

**RECEIVED**

**Jun 03 2025**

**SC Court of Appeals**

STATE OF SOUTH CAROLINA  
COUNTY OF YORK  
IN THE COURT OF COMMON PLEAS  
SIXTEENTH JUDICIAL CIRCUIT  
Case No. 2024-CP-46-3010

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

**MOTION TO PROCEED IN FORMA PAUPERIS**

COME NOW, Ricky Gerald Masters II and Angela Denise Masters, appearing pro se, pursuant to SCRCP Rule 3(b) and S.C. Code Ann. § 8-21-310, and move to proceed in forma pauperis, requesting a waiver of court fees and costs associated with filings in the above-captioned case due to financial hardship. In support, Defendants state:

1. Defendants reside at 460 Howell Road, York, SC 29745, and are defending a foreclosure action (Case No. 2024-CP-46-3010) concerning their property, valued at \$128,000, with a \$70,000 payoff, including 2.04 acres, a mobile home, improvements, and a 15-foot right of way, all encumbered by Plaintiff's lien.
2. Ricky Gerald Masters II, a US Army and Navy veteran (1988–1995), has had no income since November 2022 due to non-service-related health conditions. Defendants rely solely on Angela Denise Masters' \$1,639 monthly disability income, insufficient to cover living expenses, legal fees, and \$5,000–\$10,000 in property repairs caused by Hurricane Helene (September 25, 2024).
3. Defendants filed Chapter 7 bankruptcy (Case No. 25-828-HB) on February 7, 2025, discharged on May 8, 2025, reflecting their ongoing financial distress (Exhibit E).
4. Ricky Gerald Masters II's Social Security disability Reconsideration appeal, assigned to an examiner on April 21, 2025, due to Dire Need, is pending, with Senator Graham's office authorized to speak on his behalf (Exhibits I, J). No benefits have been received.
5. Defendants applied for South Carolina Department of Resiliency (SCDR) assistance on May 30, 2025, to fund repairs or the payoff, delayed by a fraudulent FEMA claim (Exhibit B). Foremost Insurance provided only \$479 for a \$5,000–\$10,000 claim, with ongoing delays (Exhibits A, H; Case No. 255828).
6. Defendants have minimal assets, no savings, and cannot afford court fees, as detailed in the attached affidavit.
7. Defendants are filing motions, including an Emergency Motion for Temporary Stay and

Request for Conference, Motion for Stay Pending Appeal, and/or Notice of Appeal, to protect their \$58,000 equity and Angela's gifted land, and request a fee waiver to pursue these filings.

WHEREFORE, Defendants request:

- A. An order granting leave to proceed in forma pauperis, waiving all court fees and costs.
- B. Such other relief as the Court deems just.

Attached: Affidavit in Support of Motion to Proceed In Forma Pauperis; Exhibits A-J.

Dated: June 3, 2025

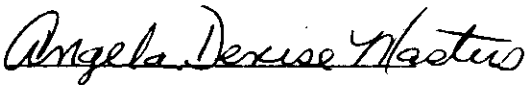


Ricky Gerald Masters II

460 Howell Road, York, SC 29745

(803) 203-1504

TheSchoolofGrok@gmail.com



Angela Denise Masters

460 Howell Road, York, SC 29745

**RECEIVED**

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**SC Court of Appeals**

STATE OF SOUTH CAROLINA  
COUNTY OF YORK  
IN THE COURT OF COMMON PLEAS  
SIXTEENTH JUDICIAL CIRCUIT  
Case No. 2024-CP-46-3010

