

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

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

US Bank National Association as Successor Trustee to  
Bank of America National Association, Successor by  
merger to LaSalle Bank National Association, as Trustee  
for Morgan Stanley Mortgage Loan Trust 2007-3XS,  
Respondent,

v.

Barbara E. Bebout; Robert A. Swaynham a/k/a Robert  
Alec Swaynham; Mortgage Electronic Registration  
Systems, Inc. (MIN# 1001419-0060908012-1); The  
Peoples National Bank, Defendants & Third Party  
Plaintiffs,

of whom Barbara E. Bebout and Robert A. Swaynham  
are Appellants,

v.

Americash Mortgage Corporation, Respondent.

Appellate Case No. 2012-211187

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Appeal From Pickens County  
R. Murray Hughes, III, Special Referee

Unpublished Opinion No. 2014-UP-171  
Submitted December 1, 2013 – Filed April 16, 2014

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**AFFIRMED**

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J. Falkner Wilkes, of Greenville, for Appellants.

Thomas E. Lydon, of McAngus Goudelock & Courie, LLC, of Columbia, for Respondent US Bank National Association.

Louis H. Lang, of Callison Tighe & Robinson, LLC, of Columbia, for Respondent Americash Mortgage Corporation.

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**PER CURIAM:** Affirmed pursuant to Rule 220(b), SCACR, and the following authorities:

1. As to whether Americash Mortgage Corporation afforded Barbara E. Bebout and Robert A. Swaynham (collectively Borrowers) a meaningful opportunity to have the attorney of their choice represent them in all matters of their mortgage transaction: *Jones v. Leagan*, 384 S.C. 1, 12-13, 681 S.E.2d 6, 12 (Ct. App. 2009) ("The [s]pecial [r]eferee, as trier of fact, has the task of assessing the credibility, persuasiveness, and the weight of the evidence presented. In an action at law, this [c]ourt must affirm the factual findings of the [s]pecial [r]eferee unless no evidence reasonably supports those findings. In reviewing an action tried at law, it is not the place of this [c]ourt to substitute its own view as to the facts." (citations omitted)).
2. As to Borrowers' remaining issues: *Wright v. Craft*, 372 S.C. 1, 20, 640 S.E.2d 486, 497 (Ct. App. 2006) ("An issue raised on appeal but not argued in the brief is deemed abandoned and will not be considered by the appellate court." (quoting *Fields v. Melrose Ltd. P'ship*, 312 S.C. 102, 106, 439 S.E.2d 283, 285 (Ct. App. 1993))).

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

**SHORT, WILLIAMS, and THOMAS, JJ., concur.**

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