

IN THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF SOUTH CAROLINA  
COLUMBIA DIVISION

Samuel Harrelson, Beverly Smith, Teresa	)	
Williams, Rick Graef, Kyle Tickel, Robert	)	
Raines, Charles Ginn, JoAnn Nash, Donald	)	
Huff, and Andrea Rentz, on behalf of	)	
themselves and all others similarly situated,	)	
	)	
	)	Plaintiffs,
	)	Civil Action No. 3:19-cv-02556-CMC
	)	
vs.	)	
	)	
Wells Fargo, N.A.,	)	
	)	
	)	Defendant.
	)	

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**NOTICE OF REMOVAL**

Defendant, Wells Fargo Bank, N.A., improperly identified in the caption as “Wells Fargo, N.A.” (“Wells Fargo”), by its undersigned attorneys, and pursuant to 28 U.S.C. §§ 1332, 1441, 1446 and 1453, Federal Rule 83 and Local Civ. Rules 83.IV.01 and 83.IV.02, D.S.C., hereby removes this civil action from the Court of Common Pleas of the Fifth Judicial Circuit in Richland County, South Carolina, to this Honorable Court. In support thereof, Wells Fargo states as follows:

**PROCEDURAL HISTORY**

1. On August 8, 2019, Plaintiffs Samuel Harrelson, Beverly Smith, Teresa Williams, Rick Graef, Kyle Tickel, Robert Raines, Charles Ginn, JoAnn Nash, Donald Huff and Andrea Rentz (the “Plaintiffs”), on behalf of themselves and all others similarly situated, filed a Class Action Complaint (the “Complaint”) in the Court of Common Pleas for the Fifth Judicial Circuit, Richland County, Case No. 2019-CP-40-04413 (the “State Court Action”) seeking certification of a putative class action, monetary damages and injunctive relief purportedly

arising from Wells Fargo’s alleged disclosure of all or a portion of debtors’ social security numbers in lawsuits filed by it in South Carolina state courts. (*See* Complaint at **Exhibit 1**.)

2. Pursuant to 28 U.S.C. § 1446(c), this case is removable within 30 days of receipt of service by a defendant. Wells Fargo was served via service on its registered agent on August 12, 2019. Thus, this Notice of Removal is timely filed.

### **BASIS FOR REMOVAL**

#### **I. Diversity Jurisdiction**

3. This case is properly removed pursuant to this Court’s diversity jurisdiction, which vests the Court with jurisdiction over cases between “citizens of different States” when the amount in controversy exceeds \$75,000, exclusive of interest and costs. 28 U.S.C. § 1332(a)(1).

4. Here, there is complete diversity between all of the plaintiffs—each of whom is alleged to be a citizen of South Carolina (Compl. ¶¶ 1–10)—and Wells Fargo, which is a national bank with its main office located at 101 North Phillips Avenue, Sioux Falls, South Dakota. *See Wachovia Bank, N.A. v. Schmidt*, 546 U.S. 303, 318 (2006) (holding that a national bank is “located,” for diversity jurisdiction purposes, in the state designated in its articles of association as the locus of its main office, not in every state where it has branch offices).

5. The case also meets the \$75,000 amount-in-controversy threshold, as the plaintiffs seek money damages up to \$5 million. (*Id.* ¶ “Wherefore.”)

6. Accordingly, the Court has original subject matter jurisdiction over this case pursuant to 28 U.S.C. § 1332(a)(1).

#### **II. Class Action Fairness Act**

7. Additionally, this case is properly removed under the Class Action Fairness Act of 2005, 28 U.S.C. § 1332(d) (“CAFA”) and 28 U.S.C. § 1453, as well as 28 U.S.C. §§ 1441 and

1446. Under CAFA, federal courts have “original jurisdiction of any civil action in which the matter in controversy exceeds the sum or value of \$5,000,000.00, exclusive of interest and costs, and is a class action in which any member of a class of plaintiffs is a citizen of a State different from any defendant . . . .” 28 U.S.C. § 1332(d)(2)(A).

8. As set forth more fully herein, the Complaint alleges that the putative class action consists of at least 500 purported class members whose social security numbers were allegedly disclosed, in whole or in part, in South Carolina lawsuits filed by Wells Fargo, purportedly in violation of South Carolina procedural rules and statutes.<sup>1</sup> The Complaint seeks, *inter alia*, monetary damages and equitable relief on behalf of the ten named Plaintiffs and the members of the putative class, including but not limited to, vacating the judgments obtained by Wells Fargo in such South Carolina lawsuits and the disgorgement of amounts recovered by Wells Fargo therein.

9. The citizenship of the ten named Plaintiffs, all of whom allegedly live in South Carolina, differs from that of Wells Fargo, which is a corporate citizen of the State of South Dakota.

10. Based on the relief sought by the Plaintiffs for themselves and the proposed class herein, the amount in controversy exceeds \$5,000,000.00, exclusive of interest and costs. Thus, the elements for diversity jurisdiction under CAFA and 28 U.S.C. §§ 1332 and 1441 are satisfied.

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<sup>1</sup> Wells Fargo expressly reserves the right to assert any and all defenses to the Complaint under Federal Rule of Civil Procedure 12, including but not limited to the Plaintiffs’ failure to state a plausible claim for relief. Wells Fargo further reserves the right to compel arbitration pursuant to contractual agreements between the Plaintiffs and Wells Fargo under the Federal Arbitration Act, 9 U.S.C. §§ 1, *et seq.*

**A. Allegations of the Complaint**

11. In their Complaint, the Named Plaintiffs allege that Wells Fargo purportedly violated Rule 41.2 of the South Carolina State Court Rules of Civil Procedure and certain South Carolina consumer protection statutes by disclosing full or partial social security numbers of debtors in at least 500 lawsuits filed in South Carolina state courts between April 15, 2014 and the filing of the Complaint.

12. Specifically, the Plaintiffs allege that Wells Fargo “failed to fully redact [the] visible portion of the social security number” on Department of Defense Manpower Data Center Status Reports obtained pursuant to the Servicemembers’ Civil Relief Act, and filed in lawsuits against the proposed members of the putative class. (Compl. ¶ 23.)

13. Based on these allegations, the Plaintiffs assert claims against Wells Fargo on behalf of themselves and putative class for purported violations of South Carolina Rule of Civil Procedure 41.2 and S.C Code § 39-1-90, “Negligence/Negligence Per Se” and “Invasion of Privacy.”<sup>2</sup>

14. Plaintiffs identify a proposed class of persons they claim are similarly situated to them defined as follows:

Every person within the State of South Carolina sued by Wells Fargo since April 2014 whose un-redacted partial (or full) social security number was filed in the public record.

(Compl. ¶ 46.a.)

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<sup>2</sup> Wells Fargo maintains that the South Carolina procedural rule on which the Plaintiffs’ claims are predicated fails to create a private right of action and, thus, cannot be the underpinning for the relief prayed herein. Wells Fargo further maintains that none of the claims alleged in the Complaint set forth a plausible cause of action against it and reserves its right to compel arbitration of the Plaintiffs’ claims.

15. Plaintiffs seek *monetary* damages “in an aggregate amount less than \$5,000,000.00 exclusive of interest and costs” *plus* equitable relief (i) vacating and dismissing any judgment obtained by Wells Fargo in South Carolina cases in which the defendant’s social security number was not fully redacted in court filings, (ii) dismissing any pending cases filed by Wells Fargo in South Carolina in which the defendant’s social security number was not fully redacted, (iii) requiring disgorgement of all amounts recovered by Wells Fargo as a result of such lawsuits, and (iv) mandating that Wells Fargo undertake efforts to fully redact the defendants’ social security numbers in filings made in such lawsuits, as well as (v) actual, consequential, special, and *punitive damages*. (Compl. ¶¶ “Wherefore”(a)–(f).) As demonstrated below, based on the Plaintiff’s aggregate Prayers for Relief, the amount in controversy in this case far exceeds \$5,000,000.00.

**B. This Case Meets Each Element of CAFA**

16. This Court has original jurisdiction over this action pursuant to 28 U.S.C. § 1332(d) and, thus, is properly removable under 28 U.S.C. § 1441.

17. Jurisdiction under Section 1332(d) is proper where “the amount in controversy exceeds the sum or value of \$5,000,000.00 exclusive of interest and costs, and is a class action in which – ... [a]ny member of a class of plaintiffs is a citizen of a State different from any defendant.” 28 U.S.C. § 1332(d)(2).

18. Here, the citizenship of the Plaintiffs differs from that of Wells Fargo, and the amount in controversy, after aggregating the claims advanced on behalf of the Plaintiffs’ and proposed class, exceeds \$5,000,000.00, exclusive of interest and costs.

*i. The Proposed Class*

19. Under 28 U.S.C. § 1332(d) a “class action” is defined as “any civil action filed under Rule 23 of the Federal Rules of Civil Procedure or similar State statute or rule of judicial procedure authorizing an action to be brought by one or more representative persons as a class action.” 28 U.S.C. § 1332(d)(1)(B).

