# SUPPLEMENT TO THE RECORD ON APPEAL

THE STATE OF SOUTH CAROLINA
In The Court of Appeals

APPEAL FROM ORANGEBURG COUNTY
Court of Common Pleas
James B. Jackson, Master-In-Equity

Case No. 2024-CP-38-01428
Appellate Case No. 2025-001201

Haynsworth Sinkler Boyd, attorney for Landvest Holdings I, LLC, Respondent,

v.

Fernelephe Ancrum, Appellant.

SUPPLEMENT TO THE RECORD ON APPEAL

Fernelephe Ancrum
10 Hewitt Lane
St. Matthews, South Carolina 29135
(803) 456-1330
Appellate pro-se

Mary M. Caskey (SC Bar No. 76198)
PO Box 11889
Columbia, South Carolina 29211-1189
(803) 779-3080
mcaskey@hsblawfirm.com

Attorney for Respondent

## EXHIBITS

**HAYNSWORTH SINKLER BOYD**

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MARY M. CASKEY
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September 25, 2024

Fernelephe Ancrum
1168 John C. Calhoun Drive
Orangeburg, SC 29115

RE: Promissory Note from Fernelephe Ancrum to Landvest Holdings I, LLC dated October 24, 2014, in the original principal amount of $70,764.45 (the "Note")
HSB File No. 40851.0003

Dear Ms. Ancrum:

Enclosed are documents responsive to your Notice of Dispute; Demand for Validation and Proof of Claim letter dated September 9, 2024. If you have any questions or concerns about the information provided, please direct those questions to me.

Please note that Landvest Holdings I, LLC will continue moving forward with the foreclosure action. Any questions concerning the foreclosure should be directed to me.

Sincerely,

Mary M. Caskey

Mary M. Caskey

# EXHIBIT A

Cognata Brothers SC, LLC
Loan calculator tool

| | | | | | |
|---|---|---|---|---|---|
| Loan Description: | | | | | John c calhoun |
| Borrower: | name | address | ssn | | |
| Secured Assets: | description, incl address &/or serial no. | | | | |

| Today's date | Interest Rate | Effective Rate | Period/yr | periodic rate |
|---|---|---|---|---|
| 9/24/2024 | 10.50% | 11.07% | 364 | 0.00028846 |

| 10 day payoff | | Term (yrs) | Monthly Payments |
|---|---|---|---|
| 6/21/2018 | | 5 | $510.97 |

