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Clerk of Court Pickens County, SC

**IN THE COURT OF APPEALS
STATE OF SOUTH CAROLINA**

Chris Pettross, Maria E. Ferguson, and The M Ferguson Group, LLC,
Appellants,
vs.
World Business Lenders, LLC aka WBL SPO II LLC,
Respondent.

**Appeal from the Circuit Court of Pickens County
Case No: 2020-CP-39-00480**

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NOTICE OF APPEAL AND MOTION TO SUPPLEMENT THE RECORD

TO: The Clerk of Court, South Carolina Court of Appeals, and All Interested Parties

Pursuant to Rule 203 of the South Carolina Appellate Court Rules (SCACR), **Chris Pettross, Maria E. Ferguson, and The M Ferguson Group, LLC** (hereinafter "Appellants") hereby appeal to the South Carolina Court of Appeals from the **Order of Foreclosure and Sale** entered on **January 15, 2025** by the Honorable **G.D. Morgan** in the **Court of Common Pleas, Pickens County**.

BASIS FOR APPEAL AND MOTION TO SUPPLEMENT THE RECORD

1. **Denial of Due Process** – The trial court ruled against the Appellants without considering critical evidence due to ineffective assistance of prior legal counsel, thereby violating fundamental due process rights.
2. **Ineffective Assistance of Counsel** – Prior counsel failed to introduce crucial evidence and did not invoke the binding arbitration clause in the loan agreement, materially prejudicing Appellants' case.
3. **Failure to Enforce Arbitration Clause** – The loan agreement contains a mandatory arbitration clause that should have been asserted as a defense, making the foreclosure proceedings improper.
4. **Judicial Error in Closing the Case** – The trial court improperly entered final judgment despite an incomplete evidentiary record, unfairly closing the case and depriving the Appellants of their right to assert valid defenses.
5. **Motion to Supplement the Record** – The Appellants respectfully request permission to supplement the record to include evidence that was improperly excluded due to prior counsel's failure to introduce it in the original proceedings. This evidence is crucial to Appellants' defense and should be considered in the interests of justice.

RELIEF REQUESTED

Appellants respectfully request that the South Carolina Court of Appeals:

- **Vacate the foreclosure judgment** and remand the case for further proceedings, allowing proper evidence submission and assertion of arbitration rights.
- **Alternatively**, compel arbitration pursuant to the loan agreement.
- **Grant the Motion to Supplement the Record** to allow submission of additional evidence omitted due to ineffective legal representation.
- Grant any other relief deemed just and appropriate under South Carolina law.

FILING REQUIREMENTS

1. **File this Notice of Appeal and Motion to Supplement the Record** with the Clerk of Court in the **Pickens County Circuit Court** within **30 days** of the judgment.
2. **Send a copy to the South Carolina Court of Appeals at:**
1220 Senate Street, Columbia, SC 29201
3. **Serve a copy on the opposing party's attorneys, Demetri K. Koutrakos (SC Bar No. 11318) and Harry A. Dixon (SC Bar No. 103509) of Callison Tighe and Robinson, LLC, at the following addresses: PO Box 1390, Columbia, SC 29202-1390 and 1812 Lincoln Street, Suite #200, Columbia, SC 29202; and Louise M. Johnson (SC Bar No. 16586) of Hutchins Law Firm LLP, at the following addresses: 240 Stoneridge Drive, Suite #400, Columbia, SC 29202 and PO Box 8237, Columbia, SC 29202. All parties will be served by certified mail from the post office.**

Mailing Addresses for Service

Honorable G.D. Morgan

305 E. North Street, Greenville, SC 29601

Demetri K. Koutrakos (SC Bar No. 11318) & Harry A. Dixon (SC Bar No. 103509)

Callison Tighe and Robinson, LLC
PO Box 1390, Columbia, SC 29202-1390
1812 Lincoln Street, Suite #200, Columbia, SC 29202

Louise M. Johnson (SC Bar No. 16586)

Hutchins Law Firm LLP
240 Stoneridge Drive, Suite #400, Columbia, SC 29202
PO Box 8237, Columbia, SC 29202 Demetri K. Koutrakos (SC Bar No. 11318) and Harry A. Dixon (SC Bar No. 103509) of Callison Tighe and Robinson, LLC, at the following addresses: PO Box 1390, Columbia, SC 29202-1390 and 1812 Lincoln Street, Suite #200, Columbia, SC 29202.** All parties will be served by certified mail from the post office.**

4. **Request the court transcript** from the county Circuit Court. Appellants also formally request that the trial court transcript be provided as part of the appellate record to ensure full review of all relevant proceedings.

Dated: **2/14/2025**

Respectfully Submitted,

continued to next page.



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The M Ferguson Group, LLC

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864-991-5473, chrispettross@gmail.com

STATE OF SOUTH CAROLINA)
)
COUNTY OF PICKENS)

IN THE COURT OF COMMON PLEAS
THIRTEENTH JUDICIAL CIRCUIT

CERTIFICATE OF SERVICE

Chris Pettross, Maria E. Ferguson a/k/a The M Ferguson
Group llc)

Plaintiff,)

vs.)

World Business Lenders Llc a/k/a WBL Spo II Llc a/k/a
Affiliates)

Defendant.)

Case No.: 2020-CP-39-00480

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I certify that on this date, I served a copy of Notice of Appeal and Motion to Supplement the Record in this action, dated

14th day of February 2025, on Friday by

- Delivering it to him/her personally;
- Mailing it to him/her, at his/her last known address, by depositing it in the U.S.

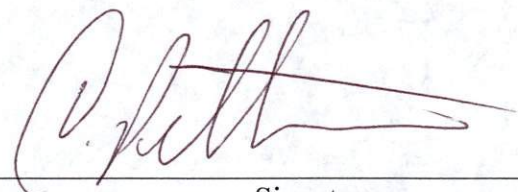
Mail, in an envelope with sufficient postage affixed, addressed as follows:

CERTIFIED MAIL SERVICE.

Delivering it by commercial delivery service in accordance with Rule 4(d)(9), SCRCP, addressed as follows: ; or,

Other:

14th of February 2025
Date


Signature

Address
103 WOODLAND Cir.
Easley, S.C. 29640

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SC COURT OF APPEALS
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