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Jun 04 2025

SC Court of Appeals

STATE OF SOUTH CAROLINA
IN THE COURT OF APPEALS

Guardian Fidelity Mortgage, Inc., Respondent,

v.

Angela Elliott Masters aka Angela D. Elliott and Ricky G. Masters, II aka Ricky Gerald
Masters, II, and Santander Consumer USA Inc., Defendants,

of which Angela Elliott Masters aka Angela D. Elliott and Ricky G. Masters, II aka Ricky
Gerald Masters, II are the Appellants.

Appellate Case No. 2025-001089

PROOF OF SERVICE

We, Angela Elliott Masters aka Angela D. Elliott and Ricky G. Masters, II aka Ricky Gerald
Masters, II, Appellants, appearing pro se, hereby certify that on June 3, 2025, we served
true and correct copies of the following documents:

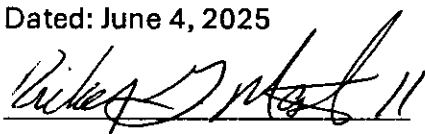
1. Motion to Stay Pending Appeal, with Affidavit, Motion to Proceed In Forma Pauperis, and Exhibits A-J
2. Motion to Set Aside Foreclosure Sale, with Affidavit and Exhibits A-J
3. Notice of Appeal, with Affidavit and Exhibits A-J

on the counsel for Respondent, Brian Scott McCoy, Esquire, by placing the same in the
United States Mail, certified mail, return receipt requested, with sufficient postage affixed,
addressed to:

Brian Scott McCoy, Esquire
McCoy Law Firm, LLC
1332 Main St Ste 2B
Columbia, SC 29201

We further certify that all parties required to be served have been served.

Dated: June 4, 2025


Ricky G. Masters, II

460 Howell Road, York, SC 29745

(803) 203-1504

TheSchoolofGrok@gmail.com

Angela Elliott Masters AKA Angela Denise Masters

Angela Elliott Masters

460 Howell Road, York, SC 29745

STATE OF SOUTH CAROLINA

COUNTY OF YORK

Personally appeared before me, Ricky G. Masters, II and Angela Elliott Masters, who, being duly sworn, depose and state that the foregoing Proof of Service is true and correct to the best of their knowledge.

Ricky G. Masters, II

Ricky G. Masters, II

Angela Elliott Masters AKA Angela Denise Masters

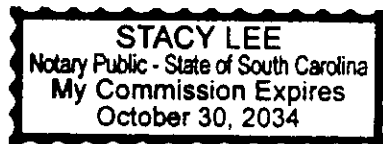
Angela Elliott Masters

Sworn to and subscribed before me this 4 day of June 2025.

Stacy Lee

Notary Public for South Carolina

My Commission Expires: Oct 30, 2034



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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.

CERTIFICATE OF SERVICE

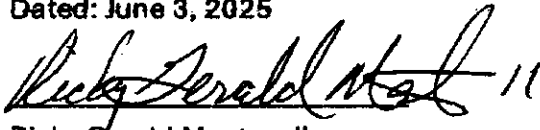
We, Ricky Gerald Masters II and Angela Denise Masters, appearing pro se, hereby certify that on June 3, 2025, we served true and correct copies of the following documents:

1. Motion to Proceed In Forma Pauperis, with Affidavit and Exhibits A-J
2. Notice of Appeal, with Affidavit and Exhibits A-J

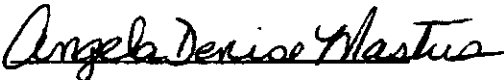
on the counsel for Plaintiff, McCoy Law Firm, LLC, by placing the same in the United States Mail, certified mail, return receipt requested, with sufficient postage affixed, addressed to:

McCoy Law Firm, LLC
1332 Main St Ste 2B
Columbia, SC 29201

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

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TRACKING NUMBERS
 9505 5139 2673 5154 0221 85

TRACK STATUS OF ITEMS WITH THIS CODE
 (UP TO 25 ITEMS)



TRACK STATUS BY TEXT MESSAGE
 Send tracking number to 28777 (2USPS)
 Standard message and data rates may apply

TRACK STATUS ONLINE
 Visit <https://www.usps.com/tracking>
 Text and e-mail alerts available

PURCHASE DETAILS

Product	Qty	Unit Price	Price
Priority Mail® Columbia, SC 29201 Weight: 1 lb 9.00 oz Expected Delivery Date Fri 06/06/2025 Tracking #: 9505 5139 2673 5154 0221 85	1		\$11.10
Insurance Up to \$100.00 included			\$0.00
Total			\$11.10
Grand Total:			\$11.10

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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

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Angela Denise Masters

Angela Denise Masters

460 Howell Road, York, SC 29745

(803) 203-1504

TheSchoolofGrok@gmail.com

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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.

