

State of South Carolina )  
 )  
 County of Richland )  
 )  
 U.S. Bank Trust National )  
 Association, Rushmore Loan )  
 Servicing, Goldman Sachs )  
 Mortgage Company, )  
 )  
 Plaintiffs, )  
 )  
 vs. )  
 )  
 Jacob Fulks, Florene )  
 Fulks, )  
 Defendants. )

2024-CP-40-00292

Transcript

of

Hearing

**RECEIVED**

OCT 09 2024

SC Court of Appeals

Date: September 16, 2024

Time: 10:41 a.m.

Location: Richland County Judicial Center, 1701 Main  
Street, Courtroom 2D, Columbia, South Carolina

Reported by  
Miranda Brown

APPEARANCES

Presiding: Judge Joseph M. Strickland  
Columbia, South Carolina

For the Plaintiff: Jason A. Richardson, Esq.  
McGuire Woods, LLP.  
Columbia, South Carolina

Pro Se Defendants: Florene Fulks  
Jacob Fulks  
Columbia, South Carolina

INDEX

Proceedings: 3  
Motion by the Plaintiffs: 4  
Motion by the Defendants: 9  
Ruling: 16

EXHIBITS

(No exhibits were marked during the course of the hearing.)

1 sent information in the -- in the real estate  
2 department that the house was paid off. It was  
3 never -- Rushmore sold it to something called  
4 Nationstar.

5 THE COURT: Uh-huh.

6 MS. FULKS: And how you -- okay, you get it paid off, so  
7 you get that check. And you get another check from  
8 another mortgage company, and then it, "Okay, y'all  
9 owe again, two hundred and something thousand  
10 dollars." My husband built that house from ground  
11 up in 1990 what?

12 MR. FULKS: Two.

13 MS. FULKS: Two. And y'all saying two-hundred and  
14 something thousand dollars. The house been paid  
15 off. But anyway, we not supposed to be discussing  
16 that, so . . . Thank you, sir. That's my answer.

17 THE COURT: Okay. Okay. The plaintiffs' motion is  
18 granted. Defendants' motion is denied. We need to  
19 have a hearing now on the merits of the case. So  
20 are y'all prepared to move forward today, or you  
21 want to come back another time?

22 MS. FULKS: No. I'm getting ready to file something. I  
23 don't want to do nothing else today.

24 THE COURT: All right.

25 MS. FULKS: I don't want to discuss the merits of the



1 case today.

2 THE COURT: Okay. Okay. We'll schedule a hearing.

3 It's going to be -- well, the counterclaim has been  
4 dismissed. But you're going to still contest the  
5 foreclosure; is that correct?

6 MS. FULKS: I'm going to -- I'm going to -- I'm going to  
7 do something today. I'm going to take care of  
8 something today.

9 THE COURT: Okay.

10 MS. FULKS: Because you say that I can't have a trial.

11 MR. FULKS: A jury trial.

12 THE COURT: No, no. no. A jury trial.

13 MS. FULKS: I can't have a jury trial, right? That's  
14 what you said, right?

15 THE COURT: Right. I dismissed --

16 MS. FULKS: Okay

17 THE COURT: -- your motion to remand it to the -- to the  
18 circuit judge. So we'll be happy to hear on the  
19 merit stuff --

20 MS. FULKS: Okay.

21 THE COURT: -- in other words, so I'm going to do that.

22 It's a contested hearing. We'll schedule a  
23 contested hearing. How long will it take, do you  
24 think?

25 MS. FULKS: Can I get a stay of extra time to amend the

1 counteraction based on what he read that needs to  
2 be included? Can I get a stay of -- of extra time  
3 for that?

4 THE COURT: Your motion's denied. We're going to set a  
5 hearing on the merits.

6 MS. FULKS: Okay.

7 THE COURT: And I was asking how long it was going to  
8 take to have to try the case. We need the whole  
9 day? a half a day?

10 MR. RICHARDSON: Plaintiffs will defend -- or defer to  
11 -- to defendants. I --

12 THE COURT: How -- how long do you need to try this  
13 case?

14 MS. FULKS: What do you say, Jacob?

15 MR. FULKS: A half a day. Half a day.

16 MS. FULKS: He said a half a day.

17 THE COURT: Half a day? Okay. We'll block out a whole  
18 day, and the hearing will probably be not here, but  
19 it will be in our new location on Decker Boulevard,  
20 Courtroom 1. But you'll get notified of all that.  
21 You'll be notified of all that as well. Okay.  
22 We'll schedule a hearing on the merits. All right.

23 MS. FULKS: What type of hearing is this? A hearing in  
24 the --

25 THE COURT: It's --



Respectfully submitted,

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*Florene Fulks*

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