20. The definition of the proposed class set forth in the Complaint readily meets this definition as it includes “[e]very person within the State of South Carolina sued by Wells Fargo since April 2014 whose un-redacted partial (or full) social security number was filed in the public record.” (Compl. ¶ 46.)

21. Paragraph 22 of the Complaint further alleges that there are more than 500 members of the proposed class who were sued by Wells Fargo in lawsuits in which “Wells Fargo failed to redact information from filings . . . .” (Compl. ¶ 22.)

22. Thus, this case constitutes a putative “class action” as defined in 28 U.S.C. § 1332(d).

*ii. There Is Diversity of Citizenship Between the Plaintiffs And Wells Fargo.*

23. As discussed above, Wells Fargo’s main office is located in South Dakota. Accordingly, for diversity jurisdiction purposes, Wells Fargo is a citizen of the State of South Dakota.

24. Here each of the named Plaintiffs are alleged to be residents of South Carolina. Accordingly, the diversity requirements for removal of this putative class action are satisfied.

*iii. The Aggregate Amount in Controversy Exceeds \$5,000,000.00, Exclusive of Interest and Costs*

25. While Wells Fargo makes no admission of liability and waives no defense by seeking to remove this action, the Complaint herein sets forth prayers for relief which exceed the amount in controversy requirement for removal under CAFA.

26. On its face, the Complaint seeks both monetary damages of an amount not to exceed \$5,000,000.00 and equitable relief which, based on the allegations of the Complaint and information set forth below, exceeds \$5,000,000.00, as well as punitive damages.<sup>3</sup>

27. Public records reflect that seven of the Plaintiffs were defendants in South Carolina collection actions in which judgments were obtained against them by Wells Fargo. When the aggregate amount of those seven judgments which the Plaintiffs seek to vacate herein, is added to the highest amount of monetary damages prayed by the Plaintiffs in the Complaint (i.e., \$4,999,999.99), the amount in controversy plainly exceeds the \$5,000,000.00 amount in controversy requirement for removal under CAFA. (See Judgments entered against Plaintiffs at **Exhibit 2**.)

28. In addition, the amount in controversy is “measured by the value of the object of the litigation.” See *Rabel v. Huntington Nat. Bank*, 2015 WL 3540660, at \*5 (S.D. W. Va. June 4, 2015) (citing *Hunt v. Wash. State Apple Adver. Comm’n*, 432 U.S. 333, 247 (1977), and *Dixon v. Edwards*, 290 F.3d 699, 710 (4th Cir. 2002)).

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<sup>3</sup> To the extent the Plaintiffs intended this supposed cap on their damages to be a stipulation designed to avoid jurisdiction under CAFA, it is irrelevant, as these plaintiffs cannot bind an uncertified class. See *Std. Fire Ins. Co. v. Knowles*, 568 U.S. 588, 596 (2013) (holding that a plaintiff’s stipulation as to damages “does not resolve the amount-in-controversy question [under CAFA] in light of his inability to bind the rest of the class,” and instructing district courts to “ignore[] that stipulation” when analyzing the aggregate amount in controversy under CAFA).

29. Here, the Named Plaintiffs not only seek to unwind the judgments against them personally, they seek to vacate every money judgment obtained by Wells Fargo against the 500+ members of the putative class in South Carolina lawsuits in which the proposed class members social security numbers were allegedly disclosed in whole or in part since April 15, 2014. Assuming solely for the purposes of removal (and without any admission) that the Plaintiffs factual allegations relating to the class are true, the average value judgments obtained by Wells Fargo in South Carolina against debtors since April 15, 2014—standing alone—is sufficient to trigger CAFA jurisdiction. *See JTH Tax, Inc. v. Frashier*, 624 F.3d 635, 639 (4th Cir. 2010) (explaining that equitable relief “must be valued in determining whether the plaintiff has alleged a sufficient amount in controversy”).

30. Without conceding that Wells Fargo’s filings in any South Carolina collection action violated Court rules or give rise to a private cause of action for which the Plaintiffs can seek to vacate judgments against themselves or the proposed class, public records and Wells Fargo’s records reflect that since April 15, 2014, the average judgment obtained by Wells Fargo in South Carolina arising from credit card collection lawsuits was *over* \$10,000.00. Thus, if all of the 500+ purported class members were credit card holders like the named Plaintiffs herein and had their social security numbers disclosed in violation of South Carolina law, the Plaintiffs’ efforts to vacate judgments against such class members gives rise to an amount in controversy in excess of \$5,000,000. This alone would satisfy the amount in controversy under CAFA.

31. Moreover, credit card debt is not the only type of debt on which litigation has been initiated by Wells Fargo in South Carolina. Wells Fargo also filed a number of collection actions regarding other types of loans including but not limited to vehicle loans, mortgage loans, and personal loans in South Carolina since April 15, 2014. Without conceding that Wells Fargo’s



filings in any such non-credit card action violated Court rules or give rise to a private cause of action for which the Plaintiffs can seek to vacate judgments against members of the proposed class, Wells Fargo's records reflect that the Plaintiffs' efforts to vacate such judgments obtained against debtors and borrowers in South Carolina since April 2014 gives rise to an amount in controversy well in excess of \$10,000,000.00. This more than satisfies the amount in controversy requirement under CAFA.

32. Thus, whether all of the alleged 500+ putative class members were credit card debtors against who judgments were obtained, or judgment debtors in suits regarding other kinds of Wells Fargo loans, or some combination thereof, the amount in controversy arising from the Plaintiffs' prayer for relief seeking to vacate judgments against putative class members—standing alone—gives rise to an amount in controversy well in excess of \$5,000,000.00 as to the equitable relief sought by the Plaintiffs.

33. This amount, when coupled with the Plaintiffs' claim for monetary relief up to \$4,999,999.99 and their demand for punitive damages and attorneys' fees, plainly demonstrates that the amount in controversy in this Case greatly exceeds the requirement for CAFA removal. *See Wall v. Fruehauf Trailer Servs., Inc.*, 123 F. App'x 572, 577 (4th Cir. 2005) (acknowledging that attorneys' fees should be considered when assessing the amount in controversy when such fees are allowed by a statute; here Plaintiff's seek attorneys' fees under South Carolina Code § 39-1-90(G)(4) in this case); *Zulveta v. State Auto. Mut. Ins. Co.*, Case No. 6:15-2880-HMH-KFM, 2015 U.S. Dist. LEXIS 171357, at \*14–15 (D.S.C. Nov. 30, 2015) (holding that “[p]unitive damages must be considered in determining the amount in controversy unless it can be said to a legal certainty that plaintiffs cannot recover punitive damages”).

34. Accordingly, this case plainly meets CAFA's diversity of citizenship and amount in controversy requirements for removal.

**CONCLUSION**

35. A true and correct copy of all process and pleadings served upon Wells Fargo is attached as **Exhibit 1** to this Notice of Removal. Pursuant to 28 U.S.C. § 1446(d), written notice of this removal is being served on the Plaintiffs, and is also being filed with the Clerk of Court for the Richland County Court of Common Pleas.

36. Nothing in this Notice of Removal shall be interpreted as a waiver or relinquishment of any of Wells Fargo's rights to assert any affirmative defenses, including but not limited to, the defenses of lack of jurisdiction over the person, improper venue, insufficiency of process, improper joinder of claims and/or parties, failure to state a claim, contractual arbitration of some or all of the claims, failure to join indispensable parties, or any other pertinent defense available to it.

WHEREFORE, Wells Fargo hereby removes this matter from the Court of Common Pleas of the State of South Carolina, Richland County, to the United States District Court for the District of South Carolina, Columbia Division, pursuant to 28 U.S.C. §§ 1332, 1441, 1446, and 1453.

*Signature Page Attached*

Respectfully submitted,

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September 10, 2019

STATE OF SOUTH CAROLINA

IN THE COURT OF COMMON PLEAS

COUNTY OF RICHLAND

FIFTH JUDICIAL CIRCUIT

Samuel Harrelson, Beverly Smith, Teresa Williams, Rick Graef, Kyle Tickel, Robert Raines, Charles Ginn, JoAnn Nash, Donald Huff and Andrea Rentz, on behalf of themselves and all others similarly situated,  
Plaintiffs,

Case No.

vs.

**SUMMONS**

Wells Fargo, N.A.,

Defendant.

TO: THE DEFENDANT ABOVE NAMED:

YOU ARE HEREBY SUMMONED and required to answer the Complaint in this action, a copy of which is hereby served upon you and to serve a copy of your Answer to the said Complaint on the subscriber, David A. Maxfield, Esquire, at his office at P.O. Box 11865, Columbia, South Carolina 29211, within thirty (30) days after service hereof, exclusive of the date of such service; and if you fail to answer the Complaint within the time aforesaid, the Plaintiff in this action will apply to the court for the relief demanded in the Complaint. If you fail to appear and defend, judgment by default will be rendered against you for the relief demanded in the Complaint.

