

RECEIVED

Jun 06 2025

SC Court of Appeals

STATE OF SOUTH CAROLINA
IN THE COURT OF APPEALS
Appellate Case No. 2025-001089

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.

MOTION TO PROCEED IN FORMA PAUPERIS

COME NOW, Appellants Angela Elliott Masters aka Angela D. Elliott and Ricky G. Masters, II aka Ricky Gerald Masters, II, appearing pro se, pursuant to SCACR Rule 242(b) and S.C. Code Ann. § 16-3-25, and move to proceed in forma pauperis to waive filing fees and any bond requirement for the Emergency Motion for Stay Pending Appeal, for the following reasons:

1. Appellants filed a Notice of Appeal, Motion to Set Aside Foreclosure Sale, and Motion for Stay on June 3, 2025, challenging the Master-in-Equity's June 2, 2025, order (Case No. 2024-CP-46-3010).
2. On June 4, 2025, Appellants received a 30-day termination notice, threatening eviction by July 4, 2025 (Exhibit K), necessitating the Emergency Motion for Stay.
3. Appellants lack the financial resources to pay filing fees or a bond due to:
 - a. No income for Ricky G. Masters, II since November 2022, due to non-service-related health conditions.
 - b. Angela Elliott Masters' sole income of \$1,639 per month from disability payments.
 - c. Discharge of debts in Chapter 7 bankruptcy (Case No. 25-828-HB, discharged May 8, 2025, Exhibit E).
 - d. No significant assets, with ongoing expenses for basic necessities (rent, utilities, food) exceeding income.
4. Ricky G. Masters, II is a veteran (US Army and Navy, 1988–1995), and Appellants face homelessness without a stay, exacerbating their financial distress.
5. Appellants' appeal and Emergency Motion are meritorious, addressing errors in the foreclosure sale caused by Hurricane Helene's damage (\$5,000–\$10,000, Exhibit: Electrician's Estimate), Foremost Insurance's delays (Exhibits A, H), FEMA's negligence (Exhibit B), and Senator Graham's advocacy (Exhibit J).

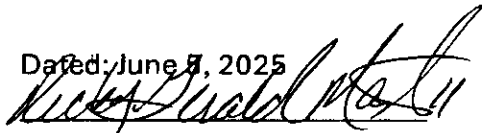
6. Payment of fees or a bond would cause undue hardship, preventing access to justice.

WHEREFORE, Appellants respectfully request:

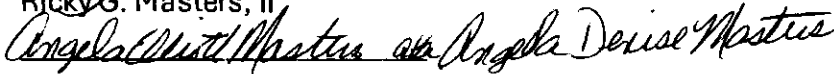
- A. Permission to proceed in forma pauperis, waiving all filing fees for the Emergency Motion for Stay Pending Appeal.
- B. Waiver of any bond requirement under SCACR Rule 241(b).
- C. Such other relief as the Court deems just and equitable.

Attached: Affidavit in Support of Motion to Proceed In Forma Pauperis; Exhibits A-K; Form 7 Proof of Service.

Dated: June 7, 2025



Ricky G. Masters, II



Angela Elliott Masters

460 Howell Road, York, SC 29745

(803) 203-1504

TheSchoolofGrok@gmail.com

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STATE OF SOUTH CAROLINA
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Appellate Case No. 2025-001089

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.

AFFIDAVIT IN SUPPORT OF MOTION TO PROCEED IN FORMA PAUPERIS

Personally appeared before me, Ricky G. Masters, II and Angela Elliott Masters, who, being duly sworn, depose and state:

1. We are the Appellants, residing at 460 Howell Road, York, SC 29745, and make this affidavit based on personal knowledge.
2. We lack the financial resources to pay filing fees or a bond for the Emergency Motion for Stay Pending Appeal due to:
 - a. Ricky G. Masters, II has had no income since November 2022 due to health conditions.
 - b. Angela Elliott Masters receives \$1,639 per month in disability income, our sole source of support.
 - c. We filed Chapter 7 bankruptcy (Case No. 25-828-HB), discharged on May 8, 2025 (Exhibit E).
 - d. Monthly expenses (rent, utilities, food) exceed our income, leaving no discretionary funds.
 - e. We own no significant assets (e.g., vehicles, investments) beyond household necessities.
3. On June 4, 2025, we received a 30-day termination notice, threatening eviction by July 4, 2025 (Exhibit K), increasing our financial strain.
4. Ricky G. Masters, II is a veteran (US Army and Navy, 1988–1995), and we face homelessness without court relief.
5. Payment of fees or a bond would prevent us from pursuing our meritorious appeal and Emergency Motion, addressing errors in the foreclosure sale (Exhibits A–J).
6. All statements herein are true and correct to the best of our knowledge.

FURTHER AFFIANTS SAYETH NOT.

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 5th day of June 2025.

