

RECEIVED

CERTIFIED COPY Feb 11 2026

FORM 1  
NOTICE OF APPEAL IN A CIVIL CASE

2026 FEB 10 PM 4:35

SC Court of Appeals

107227

THE STATE OF SOUTH CAROLINA  
In The Court of Appeals  
CLERK OF COURT  
DORCHESTER COUNTY

APPEAL FROM Dorchester COUNTY  
Court of Common Pleas

James E Chellis, Master In Equity, Circuit Court Judge

Case No. 2024- CP - 18- 00207

RECEIVED  
FEB 12 2026  
SC Court of Appeals

Nikia Renee Noisette

Appellant/~~Respondent~~,

v.

Reliance First Capital LLC

~~Appellant~~/Respondent.

NOTICE OF APPEAL

Nikia Renee Noisette appeals the order of the Honorable James E Chellis dated  
(Name) (Judge)  
January 14, 2026. Appellant received written notice of entry of this order on  
(Date)  
January 22, 2026.  
(Date)

Date: February 10, 2026

s/ [Signature]  
Name: Nikia Renee Noisette, pro se  
Address: 402 Arbor Oaks Dr  
Summerville SC 29485  
Phone: ( 843 ) 377 - 9103  
Email: nikianoisette@gmail.com  
Appellant

Other Counsel of Record:  
Name: James M Page  
Address: 339 Heyward St .2nd Floor  
Columbia South Carolina 29201  
Phone: (803 ) 509 - 5078  
Respondent/Attorney for Respondent

RECEIVED

Feb 11 2026

SC Court of Appeals

CERTIFIED COPY

2026 FEB 10 PM 4:35

FORM 7  
PROOF OF SERVICE OF A NOTICE OF APPEAL

THE STATE OF SOUTH CAROLINA  
In The Court of Appeals

*Debra Mahem*  
CLERK OF COURT  
DORCHESTER COUNTY

APPEAL FROM Dorchester COUNTY  
Court of Common Pleas

James E Chellis, Master In Equity, Circuit Court Judge

Case No. 2024 - CP - 18 - 00207

RECEIVED  
FEB 12 2026  
SC Court of Appeals

Nikia Renee Noisette

Appellant/Respondent,

v.

Reliance First Capital LLC

Appellant/Respondent.

PROOF OF SERVICE

I certify that I have served the Notice of Appeal on February 10, 2026 by depositing  
(Name)  
a copy of it in the United States Mail, postage prepaid, on February 10, 2026, addressed to,  
(Date)

Reliance First Capital LLC c/o James M. Page, Bell Carrington Price & Gregg Law Firm  
339 Heyward St 2nd Floor Columbia South Carolina 29201

Date: February 10, 2026

s/ *[Signature]*  
Address: 402 Arbor Oaks Dr  
Summerville SC 29485

CERTIFIED COPY

STATE OF SOUTH CAROLINA

IN THE COURT OF COMMON PLEAS  
BEFORE THE EQUITY DIVISION

COUNTY OF DORCHESTER

2026 FEB 10 PM 4:35

*Cheryl A. ...*  
CLERK OF COURT  
DORCHESTER COUNTY

Case No. 2024-CP-18-00207

RECEIVED

Feb 11 2026

Reliance First Capital, LLC,

Plaintiff,

ORDER

SC Court of Appeals

(Defendant's 60 (b) Motion Denied)

vs.

RECEIVED

FEB 12 2026

Nikia Renee Noisette; Arbor Oaks  
Homeowners Association,

Defendant(s)

SC Court of Appeals

The Defendant, on a motion to set aside a judgment titled, "ORDER OF FORECLOSURE AND SALE," entered on May 23, 2025, under SCRCPP, appeared specially to argue that the judgment should be set aside because she was not personally served. Therefore, she claims the Court lacked personal jurisdiction. Without jurisdiction, a fortiori, the judgment is void.

The Court heard the Defendant's motion on January 8, 2026, at 9:00 AM, in Courtroom C at the Dorchester County Courthouse. She attended in person, as did Plaintiff's attorney, Martin J. Page of Columbia, SC.

The case file shows that Mr. Page served the Foreclosure Order and the Notice of Sale on June 12, 2025, by mailing them to the Defendant at her residence, which is the property subject to the mortgage foreclosure action. On that day, Defendant filed her rather long Rule 60(b) motion.