| Date | Payment | Present Value | interest paid | principal paid | Days in cycle | |
|---|---|---|---|---|---|---|
| 12/1/2014 | -70764.45 | ($70,764.45) | $0.00 | $0.00 | 0 | |
| 12/18/2014 | 783 | ($70,329.27) | $347.82 | $435.18 | 17 | |
| 1/15/2015 | 783 | ($70,116.53) | $570.26 | $212.74 | 28 | |
| 2/15/2015 | -20 | ($70,766.26) | ($20.00) | -$649.72 | 31 | bounced check |
| 3/4/2015 | 783 | ($70,331.08) | $347.83 | $435.17 | 17 | |
| 4/14/2015 | 783 | ($70,384.70) | $783.00 | -$53.62 | 41 | |
| 5/19/2015 | 783 | ($70,315.81) | $714.11 | $68.89 | 35 | |
| 6/15/2015 | 783 | ($70,082.52) | $549.71 | $233.29 | 27 | |
| 6/15/2015 | 783 | ($69,299.52) | $0.00 | $783.00 | 0 | |
| 7/16/2015 | 783 | ($69,138.91) | $622.39 | $160.61 | 31 | |
| 8/16/2015 | -78.3 | ($69,838.15) | ($78.30) | -$699.24 | 31 | |
| 8/24/2015 | 861.3 | ($69,138.18) | $161.33 | $699.97 | 8 | |
| 9/16/2015 | 783 | ($68,815.35) | $460.16 | $322.84 | 23 | |
| 10/9/2015 | 783 | ($68,490.36) | $458.01 | $324.99 | 23 | |
| 11/12/2015 | 783 | ($68,382.30) | $674.94 | $108.06 | 34 | |
| 12/15/2015 | -78.3 | ($69,114.56) | ($78.30) | -$732.26 | 33 | |
| 1/8/2016 | 800 | ($68,794.64) | $480.08 | $319.92 | 24 | |
| 1/19/2016 | 800 | ($68,213.24) | $218.61 | $581.39 | 11 | |
| 2/15/2016 | -78.3 | ($68,824.81) | ($78.30) | -$611.57 | 27 | |
| 2/20/2016 | 800 | ($68,124.14) | $99.32 | $700.68 | 5 | |
| 3/16/2016 | 800 | ($67,817.12) | $492.98 | $307.02 | 25 | |
| 4/10/2016 | 786 | ($67,521.89) | $490.76 | $295.24 | 25 | |
| 5/16/2016 | 782 | ($67,444.63) | $704.74 | $77.26 | 36 | |
| 6/6/2016 | 790 | ($67,064.37) | $409.74 | $380.26 | 21 | |
| 7/16/2016 | 790 | ($67,052.55) | $778.19 | $11.81 | 40 | |
| 9/15/2016 | 864 | ($67,378.69) | $864.00 | -$326.14 | 61 | |
| 9/15/2016 | 783 | ($66,595.69) | $0.00 | $783.00 | 0 | |
| 10/20/2016 | 800 | ($66,471.36) | $675.67 | $124.33 | 35 | |
| 11/30/2016 | 783 | ($66,479.06) | $783.00 | -$7.70 | 41 | |
| 11/30/2016 | 779 | ($65,700.06) | $0.00 | $779.00 | 0 | |
| 1/17/2017 | 790 | ($65,825.95) | $790.00 | -$125.89 | 48 | |
| 3/3/2017 | 783 | ($65,902.86) | $783.00 | -$76.92 | 45 | |
| 3/3/2017 | 787 | ($65,115.86) | $0.00 | $787.00 | 0 | |
| 4/22/2017 | 790 | ($65,271.70) | $790.00 | -$155.84 | 50 | |
| 5/22/2017 | 790 | ($65,048.92) | $567.22 | $222.78 | 30 | |
| 6/19/2017 | 790 | ($64,786.37) | $527.45 | $262.55 | 28 | |
| 8/14/2017 | 1600 | ($64,241.26) | $1,054.89 | $545.11 | 56 | |
| 9/25/2017 | 800 | ($64,224.19) | $782.93 | $17.07 | 42 | |
| 10/15/2017 | 787 | ($63,808.73) | $371.54 | $415.46 | 20 | |
| 11/14/2017 | 787 | ($63,576.24) | $554.51 | $232.49 | 30 | |
| 12/16/2017 | -78.3 | ($64,244.03) | ($78.30) | -$667.79 | 32 | |
| 1/3/2018 | 800 | ($63,778.42) | $334.39 | $465.61 | 18 | |
| 2/22/2018 | 800 | ($63,904.84) | $800.00 | -$126.41 | 50 | |
| 3/5/2018 | 800 | ($63,307.90) | $203.07 | $596.93 | 11 | |
| 3/21/2018 | 790 | ($62,810.73) | $292.82 | $497.18 | 16 | |
| 4/3/2018 | 790 | ($62,256.68) | $235.95 | $554.05 | 13 | |
| 4/29/2018 | 395 | ($62,330.29) | $395.00 | -$73.61 | 26 | |
| 5/7/2018 | 395 | ($62,079.27) | $143.98 | $251.02 | 8 | |
| 6/12/2018 | 800 | ($61,927.21) | $647.93 | $152.07 | 36 | |
| 7/3/2018 | 788 | ($61,515.43) | $376.22 | $411.78 | 21 | |
| 8/6/2018 | 788 | ($61,333.63) | $606.20 | $181.80 | 34 | |
| 9/3/2018 | 788 | ($61,042.95) | $497.32 | $290.68 | 28 | |
| 10/1/2018 | 788 | ($60,749.92) | $494.96 | $293.04 | 28 | |
| 10/1/2018 | 691.3 | ($60,058.62) | $0.00 | $691.30 | 0 | |
| 11/5/2018 | 788 | ($59,879.96) | $609.34 | $178.66 | 35 | |
| 12/5/2018 | 1576 | ($58,824.33) | $520.37 | $1,055.63 | 30 | |
| 2/4/2019 | 788 | ($59,080.42) | $788.00 | -$256.09 | 61 | |
| 3/5/2019 | 788 | ($58,788.65) | $496.23 | $291.77 | 29 | |
| 4/1/2019 | 788 | ($58,460.24) | $459.59 | $328.41 | 27 | |
| 5/2/2019 | 788 | ($58,197.28) | $525.04 | $262.96 | 31 | |
| 6/3/2019 | 788 | ($57,948.89) | $539.61 | $248.39 | 32 | |
| 7/1/2019 | 788 | ($57,630.77) | $469.88 | $318.12 | 28 | |