Andrus & Mantel

Notary Public for South Carolina

My Commission Expires: 11-18-32



South Carolina Department of Insurance
Office of Consumer Services
Street Address: 1261 Main Street, Suite 1000, Columbia, SC 29201
Mailing Address: P.O. Box 100105, Columbia, SC 29202-3105
Telephone: (803) 737-6188 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.

- Name of Insurance Company: Farmers
- Name of Insurance Agency: Foremost Insurance
- 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 SSSA 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 justical 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



200 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

508 HAMPTON STREET
SUITE 202
COLUMBIA, SC 29201
(803) 933-0112

401 WEST EVANS STREET
SUITE 111
FLORENCE, SC 29501
(843) 669-1506

130 SOUTH MAIN STREET
SUITE 700
GREENVILLE, SC 29601
(864) 260-1417

530 JOHNNIE DODDS BOULEVARD
SUITE 707
MOUNT PLEASANT, SC 29464
(843) 849-3887

235 EAST MAIN STREET
SUITE 100
ROCK HILL, SC 29730
(803) 386-2828

124 EXCHANGE STREET
SUITE A
PENDLETON, SC 29670
(864) 646-4080



04/25/2025

David Allen Elliott
460 Howell Rd
York, SC 29745-8744

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.

Handwritten signature of Stephanie A. Ramere in black ink.

Stephanie A. Ramere

NMLS# 1269763

FFCU NMLS ID # 410646

Phone: (803) 578-4254

Email: stephanie.ramere@foundersfcu.com

< **H** 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? And 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



< **H** Howard Wright



updated to my medical 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
View all

10:39 AM

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

11:32 AM

Thank you.

Yes sir 11:44 AM



United States Bankruptcy Court
District of South Carolina

Case Number: 25-00404-hb

Chapter: 7

In re:

Flicky Gerald Masters II
aka Flicky Masters II, aka Flicky G Masters II, aka Flicky
Masters II, aka Flicky G Masters II, aka Flicky Gerald Masters

Angela Denise Masters
aka Angela D Masters, aka Angela Masters

Entered By The Court
5/8/25

ORDER DISCHARGING DEBTORS AND TRUSTEE AND CLOSING
THE CASE

Filed By The Court

5/8/25
Loreen 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 debtors(s), Flicky 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. Barris
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@mccoylawfirm.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.

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@mccoylawfirm.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.

SCDOI Consumer Complaint #255828

3 messages

Wendy Cox <wcox@doi.sc.gov>
To: "farley1115a@gmail.com" <farley1115a@gmail.com>

Wed, May 28, 2025 at 8:44 AM

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.sccode.com/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)



UNITED STATES SENATE

April 22, 2025

Mr. Ricky G. Masters II
460 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 blue ink, appearing to read "Lindsey O. Graham".

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 G. MASTERS II Phone: 803-203-1504
Address: 460 HOWELL ROAD City: YORK
State & Zip: YOR SC 1 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: *Ricky G. Masters II* 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

704-860-5067

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. 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

***** 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.*****



18200 Abilene Way
Kansas City, KS 66111
Bus (886) 857-5052

May 27, 2025

Wendy Cox
South Carolina Department of Insurance
1201 Main Street, Suite 1000
Columbia, SC 29201
Sent via email: wcox@dol.sc.gov

RE: SCDOI Complaint File #: 255828
Complainant: Angela Denise Masters / Ricky Masters
Policy Number: 0683681014
Policyholder: Angela Masters
Claim Number: 7008177882-1
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 \$2,831.78 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.

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



Ricky Masters II <farley1115a@gmail.com>

Need Case Number for Case of ID: 63-6787949

2 messages

Ricky Masters II <farley1115a@gmail.com>
To: stopfemafraud@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!

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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THIRTY DAY TERMINATION NOTICE

To: Angela Elliot Masters and Ricky Gerald Masters II,
& Any/ All Occupants

Date: June 4th, 2025

I hereby serve notice of eviction. You must vacate the property at the following address: 460 Howell Road York SC, within thirty (30) days, from the date of this notice or else legal action will be taken. You must vacate by the following date: July 4th 2025.

Please remove yourself from the premises on or before that date. You are responsible for all rental payments. If you fail to vacate, eviction proceedings will begin with the Magistrate Court. Also, legal action to seek any rents due and damages that have occurred to the property may be sought through the court system. A security deposit or any other deposits that were paid by you, these may not be used towards the rent payment, unless there is a written agreement designating those deposits as last month's rent.

Signed

Walter G. Matthews
Walter G. Matthews - 803-684-6327

June 4, 2025

Date

(6-4-2025) Hand delivered this 4 day of June, 2025.

() Posted and mailed this day of , 20 .