DAVE MAXFIELD, ATTORNEY, LLC

s/David A. Maxfield  
Dave Maxfield, Esq., SC Bar No. 7163  
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DATED: August 8, 2019  
Columbia, South Carolina

STATE OF SOUTH CAROLINA  
COUNTY OF RICHLAND

IN THE COURT OF COMMON PLEAS  
FIFTH JUDICIAL CIRCUIT

Samuel Harrelson, Beverly Smith,  
Teresa Williams, Rick Graef, Kyle  
Tickel, Robert Raines, Charles Ginn,  
JoAnn Nash, Donald Huff, and Andrea  
Rentz, on behalf of themselves and all  
others similarly situated,

Plaintiffs,

**(Jury Trial Demanded)**

vs.

Wells Fargo, NA,

Defendant.

**CLASS ACTION COMPLAINT**

Plaintiffs, through their undersigned counsel, complaining of the Defendant, state these allegations and claims, made individually and on behalf of all others similarly situated.

**JURISDICTION**

1. Plaintiff Samuel Harrelson is a citizen and resident of Richland County, South Carolina.
2. Plaintiff Beverly Smith is a citizen and resident of Richland County, South Carolina.
3. Plaintiff Teresa Williams is a citizen and resident of Greenville County, South Carolina.

4. Plaintiff Rick Graef is a citizen and resident of Dorchester County, South Carolina.
5. Plaintiff Kyle Tickel is a citizen and resident of Sumter County, South Carolina.
6. Plaintiff Robert Raines is a citizen and resident of Spartanburg County, South Carolina.
7. Plaintiff Charles Ginn is a citizen resident of Greenville County, South Carolina.
8. Plaintiff JoAnn Nash is a citizen and resident of Anderson County, South Carolina.
9. Plaintiff Donald Huff is a citizen and resident of Florence County, South Carolina.
10. Plaintiff Andrea Rentz is a citizen and resident of Charleston County, South Carolina.
11. The Defendant Wells Fargo Bank, N.A. is a national bank with its principal place of business, "nerve center" and headquarters in the State of North Carolina.
12. This Court has jurisdiction over the parties and subject matter of this action and venue is proper based upon the non-residence of the Defendant(s) and its ownership of property and transaction of business in Richland County.

#### Introduction

13. On April 15, 2014 the South Carolina Supreme Court issued **Order No. 2014-04-15-02**, reiterating that “court records are presumptively open to the public,” and that the “electronic availability of documents filed in the appellate court raised significant privacy concerns for parties in appeals.” The Court required

that personal information and other “sensitive” data including individual financial information, be redacted from appellate filings.

14. That same day, **Rule 41.2** was added to the South Carolina Rules of Civil Procedure, prohibiting filing personal identifying information in any court filing.<sup>1</sup>

Besides prohibiting of account numbers, Rule 41.2(a)(1), SCRCF states:

a) *Redaction. A person filing a document in paper or electronic format shall not include, or will redact where inclusion is necessary, the following personal identifying information.*

*(1) Social Security Numbers, Taxpayer Identification Numbers, Driver's License Numbers, Passport Numbers or Any Other Personal Identifying Numbers. If it is necessary to include personal identifying numbers in a document, the parties should utilize some other identifier. **Parties shall not include any portion of a social security number in a filing.*** (emphasis added).

15. Consistent with the above rules, the **User Agreement**<sup>2</sup> between a party using South Carolina’s Electronic Filing System (SCE-File), and the South Carolina Judicial Department, warns that the documents submitted are publicly accessible and requires that:

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<sup>1</sup> As the Rule states, “***Easy access to electronic court records raises privacy concerns.*** This rule details the type of personal information that parties are required to redact in court filings. ***Parties preparing or filing documents are prohibited from filing documents which contain personal identifying information delineated in S.C. Code Ann. § 30-2-330(A).*** Parties should exercise caution and refrain from including any unnecessary personal identifying information in court filings so as to limit the necessity of redacting documents. Furthermore, parties should exercise caution in including other sensitive personal data in filings, such as medical records, employment history, individual financial information, proprietary or trade secret information, information regarding an individual's cooperation with the government, information regarding the victim of any criminal activity, or national security information.” (emphasis added).

<sup>2</sup> <https://efile.sccourts.org/reg?pageAction=SignIn&content=use>

- a. *Each E-Filing User of the SCE-File system agrees to comply with the Administrative Order(s), South Carolina Rules of Civil Procedure, and the Policies and Guidelines governing e-filing that are in effect on the date of the filing of the pleadings or documents.*
- b. *Public Access: All documents submitted by e-filing and information provided to the SCE-File system by the E-Filing User are public record and may only be designated as sealed, confidential, or otherwise protected from public disclosure by following the appropriate procedures outlined in Rules 41.1 and 41.2, SCRCF, or other South Carolina statutes, court rules, or administrative orders.*
- c. *Redaction: You agree to omit, delete, or redact all personal identifying information from e-filed documents as required by Rule 41.2, SCRCF, S.C. Code Ann. § 30-2-330, and by Order of the Supreme Court entitled "Revised Order Concerning Personal Identifying Information and Other Sensitive Information in Appellate Court Filings," Appellate Case No. 2013- 002681.*

16. The **first page** on the public index website used for each county in South Carolina to file complaints and other pleadings requires that:

*A person preparing or filing a document for recordation or filing in the official records may not include a social security, driver's license, state identification, passport, checking account, savings account, credit card, or debit card number, or personal identification (PIN) code, or passwords in the document, unless expressly required by law.*

17. The South Carolina Consumer Protection Code includes the **Consumer Identity Theft Protection" at §37-20-110, et. seq.**, which includes in its definition of "personal identifying information" "*accounts or numbers or information issued by a governmental or regulatory entity that uniquely will identify an individual.*"

18. **South Carolina Code §30-2-330(A)** (Family Privacy and Protection Act of 2002, which Rule 41.2 references) also prohibits disclosure of social security numbers.

19. Despite the above rules prohibiting unequivocally, statutes penalizing same, and the affirmations made by Wells Fargo in availing itself of South



Carolina’s public e-file system to obtain collections judgments against South Carolina consumers, Wells Fargo has for years, and as a matter of course, filed legal pleadings that include unredacted full or partial Social Security Numbers.

20. On every occasion that Wells Fargo filed a complaint against the Plaintiffs herein, it certified to the Court that it “had read, understand will comply with the redaction rules.”
21. Defendant’s certification to the Court (made in exchange for the privilege of using the Court to collect its debts) was wholly false. Time and again --even after actual notice of its non-compliance -- Defendant entered portions (or more) of consumer’s social security numbers into the public record.
22. From 2016 through the date of this action, Wells Fargo failed to redact information from filings, while certifying that it had, more than 500 times.

**Wells Fargo’s Exposure of Consumers’ Social Security Numbers**

23. With every case filed, Wells Fargo attached a Department of Defense Manpower Data Center Status Report. The Report displays a portion of the Consumer’s social security number. On more than 500 occasions, Wells Fargo failed to fully redact visible portion of the social security number, in patent violation of Rule 41.2(a)(1) SCRCP, and Wells Fargo’s “certification” to the Court of compliance.<sup>3</sup>
24. Wells Fargo’s action violate both the Rule and the above statutes, as well as Consumers’ common law right of privacy.
25. Social Security numbers have three parts:
  - a. The first 3 digits are called the **Area Number**;
  - b. The second 2 digits are the **Group Number**;
  - c. The final 4 digits are the **Serial Number**.

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<sup>3</sup> And presumably for the filing attorneys, Rule 11.

26. Until the SSA randomized the process in 2011, Social Security numbers corresponded directly with where the recipient was born or was first issued a number.

a. **Area Numbers** were assigned by geographical region, and before 1997, all South Carolina social security numbers began with one of the following three-digit prefixes 4:

247-XX-XXXX

248-XX-XXXX

249-XX-XXXX

250-XX-XXXX

251-XX-XXXX

b. **Group Numbers** (the two digits in the middle of the SSN) issued before 2011, were not randomly assigned, and can relate to the age of the number holder. Thus, while there are only 100 possible combinations of Group Number (00-99), knowing the age of the holder can reduce that number even more.<sup>5</sup>

c. **Serial Numbers** (the final four digits in the SSN) were assigned randomly and number 0001 – 9999. With 10,000 possible combinations, this part of the social security number is difficult to guess.

27. Wells Fargo knew or should have known of the foregoing yet failed to redact the Serial Number portion of Consumers’ social security numbers and filed them in the publicly available electronic record.

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<sup>4</sup> Starting in 1997 new issues began with a number ranging from 654 – 658; however, few persons of this age are (yet) subject to collection suits, as most would be minors.

