., acting as nominee for American Home Mortgage, its successors and assigns, Shawn Kephart, Matthew H. Henrikson, the United States of America, by and through its agency, the Internal Revenue Service, South Carolina Department of Revenue, Branch Banking and Trust Company, and Linkside III Homeowners Association, Inc.*, 405 S.C. 214, 746 S.E.2d. 478 (2013). Viewing the evidence presented to the lower court in the light most favorable to Appellant, there are concrete factual issues as to whether the Respondent in this case is, in fact, the real owner

of the mortgage debt and therefore entitled to pursue this case against Appellant. Considering the evidence in the light most favorable to Appellant, the documentation regarding ownership in this case is vague at best and is certainly not sufficient to entitle Respondent to an Order of the Court granting it Summary Judgment as a Matter of Law.

As evidenced by the attachments/exhibits to the Respondent's Complaint, the note and mortgage were originally delivered by the Appellant to SouthStar Funding. (Attachments/Exhibits to Summons and Complaint; R. ____). The note is to SouthStar. The mortgage is to SouthStar. (Attachments/Exhibits to Summons and Complaint; R. ____). Despite these documents, Respondent now claims to hold the note and mortgage and claims it is entitled to pursue this case against Appellant. (Summons and Complaint; R. ____).

Respondent seeks judgment on the note and seeks to have that judgment foreclosed pursuant to what is alleged to be an assignment. There is nothing in the record to indicate any valid assignment to the Respondent. Respondent claims to hold the note and mortgage. Appellant has throughout this litigation and still disputes factually as to whether Respondent does, in fact, hold the note and mortgage. (Answer of Appellant; R. ____) (Appellant's Motion for Summary Judgment dated August 28, 2015; R. ____) (Appellant's Memorandum of Law in Support of Summary Judgment dated August 28, 2015; R. ____) (Transcript of Hearing dated October 29, 2015, Page 18, Line 15 – Page 19, Line 2; R. ____) (Transcript of Hearing dated October 29, 2015; Page 26, Line 5 – Page 27, Line 12; R. ____) (Transcript of Hearing dated October 29, 2015; Page 36, Lines 6 – Page 37, Line 4; R. ____).

Appellant presented to the Court an affidavit by a potential expert witness, William McCaffrey. (Affidavit of William McCaffrey; R. ____). Mr. McCaffrey is a consultant for Housing Mortgage Consultants, Inc. He indicated in this affidavit that his experience in the banking industry, "...encompasses over three decades of service for federally insured institutions including ten years with...(his) previous organization, Indy Mac Bank, FSB." (Affidavit of William McCaffrey, R. ____). The Respondent did not take Mr. McCaffrey's deposition prior to the scheduled hearing. Mr. McCaffrey's affidavit raises serious doubts as to the chain under which the Respondent now claims to have received its rights to pursue its action against Appellant. The affidavit of Mr. McCaffrey raises substantial factual issue(s) as to whether or not the alleged assignment to Respondent is valid and whether or not the Respondent has any right to pursue an action against Appellant.

In his Order granting Respondent's Motion for Summary Judgment, the Court appeared to simply accept the assertions and representations of counsel for the Respondent to the effect that the Respondent has or has obtained the right to commence and pursue an action against Appellant without proof. The Court did so despite Respondent's efforts to take depositions in this case which were resisted by the Respondent. (Appellant's Motion to Issue Subpoena for Deposition dated February 20, 2015; R. ____) (Respondent's Motion for Protective Order Regarding Depositions dated June 8, 2015; R. ____).

There are outstanding questions regarding whether or not Respondent is the proper party to commence this case against Appellant. The Court's Order granting Summary Judgment on this issue was erroneous in light of these outstanding issues of fact and the Court erred in granting Respondent's Motion for Summary Judgment and in denying Appellant's Motion for Summary Judgment.

B. THE TRIAL COURT’S ORDER IGNORED GENUINE ISSUES OF MATERIAL FACT WITH RESPECT TO RESPONDENT’S STANDING TO PURSUE THIS ACTION AGAINST APPELLANT

Standing refers to a party's right to make a legal claim or seek judicial enforcement of a duty or right.” *Powell ex rel. Kelley v. Bank of Am.*, 379 S.C. 437, 444, 665 S.E.2d 237, 241 (Ct.App.2008). “Standing is ... that concept of justiciability that is concerned with whether a particular person may raise legal arguments or claims.” “It concerns an individual's sufficient interest in the outcome of the litigation to warrant consideration of [the person's] position by a court.” “Standing is a fundamental requirement for instituting an action.” *Brock v. Bennett*, 313 S.C. 513, 519, 443 S.E.2d 409, 412 (Ct.App.1994).

