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June 17, 2026

CERTIFIED MAIL – RETURN RECEIPT REQUESTED

IBV, LLC
c/o Vincent Gigante
2637 Clements Ferry Road
Charleston, SC 29492

Re: Starlena Frazier v. Khristopher R. Williams, K&B Strong, and IBV, LLC
Civil Action No.: 2025-CP-08-02649
Our File No.: 202212082

Dear Mr. Gigante:

Enclosed for service upon you as the Registered Agent of IBV, LLC is a copy of the filed Order of Default Judgment as to Defendant IBV, LLC. Please provide the insurance carrier with a copy of this Order.

With kindest regards, I am

Sincerely,

s/Steven E. Goldberg

Steven E. Goldberg
Email: sgoldberg@steinberglawfirm.com
Direct Fax: (843) 531-6421

SEG/bgc
Enclosure

RECEIVED

Aug 18 2026

SC Court of Appeals

STATE OF SOUTH CAROLINA
COUNTY OF BERKELEY

STARLENA FRAZIER,

Plaintiff,

v.

KHRISTOPHER R. WILLIAMS, K&B
STRONG, AND IBV, LLC,

Defendants.

IN THE COURT OF COMMON PLEAS
FOR THE NINTH JUDICIAL CIRCUIT

CASE NO.: 2025-CP-08-02649

**ORDER OF DEFAULT JUDGEMENT
AS TO DEFENDANT IBV, LLC**

Presiding Judge:
Plaintiff's Attorney:
Defendant IBV, LLC's
Attorney:
Date of Hearing:
Court Reporter:

Deadra L. Jefferson
Steven E. Goldberg, Esq.

None Appearing
March 31, 2026
Webex

This matter came before the Court on March 31, 2026, on Plaintiff's Motion for Default Damages Hearing Judgement as to Defendant IBV, LLC filed November 24, 2025. Plaintiff filed a Memorandum in Support on March 27, 2026. Appearing for the Plaintiff is Steven E. Goldberg, Esq. Defendant IBV, LLC did not appear. The Plaintiff provided evidence that Defendant IBV, LLC was properly notified of the date, time, and method of the hearing in accordance with the South Carolina Rules of Civil Procedure.—Based on the review of the pleadings contained in the Court file, the memorandum and exhibits submitted by Plaintiff, and the testimony of the Plaintiff, Plaintiff's motion for damages is heard and Granted.

PROCEDURAL HISTORY

The Summons and Complaint was filed on August 18, 2026. An Amended Summons and Amended Complaint was filed on October 1, 2025. Defendant IBV, LLC was properly served with the Amended Summons and Amended Complaint and failed to file an Answer or otherwise plead.

No answer nor appearance has been made by Defendant IBV, LLC. An Order of Default as to Defendant IBV, LLC was entered by Judge Jennifer B. McCoy on November 19, 2025. Plaintiff's Motion for damages was filed November 24, 2025. A damages hearing was set for March 31, 2026, at 10:00 a.m. On March 20, 2026, Defendant IBV, LLC was properly notified of the damages hearing pursuant to Rule 55(b)(2), SCRCPP, and was provided notice of the date, time, and method for appearing at the hearing. Despite proper notice, Defendant IBV, LLC failed to appear, and no appearance was made on its behalf.

FINDINGS OF FACT

This case involves a rear end motor vehicle collision at a stop sign which occurred on December 6, 2022, at Farmington Road in Berkeley County, South Carolina. Plaintiff testified on her own behalf regarding the damages she sustained as a result of the motor vehicle collision described in the Amended Summons and Amended Complaint filed on October 1, 2025. These damages included medical expenses, physical injuries, pain, suffering, discomfort, aggravation, future medical treatment, and loss of enjoyment of life.

The Plaintiff, Starlena Frazier, is a resident of Berkeley County, South Carolina. Defendant IBV, LLC is a limited liability company and was properly named as a Defendant in this action and does business in the State of South Carolina. This Court has personal and subject matter jurisdiction over this action, and venue is proper in Berkeley County, South Carolina. This action arises from a motor vehicle collision that occurred on December 6, 2022, as Plaintiff was attempting to exit a parking lot and turn left onto Farmington Road in Berkeley County, South Carolina.