<sup>5</sup> <https://www.ssn-verify.com/lookup/south-carolina/>

28. Wells Fargo's failure to follow South Carolina redaction rules made it 1,000 times easier for a South Carolina Consumer's full social security number to be discovered.<sup>6</sup>
29. Wells Fargo's failure to redact exposes South Carolina Consumers to ID thieves and other predators.<sup>7</sup>
30. Despite such actual and constructive knowledge, and the fact that S.C. Code §39-1-90 expressly requires that parties who know or have reason to believe that "Personal Identifying Information" has been compromised must provide notice to affected persons, Wells Fargo never provided such notice, never redacted previously filed exhibits in cases, and did not even stop filing more unredacted information into the public record.
31. Wells Fargo's actions violate both the Rule and the above statutes, as well as Consumers' common law right of privacy.
32. Wells Fargo knew or should have known of the foregoing.
33. Despite such actual and constructive knowledge, and the fact that S.C. Code §39-1-90 requires that parties who know or have reason to believe that "Personal Identifying Information" has been compromised must provide

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<sup>6</sup> The chances of "guessing" the fully redacted social security number of a Consumer about whom no other information (age, state of birth) is known is approximately 1 in 1 billion. The chances of guessing a fully redacted information for a South Carolina Consumer for whom approximate age and state of birth or residence ARE known) are about 1 in 500,000 (5 possible Area Numbers x 100 possible Group Numbers x 10,000 possible Serial Number). The chances of discovering a South Carolina Consumer's social security number where the Serial Number is left unredacted is only 1 in 500 (5 possible state codes x 100 possible Group Numbers).

Biographical information is, of course, readily available online from seemingly innocuous sources (e.g., South Carolina's online judicial biographies typically contain date and place of birth – as well as information often used to 'verify' identities such as mother's maiden name, etc.).

<sup>7</sup>One such scam involves fake debt collectors who pretend to "verify" fictitious debts to Consumers by reciting the last 4 digits of their social security numbers in scam telephone calls to obtain bank information or payment.

notice to affected persons, never has Wells Fargo provided such notice, nor ceased its pattern and practice of filing such information as part of the public record.

34. As a direct and proximate result of the Wells Fargo's wrongful conduct, Consumers have been damaged.

**ALLEGATIONS OF NAMED PLAINTIFFS**

35. On or about October 30, 2017, Wells Fargo filed documents in the case against Plaintiff Samuel Harrelson in Richland County, South Carolina, 2016-CP-40-06778, entering part of Mr. Harrelson's social security number into the public record in violation of South Carolina law.
36. On or about August 4, 2017, Wells Fargo filed documents in the case against Plaintiff Beverly Smith in Richland County, South Carolina, 2016-CP-40-04994, entering part of Ms. Smith's social security number into the public record in violation of South Carolina law.
37. On or about July 17, 2017, Wells Fargo filed documents in the case against Plaintiff Teressa Williams in Greenville County, South Carolina, 2016-CP-23-04812, entering part of Ms. Williams's social security number into the public record in violation of South Carolina law.
38. On or about February 24, 2017, Wells Fargo filed documents in the case against Plaintiff Rick Graef in Dorchester County, South Carolina, 2016-CP-19-02176, entering part of Mr. Graef's social security number into the public record in violation of South Carolina law.
39. On or about October 13, 2017, Wells Fargo filed documents in the case against Plaintiff Kyle Tickel in Sumter County, South Carolina, 2017-CP-43-01439, entering part of Mr. Tickel's social security number into the public record in violation of South Carolina law.

40. On or about September 29, 2017, Wells Fargo sued Plaintiff Robert Raines in Spartanburg County, South Carolina, 2017-CP-42-03555, entering part of Mr. Raines's social security number into the public record in violation of South Carolina law.
41. On or about October 6, 2017, Wells Fargo sued Charles Ginn in Greenville County, South Carolina, 2017-CP-23-06328, entering part of Mr. Ginn's social security number into the public record in violation of South Carolina law.
42. On or about December 21, 2017, Wells Fargo sued JoAnn Nash in Anderson County, South Carolina, 2017-CP-04-02623, entering part of Ms. Nash's social security number into the public record in violation of South Carolina law.
43. On or about January 22, 2018, Wells Fargo sued Donald Huff in Florence County, South Carolina, 2018-CP-21-00168, entering part of Mr. Huff's social security number into the public record in violation of South Carolina law.
44. On or about February 9, 2018, Wells Fargo sued Andrea Rentz in Charleston County, South Carolina, 2018-CP-10-00667, entering part of Ms. Rentz's social security number into the public record in violation of South Carolina law.

**CLASS ALLEGATIONS**

45. Plaintiffs incorporate each of the foregoing allegations fully as if repeated herein verbatim.
46. Plaintiffs sue as a class action under Rule 23 of the South Carolina Rules of Civil Procedure, on behalf of themselves and all other similarly situated persons as members of class initially defined as:

**a. Every person within the State of South Carolina sued by Wells Fargo since April 15, 2014 whose un-redacted partial (or full) social security number was filed in the public record.**

47. The class as defined above is so numerous that joinder of all members is impracticable.
48. Class members can be identified by records maintained by Wells Fargo and its counsel (and regrettably, by the public record itself).
49. There are questions of law or fact common to the class. Common questions of law and fact include whether Wells Fargo failed in its statutorily imposed, common law, and other duties to prevent the disclosure of private and protected information, damages suffered by the Plaintiffs and class members and whether Plaintiffs and the class members are entitled to injunctive relief.
50. The claims or defenses of the representative parties are typical of the claims or defenses of the class, who suffered the same type of damages arising out of Wells Fargo's wrongful conduct.
51. The representative parties will fairly and adequately protect the interests of the class, as they have retained counsel competent and experienced in class action lawsuits and consumer protection law. Plaintiffs have no interests antagonistic or in conflict with those of class members and are adequate representatives for all class members.
52. The damages in controversy for each member of the class exceeds \$100.00.

**FOR A FIRST CAUSE OF ACTION**

**(S.C. Code §39-1-90)**

53. The above allegations are repeated as if set forth verbatim to the extent not inconsistent with the allegations of this cause of action.

54. Wells Fargo conducts business in the state of South Carolina, including debt collection via lawsuits, and otherwise.
55. Plaintiffs and the putative class members are citizens and residents of the state of South Carolina or were sued in South Carolina Courts.
56. Wells Fargo maintains computerized and otherwise confidential data, including the personal information of Plaintiffs and thousands of other South Carolina consumers.
57. Wells Fargo has filed hundreds of cases against consumers, including the named Plaintiffs herein, that included personal identifying information, including full or partial social security numbers placed into the public record in un-redacted form.
58. Wells Fargo's actions breach its obligations to keep such information private, including under its own privacy policies.
59. Wells Fargo had to provide notices to affected Consumers, of the above disclosure of their data, but has failed to do so.
60. Upon information and belief, Wells Fargo to this day continues to file lawsuits containing un-redacted information in violation of South Carolina law, in each instance falsely certifying to the Court it has complied with redaction rules.
61. Wells Fargo's breach – and its continued acts to further the breach – was reckless and knowing.
62. As a direct and proximate result of Wells Fargo's breach, Plaintiffs and the members of the class are entitled to recover actual damages, costs, and attorney's fees together with punitive and statutory damages.
63. Plaintiffs on their own behalf and for the members of the class request injunctive relief including disgorgement, notification of the breach to all affected persons, and Wells Fargo's immediate removal from the public

record of all social security numbers, the cessation of such violations, and the vacating any judgment obtained with the inclusion of such information and dismissal of any pending action filed based on false certifications of compliance to this Court.

**FOR A SECOND CAUSE OF ACTION**

**(Negligence / Negligence Per Se)**

- 64. The above allegations are repeated as if set forth verbatim to the extent not inconsistent with the allegations of this cause of action.
- 65. Wells Fargo owed Consumers and the other members of the class a duty, under its own privacy policy, and under Orders of the Supreme Court, the Rules of Court, and South Carolina law, including but not limited to §30-2-10, et. seq. (Family Privacy Protection Act) to not make certain information public.
- 66. Wells Fargo breached its duties in the above and in such others as shown at trial.
- 67. Wells Fargo's breach was negligent, grossly negligent, reckless, and/or willful.
- 68. As a direct and proximate result of the breach, Plaintiffs and the other members of the class have been damaged, and may recover actual and punitive damages, in an amount to be determined by the trier of fact.

**FOR A THIRD CAUSE OF ACTION**

**(Invasion of Privacy – Wrongful Publication of Private Facts)**

- 69. The allegations contained hereinabove are repeated as if fully alleged verbatim, to the extent not inconsistent with this cause of action.
- 70. Plaintiffs and the other members of the class have an unqualified right to keep matters such as their social security number or a portion thereof, in which the public has no legitimate concern, private.



71. Wells Fargo invaded Plaintiffs' and the other class members' right to privacy through its wrongful publication of social security numbers and other protected information.
72. Wells Fargo's conduct was committed in such a manner as to outrage or cause mental suffering, shame, or humiliation to a person of ordinary sensibilities.
73. Wells Fargo's intrusions are substantial and unreasonable.
74. Wells Fargo's intrusions were unnecessary for the prosecution of its collection actions.
75. Wells Fargo's intrusion was intentional and/or reckless, in that Wells Fargo (and its counsel) knew or should have known (and meaningfully reviewed) the contents of its exhibits before filing.
76. As a direct and proximate result of the foregoing, Plaintiffs and the members of the class have been damaged.
77. Judgment should be granted against Wells Fargo for actual and punitive damages, and such other relief as is just and proper.