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

**AFFIDAVIT IN SUPPORT OF MOTION TO PROCEED IN FORMA PAUPERIS**

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

1. We are the Defendants in the above-captioned case, residing at 460 Howell Road, York, SC 29745, and make this affidavit based on personal knowledge to support our Motion to Proceed In Forma Pauperis.
2. We own the property at 460 Howell Road, York, SC 29745, valued at \$128,000, with a \$70,000 payoff owed to Plaintiff, including 2.04 acres, a mobile home, improvements (e.g., electrical systems), and a 15-foot right of way, all encumbered by Plaintiff's lien, as recorded with the York County Register of Deeds.
3. I, Ricky Gerald Masters II, a US Army and Navy veteran (1988–1995), have had no income since November 2022 due to non-service-related health conditions. We rely solely on Angela Denise Masters' \$1,639 monthly disability income.
4. Our monthly expenses, including utilities, food, medical costs, and temporary housing due to Hurricane Helene (September 25, 2024) damage, exceed our income. The property requires \$5,000–\$10,000 in repairs, which we cannot afford.
5. We filed Chapter 7 bankruptcy (Case No. 25-828-HB) on February 7, 2025, discharged on May 8, 2025, reflecting our financial distress (Exhibit E).
6. My Social Security Disability Reconsideration appeal, assigned to an examiner on April 21, 2025, due to Dire Need, is pending, with no benefits received. Senator Graham's office is authorized to speak on my behalf (Exhibits I, J).
7. We applied for South Carolina Department of Resiliency (SCDR) assistance on May 30, 2025, delayed by a fraudulent FEMA claim (Exhibit B). Foremost Insurance provided only \$479 for a \$5,000–\$10,000 claim (Exhibits A, H; Case No. 255828).
8. We have no savings, no other income sources, and minimal assets beyond the property. We cannot afford court fees or costs for filings, including the Emergency Motion for

Temporary Stay and Request for Conference, Motion for Stay Pending Appeal, and/or Notice of Appeal.

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

FURTHER AFFIANTS SAYETH NOT.

Ricky Gerald Masters II

Ricky Gerald Masters II  
460 Howell Road, York, SC 29745

Angela Denise Masters

Angela Denise Masters  
460 Howell Road, York, SC 29745

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

Katherine Rodriguez

Notary Public for South Carolina  
My Commission Expires: Feb. 25, 2026



**Katherine Rodriguez**  
**Notary Public, State of South Carolina**  
**My Commission Expires Feb. 25, 2026**



South Carolina Department of Insurance  
 Office of Consumer Services  
 Street Address: 1201 Main Street, Suite 1000, Columbia, SC 29201  
 Mailing Address: P.O. Box 100105, Columbia, SC 29202-3105  
 Telephone: (803) 737-6100 or 1 (800) 768-3467  
 Fax: (803) 737-6231 Email: consumers@dol.sc.gov

**Consumer Complaint for Case 255828**

**Submitted on 05/17/2025**

**Complainant's Information**

Are you currently represented by an attorney for this matter?: No

Are you the insured?: Yes

What is your relationship to the insured?: Claimant (other party's insurer)

First Name: Ricky Middle Name: Gerald Last Name: Masters

Address Line 1: 460 Howell Rd

Address Line 2: 460 Howell Rd

Address Line 3:

Address Line 4:

Address Line 5:

Address Line 6:

City: York State: South Carolina County: York ZIP: 29745

Email Address: farley1115a@gmail.com

Do you wish to receive email confirmation?: Yes

Phone Number: 8032031504 EXT:

Alternate Phone Number: 8039926703 EXT:

How do you prefer to be contacted? : Phone number with message being left

**Insured's Information (If different than above)**

First Name: Angela Middle Name: Denise Last Name: Masters

**Interested Party Information**

First Name: Last Name: Description:

First Name: Last Name: Description:

First Name: Last Name: Description:

First Name: Last Name: Description:

**Insurance Information**

Who is the complaint against? Provide the name of one or more of the parties you are complaining against.

- a. Name of Insurance Company: Farmers
- b. Name of Insurance Agency: Foremost Insurance
- c. Name of Agent, Adjuster, Appraiser:

First Name: Tierra Last Name: Calderon

Have you litigated your claim?: No

If you answered "Yes" what was the court's decision?:

Policy Number: 103-0683681014-16 Certificate Number: Claim Number: 7008177982-1

Date of Loss/Service: 09/27/2024 Date of Purchase: 08/12/2025 Date Of Cancellation:  
08/12/2026

Insured Age Group: Amount in Dispute:

