

Final Brief of Appellant
The State of South Carolina
In Court of Appeals
Appeal from Chesterfield County
Court of Common Pleas

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DEC 29 2025
SC Court of Appeals

s/Brian M. Gibbons #2168 Circuit Judge
Case No. 2024-CP-1300960

Vanderbilt Mortgage and Finance

Respondent

v.

Jessica Hammonds

Appellant

I, Jessica Hammonds has filed an appeal on the behalf of repossession of the home by Vanderbilt Morgage and Finance.

In 2019 when I got the mobile home there were another family's name placed in the home as indicated on records p. 6 under Appellant's Record. I did reach out to the seller of Oakwood Homes of Sumter SC. I was told it was just a mistake. The discription of the exterior colors from my paperwork does not match the home's description as indicated on records p. 7 under Appellant's Records.

In 2019 I filed for Bankruptcy after becoming a single mom

a year within my divorce in 2020. In 2020, I was struggling with my bankruptcy's payments so it was dismissed for some time but I was able to restart my bankruptcy over. In 2024 I lost my job so my bankruptcy was dismissed. After Vanderbilt received the notice of my bankruptcy being dismissed, a bank teller or loan officers called and spoke with me about my Mortgage payments. I was told that I was behind on my payments from December of 2023. My bankruptcy receipts shows that my payments are paid up to March 2024 as indicated on records p. 9 under Appellant's Records.

The end of the year November 2024, Vanderbilt reached out to me about the payments and asked me about finding a new job, I told them I wasn't able to but I was still trying. One of the ladies I spoke with did tell me that if repossession would take place that I would have more than 30 days to relocate from the mobile home. In January 2025, I was summons and notice with a complaint from s/Stephanie M.Huggins, attorneys for Vanderbilt Mortgage and Finances for repossession of the home as indicated on records p. 1 under Respondent's Records. I was not given the time as I was told to relocate from the home after being notified of the repossession.

In 2019, Vanderbilt Mortgage Inc. filed a complaint against I, Jessica Hammonds the appellant, that I was not aware of. I did not receive a summon or any information of the complaint during or after the time it were filed. As I was gathering my information for the Record on Appeal, there were information I was needing from Chesterfield County Court. I've recently learned about the case#

2019CP1300548 October 1, 2025 from the Clerk of Court of Chesterfield county. February 10, 2022 s/The Honorable Michael G. Nettles #2140 ordered for the case to be dismissed due to Dormant lack of prosecution indicated on records p. 5 under Appellant's Records. I've then also recieved no information of the case being dismissed.

December 22, 2025

Jessica Hammonds

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