After a lengthy hearing in which the Defendant, who appeared under special appearance, pro se, and not by general appearance, presented an affidavit she filed the morning of the hearing, purportedly supplementing an affidavit filed December 17, 2025. She asserted in oral argument that the Plaintiff failed to serve the summons and complaint underlying the action on her. Specifically, she argues the individual named in the Affidavit of Service is not known to her. She states that the named person, Ron Noisette, identified in the Affidavit as her son, is unknown to her. She further states she does not have a son named Ronald Noisette. The Plaintiff does not contest the assertion that the Affidavit names and identifies Ronald Noisette by mistake.

Before this Court addresses the underlying merits of the Motion, the Court takes this opportunity to make findings pertaining to the affidavit filed on the morning of the hearing.

Plaintiff: Reliance First Capital, LLC.  
Defendant: Nikia Renee Noisette  
2024-CP-18-00207  
Order of Defendant's 60 (b) Motion Denied

The Affidavit states its purpose is to “ Establish my legal status and capacity as they relate to the foreclosure action styled Reliance First Capital LLC v Nikia Renee Noisette, Case No. 2024CP1800207.” Moreover, the affidavit repeats the averments of the affidavit filed on December 17, 2025. As such, the second filing is utterly unnecessary, duplicative, and a waste of judicial economy and the time of the Clerk of Court’s personnel. Further, it unnecessarily causes the Plaintiff’s counsel additional time in protecting the interest of his client to bring this case to a conclusion.

Nonetheless, the Court addresses the Affidavit filed January 8, 2026, at 9:54 A. M., six (6) minutes prior to the scheduled hearing. When this Court read this establishment language, it immediately went to the signature line of the Affidavit, where one finds:

1. The handwritten signature of Nikia Renee Noisette
2. The statement, “Real Party in Interest.”
3. The statement, “In restricted special appearance.”
4. The moniker, Executor/Fiduciary, NIKIA R. NOISETTE Bankruptcy Estate 24-03822
5. A second moniker, Trustee, Miguel-El Magdalena Ecclesiastical Trust
6. A third moniker, Beneficiary & Heir Apparent of the Estate “NIIKIA RENEEE NOISETTE.”

The three additional monikers, Executor/Fiduciary, Trustee, and Beneficiary & Heir, are pseudo-legal terms. They are fictions in this Court. Therefore, this Court affords them no effect, and the defendant’s identification of herself as such has no standing before the Court. Moreover, Defendant’s assertion that these pseudo-legal identifiers do have “legal status and capacity” before this Court leads this Court to find that Defendant Nikia Renee Noisette lacks credibility.

The Court takes the further opportunity to find that the Defendant filed 25 documents in the Court. Here is a list of those filings:

|                       |  |        |  |                  |
|-----------------------|--|--------|--|------------------|
| Noisette, Nikia Renee | Notice of Withdrawal of Supplemental Motion for Equitable Ac | Filing |  | 12/17/2025-12:51 |
| Noisette, Nikia Renee | Filing of Affidavit of Status/Capacity Notice of Withdrawal  | Filing |  | 12/17/2025-12:49 |
| Noisette, Nikia Renee | Service/Affidavit Of Service                                 | Filing |  | 11/18/2025-12:11 |
| Noisette, Nikia Renee | Supplemental Motion for Complete Equitable Accounting        | Filing |  | 11/18/2025-12:09 |

Plaintiff: Reliance First Capital, LLC,  
 Defendant: Nikia Renee Noisette  
 2024-CP-18-00207  
 Order of Defendant’s 60 (b) Motion Denied