Type of Insurance: Home

Reason For Complaint: Claim Delay

Details Of Complaint: On or around September of 2024 we were hit with hurricane Helene. We made a

claim with Foremost Insurance company that covered our home. Tirra Calderon a representative of Foremost Insurance called and got the details of the claim as well as some pictures of the current damages. She said the claim would be handled in two parts. Part 1- Deposit \$2931.78 to cover: ripped down power pole, circuit box, meter box and wiring from pole to house, rent a generator to keep the food that had to be replaced because of time the power was out until we got a generator. Part 2- Send adjuster out to inspect total damages from hurricane Helene and settle claim. No other communication from Foremost other than it could take up to 6 months to get an adjuster out. The adjuster showed up 05-02-2025 after several follow-up emails requesting competing the claim. Our home is in foreclosure and the damage done from hurricane Helene has left damage that will not let our home pass an appraiser's inspections from Founders Federal Credit Union so that our son can purchase the property and it is not sold. I am a veteran of the United States Army and the United States Navy and am working with the veterans administration through Senator Grahams office in Rock Hill, SC.

What do you consider to be a fair resolution?: Our foreclosure date has been set for June 02, 2025 and FEMA cannot finish their involvement until Foremost has settled with theirs. We have been desperately working since January 2023 with Senator Grahams office on several issues to include SSDA and FEMA. We (my wife and I) would like for everyone involved to at MINIMUM the SOP required by law to satisfy the all the issues at hand by the perspective parties. I would like to impose the MAXIMUM but will take fair and justice! I need the foreclosure sell of our property delayed until we can atleast resolve the legal issues that are preventing my resolution of the problem. My son is prequalified to purchase the property out of foreclosure and the only thing standing in our way of accomplishing this goal is the companies that refuse to do their diligence in a timely manner that would have prevented any of this communication and time wasting!

Authorization Accepted: Yes

Mailing additional supporting information: Yes

LINDSEY O. GRAHAM  
SOUTH CAROLINA



290 RUSSELL SENATE OFFICE BUILDING  
WASHINGTON, DC 20510  
(202) 224-6872

## UNITED STATES SENATE

May 12, 2025

Mr. Ricky G. Masters II  
460 Howell Road  
York, SC 29745-9744

Dear Mr. Masters:

Recorded below is a copy of an interim reply which I have received from FEMA. I think you will find it self-explanatory.

This is to acknowledge receipt of this inquiry and to inform you that it is being routed to the necessary party for more information.

*Please advise constituents, that if an individual requests a status check and the file is pending casework review, case processing may take longer than expected, due to heightened disaster activity. Please refer constituents to the FEMA helpline at (800) 621-3362.*

*There is no specific timeframe available for damage assessments. Cases are reviewed and processed in the order it was received.*

Respectfully,

Congressional Affairs Team

South Carolina External Affairs |DR-4829-4825-4858-SC | Region 4

You may be assured of my continued interest in this matter. Upon receiving additional information, I will be back in touch with you.

Sincerely,

A handwritten signature in black ink, appearing to read "Lindsey O. Graham".

Lindsey O. Graham  
United States Senator

LOG/rt



04/25/2025

David Allen Elliott  
460 Howell Rd  
York, SC 29745-9744

I am pleased to inform you that you have been pre-qualified for a mortgage loan with Founders Federal Credit Union for the purchase of your primary residence based on your recent inquiry and information you provided. The pre-qualification is limited to the following:

Maximum Purchase Price: \$120,000.00

Maximum Loan Amount: \$70,000.00

This prequalification is not a loan commitment, nor is it a commitment to interest rates, fees, or terms. Credit approval will be determined by a comprehensive review of your creditworthiness including information from a completed mortgage application, credit report, and verification of any supporting information.

Thank you for choosing Founders Federal Credit Union to assist you.

A handwritten signature in black ink that reads "Stephanie A. Ramere". The signature is written in a cursive style with a large, prominent "S" at the beginning.