WHEREFORE, having fully set forth the Complaint, Plaintiffs pray for monetary relief in an aggregate amount less than \$5,000,000.00 exclusive of interest and costs, and injunctive and such other and further relief as follows:

- a. Vacating and dismissing any judgments obtained by Wells Fargo in violation of the above rules and statutes;
- b. Dismissing, with prejudice, any action pending filed with false certifications to the Court that Wells Fargo has complied with the Court's redaction rules;

- c. Ordering Wells Fargo to disgorge all gains received from Consumers as a result of lawsuits filed in violation of South Carolina's redaction rules, including any sums paid to settle such lawsuits or satisfy judgments obtained, and interest thereon.
- d. Awarding the damages to class members that they are entitled to recover under the law as set forth in this Complaint, including actual damages, consequential damages, special damages, penalties and punitive damages in an amount to be determined by a jury, and interest thereon.
- e. Awarding attorney's fees and costs;
- f. Issuing declaratory and injunctive relief requiring Wells Fargo to:
  - a) take immediate measures to ensure compliance for itself and via oversight of its collection counsel to ensure that no further complaints are filed in violation of Supreme Court Order, Rules, and Statutes of South Carolina;
  - b) take immediate actions to withdraw and refile in proper redacted form, any document filed in violation of Supreme Court Order, Rules, and Statutes of South Carolina.

Respectfully submitted,

DAVE MAXFIELD, ATTORNEY, LLC

By: s/ David A. Maxfield SC ID 7163  
David A. Maxfield  
P.O. Box 11865  
Columbia, SC 29211  
803-509-6800  
dave@consumerlawsc.com

LOUTHIAN LAW FIRM, P.A.

By: s/ Herbert W. Louthian, Jr.  
Herbert W. Louthian, Jr.  
1116 Blanding Street, Suite 300  
P.O. Box 1299  
Columbia, SC 29202  
803-454-1200  
bert@louthianlaw.com

DATED: July 19, 2019

STATE OF SOUTH CAROLINA

COUNTY OF RICHLAND

Samuel Harrelson, Beverly Smith, Teresa Williams, Rick Graef, Kyle Tickel, Robert Raines, Charles Ginn, JoAnn Nash, Donald Huff and Andrea Rentz, on behalf of themselves and all others similarly situated  
Plaintiffs,

vs.

Wells Fargo Bank, N.A

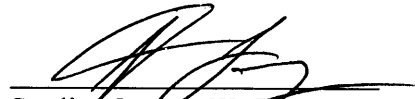
Defendant.

IN THE COURT OF COMMON PLEAS  
FIFTH JUDICIAL CIRCUIT

Case No. 2019-CP-40-4413

**ACCEPTANCE OF SERVICE**

Pursuant to Rule 4(j) of The South Carolina Rules of Civil Procedure, I certify that I, S. Sterling Lacey III, have personally accepted service on behalf of Defendant Wells Fargo Bank, N.A. in the forgoing Summons and Complaint in this action on the 13<sup>th</sup> day of August, 2019.



Sterling Lacey, III, Esq.  
Womble Bond Dickinson (US)  
LLP  
550 South Main Street, Suite 400  
Greenville, SC 29601  
(Attorney for Wells Fargo Bank,  
N.A.)

DATED: 8/13/19

Columbia, South Carolina

STATE OF SOUTH CAROLINA  
COUNTY OF RICHLAND

IN THE COURT OF COMMON PLEAS  
5TH JUDICIAL CIRCUIT  
DOCKET NO. 2016CP4006778

WELLS FARGO BANK, N.A.,  
*Plaintiff,*

vs.

SAMUEL B HARRELSON,  
*Defendant.*

**ORDER OF DEFAULT  
JUDGMENT**

2017 OCT 30 PM 4:40  
FILED  
RICHLAND COUNTY  
CHRISTINE M. MCGRADIE  
C.C.P. S.C.S.

IT being made to appear to me that the Summons and Complaint in the above-entitled action was personally served on the Defendant in the within cause of action more than thirty (30) day ago as may be seen by the records filed with the Clerk; that no Notice of Appearance or other pleadings have been received or served in response thereto as may be seen by reference to the Affidavit of Plaintiff's Attorney; and that the Plaintiff has notified the Defendant regarding the request for Attorney's fees and no objection has been filed with this Court.


NOW, THEREFORE, pursuant to Rule 55 of the South Carolina Rules of Civil Procedure and upon motion of the Attorney for the plaintiff, the Defendant below named is hereby declared to be in default.

UPON FURTHER MOTION of Plaintiff's Attorney, it is hereby adjudged that the Plaintiff herein have Judgment as follows:

Defendant: SAMUEL B HARRELSON

Principal	\$7,576.42	
Attorney's Fees	\$800.00	15% of principal balance, not to exceed \$800.00
Court Costs	\$205.00	
<b>Total Judgment</b>	<b>\$8,581.42</b>	

AND IT IS SO ORDERED.

This the 30 day of Oct, 2017 

JUDGE PRESIDING FOR THE 5TH JUDICIAL CIRCUIT

FORM 4

STATE OF SOUTH CAROLINA  
COUNTY OF RICHLAND  
IN THE COURT OF COMMON PLEAS  
WELLS FARGO BANK, N.A.

JUDGMENT IN A CIVIL CASE

CASE NO. 2016CP4006778  
SAMUEL B HARRELSON

PLAINTIFF(S)

DEFENDANT(S)

Submitted by: <u>Gregory P. Cowan, 100299 / Sarah A. Kim, 102291</u> 1315 Westbrook Plaza Dr., Winston-Salem, NC 27103. Email: <u>SCColService@BrockandScott.com</u> . Phone: 336-354-1797.	Attorney for: <input checked="" type="checkbox"/> Plaintiff <input type="checkbox"/> Defendant or <input type="checkbox"/> 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 a 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.

2017 OCT 30 PM 6:40  
 JAMMETTE W. HARRELSON  
 C.C.P. & A.S.  
 RICHLAND COUNTY  
 FILED

IT IS ORDERED AND ADJUDGED:  See attached order (formal order to follow)  Statement of Judgment by the Court:

ORDER INFORMATION

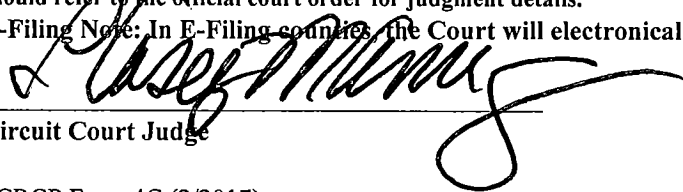
This order  ends  does not end the case.


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)
WELLS FARGO BANK, N.A.	SAMUEL B HARRELSON	\$8,581.42
If applicable, describe the property, including tax map information and address, referenced in the order: _____		

The judgment information above has been provided by the submitting party. Disputes concerning the amounts contained in this form may be addressed by way of motion pursuant to the SC Rules of Civil Procedure. Amounts to be computed such as interest or additional taxable costs not available at the time the form and final order are submitted to the judge may be provided to the clerk. Note: Title abstractors and researchers should refer to the official court order for judgment details.

E-Filing Note: In E-Filing counties, the Court will electronically sign this form using a separate electronic signature page.

  
Circuit Court Judge

  
Judge Code

10-30-17  
Date

For Clerk of Court Office Use Only

This judgment was entered on the 30 day of Oct, 2017 and a copy mailed first class or placed in the appropriate attorney's box on this 30 day of Oct, 2017 to attorneys of record or to parties (when appearing pro se) as follows:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
ATTORNEY(S) FOR THE PLAINTIFF(S)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
ATTORNEY(S) FOR THE DEFENDANT(S)  
*Janette W. [Signature]*  
\_\_\_\_\_  
CLERK OF COURT

Court Reporter : \_\_\_\_\_

E-Filing Note: In E-Filing counties, the date of Entry of Judgment is the same date as reflected on the Electronic File Stamp and the clerk's entering of the date of judgment above is not required in those counties. The clerk will mail a copy of the judgment to parties who are not E-Filers or who are appearing pro se. See Rule 77(d), SCRCP.

ADDITIONAL INFORMATION REGARDING DECISION BY THE COURT AS REFERENCED ON PAGE 1.

This action came to trial or hearing before the court. The issues have been tried or heard and a decision rendered.

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STATE OF SOUTH CAROLINA  
COUNTY OF ANDERSON

IN THE COURT OF COMMON PLEAS  
10TH JUDICIAL CIRCUIT  
DOCKET NO. 2017CP0402623

WELLS FARGO BANK, N.A.,  
*Plaintiff,*

vs.

JOANN NASH,  
*Defendant.*

**JUDGMENT**

COMING ON FOR TRIAL, the above-captioned civil action during the August 1, 2018 roster of the Undersigned Judge, and Plaintiff, by and through counsel, having presented its claim on an account through a custodian of records for the Plaintiff, and Defendant having been noticed of said trial and having had the opportunity to inquire of Plaintiff's witness and present testimony; and the Court having duly considered the pleadings, exhibits, affidavits and other matters appearing of record, together with the argument of counsel, it appearing that Plaintiff has established its claim on an account by a preponderance of the evidence now appearing in its favor; NOW THEREFORE

IT IS ORDERED, ADJUDGED, AND DECREED that Plaintiff is granted Judgment, and Judgment is entered in favor of the Plaintiff, against the Defendant in the sum and amount set forth below:

Defendant: JOANN NASH,

Principal \$8,846.28

Attorney's Fees \$725.00 15% of principal balance, not to exceed \$725.00

Court Costs \$215.00

**Total Judgment \$9,786.28**

Plaintiff disclaims any post-judgment interest.