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

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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).

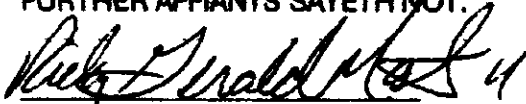
10. On June 2, 2025, the Master-in-Equity denied our Motion for Stay and Conference without reasons (Exhibit F). Plaintiff's counsel refused a stay on June 2, 2025 (Exhibit G).

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

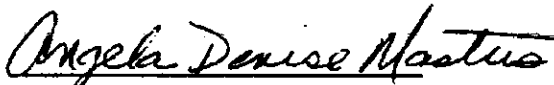
12. The June 2, 2025, order's denial was erroneous, overlooking Plaintiff's failure to comply with Administrative Order 2011-05-02-01, our hardship, Helene's damage, SSA appeal, SCDR application, Foremost delays, and the lien's scope. A sale will cause irreparable harm, depriving us of \$58,000 equity, 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 3rd day of June 2025.



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



The South Carolina Court of Appeals

JENNY ABBOTT KITCHINGS
CLERK

CATHERINE S. HARRISON
CHIEF DEPUTY CLERK

POST OFFICE BOX 11629
COLUMBIA, SOUTH CAROLINA 29211
1220 SENATE STREET
COLUMBIA, SOUTH CAROLINA 29201
TELEPHONE: (803) 734-1890
FAX: (803) 734-1839
www.sccourts.org

June 04, 2025

Angela Elliott Masters
460 Howell Rd
York SC 29745

Ricky G. Masters
460 Howell Rd
York SC 29745

Re: Guardian Fidelity Mortgage, Inc. v. Angela Elliott Masters
Appellate Case No. 2025-001089

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Dear Ms. Masters and Mr. Masters:

This Court has received your notice of appeal, and the case has been assigned the appellate case number that appears above. Please use this number on all future correspondence relating to this matter.

All parties to this matter are advised that all filings must comply with the requirements of Rule 267 of the South Carolina Appellate Court Rules (SCACR). The SCACR are available online at www.sccourts.org/courtreg. Additionally, any filings submitted by counsel admitted in South Carolina must include counsel's bar number.

The attention of the parties is directed to the order relating to the inclusion of personal data identifiers and other sensitive information in documents filed with the Supreme Court of South Carolina and the South Carolina Court of Appeals.

The order can be found at www.sccourts.org/courtOrders/displayOrder.cfm?orderNo=2014-04-15-02. Please note that the responsibility for insuring that information is redacted or sealed as required by this order rests with counsel and the parties. This office will *not* review filings for redaction or to determine if materials should be sealed.

This is to advise that the title in the above matter has been changed to read as follows:

Guardian Fidelity Mortgage, Inc., Respondent,

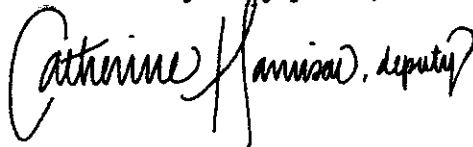
v.

Angela Elliott Masters aka Angela D. Elliott and Ricky G. Masters, II aka Ricky Gerald Masters, II, and Santander Consumer USA Inc., Defendants,

of which Angela Elliot Masters aka Angela D. Elliott and Ricky G. Masters, II aka Ricky Gerald Masters, II are the Appellants.

All future records in this matter should be changed to reflect this title. If you have any questions, please do not hesitate to contact this office.

Very truly yours,

A handwritten signature in black ink that reads "Catherine Harrison, deputy". The signature is written in a cursive style.

CLERK

cc: Brian Scott McCoy, Esquire



The South Carolina Court of Appeals

JENNY ABBOTT KITCHINGS
CLERK

CATHERINE S. HARRISON
CHIEF DEPUTY CLERK

POST OFFICE BOX 11629
COLUMBIA, SOUTH CAROLINA 29211
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June 04, 2025

Angela Elliott Masters
460 Howell Rd
York SC 29745

Ricky G. Masters
460 Howell Rd
York SC 29745

Re: Guardian Fidelity Mortgage, Inc. v. Angela Elliott Masters
Appellate Case No. 2025-001089

Dear Ms. Masters and Mr. Masters:

Upon reviewing your notice of appeal, the following deficiency or deficiencies have been noted under the South Carolina Appellate Court Rules (SCACR), and any deficiency must be corrected within ten (10) days of the date of this letter or this matter will be dismissed:

- You must provide proof of filing your notice of appeal with the York County Clerk of Court.

Very truly yours,

A handwritten signature in cursive script that reads "Catherine S. Harrison, deputy".

CLERK

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CLERK OF COURT

cc: Brian Scott McCoy, Esquire