Stephanie A. Ramere

NMLS# 1269763

FFCU NMLS ID # 410646

Phone: (803) 578-4254

Email: [stephanie.ramere@foundersfcu.com](mailto:stephanie.ramere@foundersfcu.com)

<  **Howard Wright** ✓



Wednesday, September 13, 2023

**Please call Howard Wright** 2:19 PM

Thursday, September 14, 2023

**Sorry for the delay Mr. Wright, can I get the total I owe through October? Ang my wife will be by tomorrow with the cash, the latest will be Monday if there is a delay in withdrawal. Thanks!**

4:36 PM

**\$854.16 x 3 plus \$\$23 late charge total \$2,585.48  
Thank you sir.**



4:42 PM

Friday, March 29, 2024

**Please call Howard  
803-329-2007** 2:02 PM

Wednesday, January 15

**Mr. Wright,  
I apologize for no recent updates to my medical situation since our last communication and for my absence in what and why was going on in my life as**



<  **Howard Wright** > ⋮

apologize to my presence  
situation since our last  
communication and for my  
absence in what and why  
was going on in my life as  
well. However, I have a buyer  
for the property and would  
like to get the payoff and  
again apologize for the way I  
have conducted business w

10:39 AM

[View all](#)

**Ricky**

**The McCoy Law Firm,**  
**Attorney Brian McCoy, 378 E**  
**Main Street, Rock Hill, SC tel**  
**803-366-2280 is the party**  
**that can provide that to you.**  
**Please understand that he**  
**will need to know the date of**  
**the closing and it is helpful**  
**to know who the closing**  
**attorney is. He knows you**  
**will be contacting h**


[View all](#)

> 11:31 AM

**Thank you.**

11:32 AM

**Yes sir** 11:44 AM



United States Bankruptcy Court  
District of South Carolina

Case Number: 25-00404-1b

Chapter: 7

In re:  
Ricky Gerald Masters II  
aka Ricky Masters II, aka Ricky G Masters II, aka Ricky  
Masters II, aka Ricky G Masters II, aka Ricky Gerald Masters

Angela Denise Masters  
aka Angela D Masters, aka Angela Masters

Entered By The Court 5/8/25 ORDER DISCHARGING DEBTOR(S) AND TRUSTEE AND CLOSING  
THE CASE

Filed By The Court  
5/8/25  
Lauren T Maxwell  
Clerk of Court  
US Bankruptcy Court

The trustee, having certified that the estate of the above-named debtor(s) has been fully administered, and it appearing that the debtor(s) having met the requirements for discharge under 11 USC § 727,

1. The debtor(s), Ricky Gerald Masters II, Angela Denise Masters are granted a discharge;
  2. The trustee is discharged as the trustee of this case; and
  3. The chapter 7 case of the above-named debtor(s) is closed.
- IT IS SO ORDERED.



Helen E. Burns  
Chief United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

STATE OF SOUTH CAROLINA  
COUNTY OF York  
IN THE COURT OF COMMON PLEAS

JUDGMENT IN A CIVIL CASE

CASE NO. 2024CP4603010

Guardian Fidelity Mortgage Inc  
PLAINTIFF(S)

Angela Elliott Masters et al  
DEFENDANT(S)

**DISPOSITION TYPE (CHECK ONE)**

- JURY VERDICT.** This action came before the court for a trial by jury. The issues have been tried and a verdict rendered.
- DECISION BY THE COURT.** This action came to trial or hearing before the court. The issues have been tried or heard and a decision rendered.
- ACTION DISMISSED (CHECK REASON):**  Rule 12(b), SCRCP;  Rule 41(a), SCRCP (Vol. Nonsuit);  Rule 43(k), SCRCP (Settled);  
 Other
- ACTION STRICKEN (CHECK REASON):**  Rule 40(j), SCRCP;  Bankruptcy;  
 Binding arbitration, subject to right to restore to confirm, vacate or modify arbitration award;  
 Other
- STAYED DUE TO BANKRUPTCY**
- DISPOSITION OF APPEAL TO THE CIRCUIT COURT (CHECK APPLICABLE BOX):**  
 Affirmed;  Reversed;  Remanded;  
 Other

NOTE. ATTORNEYS ARE RESPONSIBLE FOR NOTIFYING LOWER COURT, TRIBUNAL, OR ADMINISTRATIVE AGENCY OF THE CIRCUIT COURT RULING IN THIS APPEAL

IT IS ORDERED AND ADJUDGED:  See attached order (formal order to follow)  Statement of Judgment by the Court:

This matter comes before me upon motion filed by Ricky G. Masters, II and Angela Masters requesting a stay of the 6/2/2025 sale of the subject property and a status conference. The Defendants filed the motion on 5/30/2025, and served Plaintiff's counsel by email on Saturday, 5/31/2025. After consideration of the matters raised in the motion, IT IS ORDERED that the motion is DENIED. The sale shall proceed as scheduled unless Plaintiff consents to a stay.