AND IT IS SO ORDERED.

This the \_\_\_ day of \_\_\_\_\_, 20\_\_.

\_\_\_\_\_  
JUDGE PRESIDING FOR THE 10TH JUDICIAL CIRCUIT



FORM 4

STATE OF SOUTH CAROLINA
COUNTY OF ANDERSON
IN THE COURT OF COMMON PLEAS
WELLS FARGO BANK, N.A.

JUDGMENT IN A CIVIL CASE

CASE NO. 2017CP0402623
JOANN NASH

PLAINTIFF(S)

DEFENDANT(S)

Submitted by: Gregory P. Cowan, 100299 / Sarah A. Kim, 102291
1315 Westbrook Plaza Dr., Winston-Salem, NC 27103. Email: SCColService@BrockandScott.com. Phone: 336-354-1797.
Attorney for: [X] 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.
[X] DECISION BY THE COURT. This action came to a 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: [X] See attached order (formal order to follow) [ ] Statement of Judgment by the Court:

ORDER INFORMATION

This order [X] 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.
Table with 3 columns: Judgment in Favor of (List name(s) below), Judgment Against (List name(s) below), Judgment Amount To be Enrolled (List amount(s) below)
Row 1: WELLS FARGO BANK, N.A., JOANN NASH, \$ 9,786.28
Row 2: \$
Row 3: \$
If applicable, describe the property, including tax map information and address, referenced in the order:

The judgment information above has been provided by the submitting party. Disputes concerning the amounts contained in this form may be addressed by way of motion pursuant to the SC Rules of Civil Procedure. Amounts to be computed such as interest or additional taxable costs not available at the time the form and final order are submitted to the judge may be provided to the clerk. Note: Title abstractors and researchers should refer to the official court order for judgment details.

E-Filing Note: In E-Filing counties, the Court will electronically sign this form using a separate electronic signature page.

Circuit Court Judge \_\_\_\_\_ Judge Code \_\_\_\_\_ Date \_\_\_\_\_

ELECTRONICALLY FILED - 2018 Dec 06 9:07 AM - ANDERSON - COMMON PLEAS - CASE#2017CP0402623

For Clerk of Court Office Use Only

This judgment was entered on the \_\_\_\_\_ day of \_\_\_\_\_, 20 \_\_\_\_ and a copy mailed first class or placed in the appropriate attorney's box on this \_\_\_\_\_ day of \_\_\_\_\_, 20 \_\_\_\_ to attorneys of record or to parties (when appearing pro se) as follows:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
ATTORNEY(S) FOR THE PLAINTIFF(S)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
ATTORNEY(S) FOR THE DEFENDANT(S)

\_\_\_\_\_  
CLERK OF COURT

Court Reporter : \_\_\_\_\_

**E-Filing Note:** In E-Filing counties, the date of Entry of Judgment is the same date as reflected on the Electronic File Stamp and the clerk's entering of the date of judgment above is not required in those counties. The clerk will mail a copy of the judgment to parties who are not E-Filers or who are appearing pro se. See Rule 77(d), SCRCP.

\_\_\_\_\_  
**ADDITIONAL INFORMATION REGARDING DECISION BY THE COURT AS REFERENCED ON PAGE 1.**

This action came to trial or hearing before the court. The issues have been tried or heard and a decision rendered.

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Anderson Common Pleas

**Case Caption:** Wells Fargo Bank Na VS Joann Nash

**Case Number:** 2017CP0402623

**Type:** Order/Judgment and Form 4

S/R. LAWTON McINTOSH

S/R.LAWTON McINTOSH

Electronically signed on 2018-12-06 09:04:11 page 4 of 4

STATE OF SOUTH CAROLINA  
COUNTY OF SPARTANBURG

IN THE COURT OF COMMON PLEAS  
7TH JUDICIAL CIRCUIT  
DOCKET NO. 2017CP4203555

WELLS FARGO BANK, N.A.,  
*Plaintiff,*

vs.

ROBERT L RAINES,  
*Defendant.*

)  
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**ORDER OF DEFAULT  
JUDGMENT**

IT being made to appear to me that the Summons and Complaint in the above-entitled action was personally served on the Defendant in the within cause of action more than thirty (30) day ago as may be seen by the records filed with the Clerk; that no Notice of Appearance or other pleadings have been received or served in response thereto as may be seen by reference to the Affidavit of Plaintiff's Attorney; and that the Plaintiff has notified the Defendant regarding the request for Attorney's fees and no objection has been filed with this Court.

NOW, THEREFORE, pursuant to Rule 55 of the South Carolina Rules of Civil Procedure and upon motion of the Attorney for the plaintiff, the Defendant below named is hereby declared to be in default.

UPON FURTHER MOTION of Plaintiff's Attorney, it is hereby adjudged that the Plaintiff herein have Judgment as follows:

Defendant: ROBERT L RAINES

Principal	\$7,140.68	
Attorney's Fees	\$800.00	15% of principal balance, not to exceed \$800.00
Court Costs	\$190.00	
Less Credit for Payments Received	\$60.00	

**Total Judgment           \$8,070.68**

Plaintiff disclaims any post-judgment interest.

AND IT IS SO ORDERED.

FORM 4

STATE OF SOUTH CAROLINA  
 COUNTY OF SPARTANBURG  
 IN THE COURT OF COMMON PLEAS  
 WELLS FARGO BANK, N.A.

JUDGMENT IN A CIVIL CASE

CASE NO. 2017CP4203555  
 ROBERT L RAINES

PLAINTIFF(S)

DEFENDANT(S)

Submitted by: <u>Gregory P. Cowan, 100299 / Sarah A. Kim, 102291</u> 1315 Westbrook Plaza Dr., Winston-Salem, NC 27103. Email: SCColService@BrockandScott.com. Phone: 336-354-1797.	Attorney for: <input checked="" type="checkbox"/> Plaintiff <input type="checkbox"/> Defendant or <input type="checkbox"/> Self-Represented Litigant
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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 a 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)
WELLS FARGO BANK, N.A.	ROBERT L RAINES	\$8,070.68
If applicable, describe the property, including tax map information and address, referenced in the order: _____ _____		

The judgment information above has been provided by the submitting party. Disputes concerning the amounts contained in this form may be addressed by way of motion pursuant to the SC Rules of Civil Procedure. Amounts to be computed such as interest or additional taxable costs not available at the time the form and final order are submitted to the judge may be provided to the clerk. **Note: Title abstractors and researchers should refer to the official court order for judgment details.**

**E-Filing Note: In E-Filing counties, the Court will electronically sign this form using a separate electronic signature page.**

\_\_\_\_\_  
 Circuit Court Judge

\_\_\_\_\_  
 Judge Code

\_\_\_\_\_  
 Date

**For Clerk of Court Office Use Only**

This judgment was entered on the \_\_\_\_\_ day of \_\_\_\_\_, 20 \_\_\_\_ and a copy mailed first class or placed in the appropriate attorney's box on this \_\_\_\_\_ day of \_\_\_\_\_, 20 \_\_\_\_ to attorneys of record or to parties (when appearing pro se) as follows:

\_\_\_\_\_  
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\_\_\_\_\_  
**ATTORNEY(S) FOR THE PLAINTIFF(S)**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
**ATTORNEY(S) FOR THE DEFENDANT(S)**

\_\_\_\_\_  
**CLERK OF COURT**

**Court Reporter :** \_\_\_\_\_

**E-Filing Note:** In E-Filing counties, the date of Entry of Judgment is the same date as reflected on the Electronic File Stamp and the clerk's entering of the date of judgment above is not required in those counties. The clerk will mail a copy of the judgment to parties who are not E-Filers or who are appearing pro se. See Rule 77(d), SCRCP.

**ADDITIONAL INFORMATION REGARDING DECISION BY THE COURT AS REFERENCED ON PAGE 1.**

This action came to trial or hearing before the court. The issues have been tried or heard and a decision rendered.

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Spartanburg Common Pleas

**Case Caption:** Wells Fargo Bank Na VS Robert L Raines

**Case Number:** 2017CP4203555

**Type:** Order/Judgment by Default and Form 4

It is so Ordered.

s/ R. Keith Kelly - 2165

Electronically signed on 2018-03-09 10:56:59 page 4 of 4

STATE OF SOUTH CAROLINA  
COUNTY OF CHARLESTON

IN THE COURT OF COMMON PLEAS  
9TH JUDICIAL CIRCUIT  
DOCKET NO. 2018-CP10667

WELLS FARGO BANK, N.A.,  
*Plaintiff,*

vs.

