

PERSONALLY appeared before me, Cedric Javus Browne, who, being duly sworn,
deposes and states as follows:

1. I am the Appellant in the above-captioned matter and make this affidavit based on my own personal knowledge.

2. I appeared, pro se, before the Master-in-Equity, the Honorable Alan D. Clemmons, at the hearing held on April 8, 2026, in this matter.

3. I first learned of this lawsuit upon receiving by U.S. Mail a Notice of Hearing Via WebEx, filed by Plaintiff's counsel and served by mail on February 24, 2026. Prior to receiving that document, I had no knowledge that this lawsuit had been filed against me, that I had been served by publication, or that a default had been entered against me.

4. On March 24, 2026, I appeared at the scheduled Webex hearing. At that time, I was informed by the court that the hearing had been rescheduled to an in-person courtroom hearing and that I would receive written notice of the new date. I subsequently received by U.S. Mail a formal Notice of Hearing, filed March 27, 2026, and served by mail on March 26, 2026, by Mandie von Achen of opposing counsel's firm. That notice set the rescheduled hearing for Wednesday, April 8, 2026, beginning at 3:00 p.m., before the Honorable Alan Clemmons, in the Master's Courtroom on the third floor of the Horry County Courthouse, Conway, South Carolina. The notice also stated that "[a]ll issues raised in the pleadings will be decided at this hearing." Appellant's Answer, on file at that point, expressly raised lack of personal jurisdiction and moved to dismiss under Rule 12(b)(2), (4), (5), SCRCF. I appeared in person at the April 8, 2026, hearing. The written notice of that hearing was received by U.S. Mail, consistent with the established practice of providing all formal hearing notices and court documents by first-class mail, and consistent with my reasonable expectation that all court directives would arrive in that manner.

5. At the outset of the April 8, 2026, hearing, before addressing any other matter, I stated to the Court, in substance and to the best of my present recollection: "I challenge the Court's jurisdiction to hear this case. Service was not done." I then requested a continuance. The Master denied that request. I make these statements from personal recollection, as Horry County does not provide a court reporter for Master-in-Equity proceedings and I did not arrange for a private court reporter.

6. Prior to and throughout these proceedings, my electronic communications were compromised as a result of identity theft, as stated in my sworn Affidavit filed March 20, 2026. At the April 8, 2026, hearing, I attempted to introduce a police report into evidence to corroborate this fact and to establish that I had sought official documentation of the compromise of my electronic devices and communications. Plaintiff's counsel objected on hearsay grounds and the Master sustained the objection.

7. Because of my compromised electronic communications, I specifically requested that all court correspondence and notices be provided to me by U.S. Mail rather than by electronic means. This request was communicated in writing to both Sheri McAllister, J.D. LL.M, Staff Attorney for the Office of the Master-in-Equity, and to Mark A. Nappier, Esq., counsel for Respondent. On May 13, 2026, I sent an email to both Ms. McAllister and Mr. Nappier expressly stating, in my own words: "please do not use this email as notice to me, I don't trust this as a first means nor have I consented to that. I would appreciate you mailing me a copy should you decide a response be necessary." A true copy of that email communication is attached to this Affidavit as Exhibit A.

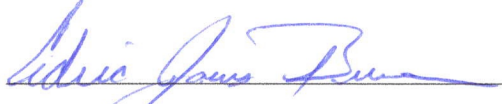
8. Throughout these proceedings, the court's established practice was to serve all communications and directives on me by both email and first-class mail simultaneously. Every prior notice, order, and correspondence I received from the Office of the Master-in-Equity — including the April 9, 2026, email from Staff Attorney McAllister summarizing the hearing ruling, and the formal April 21, 2026, Master's Report and Order of Foreclosure and Sale — was also provided to me by U.S. Mail, consistent with my status as a pro se traditional filer and with Rule 77(d), SCRCP. I relied on this established pattern. When I received no mail notice of any briefing deadline following my May 1, 2026, motions, I had no reason to believe I had missed any court directive, because every prior directive had arrived by mail. On May 4, 2026, for the first and only time, the court transmitted a directive — the briefing deadline — by email only. No first-class mail copy was sent. I did not see the May 4, 2026, email until May 13, 2026, when a separate email from Mr. Nappier filing his opposition memorandum caused me to review the chain. By that time, the deadline stated in the email had already expired. The court's departure from its own established dual-service practice on the single most consequential post-judgment directive, in violation of Rule 77(d), SCRCP, directly caused the brief deadline to be missed.

9. Upon reviewing the public index for Case No. 2025-CP-26-00500 following receipt of the June 29, 2026, Form 4 Order, I observed that the only filing on May 4, 2026, relating to service was a Certificate of Service by Mail filed by Mandie von Achen, an employee of opposing counsel's firm, Joye, Nappier, Risher & Hardin, LLC, electronically filed at 11:59 a.m. That certificate states that on 'the 22nd day of April 2026,' Nappier's office mailed a copy of the Master's Report and Order of Foreclosure and Sale to me at 633 Notting Hill Court, Conway, SC 29526. I also note that this certificate bears a notarization date of March 26, 2026 — thirteen days before the April 8, 2026, hearing that produced the judgment it purports to certify was mailed, and twenty-six days before the April 21, 2026, Order was ever entered. It is not possible for a certificate sworn on March 26, 2026, to truthfully certify the mailing, on April 22, 2026, of a document that did not exist until April 21, 2026, describing the outcome of a hearing that had not yet occurred on March 26, 2026. I have no record of ever receiving the April 21, 2026, Master's Report and Order of Foreclosure and Sale by mail. I also note that March 26, 2026, is the same notarization date that appears on the separate Certificate of Service by Mail for the Notice of Hearing (April 8, 2026, hearing), which was actually mailed on March 26, 2026, and filed March 27, 2026. The use of the identical March 26, 2026, notarization date on a certificate purporting to certify an April 22, 2026, mailing suggests the later certificate was prepared using the March 26 certificate as a template, with the notarization date never corrected — rendering the April 22 certificate facially impossible and unreliable as evidence that I was ever actually served with the final judgment. There is no filing in the public index — from the clerk, from opposing counsel, or from anyone else — documenting that the May 4, 2026, briefing directive from Staff Attorney McAllister was ever mailed or served on me through any channel other than the email I did not see until May 13, 2026. The Form 4 Order entered June 29, 2026, cited my failure to file a timely brief as an independent basis for denying my Rule 59(e) and Rule 60(b) motions, while stating in its own printed boilerplate that "[t]he clerk will mail a copy of the judgment to parties who are not E-Filers or who are appearing pro se," citing Rule 77(d), SCRPC. I was penalized for missing a deadline for which no mailing, no certificate of service, and no certificate of notice exists anywhere in the public record.

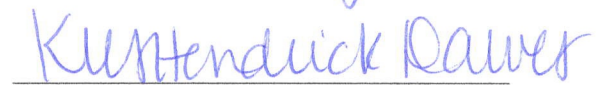
10. The statements made in this affidavit are true and correct to the best of my knowledge, information, and belief.

FURTHER AFFIANT SAYETH NOT.

(Exhibit A: Email chain dated April 9 through May 13, 2026, attached hereto)


Cedric Javus Browne

SWORN TO AND SUBSCRIBED before me
this 15 day of July, 2026.



Notary Public for South Carolina

My Commission Expires: March 14, 2030