**ORDER INFORMATION**

This order  ends  does not end the case.  See Page 2 for additional information.

**For Clerk of Court Office Use Only**

This judgment was electronically entered by the Clerk of Court as reflected on the Electronic Time Stamp, and a copy mailed first class to any party not proceeding in the Electronic Filing System on 06/02/2025 .

Angela D Elliot  
Ricky G Masters, II  
Santander Consumer Usa Inc  
Angela Elliott Masters

**NAMES OF TRADITIONAL FILERS SERVED BY MAIL**



Ricky Masters II <farley1115a@gmail.com>

---

**Fwd: 2024CP4603010 Master in Equity Order**

2 messages

**Angie Masters** <admasters115@gmail.com>  
To: Ricky Masters II <farley1115a@gmail.com>

Mon, Jun 2, 2025 at 9:30 AM

Sent from my iPhone

Begin forwarded message:

**From:** "Brian S. McCoy" <bmccoy@mccoylelawfirm.com>  
**Date:** June 2, 2025 at 9:26:05 AM EDT  
**To:** "Fairfax, Charity" <Charity.Fairfax@yorkcountygov.com>, Angie Masters <admasters115@gmail.com>  
**Cc:** Howard Wright <howard.wright@guardianfidelity.com>  
**Subject:** Re: 2024CP4603010 Master in Equity Order

Good morning.

The Plaintiff does not consent to a stay.  
Thank you.

Brian S. McCoy  
McCOY LAW FIRM, LLC  
378 E. Main St.  
Rock Hill, SC 29730  
TEL (803) 366-2280

If you are a debtor, this is an attempt to collect a debt. Any information obtained will be used for that purpose.  
CONFIDENTIALITY NOTICE This electronic message transmission contains information from McCoy Law Firm which may be confidential or privileged. The information is intended for the use of the individual or entity named above. This e-mail (including attachments) is covered by the Electronic Communications Privacy Act, 18 USC Sections 2520 - 2521, is confidential and may be legally privileged. If you are not the intended recipient, you are hereby notified that any dissemination, distribution or copying of this information is prohibited. If you have received this electronic transmission in error, please notify us immediately by replying to this message, delivering notification to the sender only.

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**From:** Fairfax, Charity <Charity.Fairfax@yorkcountygov.com>  
**Sent:** Monday, June 2, 2025 9:02 AM  
**To:** 'Angie Masters' <admasters115@gmail.com>  
**Cc:** Brian S. McCoy <bmccoy@mccoylelawfirm.com>  
**Subject:** 2024CP4603010 Master in Equity Order

Good Morning, attached you will find a filed copy of the order issued in the Master in Equity court on June 2, 2025 in the above referenced case.

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**SCDOI Consumer Complaint #255828**

3 messages

Wendy Cox &lt;wcox@doi.sc.gov&gt;

Wed, May 28, 2025 at 8:44 AM

To: "farley1115a@gmail.com" &lt;farley1115a@gmail.com&gt;

Good morning Mr. Masters,

The South Carolina Department of Insurance, Office of Consumer Services, is in receipt of your complaint filed May 17, 2025, against Foremost Insurance Company, Grand Rapids, Michigan ("Foremost"), regarding the handling of your homeowner insurance claim. We forwarded your complaint to Foremost and asked them to respond. We have also registered your complaint in our State Based System, which allows us the opportunity to monitor insurance activities and policy practices throughout our state. Thank you for bringing this matter to our attention.

