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**Jun 03 2025**

**SC Court of Appeals**

STATE OF SOUTH CAROLINA  
IN THE COURT OF APPEALS  
Case No. 2024-CP-46-3010

Ricky Gerald Masters II and Angela Denise Masters, aka Angela D. Elliott, Defendants-Appellants,  
v.  
Guardian Fidelity Mortgage, Inc., Plaintiff-Respondent.

**NOTICE OF APPEAL**

**TO: The Clerk of Court, York County, and the South Carolina Court of Appeals**

Defendants-Appellants, appearing pro se, appeal the June 2, 2025, order denying their Motion for Stay and Conference in Case No. 2024-CP-46-3010. Grounds include:

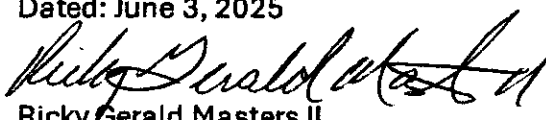
1. The denial, without reasons, failed to consider Plaintiff's failure to provide foreclosure intervention notice, despite Defendants' efforts since September 2023 (Exhibit D: Howard Wright Texts; Administrative Order 2011-05-02-01).
2. The Court overlooked Defendants' disability-related hardship, \$58,000 equity, the 2.04 acres gifted to Angela Denise Masters, the 15-foot right of way, and evidence of Hurricane Helene's damage, Defendants' Social Security disability appeal with Senator Graham's office authorized to speak on their behalf (Exhibits I, J), the South Carolina Department of Resiliency application (May 30, 2025), Foremost's contradictory claim handling (Exhibits A, H), and FEMA delays (Exhibit B).
3. Plaintiff's refusal to stay, per email on June 2, 2025, ignored Defendants' rights and federal relief precedents (Exhibit G; FEMA Declaration).

Defendants request:

- A. Reversal and remand for a stay and conference.
- B. A temporary stay pending appeal, per SCACR Rule 241(c), with waiver of any supersedeas bond.

Attached: Hardship Letter; Exhibits A-J; Motion to Proceed In Forma Pauperis.

Dated: June 3, 2025

  
Ricky Gerald Masters II

*Angela Denise Masters*

Angela Denise Masters

460 Howell Road, York, SC 29745

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Guardian Fidelity Mortgage, Inc., Plaintiff-Respondent.

**AFFIDAVIT IN SUPPORT OF NOTICE OF APPEAL**

Personally appeared before me, Ricky Gerald Masters II and Angela Denise Masters, who,  
being duly sworn, depose and state:

1. We are the Defendants-Appellants in the above-captioned case, residing at 460 Howell Road, York, SC 29745, and make this affidavit based on personal knowledge to support our Notice of Appeal.
2. We own the property at 460 Howell Road, York, SC 29745, valued at \$128,000, with a \$70,000 payoff owed to Plaintiff, leaving approximately \$58,000 in equity. The property includes 2.04 acres, gifted to Angela Denise Masters by her father, Ronnie Maree, a mobile home, improvements (e.g., electrical systems), and a 15-foot right of way from Howell Road, all encumbered by Plaintiff's lien, as recorded with the York County Register of Deeds.
3. I, Ricky Gerald Masters II, am a US Army and Navy veteran (1988-1995), and have had no income since November 2022 due to non-service-related health conditions. We rely on Angela's \$1,639 monthly disability income, causing severe financial hardship.
4. On February 7, 2025, we filed Chapter 7 bankruptcy (Case No. 25-828-HB) through Moss & Associates LLC, stopping a February 2, 2025, foreclosure sale. The stay was lifted on May 6, 2025, and the case discharged on May 8, 2025 (Exhibit E).
5. Hurricane Helene (September 25, 2024) caused severe damage to the property's improvements, including a severed power pole, damaged meter box, circuit box, breakers, wiring, and outages in four rooms, requiring \$5,000-\$10,000 in repairs, as estimated on May 21, 2025. This damage prevented an appraisal for our son David's \$70,000 purchase offer (Exhibit C; FEMA Declaration, York County).
6. My Social Security Disability Reconsideration appeal was assigned to an examiner on April 21, 2025, due to Dire Need, and could provide income to resolve the default. Senator Graham's office is authorized to speak on my behalf (Exhibits I, J).
7. FEMA referred us to the South Carolina Department of Resiliency (SCDR) due to a

fraudulent Hurricane Helene claim. We filed an SCDR application on May 30, 2025, which could fund repairs or the payoff (Exhibit B).

8. Foremost Insurance mishandled claim #7008177982-1, issuing only \$479 on May 28, 2025, while implying finalization yet confirming ongoing estimate review, delaying repairs (Exhibits A, H; Case No. 255828).

9. Since September 2023, we attempted to resolve the default through payment plans and a payoff request in January 2025 (Exhibit D).

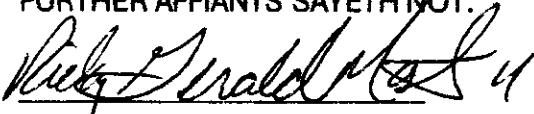
10. On June 2, 2025, the Master-in-Equity denied our Motion for Stay and Conference without reasons (Exhibit F). Plaintiff's counsel refused a stay on June 2, 2025 (Exhibit G).

11. Plaintiff failed to offer foreclosure intervention (Exhibit D; Administrative Order 2011-05-02-01).

12. The June 2, 2025, order's denial was erroneous, overlooking Plaintiff's failure to comply with Administrative Order 2011-05-02-01, our hardship, Helene's damage, SSA appeal, SCDR application, Foremost delays, and the lien's scope. A sale will cause irreparable harm, depriving us of \$58,000 equity, Angela's gifted land, and the right of way.

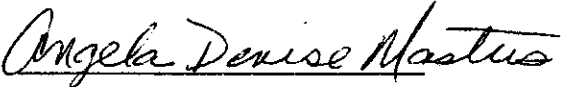
13. All attached Exhibits A-J and the Hardship Letter are true and correct copies to the best of our knowledge.

FURTHER AFFIANTS SAYETH NOT.



Ricky Gerald Masters II

460 Howell Road, York, SC 29745



Angela Denise Masters

460 Howell Road, York, SC 29745

Sworn to and subscribed before me this 3<sup>rd</sup> day of June 2025.



Notary Public for South Carolina

My Commission Expires: Feb. 25, 2026

<p>Katherine Rodriguez Notary Public, State of South Carolina My Commission Expires Feb. 25, 2026</p>
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