CONCLUSIONS OF LAW

“[E]ntry of an order of default is an admission by the defaulting party of the well-pleaded allegations of the complaint.” State ex rel. Medlock v. Love Shop, Ltd., 286 S.C. 486, 488-89, 334 S.E.2d 528, 530 (Ct. App. 1985). “The defendant, by waiving a contest and suffering a default to be taken against him, admits the truth of the allegations, set out in the Plaintiff’s declaration or complaint.” Id. (quoting Gadsden v. Home Fertilizer & Chemical Co., 89 S.C. 483, 487-88, 72 S.E. 15, 17 (1911); Gillian v. Gillian, 65 S.C. 129, 132, 43 S.E. 386, 387 (1903)). By defaulting, Defendant is “deemed to have admitted the truth of the plaintiff’s allegations and to have conceded liability.” See Roche v. Young Bros., Inc., 332 S.C. 75, 81, 504 S.E.2d 311, 314 (1998); Austin v. Specialty Transp. Services, Inc., 358 S.C. 298, 594 S.E.2d 867, 877 (Ct. App. 2004). In addition, “a party has a duty to monitor the progress of his case.” Hill v. Dotts, 345 S.C. 304, 309, 547 S.E.2d 894, 897 (Ct. App. 2001). When a defendant is duly served with the summons and complaint, it is the defendant’s duty to answer the complaint. Id.

“[D]efault authorizes the entry of any judgment warranted by the alleged facts.” Id. “It is well established that the relief granted in a default judgment is limited to that supported by the allegations in the Complaint and the proof submitted at the damages hearing.” See Limehouse v. Hulsey, 404 S.C. 93, 116, 744 S.E.2d 566, 579 (2013) (citing Jackson v. Midlands Human Res. Ctr., 296 S.C. 526, 529, 374 S.E.2d 505, 506 (Ct. App. 1988)) (“In a default case, the plaintiff must prove by competent evidence the amount of his damages, and such proof must be by a preponderance of the evidence.”). “Although the defendant is in default as to liability, the award of damages must be in keeping not long with the allegations of the complaint and the prayer for relief, but also with the proof that has been submitted.” Id. “A judgment for money damages must be warranted by the proof of the party in whose favor it is rendered.” Id.

By virtue of its default the Defendant IBV, LLC admits the substantive allegations of the of the Plaintiff's Amended Summons and Amended Complaint filed October 1, 2025, including that it is vicariously liable for their employee driver, Defendant Khristopher R. Williams and that his negligence in rear-ending the vehicle Plaintiff was driving caused Plaintiff's injuries. As a direct and proximate result of the collision, Plaintiff sustained injuries requiring medical treatment, including treatment with Lowcountry Orthopedics and Sports Medicine, Atlas Physical Therapy, MUSC, and the VA. Plaintiff had an MRI taken shortly after the collision showing positive findings, including a herniated disc in her lumbar spine and bulging discs in her cervical spine. Plaintiff underwent medical treatment including steroid epidural injections, and the evidence supports that she will need ongoing medical treatment in the future, including additional epidural injections. As a direct and proximate result of the negligence admitted by default, Plaintiff has incurred medical expenses of Thirty-One Thousand Five Hundred Fifty-Eight and 00/100 Dollars (\$31,558.00)¹ to date, and she has proven entitlement to recover damages for medical expenses, future medical treatment, pain, suffering, discomfort, aggravation, and loss of enjoyment of life. As a direct and proximate result of the negligence admitted by default, Plaintiff alleges she will incur future medical expenses of between \$302,232.97 and \$401,057.01 which have a present-day value of \$212,655.00.² Ex. 7. Based upon the pleadings, the default, the evidence submitted, and the Plaintiff's testimony, Plaintiff Starlena Frazier has proven by a preponderance of the evidence damages in the amount of Two Hundred Fifty Thousand and 00/100 Dollars (\$250,000.00). Based on the foregoing,

¹ Ex. 4 and Ex. 5

² As required, Plaintiff's future damages were reduced to present day value. See Youngblood v. S. Ry. Co., 152 S.C. 265, 149 S.E. 742, 746 (1929); See also Hundley ex rel. Hundley v. Rite Aid of S.C., Inc., 339 S.C. 285, 293, 529 S.E.2d 45, 49 (Ct. App. 2000).

1. This Court has jurisdiction of the parties and subject matter of this action, and venue is proper in Berkeley County, South Carolina.
2. Defendant IBV, LLC is in default as set forth by the Entry of Default filed on November 19, 2025.
3. Defendant IBV, LLC had proper notice of the March 31, 2026, damages hearing and failed to appear or otherwise contact the Court.
4. Pursuant to Rule 55, SCRPC, and by virtue of the Entry of Default, Defendant IBV, LLC has admitted the well-pled allegations of Plaintiff's Amended Summons and Amended Complaint as to liability.

IT IS ORDERED, ADJUDGED, AND DECREED that Plaintiff Starlena Frazier is awarded actual damages and awarded judgment against Defendant IBV, LLC in the amount of Two Hundred Fifty Thousand and 00/100 Dollars (\$250,000.00) actual damages.