**COMPANY POSITION:**

Attached is a copy of Foremost's response letter. Supporting documents, less those reserved for regulatory use only pursuant to §38-13-160, will be sent to you under separate encrypted cover to protect your privacy. If you have difficulty opening the encrypted file we will mail the documents to you. In summary, Foremost maintains that your claim has been paid appropriately. While their inspections of your property found covered damage, they also found evidence of long-term wear/tear and water damage that is not covered under your policy. Additionally, the camper that was damaged by a fallen tree is not covered under the policy. The company is currently reviewing the electrical estimates that you submitted and will contact you upon completion of that review. Foremost writes in relevant part, "...Mr. Drury completed a direct inspection of the property on May 2, 2025, with Claims Supervisor Blake Startup present. The results of the inspection did not observe any additional covered damage to the property from this loss. The additional damage claimed was the result of wear and tear, and long-term water damage as supported by the water stains, rot, and decay observed."

**OUR REGULATORY AUTHORITY:**

Please note that as a regulatory agency, Department of Insurance authority is limited to Title 38 of the South Carolina Code of Law. The following link will take you to the code chapter for review: <http://www.sstatehouse.gov/code/title38.php>. We look at policy language and the law to ensure that insurance companies are fulfilling their obligations to policyholders and claimants. We do not regulate customer service issues. Additionally, we have no authority to resolve civil, factual, or contractual (policy) disputes; nor do we have authority to determine property values, negotiate claim settlements, or compel insurance companies to pay claims. Our review of the information presented has found no violation of any statute for which we have regulatory authority. Your complaint involves a contractual dispute over causation and scope of damage for which we have no authority to intervene. There is no statutory timeframe by which unperfected homeowner insurance claims must be resolved.

We would point out that an insurance company will write an initial estimate based on visible damage and will expect that additional work will be needed once tear-down begins and repairs are underway. They expect that insured will provide their estimate to a contractor to work from. The contractor should then submit supplemental estimates for review and consideration of additional payment. Failure to follow this supplement process may result in out-of-pocket expenses. Alternatively, a contractor can submit his/her own estimate, but it must be sufficiently detailed, including measurements and quantities, so that the insurance company can confirm that the labor and materials are needed and directly associated with the loss. An insurance policy will not pay for any betterments or upgrades; it will only pay for that portion of the property that was damaged by a covered peril, using materials of *like kind and quality*. Homeowner insurance policies do not cover damage that results from wear, tear, deterioration, improper installation/construction, material or latent defects, or things of that nature. They also do not cover earth movement (landslides or earthquakes)

LINDSEY O. GRAHAM  
SENATOR



OFFICE OF SENATOR LINDSEY O. GRAHAM  
1000 PENNSYLVANIA AVENUE, N.W.  
WASHINGTON, D.C. 20540

## UNITED STATES SENATE

April 22, 2025

Mr. Ricky G. Masters II  
466 Howell Road  
York, SC 29745-9744

Dear Mr. Masters:

It is my understanding that your Social Security disability Reconsideration appeal was assigned to an examiner at the Disability Determination Service in Columbia, SC yesterday due to your Dire Need situation.

Please submit any additional medical records received immediately to your local SSA office so that they can be added to your file for review.

Upon receiving additional information, I will notify you.

Sincerely,

A handwritten signature in black ink, appearing to read "Lindsey", written in a cursive style.

Lindsey O. Graham  
United States Senator

LOG:rt



# UNITED STATES SENATE AUTHORIZATION FORM

By providing the information below and signing this form, I hereby authorize \_\_\_\_\_ (agency name) to furnish the office of U.S. Senator Lindsey Graham information pertaining to my claim or request. This authorization is in accordance with the Privacy Act of 1974.

Name: RICKY B. MASTERS II Phone: 803 203 1504  
Address: 460 HOWELL ROAD City: YORK  
State & Zip: YORK SC 29745 Email: farley1115a@gmail.com  
SSN: ~~XXXXXXXXXX~~ DOB: ~~XXXXXXXXXX~~

In the space below briefly describe the problems that you are experiencing and explain exactly what you would like Senator Graham to do on your behalf. Without this information, it will be impossible for my office to adequately assist you. (If more space is needed, please use the back of this form.)