Generally, a party must be a real party in interest to the litigation to have standing. *Hill v. S.C. Dep't of Health & Envtl. Control*, 389 S.C. 1, 22, 698 S.E.2d 612, 623 (2010) (internal quotation marks omitted). “A real party in interest for purposes of standing is a party with a real, material, or substantial interest in the outcome of the litigation.” *Id.* (internal quotation marks omitted).

Rule 17(a) of the South Carolina Rules of Civil Procedure requires that every action be prosecuted in the name of the real party in interest. It is ownership of the right sought to be enforced which qualifies one as a real party in interest, rather than absolute ownership of specific property. 4 S.C. Jur. *Action* § 23 (1991). It is a fundamental principle under South Carolina Law A party seeking to establish standing bears the burden of proving it. *See South Carolina Public Interest Foundation v. South Carolina Trans. Infrastructure Bank*, 403 S.C. 640, 744 S.E.2d 521 (2013); *Sea Pines Ass'n for Prot. of Wildlife, Inc. v. S.C. Dep't of Natural Res.*, 345 S.C. 594, 601, 550 S.E.2d 287, 291 (2001).

Throughout this case the Appellant has attempted to raise this issue before the Court. Respondent has failed to establish that it has standing to maintain this action against Appellant. As set forth above, Respondent has not provided sufficient proof that it is the real party of interest with standing to pursue this action against Appellant. Respondent has not presented any credible evidence that it was authorized by anyone to bring this lawsuit against Appellant. There are significant issues as Respondent's claim to be the real party in interest in this matter and these issues were overlooked and ignored by the Trial Court in its Orders granting Respondent Summary Judgment and in its Order denying Appellant's Motion for Reconsideration.

Appellant has contended throughout this litigation that there appears to be significant factual issues as to who actually has the right or standing to initiate and pursue this action against her. Throughout the litigation, Appellant has raised issues regarding whether this action is being brought and pursued by the servicer of her loan, JPMorgan Chase Bank, N.A. or the Trustee, despite the fact that Respondent, is the named Plaintiff in this lawsuit. (Complaint; R. ____) (Answer of Respondent; R. ____) (Appellant's Motion for Summary Judgment; Appellant's Memorandum of Law in Support of Motion for Summary Judgment; R. ____). There has been no showing that the Respondent Bank of New York Mellon has, in any way has ever authorized this lawsuit. (Appellant's Motion for Reconsideration; R. ____). These questions were overlooked and ignored by the Lower Court in its Order granting Respondent's Motion for Summary and in denying Appellant's Motion for Reconsideration.

At the hearing before the Lower Court, Respondent presented to the Court an alleged affidavit of Joseph G. Devine, Jr., an employee of JPMorgan Chase Bank, ND

("Chase") who claims in his affidavit to be an "attorney in fact" for the Respondent. (Affidavit of Joseph G. Devine, Jr., R. ____).

While there is no power of attorney which has been produced indicating Mr. Divine has any authority to speak for anyone, according to the content of his affidavit, the note and mortgage are in possession of Chase. The note and mortgage are not in possession of Respondent. There is nothing to indicate Chase and Respondent are one and the same. If the note belongs to Respondent and if Respondent has the authority to sue on the note, there must be documents somewhere which provide as such. No such documents have been produced to anyone in this case. There is no legitimate explanation as to why Chase holds the note if the note belongs to Respondent. The affidavit of Mr. Devine creates outstanding questions of fact which were ignored by the Trial Court in granting Respondent's Motion for Summary Judgment and in denying the Appellant's Motion for Reconsideration. As set forth above, Respondent has fought Appellant's efforts throughout this litigation to "get to the bottom" of this issue through discovery.

SC Code § 36-3-301 requires proof by a Respondent that it is the holder of a note and mortgage and that it has a right to sue. There simply exists in this case no such proof at this time. At the very least, there is a question of fact as to whether Respondent has complied with discovery and as to whether Respondent is the holder of the note and mortgage. The Trial Court erred in granting Respondent a judgment as a matter of law and in denying Appellant's Motion for Reconsideration.

