

THE STATE OF SOUTH CAROLINA  
In The Court of Appeals  
Appellate Case No.: 2025-002267

**RECEIVED**

**Jan 27 2026**

**SC Court of Appeals**

Appeal From the Court of Common Pleas  
Kershaw County  
Judge William Cox, Jr., Master-in-Equity  
Case No.: 2025-CP-28-00383

Ex Parte: Laura Bowen, Appellant,

In re:

GITSIT Solutions, LLC, not in its individual capacity but solely in its  
capacity as separate Trustee of GITSIT Mortgage Loan Trust BBPLC1,  
Respondent,

v.

Calvin Theodore Bowen, Jr., individually and as Personal Representative of  
the Estate of Calvin T. Bowen, Sr. a/k/a Calvin Theodore Bowen, Sr.;  
Ronald J. Bowen, and any other Heirs-at-Law or Devisees of Calvin T.  
Bowen, Sr. a/k/a Calvin Theodore Bowen, Sr., Deceased, their Heirs,  
Personal Representatives, Administrators, Successors and Assigns, and all  
other persons entitled to claim through them; all unknown persons with any  
right, title or interest in the real estate described herein; also any persons  
who may be in the military service of the United States of America, being a  
class designated as John Doe; and any unknown minors or persons under a  
disability being a class designated as Richard Roe; Ascension Point  
Recovery Services, LLC; Bank of America, N.A.; Safe Federal Credit  
Union; and Kershaw County EMS, Defendants.

NOTICE OF APPOINTMENT OF PERSONAL REPRESENTATIVE AND  
NOTICE OF SUBSTITUTION OF PARTY

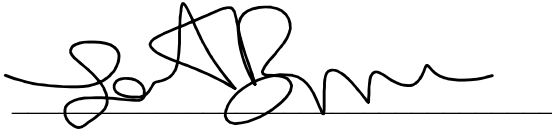
COMES NOW, Laura Bowen, and respectfully notifies the Court that she has been duly appointed as the Personal Representative of the Estate of Calvin Theodore Bowen, Sr., by Order of the Kershaw County Probate Court, dated January 7, 2026.

As of the date of this filing, Laura Bowen is the legally authorized fiduciary for the Estate and is empowered to act on its behalf in all judicial proceedings.

This Notice is filed to advise the Court that any issues previously raised concerning standing, capacity, or authority have now been cured by the Probate Court's appointment, and that the Estate of Calvin Theodore Bowen, Sr. is properly represented in this matter through its Personal Representative.

Attached hereto is a certified copy of the Letters of Appointment as Personal Representative.

Respectfully submitted January 27, 2026,

A handwritten signature in black ink, appearing to read 'Laura Bowen', is written over a horizontal line. The signature is cursive and somewhat stylized.

Laura Bowen  
Personal Representative of the  
Estate of Calvin Theodore Bowen, Sr.  
1262 Wood Duck Road  
Camden, SC 29020

STATE OF SOUTH CAROLINA  
COUNTY OF KERSHAW

IN THE MATTER OF  
CALVIN THEODORE BOWEN, SR  
(Decedent)

)  
)  
)  
)  
)

IN THE PROBATE COURT

CERTIFICATE OF APPOINTMENT

CASE NUMBER: 2022ES2800022-2

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**Jan 27 2026**

**SC Court of Appeals**

This is to certify that

LAURA A. BOWEN

is/are the duly qualified

- PERSONAL REPRESENTATIVE
- SUCCESSOR PERSONAL REPRESENTATIVE
- SPECIAL ADMINISTRATOR

In the above matter and that this appointment, having been executed on the 7th  
day of January, 2026 is now in full force and effect.

RESTRICTIONS:

Executed this 7th day of January, 2026.

*Debra B. Branham*

DEBRA B. BRANHAM, PROBATE JUDGE

Do not accept a copy of this certificate without  
the raised seal of the Probate Court.

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v.

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Bowen, Sr. a/k/a Calvin Theodore Bowen, Sr.;

Ronald J. Bowen, and any other Heirs-at-Law or devisees of Calvin T.

Bowen, Sr. a/k/a Calvin Theodore Bowen, Sr., Deceased, their Heirs,

Personal Representatives, Administrators, Successors and Assigns, and all other persons entitled to  
claim through them; all unknown persons with any right, title or interest in the real estate described  
herein; also any persons who may be in the military service of the United States of America, being  
a class designated as John Doe; and any unknown minors or persons under a disability being a class  
designated as Richard Roe;

Ascension Point Recovery Services, LLC; Bank of America, N.A.; Safe Federal Credit Union; and  
Kershaw County EMA, Defendants.

#### PROOF OF SERVICE

I certify that I have served a true and copy of NOTICE OF APPOINTMENT OF PERSONAL  
REPRESENTATIVE AND NOTICE OF SUBSTITUTION OF PARTY by depositing a copy of  
in the United States Mail, postage prepaid, January 27, 2026 addressed to:

1. GITSIT Solutions, LLC c/o Riley, Pope & Laney, LLC 2838 Devine Street, Columbia  
SC 29205.
2. Ronald J. Bowen 229 Hass Lucas Road Gaston, SC, 29053
3. Calvin Bowen, Jr. 2505 Taylor Rd Cayce, SC 29033
4. GITSIT Solutions, LLC c/o Corporate Service Company, 100 Coastal Drive Suite 210,  
Charleston SC 29492

Service was made by depositing the required documents in the United States Mail, January  
27, 2026.



Laura Bowen

Appellant, Pro Se

Personal Representative for:

Estate of Calvin T. Bowen, Sr

1262 Wood Duck Road

Camden, SC 29020

Bowenlab78@gmail.com