FEMA'S WEBSITE WILL NOT LET ME FILL OUT AN APPLICATION. SAYS MY ADDRESS HAS ALREADY COMPLETED A CLAIM. I CANNOT GET ANY MORE INFORMATION I AM TRYING TO GET A SCREEN SHOT OF THE MESSAGE.

Signed:  Date: 04/30/2025

Note: Those requesting assistance from Senator Graham should note if they are represented by an attorney. Also, that attorney should be notified that you have contacted the Senator's office. This is to reduce any confusion associated with your case. If represented, please provide the attorney's name.

Return this form to: US Senator Lindsey O Graham  
134 N. Wilson Street, Suite 100  
Rock Hill, South Carolina 29730  
Phone: 803-366-2828 Fax: 803-366-5353



Ricky Masters II <farley1115a@gmail.com>

---

## Claim Update

1 message

---

Joshua Drury <joshua.drury@farmersinsurance.com>  
To: Ricky Masters II <farley1115a@gmail.com>  
Cc: ClaimsDocuments3 <ClaimsDocuments3@farmersinsurance.com>

Wed, May 28, 2025 at 9:03 AM

Hello,

This is to advise you that I have gone ahead and issued \$479.00 for payment for the electrical diagnostic on the home. I am just waiting on a call back from the tech to go over their full estimate and what needs to be done at the home for electrical repairs. They said they should call back today with this information.

Thank you.

Joshua Drury

*Special Property Field Claims Representative*

704-960-5067

Foremost Insurance Company Grand Rapids, Michigan

Please visit [Foremost Claim Portal](#) to view the status and manage your claim online.

Email communications are preferred and should be sent [my.claim@foremost.com](mailto:my.claim@foremost.com). If hard copies of communications are required, they should be sent to our National Document Center at PO Box 268994 Oklahoma City, OK 73126-8994

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\*\*\*\*\* PLEASE NOTE \*\*\*\*\* This E-Mail/telefax message and any documents accompanying this transmission may contain privileged and/or confidential information and is intended solely for the addressee(s) named above. If you are not the intended addressee/recipient, you are hereby notified that any use of, disclosure, copying, distribution, or reliance on the contents of this E-Mail/telefax information is strictly prohibited and may result in legal action against you. Please reply to the sender advising of the error in transmission and immediately delete/destroy the message and any accompanying documents. Thank you.\*\*\*\*\*



10200 Abilene Way  
Kansas City, KS 66111  
Bus (866) 857-5052

May 27, 2025

Wendy Cox  
South Carolina Department of Insurance  
1201 Main Street, Suite 1000  
Columbia, SC 29201  
**Sent via email:** [wcox@doi.sc.gov](mailto:wcox@doi.sc.gov)

RE: SCDOI Complaint File #: 255828  
Complainant: Angela Denise Masters / Ricky Masters  
Policy Number: 0683681014  
Policyholder: Angela Masters  
Claim Number: 7008177982-1  
Date of Loss: September 27, 2024  
Type of Contract: Manufactured Home  
NAIC Code: 11185

Dear Wendy Cox:

We are in receipt of your letter dated May 19, 2025, regarding the inquiry received from our policyholders Angela Masters and Ricky Masters. Within the inquiry, the Masters expressed concern with the handling and outcome of the claim. We appreciate the opportunity to review the matter and respond.

It is our position that that claim was paid appropriately. The claim was filed on September 30, 2024, due to hurricane damage. Claims Representative Tiarra Calderon spoke with Ms. Masters on October 3, 2024, to discuss the loss and requested photos of the damage. Ms. Calderon reviewed the submitted photos and information provided by the Masters. The results of the investigation observed covered damage to the dwelling, separate structure, spoiled food, and tree removal. There was also evidence of wear and tear, long-term water damage to the interior of the home as supported by the water stains, and a tree had fallen and damaged a camper. As the interior water damage was not the result of this loss and the policy excludes losses caused by wear and tear, the leakage from rain, and camper bodies, camper trailers or travel trailers, we were unable to extend coverage for the interior water and the camper.