|                       |  |        |  |                  |
|-----------------------|--|--------|--|------------------|
| Noisette, Nikia Renee | Request to Reschedule Hearing-Motion to Set Aside Judgment | Filing |  | 11/06/2025-12:21 |
| Noisette, Nikia Renee | Notice of Bad Faith Conduct and Willful Violation Automat  | Filing |  | 06/24/2025-16:38 |
| Noisette, Nikia Renee | Service/Certificate Of Service                             | Filing |  | 06/05/2025-16:28 |
| Noisette, Nikia Renee | Declaration of Equity Loss & Double Recovery               | Filing |  | 06/05/2025-16:28 |
| Noisette, Nikia Renee | Motion/Set Aside Foreclosure Sale & Supporting Docs        | Motion |  | 06/05/2025-16:26 |
| Noisette, Nikia Renee | Service/Certificate Of Service                             | Filing |  | 06/05/2025-16:25 |
| Noisette, Nikia Renee | Motion/60 B4 Void Order/Judgment                           | Motion |  | 06/05/2025-16:24 |
| Noisette, Nikia Renee | Notice of Bad Faith Conduct and Willful Violation Automat  | Filing |  | 06/24/2025-16:38 |
| Noisette, Nikia Renee | Service/Certificate Of Service                             | Filing |  | 06/05/2025-16:28 |
| Noisette, Nikia Renee | Declaration of Equity Loss & Double Recovery               | Filing |  | 06/05/2025-16:28 |
| Noisette, Nikia Renee | Motion/Set Aside Foreclosure Sale & Supporting Docs        | Motion |  | 06/05/2025-16:26 |
| Noisette, Nikia Renee | Service/Certificate Of Service                             | Filing |  | 06/05/2025-16:25 |
| Noisette, Nikia Renee | Motion/60 B4 Void Order/Judgment                           | Motion |  | 06/05/2025-16:24 |
| Noisette, Nikia Renee | Notice of Lawful Claim to Surplus Equity from Foreclosure  | Filing |  | 05/23/2025-16:12 |
| Noisette, Nikia Renee | Motion/Dismiss Foreclosure Action                          | Motion |  | 02/27/2025-14:00 |
| Noisette, Nikia Renee | Exhibit/Filing of Exhibit                                  | Filing |  | 11/07/2024-16:50 |
| Noisette, Nikia Renee | Filing Fees Wavied   | Filing |  | 10/07/2024-08:59 |

Plaintiff: Reliance First Capital, LLC,  
 Defendant: Nikia Renee Noisette  
 2024-CP-18-00207  
 Order of Defendant's 60 (b) Motion Denied

|                             |  |        |  |                      |
|-----------------------------|--|--------|--|----------------------|
| Noisette,<br>Nikia<br>Renee | Complaint/No<br>Summons Filed                        | Filing |  | 09/16/2024-<br>10:20 |
| Noisette,<br>Nikia<br>Renee | Notice of Interest                                   | Filing |  | 09/16/2024-<br>10:18 |
| Noisette,<br>Nikia<br>Renee | Notice of<br>Interest/Requesting<br>Exemplified Copy | Filing |  | 08/26/2024-<br>15:47 |

A cursory review of these filings reveals that the Defendant used one or more of the identifiers this court found in the affidavit first discussed. These filings are pseudo-legal. They further support this Court's finding that the Defendant lacks credibility.

Now, the Court addresses the main issue of the Defendant's motion. It must decide, based on reasonable discretion, whether the Plaintiff properly served the Defendant, considering that the Affidavit names a person the Defendant asserts does not exist. Additionally, the individual named is said to be the Defendant's son, whom the Defendant claims is a mistake.

A review of SCRCP 4 and the several cases decided by our Supreme Court is informative. The Rule is straightforward. The Defendant mistakenly reads the Rule to require much more than what it actually requires for substitute service.

The applicable subparagraph of the Rule states as follows:

(d)(1) Individuals. Upon an individual other than a minor under the age of 14 years or an incompetent person, by delivering a copy of the summons and complaint to him personally or by leaving copies thereof at his dwelling house or usual place of abode with some person of suitable age and discretion then residing therein, or by delivering a copy to an agent authorized by appointment or by law to receive service of process. (Court's Emphasis)

Plaintiff is required to leave a copy of the Summons and Complaint at the Defendant's dwelling house by delivering it to:

1. Some person
2. Of Suitable Age
3. Of Discretion
4. Then residing therein.

Defendant asserts the process server incorrectly named the person upon whom the server delivered the Summons and Complaint and misidentified him as her son.

An examination of the Affidavit of Service states that the Summons and Complaint, along with additional documents, were delivered to a male aged 26-30, of Black ethnicity, with Black hair, standing between 5 feet 8 inches and 5 feet 11 inches tall, and weighing between 230 and 250 pounds.

