

**From:** [Ania Real Estate](#)  
**To:** [John S. Kay](#); [Tiffanie Watson](#)  
**Cc:** [Judge James Spence](#); [Joy F. Davidson](#); [Crystal G. Lucas](#); [Court Of Appeals Filings](#)  
**Subject:** Re: I.S. Bank v Ania Real Estate 2023-CP-32-00792  
**Date:** Friday, October 25, 2024 4:37:18 PM  
**Attachments:** [image003.png](#)  
[image006.png](#)  
[image004.png](#)  
[SCACRIFORM07proof of service forma pauperis signed.pdf](#)  
[Appeal signed.pdf](#)

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Good afternoon,

It has come to my attention that the attached documents may not have been received as served by mailing USPS. This is no wonder why I never received any papers or other mail via USPS. In fact, I have lived here for 2+ years and can attest that USPS is not the way to notify anyone of anything, especially if there are deadlines involved. I was specifically instructed by the appellate court that I can only mail or drop off the filings in person, hence these were not emailed previously, only mailed due to my 45+ min drive to all courts.

Best regards,

On Fri, Sep 20, 2024 at 1:29 PM Ania Real Estate <[aniarealestateusa@gmail.com](mailto:aniarealestateusa@gmail.com)> wrote:

That's fine. If no attorney wanted to take this case until now, then I don't need anyone. I'll manage.

In fact, I called another 2 Referrals - not even a call back!

Have a great weekend!

On Friday, September 20, 2024, John S. Kay <[John.Kay@hutchenslawfirm.com](mailto:John.Kay@hutchenslawfirm.com)> wrote:

Ms. Palasz, I urge you to obtain legal counsel in this matter. I cannot give you legal advice, but you are looking at the wrong statute. Please obtain legal counsel to assist you in this process.

**From:** Ania Real Estate <[aniarealestateusa@gmail.com](mailto:aniarealestateusa@gmail.com)>  
**Sent:** Friday, September 20, 2024 12:07 PM  
**To:** Judge James Spence <[jspence@lexingtoncounty.sc.gov](mailto:jspence@lexingtoncounty.sc.gov)>  
**Cc:** John S. Kay <[John.Kay@hutchenslawfirm.com](mailto:John.Kay@hutchenslawfirm.com)>  
**Subject:** Re: I.S. Bank v Ania Real Estate 2023-CP-32-00792

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Hello,

According to this paragraph, the Plaintiffs post the bond and sureties. I'm not the Plaintiff.

(2) A plaintiff may not enforce a sale of property after a notice of appeal is filed without giving an undertaking or bond to the defendant, with two good sureties

Best,

On Thursday, September 19, 2024, Judge James Spence <[jspence@lexingtoncounty.sc.gov](mailto:jspence@lexingtoncounty.sc.gov)> wrote:

September 19, 2024

The Court can not give you legal advice.

The court is not requiring a bond because it wants to; the court is requiring a bond because South Carolina Rules require it in this type of case.

There is nothing criminal about this type of bond; it is related real estate.

Please consult an attorney to discuss.

Respectfully to all,

JOS

James O. Spence  
Lexington County Master-in-Equity  
Office: 803-785-8291  
**Email: [jspence@lexingtoncounty.sc.gov](mailto:jspence@lexingtoncounty.sc.gov)**  
**Please note the new Email address**



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**From:** Ania Real Estate <[aniarealestateusa@gmail.com](mailto:aniarealestateusa@gmail.com)>  
**Sent:** Thursday, September 19, 2024 4:38 PM  
**To:** Judge James Spence <[jspence@lexingtoncounty.sc.gov](mailto:jspence@lexingtoncounty.sc.gov)>  
**Cc:** John S. Kay <[John.Kay@hutchenslawfirm.com](mailto:John.Kay@hutchenslawfirm.com)>  
**Subject:** [External]Re: I.S. Bank v Ania Real Estate 2023-CP-32-00792

Hi,

There was no mention of a bond for the last 2 years this was pending. I wasn't the one who keeps prolonging it, not going to be the one paying for it either.

Everyone has the right to appeal and I'm not the criminal here to be paying bonds.

Best,

On Thursday, September 19, 2024, Judge James Spence <[jspence@lexingtoncounty.sc.gov](mailto:jspence@lexingtoncounty.sc.gov)> wrote:

September 19, 2024

1. I have explained the Sales process earlier; if no appeal and bond, then sale can go through. If appeal and bond, then sale cancelled.
2. Once appeal is filed, then Court will set a hearing to set the bond amount /terms and conditions as required by law.