An estimate was created for the known damage and an actual cash value payment of \$2,931.78 was issued to Ms. Masters on October 5, 2024. On that day, Ms. Calderon explained the findings and payment being issued to the Masters, and went over the supplemental process if needed. This payment was for the actual cash value of the total observed damage. While our records do not reflect that Ms. Calderon explained there was a second part which involved an adjuster coming to inspect the total damages from Hurricane Helene, we regret any miscommunication that occurred.

On April 28, 2025, an email was received from the Masters, which indicated they have not heard from the agent to investigate the storms damage to the rest of the mobile. The claim was reopened and reassigned to Claims Representative Joshua Drury. Mr. Drury completed a direct inspection of the property on May 2, 2025, with Claims Supervisor Blake Startup present. The results of the inspection did not observe any additional covered damage to the property from this loss. The additional damage claimed was the result of wear and tear, and long-term water damage as supported by the water stains, rot, and decay observed. The Masters were informed of the outcome.

On May 21, 2025, and May 22, 2025, Mr. Masters sent in electrical estimates from Rise Electric Service LLC., and the documentation is currently being reviewed. Once the review is completed, Mr. Drury will go over the findings with Mr. Masters.

We value the Masters as customers and regret any frustration or delay they experienced during the claim handling as it is our goal to handle each claim promptly and professionally. Regrettably, there was a communication not responded to timely. These actions did not meet our expectations for a timely review and response to a customer inquiry. We have provided coaching to ensure improvement in handling and that expectations are being met.

Should the Masters have any additional questions or concerns regarding their claim, they may contact Claims Supervisor Blake Startup at (423) 290-3229 or Claims Manager Jennifer Suther at (913) 484-9089. Should you have any questions regarding this letter, you may contact me at (913) 227-2269 or by email at [miranda.tubbs@farmersinsurance.com](mailto:miranda.tubbs@farmersinsurance.com).

Sincerely,

**Foremost Insurance Company Grand Rapids, Michigan**



Miranda Tubbs  
Customer Relations Consultant  
Claims Customer Relations

Attachments: South Carolina license information, claim correspondence, photos, timeline, and policy documents

Information in this letter and the documents enclosed which may constitute confidential personally identifiable, financial or trade secret information is exempt from disclosure under applicable Public Records Acts or Open Records Laws. Non-public personal information, as defined in the Gramm-Leach-Bliley Act, cannot be distributed to third parties, other than the Department and the individual(s) to whom it pertains. Information marked "confidential" and/or "trade secret" is likewise exempt from disclosure under applicable Public Records Acts or Open Records Laws, and release of this information would cause us irreparable harm and would permit our competitors to obtain an unfair competitive advantage. Accordingly, we request that your agency promptly notify us about any Public Records or Open Records request that is made which would lead to the disclosure of our confidential information, as required by law.

**South Carolina license information for handling adjusters:**

- Claims Representative Tiarra Calderon - License Number: 19832492 / NPN: 19832492
- Claims Representative Joshua Drury – License Number: 14691744 / NPN: 14691744



Ricky Masters II <farley1115a@gmail.com>

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**Need Case Number for Case of ID: 63-6787949**

2 messages

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**Ricky Masters II** <farley1115a@gmail.com>  
To: stopfemafr Fraud@fema.dhs.gov

Tue, May 27, 2025 at 11:49 AM

I am looking for a status update to include a case number, case worker and date the investigation started. Thank you for your time and I look forward to hearing from you.

—  
Respectfully,

**Ricky Masters II**  
Have a nice day!

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**StopFEMAFraud** <StopFEMAFraud@fema.dhs.gov>  
To: Ricky Masters II <farley1115a@gmail.com>

Wed, May 28, 2025 at 8:38 AM

Thank you for the submission to the tipline, we have not updates and unable to give you status due to PII.

If further information is needed, an investigator will be in touch.

Respectfully,

Karen Fisher

Investigative Analyst | Fraud Investigations & Inspections Division | Office of the Chief Security Officer

FEMA-OCSO-Tipline@fema.dhs.gov

Federal Emergency Management Agency

fema.gov

If You Suspect Fraud Email: FEMA-OCSO-Tipline@fema.dhs.gov or StopFemaFraud@fema.dhs.gov

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