C. THE COURT'S ORDER IGNORES GENUINE ISSUES OF MATERIAL FACT REGARDING RESPONDENT'S RIGHTS

Respondent claims to be a trust. Appellant has sought to review the trust document. Respondent has never produced the trust document which would show what the

Respondent's rights are under the trust. In short, Respondent has not complied with discovery as to the trust document itself. It is unclear that any such trust actually exists. Appellant cannot prove Respondent has no rights under the trust document because Respondent will not produce the trust document which has been requested in discovery.

Appellant points out the fact that Respondent has never demonstrated when or where the note and mortgage were assigned to the trust. Respondent has never produced any document showing where the note or mortgage were assigned to the trust.

Appellant provided the Lower Court with documents from the Securities and Exchange Commission. These documents are all Appellant has been able to secure as to what, if any, rights the Respondent has under the trust documents. The prospectus and the servicing documents have been filed with the SEC. Pursuant to the documents filed with the Securities and Exchange Commission, the trustee is not allowed to bring a foreclosure. The Securities and Exchange Commission documents provide the servicing company is the only party with the authority to bring a foreclosure action. Respondent is not a servicing company. The servicing company is Alliance Mortgage Company. Thus, either Respondent has no right to bring this action or the documents filed with the Securities and Exchange Commission are inaccurate and/or fraudulent.

There exists in this case a legitimate question as to whether or not the Respondent owns the note and mortgage and as to whether the Respondent has a right to commence foreclosure action such as the one at bar.

The trust apparently claims to have gotten the note and mortgage from EMC Mortgage. EMC Mortgage claims to have gotten the note and mortgage from Southeastern Funding. There is no document which has been presented to the Court to show how

Southeastern Funding claims to have gotten the note and mortgage or to have transferred it to EMC. Again, the chain to title is simply questioned and the Appellant has sought proof as to the chain of title from the Respondent. Respondent has not produced the documents in order to establish a chain of title or to establish ownership of a note and mortgage.

The record does reflect the Appellant to have filed significant discovery requests. Appellant has filed a motion to compel. Notwithstanding the attempt by the Appellant to secure discovery, nothing has been produced. Respondent should be required to produce a legitimate chain of title and proof it has a right to foreclose before this matter is ultimately decided.

D. THE TRIAL COURT ERRED IN FINDING AND RULING THAT THE AFFIDAVIT OF WILLIAM MCAFFREY FAILS TO CREATE GENUINE ISSUES OF MATERIAL FACT

As set forth above, Appellant presented to the Court an affidavit by a potential expert witness, William McCaffrey. (Affidavit of William McCaffrey; R. ____). Mr. McCaffrey is a consultant for Housing Mortgage Consultants, Inc. He indicated in this affidavit that his experience in the banking industry, "...encompasses over three decades of service for federally insured institutions including ten years with... (his) previous organization, Indy Mac Bank, FSB." (Affidavit of William McCaffrey, R. ____). The Respondent did not take Mr. McCaffrey's deposition prior to the scheduled hearing.

Mr. McCaffrey's affidavit raises serious doubts as to the chain under which the Respondent now claims to have received its rights to pursue its action against Appellant. The affidavit of Mr. McCaffrey raises substantial factual issue(s) as to whether or not the Respondent has any right to pursue an action against Appellant. It is his opinion based on

his review of the pertinent documents that Respondent does not have adequate proof of ownership to commence and pursue this action against Appellant.

Mr. McCaffrey was somewhat at a disadvantage in that he did not have the documents which were requested in discovery. His ability to offer an expert opinion was limited by a lack of cooperation from the Respondent in providing discovery. It is Mr. McCaffrey's opinion based upon what he has seen that the loan is no longer secured by real estate. If such an opinion is true then, of course, Respondent would not be entitled to foreclose on the mortgage.