Respectively to all,

JOS

James O. Spence  
Lexington County Master-in-Equity  
Office: 803-785-8291  
**Email:** [jspence@lexingtoncounty.sc.gov](mailto:jspence@lexingtoncounty.sc.gov)  
**Please note the new Email address**



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**From:** Ania Real Estate <[aniarealestateusa@gmail.com](mailto:aniarealestateusa@gmail.com)>  
**Sent:** Thursday, September 19, 2024 3:51 PM  
**To:** John S. Kay <[John.Kay@hutchenslawfirm.com](mailto:John.Kay@hutchenslawfirm.com)>  
**Cc:** Judge James Spence <[jspence@lexingtoncounty.sc.gov](mailto:jspence@lexingtoncounty.sc.gov)>  
**Subject:** [External]Re: I.S. Bank v Ania Real Estate 2023-CP-32-00792

That has to be ordered by the court not by the Plaintiff attorney.

Attached is a copy of the email where Judge Spence says no sale will be scheduled.

<https://law.justia.com/codes/south-carolina/title-18/chapter-9/section-18-9-170/#:~:text=Title%2018%20%2D%20Appeals,sale%20or%20delivery%20of%20land.>

Regards,

On Thursday, September 19, 2024, John S. Kay <[John.Kay@hutchenslawfirm.com](mailto:John.Kay@hutchenslawfirm.com)> wrote:

Please provide me with a copy of your appeal bond with the two sureties.

**From:** Ania Real Estate <[aniarealestateusa@gmail.com](mailto:aniarealestateusa@gmail.com)>  
**Sent:** Thursday, September 19, 2024 2:04 PM  
**To:** John S. Kay <[John.Kay@hutchenslawfirm.com](mailto:John.Kay@hutchenslawfirm.com)>  
**Cc:** Judge James Spence <[jspence@lexingtoncounty.sc.gov](mailto:jspence@lexingtoncounty.sc.gov)>; Tiffanie Watson <[Tiffanie.Watson@hutchenslawfirm.com](mailto:Tiffanie.Watson@hutchenslawfirm.com)>; Crystal G. Lucas <[cglucas@lexingtoncounty.sc.gov](mailto:cglucas@lexingtoncounty.sc.gov)>; Joy F. Davidson <[jfdavidson@lexingtoncounty.sc.gov](mailto:jfdavidson@lexingtoncounty.sc.gov)>  
**Subject:** Re: I.S. Bank v Ania Real Estate 2023-CP-32-00792

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I'm filing an appeal as I was defrauded of my hard earned money and the bank has \$70000 of it. My losses to date are over \$200k. I was also denied new trial and put at fault for having skin cancer, emergency surgery and a nasty infection that almost made me go blind. Sounds like Justice? Great.

IThanks

Your email was late either way. One day late.

On Thursday, September 19, 2024, John S. Kay <[John.Kay@hutchenslawfirm.com](mailto:John.Kay@hutchenslawfirm.com)> wrote:

Good morning.

With regards to item one below, there are no email issues between the Plaintiff and the Defendant. The Defendant has received and acknowledged several emails from the Plaintiff's counsel before. I have verified that the emails were sent by the Plaintiff and were received by the Defendants. Ms. Palasz stated did not state that the Plaintiff's emails were not received, just that they went to her spam folder. That is an issue on her end. She clearly received all of the other emails that sent drafts of the proposed Order previously. Plaintiff also mailed copies of the filed order to all Defendants.

With regards to Item three, Plaintiff respectfully requests that the Sale not be cancelled in the event of an appeal by the Defendant, unless she fully complies with S.C. code 18-9-170 and posts the appropriate appeal bond with two sureties. Otherwise, Defendants will simply file an appeal for the sole purpose of having the sale cancelled without posting the required bond. Plaintiff is placing the Defendants on notice that the appeal bond is also required under state law.

John S. Kay | Managing Partner, SC

Foreclosure/Real Estate

[John.Kay@hutchenslawfirm.com](mailto:John.Kay@hutchenslawfirm.com)

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John S. Kay | Managing Partner, SC

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Foreclosure/Real Estate  
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Hutchens Law Firm LLP  
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**From:** Judge James Spence <[jspence@lexingtoncounty.sc.gov](mailto:jspence@lexingtoncounty.sc.gov)>  
**Sent:** Thursday, September 19, 2024 9:25 AM  
**To:** Ania Real Estate <[aniarealestateusa@gmail.com](mailto:aniarealestateusa@gmail.com)>; John S. Kay <[John.Kay@hutchenslawfirm.com](mailto:John.Kay@hutchenslawfirm.com)>  
**Cc:** Tiffanie Watson <[Tiffanie.Watson@hutchenslawfirm.com](mailto:Tiffanie.Watson@hutchenslawfirm.com)>; Crystal G. Lucas <[cglucas@lexingtoncounty.sc.gov](mailto:cglucas@lexingtoncounty.sc.gov)>; Joy F. Davidson <[jfdavidson@lexingtoncounty.sc.gov](mailto:jfdavidson@lexingtoncounty.sc.gov)>  
**Subject:** Re: [External]I.S. Bank v Ania Real Estate 2023-CP-32-00792

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<[jspence@lexingtoncounty.sc.gov](mailto:jspence@lexingtoncounty.sc.gov)> - Do not click links or open attachments unless you recognize the sender and know the content is safe.