ANDREA E RENTZ,  
*Defendant.*

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**FILED**  
2019 JUN 11 PM 2:44  
JULIE J. ARMSTRONG  
CLERK OF COURT  
**ORDER OF SUMMARY  
JUDGMENT**  
BY

CAME TO BE HEARD the Plaintiff, by and through counsel, upon Plaintiff's Motion for Summary Judgment, and being also heard, the Defendant; and the Court having duly considered the pleadings, exhibits, affidavits and other matters appearing of record, together with the argument of counsel, it appearing that there is no genuine issue of material fact, and that the Plaintiff is entitled to Judgment as a matter of law; it is

ORDERED, ADJUDGED, AND DECREED that Plaintiff's Motion for Summary Judgment is Granted, and Judgment is entered in favor of the Plaintiff, against the Defendant in the sum and amount set forth below:

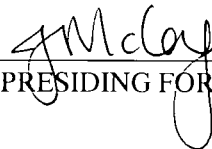
Defendant: ANDREA E RENTZ,

Principal	\$14,956.95	
Attorney's Fees	\$750.00	15% of principal balance, not to exceed \$750.00
Court Costs	\$235.00	
<b>Total Judgment</b>	<b>\$15,941.95</b>	

Plaintiff disclaims any post-judgment interest.

AND IT IS SO ORDERED.

This the 11<sup>th</sup> day of June, 2019.

  
\_\_\_\_\_  
JUDGE PRESIDING FOR THE 9TH JUDICIAL CIRCUIT



FORM 4

STATE OF SOUTH CAROLINA  
 COUNTY OF CHARLESTON  
 IN THE COURT OF COMMON PLEAS

JUDGMENT IN A CIVIL CASE

CASE NO. 2018 CP-10667

FILED  
 2019 JUN 11 11 PM 24  
 JULIE J. ARMSTRONG  
 CLERK OF COURT

Wells Fargo Bank, N.A.

Andrea E. Rentz

PLAINTIFF(S)

DEFENDANT(S)

Submitted by: Gregory P. Cowan 100299  
 1315 Westbrook Plaza Drive, Winston Salem, NC 27103  
 Email: [SCColservice@BrockandScott.com](mailto:SCColservice@BrockandScott.com)  
 Phone: (336)354-1797

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)
Wells Fargo Bank, N.A.	Andrea E. Rentz	\$15,941.95
		\$
		\$
If applicable, describe the property, including tax map information and address, referenced in the order:		

The judgment information above has been provided by the submitting party. Disputes concerning the amounts contained in this form may be addressed by way of motion pursuant to the SC Rules of Civil Procedure. Amounts to be computed such as interest or additional taxable costs not available at the time the form and final order are submitted to the judge may be provided to the clerk.

**Note: Title abstractors and researchers should refer to the official court order for judgment details.**

**E-Filing Note: In E-Filing counties, the Court will electronically sign this form using a separate electronic signature page.**

	2764	6/11/19
Circuit Court Judge	Judge Code	Date

**For Clerk of Court Office Use Only**

This judgment was entered on the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_ and a copy mailed first class or placed in the appropriate attorney's box on this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_ to attorneys of record or to parties (when appearing pro se) as follows:

ATTORNEY(S) FOR THE PLAINTIFF(S)	ATTORNEY(S) FOR THE DEFENDANT(S)
	CLERK OF COURT

**Court Reporter:**

**E-Filing Note: In E-Filing counties, the date of Entry of Judgment is the same date as reflected on the Electronic File Stamp and the clerk's entering of the date of judgment above is not required in those counties. The clerk will mail a copy of the judgement to parties who are not E-Filers or who are appearing pro se. See Rule 77(d), SCRPC.**

**ADDITIONAL INFORMATION REGARDING DECISION BY THE COURT AS REFERENCED ON PAGE 1.**

This action came to trial or hearing before the court. The issues have been tried or heard and a decision rendered.

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STATE OF SOUTH CAROLINA  
COUNTY OF RICHLAND

IN THE COURT OF COMMON PLEAS  
5TH JUDICIAL CIRCUIT  
DOCKET NO. 2016CP4004994

RICHLAND COUNTY  
FILED  
2017 AUG -4 AM 11:50  
JENNIFER W. HCBRIDE  
C.C.P. & C.S.

WELLS FARGO BANK, N.A.,  
*Plaintiff,*  
  
vs.  
  
BEVERLY SMITH,  
*Defendant.*

**ORDER OF DEFAULT**  
**JUDGMENT**

IT being made to appear to me that the Summons and Complaint in the above-entitled action was personally served on the Defendant in the within cause of action more than thirty (30) day ago as may be seen by the records filed with the Clerk; that no Notice of Appearance or other pleadings have been received or served in response thereto as may be seen by reference to the Affidavit of Plaintiff's Attorney; and that the Plaintiff has notified the Defendant regarding the request for Attorney's fees and no objection has been filed with this Court.

NOW, THEREFORE, pursuant to Rule 55 of the South Carolina Rules of Civil Procedure and upon motion of the Attorney for the plaintiff, the Defendant below named is hereby declared to be in default.

UPON FURTHER MOTION of Plaintiff's Attorney, it is hereby adjudged that the Plaintiff herein have Judgment as follows:

Defendant: BEVERLY SMITH

Principal	\$8,057.78	
Attorney's Fees	\$800.00	15% of principal balance, not to exceed \$800.00
Court Costs	\$190.00	
<b>Total Judgment</b>	<b>\$9,047.78</b>	

AND IT IS SO ORDERED.

This the 3 day of Aug, 2017.

  
JUDGE PRESIDING FOR THE 5TH JUDICIAL  
CIRCUIT

FORM 4

STATE OF SOUTH CAROLINA  
 COUNTY OF RICHLAND  
 IN THE COURT OF COMMON PLEAS  
 WELLS FARGO BANK, N.A.

JUDGMENT IN A CIVIL CASE

CASE NO. 2016CP4004994  
 BEVERLY SMITH

PLAINTIFF(S)

DEFENDANT(S)

Submitted by: <u>Gregory P. Cowan / Sarah A. Kim</u>	Attorney for: <input checked="" type="checkbox"/> Plaintiff <input type="checkbox"/> Defendant or <input type="checkbox"/> 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 a 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.

2017 AUG -4 AM 11:50  
 DEANETTE W. NORBRIDGE  
 C.C. & G.S.  
 RICHLAND COUNTY  
 FILED

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

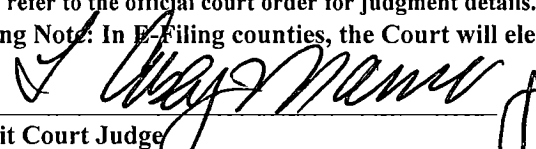
Complete this section below when the judgment affects title to real or personal property or if any amount should be enrolled. If there is no judgment information, indicate "N/A" in one of the boxes below.

Judgment in Favor of (List name(s) below)	Judgment Against (List name(s) below)	Judgment Amount To be Enrolled (List amount(s) below)
WELLS FARGO BANK, N.A.	BEVERLY SMITH	\$9,047.78

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

The judgment information above has been provided by the submitting party. Disputes concerning the amounts contained in this form may be addressed by way of motion pursuant to the SC Rules of Civil Procedure. Amounts to be computed such as interest or additional taxable costs not available at the time the form and final order are submitted to the judge may be provided to the clerk. **Note: Title abstractors and researchers should refer to the official court order for judgment details.**

E-Filing Note: In E-Filing counties, the Court will electronically sign this form using a separate electronic signature page.

  
 Circuit Court Judge

2061  
 Judge Code

8-3-17  
 Date

For Clerk of Court Office Use Only

This judgment was entered on the 4 day of August, 2017 and a copy mailed first class or placed in the appropriate attorney's box on this 4 day of August, 2017 to attorneys of record or to parties (when appearing pro se) as follows:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
ATTORNEY(S) FOR THE PLAINTIFF(S)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
ATTORNEY(S) FOR THE DEFENDANT(S)  
*Jeanette W. McBride*  
\_\_\_\_\_  
CLERK OF COURT

Court Reporter : \_\_\_\_\_

E-Filing Note: In E-Filing counties, the date of Entry of Judgment is the same date as reflected on the Electronic File Stamp and the clerk's entering of the date of judgment above is not required in those counties. The clerk will mail a copy of the judgment to parties who are not E-Filers or who are appearing pro se. See Rule 77(d), SCRCP.

**ADDITIONAL INFORMATION REGARDING DECISION BY THE COURT AS REFERENCED ON PAGE 1.**

This action came to trial or hearing before the court. The issues have been tried or heard and a decision rendered.

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STATE OF SOUTH CAROLINA  
COUNTY OF SUMTER

IN THE COURT OF COMMON PLEAS  
3RD JUDICIAL CIRCUIT  
DOCKET NO. 2017CP4301439

WELLS FARGO BANK, N.A.,  
*Plaintiff,*

vs.

