

RECEIVED

May 29 2026

SC Court of Appeals

STATE OF SOUTH CAROLINA

IN THE COURT OF APPEALS

Appellate Case No. 2026-001216

Julian Richards,

Appellant,

v.

Midland Credit Management, LLC,

Respondent.

**RESPONSE REGARDING TRANSCRIPT
AND MOTION TO PROCEED WITHOUT TRANSCRIPT**

Appellant Julian Richards, pro se, respectfully submits this response regarding the transcript issue identified in the Court's May 28, 2026 correspondence.

1. Appellant understands the Court has requested information concerning the transcript status pursuant to Rule 207, SCACR.
2. This appeal presents primarily questions of law concerning interpretation of an arbitration agreement, application of the Federal Arbitration Act, and the legal effect of a de novo appeal from magistrate court pursuant to S.C. Code Ann. § 22-3-1000.
3. The appealed October 9, 2025 Order sets forth the relevant arbitration issue and the competing positions of the parties.

4. Appellant is not raising issues dependent upon witness testimony, credibility findings, evidentiary objections, or disputed factual findings from the hearing.

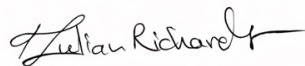
5. Appellant respectfully submits that the issues presented on appeal were fully preserved through written motions, the appealed orders, and the record below, and Appellant is unaware of any transcript necessary to resolve the legal issues presented in this appeal.

6. Appellant respectfully submits that a transcript is unnecessary for appellate review because the issues presented are legal issues appearing from the written record, including the motions, arbitration agreement, and appealed orders.

7. To the extent the Court determines that a transcript request is nevertheless required, Appellant respectfully requests permission to proceed without a transcript or, alternatively, additional time to comply with any transcript-related requirement imposed by the Court.

WHEREFORE, Appellant respectfully requests that this Court permit this appeal to proceed without a transcript, or grant such other relief as the Court deems just and proper.

Respectfully submitted,



Julian Richards

Pro Se Appellant

925 W Martintown Rd

North Augusta, SC 29841

(803) 349-5280

julrichardsco@gmail.com

Date: May 29, 2026