HARDSHIP LETTER

TO WHOM IT MAY CONCERN

I Ricky Gerald Masters II am making this statement in the first person and starting where I believe it began. In January of 2014 I went to the emergency room because my feet had swollen up. While checking me in and taking my vitals, it seemed apparent to the nurse that something was going on with me. My blood pressure was high, my blood sugar was through the roof and the doctor that came in to see me said that they were making sure that I wasn't going through a stroke or any heart condition. I met my heart doctor, Dr. Baki from Carolina Cardiology. I was told that I had cardiomyopathy 80% heart failure, type 2 diabetes, high blood pressure and hypertension. I was put under the doctors care and given a work release that stated "Ricky G. Masters II is allowed to work for 3 minutes as long as he takes a 2 minutes break afterwards". This is what led to me filing for disability in February or March of 2014. I at that time, as now, waiting for my medical review from the social security disability. I started on the medication of Spironolactone 25mg 2x, Hydralazine 50mg 3x, Pioglitazone 30mg 1x, Carvedilol 25mg 2x, Metformin 500mg 2x, Benazepril 40mg 1x, Glime Pride 40mg 2x. I waited until September of 2015 where I got the letter stating where and when my disability review would happen in Charlotte, NC. The day before the hearing I had my review with my heart doctor (Dr. Baki Carolina Cardiology) and he said at the review "Mr. Masters you have a strong heart and will live to be an old man". He released me from his care stating I was cleared to return to work. The disability hearing was cancelled and after 19 months of no income or ability to gain work due to the work restriction the doctor has given me, I was now thrown out and told to start over and no rehab, no help financially. With the NO QUIT mentality instilled in my Army and Navy background I knew to just dig deep and pick a starting point and go for it. I worked with my doctors and got my health to where I could pass the DOT standard for a medical certificate. This was getting difficult because my blood sugar or type 2 diabetes was not under control and if I had to go to insulin shots, then I would not be able to continue driving a commercial vehicle. I was able to get a medical certificate and resume working in the transportation industry. Now over this decade leading to my ultimate inability to pass a medical physical due to the conditions worsening and that being illustrated through the years of 2015 and 2023 where I was required to get a medical physical every year due to my medical condition. Instead of the ability to get it in the same month that mine would expire, I would instead have to get it when my numbers would allow the renewal. This led to me having to start my commercial driving company DR J JR EXPRESS LLC. This way the medical card was not looked at as a liability to the company, which is what kept me from getting a

company job because of my health condition. As of January 01, 2023 I was unable to renew the medical certificate and my medical conditions were not improving as Dr. Baki had stated and released me. I now faced a worse condition of the original diagnoses and now only being able to see the free clinic they were advising me to check myself into the emergency room. I did not check myself into the emergency room, however the doctor at the clinic did give me an ekg and renewed my prescriptions. After receiving an email from Health Care Market Place that said I qualified for medical benefits as long as me and my Wifes income was below \$20k annually. Since November of 2022 I have not had an income and we have lived off of my Wifes social security disability of \$1700 a month. After failing the DOT physical with my blood pressure and blood sugar being over the required parameters, I was run through more blood tests and started a new regiment of prescriptions that I take today that was never stopped from Dr. Baki at Carolina Cardiology at the January 2014 hospital intervention. I now take:-Carvedilol 25mg 2x, Hydralazine 50mg 3x, Lisinopril 40mg 1x, Januvia 100mg 1x, Metformin 1000mg 2x, Furosemide 20mg 1x, Farxiga 10mg 1x, Janumet 50/1000mg 2x, Invokana 300mg 1x, Co q 10, Fish Oil and Beet Chews. I filed for disability in March of 2023 from my doctors' request that I would not be able to return to work with the condition I was in and the fact that it was not getting better. My doctors and I have been working with diet and exercise along with different medications to work on getting me back to the work force. However, this is the extension of the original condition that was never allowed for me to get the help and treatment that disability would have offered back in 2015 to have the time with diet, exercise and the ability to work with the doctors and different medical prescriptions needed as well as the time for the medication could run its course and give an effect that could show a direction, but instead, I was told I was fine (I was not) and that I had to get back to work and find medical benefits or help through clinics and any other help I could find. I have never recovered from the first 19 months I was kept from the ability to work due to a work release that no employer would entertain that left me with no income for that entire 19 months. I now have entered the 24 month of waiting on a decision from social security disability that I pray is not going to end with me being told there is nothing wrong with me and I am released back to the work force and again still taking all these prescriptions and no help outside of the free clinic to get better that has led to still no income. I ended up borrowing against my truck (2002 Kenworth W900L) to keep up with the mortgage. A few months later I had to sell my end dump trailer to keep up with the payments on my truck and the mortgage. Then I lost my truck to repossession and notified the mortgage company of my financial situation and ever since filing disability and what our new finances looked like. We got no communication from the mortgage company and have had to watch everything being taken with no ability to stop it without having an income. I lost a 2016 Chevy Tahoe. Now with filing bankruptcy and having all these late payments and making me pretty much

a dirtbag to my creditors since being on the waiting list a second time for a determination that should have been had and accepted in 2015, I pray that social security disability sees this time that my health has done nothing but gotten worse since the first time I filed for disability and that I should have gotten it in 2015 where I would have had this time to heal instead of working myself harder to try to stay afloat to end up watching it all go down the drain.

With all do respect,
Ricky D. West II