September 19, 2024

Dear All:

1. I am not aware of any email issues between Plaintiff and Defendant. Court ask parties to review and advise.
2. The Plaintiff has requested a sale. This request is standard practice in case a defendant does not file an appeal; otherwise a Plaintiff would have to wait another 1-2 sales cycles ( depending on cut off publication dates with MIE Office and paper etc. ) before property would get sold at public auction.
3. If the Defendant files a timely appeal, Court is notified and the Sale is cancelled.
4. If Defendant does not file a timely appeal and the property is sold, Court reminds Defendant to contact Court on sales day( after 4:00) to determine if a Surplus was created by sale to a third party. Defendant should confirm current mailing address, email and phone with MIE Staff so that Court can send any Surplus Hearing Notice to Defendant's proper address.
5. Court also warns Defendant to be wary of signing any documents ( such as Limited Power of Attorney or Assignment of rights) from any company claiming to want to help Defendant collect funds for a percentage amount. Defendant should seek competent legal counsel.
6. Defendant can come to court and collect ---if not other valid creditor claims--- the surplus funds without need of any assistance. Defendant would appear, present driver's license and after final surplus hearing and 35 day wait period—collect funds without having to pay anyone.

Respectfully to all,

7. JOS

James O. Spence

Lexington County Master-in-Equity

Office: 803-785-8291

Email: [jspence@lexingtoncounty.sc.gov](mailto:jspence@lexingtoncounty.sc.gov)

Please note the new Email address



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**From:** Ania Real Estate <[aniarealestateusa@gmail.com](mailto:aniarealestateusa@gmail.com)>  
**Sent:** Thursday, September 19, 2024 9:13 AM  
**To:** John S. Kay <[John.Kay@hutchenslawfirm.com](mailto:John.Kay@hutchenslawfirm.com)>  
**Cc:** Tiffanie Watson <[Tiffanie.Watson@hutchenslawfirm.com](mailto:Tiffanie.Watson@hutchenslawfirm.com)>  
**Subject:** [External]I.S. Bank v Ania Real Estate 2023-CP-32-00792

Good morning,

This email was found in my spam folder while looking for an email from another company.

I only get court emails when Judge Spence is copied on them and obviously was not copied on this one as was no one else from the court.

If this was e-filed and recorded on September 9th, why was this email dated and sent on Sept 10th?

I never received copies of this at my residence either.

This has been an ongoing trick to then deny and/or dismiss my filings for being "late". Either sending documents that weren't officially recorded or sending them with a delay, considering it "legal service" yet at this point a 10-day reply would be due today since the court upholds the date of efile, not the date of service.

This will be all brought up in my appeal including the fact that I was denied to vacate default judgement and trial for illness, an acceptable defense - especially cancer should not be taken lightly. And fraud is another that got dismissed.

On another note, a previous email from Judge Spence states that no sale will be scheduled until after the appeal has passed, yet it's already on the calendar. I'm assuming I'm

predetermined to lose this case even though it was actually me who got defrauded from the get-go by ultimate fault of my closing attorney and the others contributing for 4 months.. perfect. I don't owe any money. Institutions who defraud innocent people do not get paid. This institution did not even correct their fraud, it's claiming double now! wow.

All they had to do is re-appraise the property per my request and re-write the loan... Obviously it was on their agenda to steal another property from an innocent individual using their skillful negligence tactics.

Have a great day.

On Tuesday, September 10, 2024, John S. Kay <[John.Kay@hutchenslawfirm.com](mailto:John.Kay@hutchenslawfirm.com)> wrote:

Ms. Palasz, please find attached to this email, a recorded copy of the Order denying your motion to vacate the foreclosure judgment in the above referenced matter.

John S. Kay | Managing Partner, SC

Foreclosure/Real Estate

[John.Kay@hutchenslawfirm.com](mailto:John.Kay@hutchenslawfirm.com)

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[ ]

**Anna (Ania) Palasz**

**Realtor- Licensed in NY/NJ/PA/SC**

**Broker - NY, SC**

Cell: 917.963.1746

Email: [AniaRealEstateUSA@gmail.com](mailto:AniaRealEstateUSA@gmail.com)

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"Your Referrals are my Best Compliment"

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--

[Redacted]

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[Redacted]

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