KYLE W TICKEL,  
*Defendant.*

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)

**ORDER OF DEFAULT  
JUDGMENT**

IT being made to appear to me that the Summons and Complaint in the above-entitled action was personally served on the Defendant in the within cause of action more than thirty (30) day ago as may be seen by the records filed with the Clerk; that no Notice of Appearance or other pleadings have been received or served in response thereto as may be seen by reference to the Affidavit of Plaintiff's Attorney; and that the Plaintiff has notified the Defendant regarding the request for Attorney's fees and no objection has been filed with this Court.

NOW, THEREFORE, pursuant to Rule 55 of the South Carolina Rules of Civil Procedure and upon motion of the Attorney for the plaintiff, the Defendant below named is hereby declared to be in default.

UPON FURTHER MOTION of Plaintiff's Attorney, it is hereby adjudged that the Plaintiff herein have Judgment as follows:

Defendant: KYLE W TICKEL

Principal	\$7,323.99	
Attorney's Fees	\$800.00	15% of principal balance, not to exceed \$800.00
Court Costs	\$195.00	
<b>Total Judgment</b>	<b>\$8,318.99</b>	

AND IT IS SO ORDERED.

FORM 4

STATE OF SOUTH CAROLINA  
 COUNTY OF SUMTER  
 IN THE COURT OF COMMON PLEAS  
 WELLS FARGO BANK, N.A.

JUDGMENT IN A CIVIL CASE

CASE NO. 2017CP4301439  
 KYLE W TICKEL

PLAINTIFF(S)

DEFENDANT(S)

Submitted by: <u>Gregory P. Cowan / Sarah A. Kim</u>	Attorney for: <input checked="" type="checkbox"/> Plaintiff <input type="checkbox"/> Defendant or <input type="checkbox"/> 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 a 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)
WELLS FARGO BANK, N.A.	KYLE W TICKEL	\$8,318.99

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

The judgment information above has been provided by the submitting party. Disputes concerning the amounts contained in this form may be addressed by way of motion pursuant to the SC Rules of Civil Procedure. Amounts to be computed such as interest or additional taxable costs not available at the time the form and final order are submitted to the judge may be provided to the clerk. **Note: Title abstractors and researchers should refer to the official court order for judgment details.**

**E-Filing Note: In E-Filing counties, the Court will electronically sign this form using a separate electronic signature page.**

\_\_\_\_\_  
 Circuit Court Judge

\_\_\_\_\_  
 Judge Code

\_\_\_\_\_  
 Date

**For Clerk of Court Office Use Only**

This judgment was entered on the \_\_\_\_\_ day of \_\_\_\_\_, 20 \_\_\_\_ and a copy mailed first class or placed in the appropriate attorney's box on this \_\_\_\_\_ day of \_\_\_\_\_, 20 \_\_\_\_ to attorneys of record or to parties (when appearing pro se) as follows:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
**ATTORNEY(S) FOR THE PLAINTIFF(S)**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
**ATTORNEY(S) FOR THE DEFENDANT(S)**

\_\_\_\_\_  
**CLERK OF COURT**

**Court Reporter :** \_\_\_\_\_

**E-Filing Note:** In E-Filing counties, the date of Entry of Judgment is the same date as reflected on the Electronic File Stamp and the clerk's entering of the date of judgment above is not required in those counties. The clerk will mail a copy of the judgment to parties who are not E-Filers or who are appearing pro se. See Rule 77(d), SCRCP.

**ADDITIONAL INFORMATION REGARDING DECISION BY THE COURT AS REFERENCED ON PAGE 1.**

This action came to trial or hearing before the court. The issues have been tried or heard and a decision rendered.

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Sumter Common Pleas

**Case Caption:** Wells Fargo Bank VS Kyle W Tickle

**Case Number:** 2017CP4301439

**Type:** Order/Judgment and Form 4

So Ordered

s/ Clifton B. Newman, 2127

STATE OF SOUTH CAROLINA  
COUNTY OF GREENVILLE

IN THE COURT OF COMMON PLEAS  
13TH JUDICIAL CIRCUIT  
DOCKET NO. 2016-CP-23-04812

WELLS FARGO BANK, N.A.,  
*Plaintiff,*

vs.

TERESSA B WILLIAMS,  
*Defendant.*

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**ORDER OF SUMMARY  
JUDGMENT**

CAME TO BE HEARD the Plaintiff, by and through counsel, upon Plaintiff's Motion for Summary Judgment, and being also heard, the Defendant; and the Court having duly considered the pleadings, exhibits, affidavits and other matters appearing of record, together with the argument of counsel, it appearing that there is no genuine issue of material fact, and that the Plaintiff is entitled to Judgment as a matter of law; it is

ORDERED, ADJUDGED, AND DECREED that Plaintiff's Motion for Summary Judgment is Granted, and Judgment is entered in favor of the Plaintiff, against the Defendant in the sum and amount set forth below:

Defendant: TERESSA B WILLIAMS,

Principal \$6,939.52

Attorney's Fees \$750.00 15% of principal balance, not to exceed \$750.00

Court Costs \$227.06

**Total Judgment \$7,916.58**

AND IT IS SO ORDERED.

This the \_\_\_ day of \_\_\_\_\_, 20\_\_.

\_\_\_\_\_  
JUDGE PRESIDING FOR THE 13TH JUDICIAL CIRCUIT

FORM 4

STATE OF SOUTH CAROLINA  
 COUNTY OF GREENVILLE  
 IN THE COURT OF COMMON PLEAS  
 WELLS FARGO BANK, N.A.

JUDGMENT IN A CIVIL CASE  
 CASE NO. 2016-CP-23-04812  
 TERESSA B WILLIAMS

PLAINTIFF(S)

DEFENDANT(S)

Submitted by: <u>Gregory P. Cowan / Sarah A. Kim</u>	Attorney for: <input checked="" type="checkbox"/> Plaintiff <input type="checkbox"/> Defendant or <input type="checkbox"/> 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 a 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)
WELLS FARGO BANK, N.A.	TERESSA B WILLIAMS	\$ 7,916.58
		\$
		\$

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

The judgment information above has been provided by the submitting party. Disputes concerning the amounts contained in this form may be addressed by way of motion pursuant to the SC Rules of Civil Procedure. Amounts to be computed such as interest or additional taxable costs not available at the time the form and final order are submitted to the judge may be provided to the clerk. **Note: Title abstractors and researchers should refer to the official court order for judgment details.**

**E-Filing Note: In E-Filing counties, the Court will electronically sign this form using a separate electronic signature page.**

\_\_\_\_\_  
 Circuit Court Judge

\_\_\_\_\_  
 Judge Code

\_\_\_\_\_  
 Date

**For Clerk of Court Office Use Only**

This judgment was entered on the \_\_\_\_\_ day of \_\_\_\_\_, 20 \_\_\_\_ and a copy mailed first class or placed in the appropriate attorney's box on this \_\_\_\_\_ day of \_\_\_\_\_, 20 \_\_\_\_ to attorneys of record or to parties (when appearing pro se) as follows:

**Gregory P. Cowan** 1314 Westbrook Plaza Dr.,  
Winston-Salem, NC 27103

**Sarah A. Kim** 1315 Westbrook Plaza Dr.,  
Winston-Salem, NC 27103

\_\_\_\_\_  
**ATTORNEY(S) FOR THE PLAINTIFF(S)**

\_\_\_\_\_  
**ATTORNEY(S) FOR THE DEFENDANT(S)**

\_\_\_\_\_  
**CLERK OF COURT**

**Court Reporter :** \_\_\_\_\_

**E-Filing Note:** In E-Filing counties, the date of Entry of Judgment is the same date as reflected on the Electronic File Stamp and the clerk's entering of the date of judgment above is not required in those counties. The clerk will mail a copy of the judgment to parties who are not E-Filers or who are appearing pro se. See Rule 77(d), SCRPC.

**ADDITIONAL INFORMATION REGARDING DECISION BY THE COURT AS REFERENCED ON PAGE 1.**

This action came to trial or hearing before the court. The issues have been tried or heard and a decision rendered.

This matter come before the Court on Plaintiff's Motion for Summary Judgment filed July, 17, 2017. The matter was heard August 8, 2017. After careful consideration, the Court finds that an Order of Summary Judgment in favor of the Plaintiff is warranted. Defendant, appearing pro se, did not refute Plaintiff's evidence of outstanding debt nor did Defendant provide any of her own evidence tending to contradict the Plaintiff's evidence. Therefore, since there is no dispute of material fact regarding the debt owed by the Defendant, Plaintiff is entitled to judgment as a matter of law and Plaintiff's Motion for Summary Judgment is granted.

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ELECTRONICALLY FILED - 2017 Sep 15 3:49 PM - GREENVILLE - COMMON PLEAS - CASE#2016CPCP2304812



Greenville Common Pleas

**Case Caption:** Wells Fargo Bank Na vs. Teresa B Williams

**Case Number:** 2016CP2304812

**Type:** Order/Summary Judgment

Motion/Order Granted

s/ Honorable Perry H. Gravely, #2755

Electronically signed on 2017-09-15 10:55:37 page 4 of 4

# ClassAction.org

This complaint is part of ClassAction.org's searchable class action lawsuit database and can be found in this post: [Class Action Claims Wells Fargo Failed to Redact Social Security Numbers in Public Legal Documents](#)

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