A plain reading of Rule 4(d)(1) and the application of the four-step requirements for substitute service on the Defendant require this Court to find that these four steps are satisfied. The incorrect naming and misidentification of the male are irrelevant; they are surplus language. The other facts stated in the Affidavit of Service, as mentioned above, demonstrate that the rule's requirements are met. Therefore, the defendant was served.

The Defendant is subject to the jurisdiction of the Court. Her constitutional right to due process has been met. A fortiori, the Defendant is bound by the judgment. Moreover, the foreclosure sale was conducted properly. And the Plaintiff, being the successful purchaser and recipient of the master's deed, is the holder in fee simple of the property that is the subject of the foreclosure.

The Defendant does not argue that the Summons and Complaint were not properly delivered to a person of suitable age and discretion residing there. A valid alternative argument supported by facts would have claimed and proven that even if the process server delivered the summons and complaint to the residence, the person, although misidentified, lacked the qualities of suitable age and discretion, or that even if the party was of suitable age and discretion, they did not reside at 402 Oak Arbor Drive. She did not raise these points. She did not prove these points. Therefore, the court has no choice but to deny her motion as the prima facie evidence of the Affidavit of Service has not been rebutted.

The case law in this state also supports the findings of this Court. In *MCC Financial Services, Inc. v. Duffel*, the Supreme Court upheld substituted service on a 15-year-old son where the original and supplemental affidavits together established that the person served was of suitable age and discretion and that the defendant resided at that location (*MCC Financial Services, Inc. v. Duffel*, 265 S.C. 519 (1975)). The concurring opinion noted that South Carolina Code Section 10-409 grants trial courts discretion to allow amended proof of service at any time unless material prejudice would result, and emphasized that the defendant suffered no prejudice where she did not rely on the error in proof of service (*MCC Financial Services, Inc. v. Duffel*, 265 S.C. 519 (1975)). This suggests courts may permit correction of errors in identifying the recipient through amended affidavits.

Similarly, in *Tri-County Ice & Fuel Co. v. Palmetto Ice Co.*, the Supreme Court held that amendment of a default judgment to correct a misnomer was permissible where the



Dorchester Common Pleas

**Case Caption:** Reliance First Capital Llc VS Nikia Renee Noisette , defendant, et al  
**Case Number:** 2024CP1800207  
**Type:** Order/Other

So Ordered

s/James E. Chellis, Master in Equity, SCJD#3078

Electronically signed on 2026-01-13 16:54:27 page 7 of 7

ELECTRONICALLY FILED - 2026 Jan 14 9:16 AM - DORCHESTER - COMMON PLEAS - CASE#2024CP1800207

PRESS FIRMLY TO SEAL



PRESS FIRMLY TO SEAL

PRIORITY MAIL EXPRESS  
FLAT RATE ENVELOPE  
POSTAGE REQUIRED

# PRIORITY MAIL EXPRESS®

## FLAT RATE ENVELOPE

ONE RATE ■ ANY WEIGHT

To schedule free Package Pickup, scan the QR code.



USPS.COM/PICKUP



PS10001000006

EP13F October 2023  
OD: 12 1/2 x 9 1/2



Retail

FOR DOMESTIC  
POSTAGE PAID



**\$33.25**

Origin: 29485  
02/11/28  
4584810485-10

PRIORITY MAIL EXPRESS®

- Guaranteed
- Guaranteed
- USPS and more
- Pickup
- Domestic (restrictions apply)
- Signature

NIKIA NOIBETTE  
402 ARBOR OAKS DR  
SUMMERVILLE SC 29485-4884  
(843) 377-8103

0 Lb 2.80 Oz  
RDC 07

SCHEDULED DELIVERY DAY: 02/13/28 08:00 PM

C076

SHIP TO:

(803) 734-1890  
SC COURT OF APPEALS CLERK OF COURT  
1220 SENATE ST  
COLUMBIA SC 29201-3789

USPS TRACKING® #



9570 1105 4584 8042 9334 77

WHEN USED II



UNITED STATES  
POSTAL SERVICE

This packaging is the property of the U.S. Postal Service® and is provided solely for use in sending Priority Mail Express® shipments. Misuse may be a violation of federal law. This package is not for resale. EP13F © U.S. Postal Service, October 2023. All rights reserved.

This package is made from post-consumer waste. Please recycle - again.