The Court erroneously disregarded the affidavit of Mr. McCaffrey. As set forth above, the affidavit was based on the prospectus and pooling agreement obtained by Mr. McCaffrey from the Securities and Exchange Commission's website, in part, due to the Respondent's failure to produce these documents pursuant to discovery in this case. The Court found and ruled that these attachments/exhibits were hearsay and used this basis to find and rule that Mr. McCaffrey's affidavit did not create a question of fact because it was based on hearsay. Rule 703 of the South Carolina Rules of Evidence provides that an expert may base his or her opinion on inadmissible evidence. *Ellis v. Oliver*, 323 S.C.121, 473 S.E.2d. 793 (1996); *Hundley ex. Rel. Hundley v. Rite Aid of South Carolina, Inc.*, 339 S.C. 285, 529 S.E.2d. (Ct. App. 1999). Even if the materials relied upon by Mr. McCaffrey were hearsay (which Appellant disputes), the attachments/exhibits do not constitute a basis to disregard his opinion(s) in its entirety.

In addition the Court erroneously disregarded his opinion on the grounds that it contained legal conclusions. Unlike the affidavit at issue in *Dawkins v. Fields*, 354 S.C. 58, 66, 580 S.E.2d 433, 437 (2003), Mr. McCaffrey's affidavit does not attempt to usurp

the Lower Court by merely setting forth reasons why Summary Judgment should be denied. As argued numerous times in this Brief, the Appellant contends that Respondent is not the proper party to enforce the note and mortgage and therefore has no standing to pursue this action. Mr. McCaffrey's affidavit supports this contention. It is not an effort/attempt to usurp the role of the Trial Judge and is distinguishable from the affidavit at issue in the *Dawkins* case.

Mr. McCaffrey's affidavit (and its attachments) create significant questions of fact. Since there is a question of fact in this regard, summary judgment should not have been granted and the Lower Court erred in granting Respondent Summary Judgment and in denying the Appellant's Motion to Reconsider.

All of the documents in the case tend to indicate Respondent may not be the appropriate Plaintiff. The documents which are alleged to be assignments are not by or to the holder of the note. There is a gap in the chain of title as to the note and mortgage. Neither the allonge nor the mortgage show how the Respondent ever acquired the note and mortgage which are being sued on. These are outstanding factual issues which were ignored by the Lower Court in his Order granting Respondent's Summary Judgment and in Denying Appellant's Motion for Reconsideration.

E. THE COURT'S ORDER IGNORES GENUINE ISSUES OF MATERIAL FACT REGARDING THE ASSIGNMENT OF APPELLANT'S MORTGAGE

There are outstanding questions of fact regarding the assignment of the Appellant's mortgage. At the hearing before the Lower Court, Respondent's counsel attempted to explain this issue to the Court. (Transcript of Hearing, Page 13, Line 25 – Page 14; Line 23; R. ____) (Transcript of Hearing, Page 28, Lines 17-21; R. ____).

The documents do contain a gap as set forth above. There is nothing in the documents transferring the note and mortgage to Chase (Summons and Complaint; R. ____). There is nothing in the documents placed into the record transferring the note and mortgage from Chase to the Respondent (Summons and Complaint; R. ____). The allonge states SouthStar has transferred to Bank One. The transfer to Bank One is where the transfers stop. There is no allonge or assignment from Bank One to Chase. There is no allonge or assignment from Chase to the Respondent. According to the documents put into the record, the last owner of the note and mortgage is Bank One.

In short, there are serious questions of law and fact regarding the assignments upon which the Respondent bases its rights to pursue its action against Appellant. The Lower Court ignored these issues in granting Summary Judgment to the Respondent and in denying the Appellant's Motion for Reconsideration.

F. THE COURT ERRED IN GRANTING OF RESPONDENT SUMMARY JUDGMENT AS SUMMARY JUDGMENT IN THIS CASE WAS PREMATURE

The Appellant has sought discovery from Respondent. Respondent has not provided any valid assignment. Respondent has also not provided any form of merger documentation which would show Respondent as the holder of the note and mortgage in question in this case.

Respondent has made every effort through discovery in order to obtain the documents to prove Respondent is the holder of the note and mortgage. There simply has been nothing produced through discovery and there is nothing before the Court to indicate how Respondent claims to have become the holder of the note and mortgage.


Since it is a drastic remedy, summary judgment “should be cautiously invoked so that no person will be improperly deprived of a trial of the disputed factual issues.” *Watson v. Southern Ry. Co.*, 420 F.Supp. 483, 486 (D.S.C.1975); *see also Holloman v. McAllister*, 289 S.C. 183, 186, 345 S.E.2d 728, 729 (1986) This means, among other things, that summary judgment must not be granted until the opposing party has had a full and fair opportunity to complete discovery. *Baughman v. American Tel. and Tel. Co.*, 306 S.C. 101, 410 S.E.2d. 537 (1991).