AND IT IS SO ORDERED.

Hon. Deadra L. Jefferson
Presiding Judge
Ninth Judicial Circuit

Moncks Corner, South Carolina
June 12, 2026

FORM 4

STATE OF SOUTH CAROLINA
COUNTY OF BERKELEY
IN THE COURT OF COMMON PLEAS

JUDGMENT IN A CIVIL CASE

CASE NO. 2025-CP-08-02649

STARLENA FRAZIER

KHRISTOPHER R. WILLIAMS

PLAINTIFF(S)

K&B STRONG

IBV, LLC

DEFENDANT(S)

RECEIVED
Aug 18 2026
SC Court of Appeals

Submitted by:

Attorney for : ☐ Plaintiff ☐ Defendant
or
☐ Self-Represented Litigant

DISPOSITION TYPE (CHECK ONE)

- ☐ **JURY VERDICT.** This action came before the court for a trial by jury. The issues have been tried and a verdict rendered.
- ☒ **DECISION BY THE COURT.** This action came to trial or hearing before the court. The issues have been tried or heard and a decision rendered. ☐ See Page 2 for additional information.
- ☐ **ACTION DISMISSED (CHECK REASON):** ☐ Rule 12(b), SCRPC; ☐ Rule 41(a), SCRPC (Vol. Nonsuit); ☐ Rule 43(k), SCRPC (Settled); ☐ Other
- ☐ **ACTION STRICKEN (CHECK REASON):** ☐ Rule 40(j), SCRPC; ☐ Bankruptcy; ☐ Binding arbitration, subject to right to restore to confirm, vacate or modify arbitration award; ☐ Other
- ☐ **STAYED DUE TO BANKRUPTCY**
- ☐ **DISPOSITION OF APPEAL TO THE CIRCUIT COURT (CHECK APPLICABLE BOX):**
☐ Affirmed; ☐ Reversed; ☐ Remanded; ☐ Other

NOTE: ATTORNEYS ARE RESPONSIBLE FOR NOTIFYING LOWER COURT, TRIBUNAL, OR ADMINISTRATIVE AGENCY OF THE CIRCUIT COURT RULING IN THIS APPEAL.

IT IS ORDERED AND ADJUDGED: ☒ See attached order (formal order to follow) ☐ Statement of Judgment by the Court:

ORDER INFORMATION

This order ☐ ends ☐ does not end the case.

Additional Information for the Clerk : _____

INFORMATION FOR THE JUDGMENT INDEX

Complete this section below when the judgment affects title to real or personal property or if any amount should be enrolled. If there is no judgment information, indicate "N/A" in one of the boxes below.

Judgment in Favor of (List name(s) below)	Judgment Against (List name(s) below)	Judgment Amount To be Enrolled (List amount(s) below)
STARLENA FRAZIER	IBV, LLC	\$ 250,000
		\$

		\$
If applicable, describe the property, including tax map information and address, referenced in the order:		

The judgment information above has been provided by the submitting party. Disputes concerning the amounts contained in this form may be addressed by way of motion pursuant to the SC Rules of Civil Procedure. Amounts to be computed such as interest or additional taxable costs not available at the time the form and final order are submitted to the judge may be provided to the clerk. **Note: Title abstractors and researchers should refer to the official court order for judgment details.**

E-Filing Note: In E-Filing counties, the Court will electronically sign this form using a separate electronic signature page.

Circuit Court Judge

Judge Code

Date

For Clerk of Court Office Use Only

This judgment was entered on the _____ day of _____, 20____ and a copy mailed first class or placed in the appropriate attorney's box on this _____ day of _____, 20____ to attorneys of record or to parties (when appearing pro se) as follows:

ATTORNEY(S) FOR THE PLAINTIFF(S)

ATTORNEY(S) FOR THE DEFENDANT(S)

CLERK OF COURT

Court Reporter:

E-Filing Note: In E-Filing counties, the date of Entry of Judgment is the same date as reflected on the Electronic File Stamp and the clerk's entering of the date of judgment above is not required in those counties. The clerk will mail a copy of the judgement to parties who are not E-Filers or who are appearing pro se. See Rule 77(d), SCRC.

ADDITIONAL INFORMATION REGARDING DECISION BY THE COURT AS REFERENCED ON PAGE 1.

This action came to trial or hearing before the court. The issues have been tried or heard and a decision rendered.



Berkeley Common Pleas

Case Caption: Starlena Frazier VS Khristopher R. Williams

Case Number: 2025CP0802649

Type: Order/Damages

IT IS SO ORDERED.

s/D.L. Jefferson Ninth Judicial Circuit Judge 2128