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SC Court of Appeals

FORM 13  
BRIEF OF APPELLANT\*

THE STATE OF SOUTH CAROLINA  
In The Court of Appeals

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APPEAL FROM GREENVILLE COUNTY  
Court of Common Pleas ,

Kristi Curtis, Circuit Court Judge

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Case No. 2024-001128

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Navy Federal Credit Union

v.

Angella Miller,

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I, Angella Miller am appealing and requesting for all financial responsibilities to be dismissed, due to uncertainty of the financial information that has been provided by Navy Federal Credit Union. There were several times that I, Angella Miller had requested that during COVID 2020/2021 (in which I was diagnosed with COVID) to receive some type of assistance in order to help me with my payment. I was told tht there was not much that they could do , after only granting me 1 month of assistance towards my bill. Although, I became aware of the PPP funds that all, if not most entities had to assist during the time of COVID, Navy Federal Credit Union (NFCU) refused to assist me with more than a one (1) time payment; even after I still was able to manage paying on time for an entire yr on my account on time. I requested an increase BEFORE AND AFTER THAT YEAR OF PAYING IN TIME AND WAS STILL DENIED AN INCREASE, PRIOR TO NFCU'S ACTIONS TOWARDS ME. Navy

Credit Union., I feel, did not give me a fair opportunity to make payments after my illness. However, I did contact them to request to at least pay \$25 dollars, after getting hired in another job, but realized again that I was stuck again, because the business I was employed at was forced to close down and I was then laid off, but without unemployment; due to me not being employed for more than 6 months before the entity closed. No financial avenues were left. I had decided on how to survive at that time, but the PPP Loan money for COVID that NFCU had during my illness would have kept me going, until.

Also, NFCU refused and I felt used biasness in deciding to increase my spending amount, which I had explained to them that I was attempting to build a business that I had already received a license for from Richland County. But was unable to get it going , due to NFCU not being fair about increasing my limits in order to get my self back in a safe financial position in order to help pay them (NFCU) what I thought I owe them, because all fees that was presented does not appear to be correct; especially if I was granted more PPP Loan funds that was given to them to assist with individuals that had experienced COVID WITHIN THAT ERA.

Last, but not least, NFCU sent over to credit companies that my loan was obviously was written off as bad debt and if so, I would like to know for the records, did NFCU get reimbursed from the insurance and knowingly turned my case over to an attorney firm in order to double dip and attempt to collect fraudulently. This is a question and it's a disturbing one. For this matter, I am requesting that this case be dismissed totally.

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Angella Miller  
216 Salusbury LN  
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## STATEMENT OF ISSUES ON APPEAL

1. The courts fail to hear statements that presented this information during the first court proceeding
2. The Courts presented that I must file within 30 days to the Appeals Court in order to reverse the 10 years against my (Angella Miller) credit and the courts did not proceed with any other information at the time of the first and only hearing. Can't recall date at this time.

I, Angella Miller am appealing and requesting for all financial responsibilities to be dismissed, due to uncertainty of the financial information that has been provided by Navy Federal Credit Union DURING THE FIRST COURT PROCEEDING.

There were several times that I, Angella Miller had requested that during COVID 2020/2021 (in which I was diagnosed with COVID) to receive some type of assistance in order to help me with my payment. I was told tht there was not much that they could do, after only granting me 1 month of assistance towards my bill. Although, I became aware of the PPP funds that all, if not most entities had to assist during the time of COVID, Navy Federal Credit Union (NFCU) refused to assist me with more than a one (1) time payment; even after I still was able to manage paying on time for an entire yr on my account on time. I requested an increase BEFORE AND AFTER THAT YEAR OF PAYING IN TIME AND WAS STILL DENIED AN INCREASE, PRIOR TO NFCU'S ACTIONS TOWARDS ME.

Navy STATEMENT OF THE CASE

## STANDARD OF REVIEW

## FACTS

[Counsel may wish to set out the facts relevant to the arguments at this point in the brief. This, however, is optional, and the relevant facts may be included in the discussion of each argument. In either case, the brief must contain references to where the salient facts can be found in the Record on Appeal. In Initial Briefs, these references shall be made in the manner specified by Rule 208(b)(4), SCACR. In the Final Briefs, these references shall be to the page and line number of the Record on Appeal (i.e., R.p. 37, lines 7-8). Rules 211(b)(1), SCACR.]

## ARGUMENTS

- I. BECAUSE RESPONDENT COULD HAVE GIVEN APPALENT MORE ASSISTANCE DURING THE TIME OF COVID, DUE TO COVID ASSISTANCE BEING AVAILABLE BY THE FEDERAL GOVERNMENT AT THAT TIME. ALSO, IN THE STATE OF SC, THE LONGTHAT ANYONE CAN HOLD A DEBT OF SUCH AGAINST SOMEONE, IS ONLY FOR 3 YEARS AND NFCU IS ATTEMPTING TO HOLD THIS DEBT (NORMALLY IS ILLEGAL) FOR 10 YEARS; IF ANY OR SOME RESPONSIBILITY FOUND OR NOT, BUT NOT IN IT'S ENTIRETY AT ALL.
  
- II. BECAUSE THERE IS NO PROVEN EVIDENCE BY NAVY FEDERAL CREDIT UNION, THAT THEY PROVIDED ADEQUATE ASSISTANCE IN COVID RELIEF FUNDS THAT WERE RECEIVED BY THE GOVERNMENT TO HELP ME AS THE CLIENT AND NAVY FEDERAL CREDIT UNION HAS NOT PRESENTED PROOF OF WHETHER OR NOT THEY DID OR DIDNOT RECEIVE REIMBUSMENTS OF THE DEBT THAT THEY ARE CLAIMING I (ANGELLA MILLER) OWE AFTER REPORTING IT AS BAD DEBT TO CREDIT COMPANIES. PROOF SHOULD BE PRESENTED.

## CONCLUSION

For the reasons stated, this Court should reverse AND DISMISS the judgment of the circuit court.

Respectfully submitted,

December 3, 2024

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