Further, additional discovery in this matter will uncover additional evidence relevant to the issues before the Court, particularly, any rights that the Respondent has to enforce the note and mortgage against Appellant. Further discovery is necessary to address the issues of standing which were raised throughout this case by Appellant. There is nothing to suggest that the Appellant is merely engaged in a “fishing expedition. *Baughman v. American Tel. and Tel. Co.*, 306 S.C. 101, 410 S.E.2d. 537 (1991). The Lower Court’s grant of Summary Judgment in this case was premature and the Lower Court’s Order(s) granting Summary Judgment and the Lower Court’s Order denying Appellant’s Motion for Reconsideration should be reversed by this Court.

CONCLUSION

For the reasons set forth above, there are genuine questions and issues of material fact. The Lower Court erred in granting the Respondent’s Motion for Summary Judgment and in subsequently denying the Appellant’s Motion to Reconsider. The Lower Court’s Order should be reversed and this matter should be remanded to the Lower Court for further proceedings.

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STATE OF SOUTH CAROLINA
IN THE COURT OF APPEALS

APPEAL FROM LEXINGTON COUNTY
Court of Common Pleas

James O. Spence, Master-In-Equity

Appellate Case No. 2017-000874

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The Bank of New York Mellon, f/k/a The Bank of New York as
successor-in-interest to JPMorgan Chase Bank, N.A. as successor
in interest by merger to Bank One, N.A. as Trustee for
Structured Asset Mortgage Investments Inc., Mortgage Pass-Through
Certificates, Series 2002-AR4, Respondent,

v.

Cathy C. Lanier; Branch Banking and Trust Company, Regions Bank, Defendants,

Of Whom Cathy C. Lanier is the Appellant.

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SC Court of Appeals

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William B. Fortino
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Amber Cary Fulmer
Sarah Taylor Cassidy
Justin Thomas Williams

Robert D. Hazel
OF COUNSEL
Billy C. Coleman
RETIRED

Re: The Bank of New York Mellon, f/k/a The Bank of New York as successor-in-interest to JPMorgan Chase Bank, N.A. as successor in interest by merger to Bank One, N.A. as Trustee for Structured Asset Mortgage Investments Inc., Mortgage Pass-Through Certificates, Series 2002-AR4, Respondent,
v. Cathy C. Lanier; Branch Banking and Trust Company, Regions Bank, Defendants, Of Whom Cathy C. Lanier is the Appellant.
Appellate Case No. 2017-000874

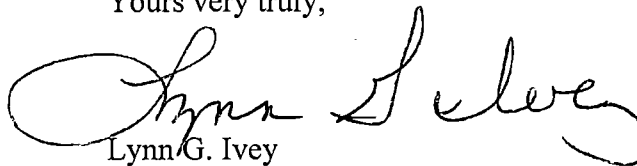
Dear Ms. Kitchings:

You will please find enclosed the original and one (1) copy of Appellant Cathy L. Lanier's Initial Brief and Designation of Matter.

I would appreciate your filing the original in your office and returning the filed copy to me. I enclose a self-addressed, stamped envelope for your convenience. Under cover of this letter, I am serving opposing counsel with copies of same.

Thank you for your assistance in this matter.

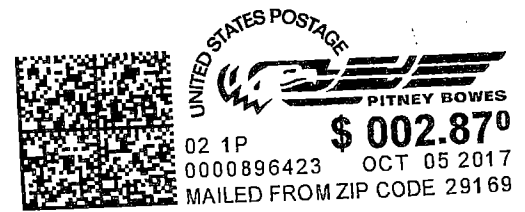
Yours very truly,



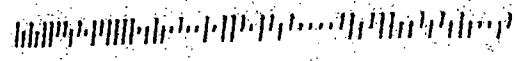
Lynn G. Ivey
Assistant to James Edward Bradley and
John C. Bradley, Jr.

Enclosures

cc: Michael J. Anzelmo., Esquire



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SC Court of Appeals

The Honorable Jenny Abbott Kitchings
Clerk, South Carolina Court of Appeals
P.O. Box 11629
Columbia, SC 29211

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