



**Ballard & Watson**  
Attorneys at Law  
PERSISTENT. UNWAVERING.

Desa Ballard  
Harvey M Watson III  
Haley Hubbard

226 State Street West Columbia, SC 29169  
ph 803.796.9299 | fx 803.796.1066 | desaballard.com

April 25, 2025

Via Electronic Mail ([ctappfilings@sccourts.org](mailto:ctappfilings@sccourts.org))

The Honorable Jenny Abbott Kitchings  
South Carolina Court of Appeals  
Post Office Box 11629  
Columbia, South Carolina 29211

**RECEIVED**

**Apr 25 2025**

**SC Court of Appeals**

Re: *Vicky Lynn Vergeldt v. John Edward Vergeldt*  
Case No.: 2021-CP-10-04257

Dear Ms. Kitchings:

In response to your letter dated February 24, 2025, I have attached the current PACER docket for Mr. Vergeldt's bankruptcy case. Mr. Vergeldt is represented by Michael Conrady, who is well-versed in bankruptcy matters.

Although my expertise in bankruptcy is limited, it appears the case is still in its early stages. Notably, Vicky Lynn Vergeldt, the respondent in this matter, filed an objection to the Chapter 13 plan in March 2025. Additionally, just this week, the Trustee has raised an objection to the proposed Chapter 13 plan.

To ensure that you have the most accurate and comprehensive information, I am copying Mr. Conrady on this letter. Should you have any further questions or require additional clarification, he will be able to provide the necessary insights.

With warm personal regards, I am,

Sincerely yours,

Desa Ballard  
[desab@desaballard.com](mailto:desab@desaballard.com)

Enclosure

cc: Via Email w/o Enclosures  
Michael Conrady, Esquire  
Taylor Peace, Esquire  
John Vergeldt