Cognata Brothers SC, LLC
Loan calculator tool

| | | | | | | |
|---|---|---|---|---|---|---|
| 8/13/2019 | 788 | ($57,561.96) | $719.19 | $68.81 | 43 | |
| 9/16/2019 | 788 | ($57,341.21) | $567.25 | $220.75 | 34 | |
| 10/1/2019 | 783 | ($56,806.82) | $248.61 | $534.39 | 15 | |
| 11/14/2019 | 1665 | ($55,867.32) | $725.50 | $939.50 | 44 | |
| 1/14/2020 | 1665 | ($55,193.92) | $991.61 | $673.39 | 61 | |
| 4/14/2020 | -20 | ($56,681.73) | ($20.00) | -$1,487.81 | 91 | bounced check |
| 4/17/2020 | 2540 | ($54,190.80) | $49.07 | $2,490.93 | 3 | |
| 7/22/2020 | 1600 | ($54,112.22) | $1,521.42 | $78.58 | 96 | |
| 8/18/2020 | 873 | ($53,662.25) | $423.04 | $449.96 | 27 | |
| 10/15/2020 | 873 | ($53,694.48) | $873.00 | -$32.23 | 58 | |
| 11/20/2020 | 2500 | ($51,754.90) | $560.42 | $1,939.58 | 36 | |
| 11/20/2020 | 137.6 | ($51,617.30) | $0.00 | $137.60 | 0 | |
| 12/16/2020 | 783 | ($51,222.83) | $388.53 | $394.47 | 26 | |
| 2/8/2021 | 1722.6 | ($50,304.26) | $804.02 | $918.58 | 54 | |
| 3/31/2021 | 861.3 | ($50,188.37) | $745.42 | $115.88 | 51 | |
| 5/17/2021 | 1665 | ($49,208.34) | $684.97 | $980.03 | 47 | |
| 6/29/2021 | 841 | ($48,981.43) | $614.08 | $226.92 | 43 | |
| 7/27/2021 | 861 | ($48,517.59) | $397.16 | $463.84 | 28 | |
| 8/13/2021 | 789 | ($47,967.07) | $238.47 | $550.53 | 17 | |
| 10/15/2021 | 1664 | ($47,182.62) | $879.55 | $784.45 | 63 | |
| 11/17/2021 | 789 | ($46,844.84) | $451.22 | $337.78 | 33 | |
| 1/28/2022 | 1752 | ($46,075.80) | $982.96 | $769.04 | 72 | |
| 3/10/2022 | 1664 | ($44,959.89) | $548.09 | $1,115.91 | 41 | |
| 4/18/2022 | 789 | ($44,679.47) | $508.58 | $280.42 | 39 | |
| 6/16/2022 | 1664 | ($43,782.28) | $766.81 | $897.19 | 59 | |
| 8/1/2022 | 1753 | ($42,614.02) | $584.74 | $1,168.26 | 46 | |
| 9/20/2022 | 788 | ($42,445.01) | $618.99 | $169.01 | 50 | |
| 10/14/2022 | 789 | ($41,950.84) | $294.83 | $494.17 | 24 | |
| 11/14/2022 | 789 | ($41,538.60) | $376.77 | $412.23 | 31 | |
| 12/9/2022 | 788 | ($41,051.20) | $300.60 | $487.40 | 25 | |
| 2/13/2023 | 1816 | ($40,024.12) | $788.92 | $1,027.08 | 66 | |
| 3/22/2023 | 789 | ($39,664.53) | $429.41 | $359.59 | 37 | |
| 5/23/2023 | 873 | ($39,507.19) | $715.66 | $157.34 | 62 | |
| 5/23/2023 | 788 | ($38,719.19) | $0.00 | $788.00 | 0 | |
| 8/1/2023 | 866 | ($38,642.85) | $789.66 | $76.34 | 70 | |
| 9/19/2023 | 1732 | ($37,460.85) | $550.00 | $1,182.00 | 49 | |
| 11/17/2023 | 866 | ($37,237.77) | $642.92 | $223.08 | 59 | |
| 7/15/2024 | -78.3 | ($39,996.52) | ($78.30) | -$2,758.75 | 241 | |
| 8/15/2024 | -78.3 | ($40,434.03) | ($78.30) | -$437.51 | 31 | |

AS OF 08/10/2024 CURREN
$40,434.03

**HAYNSWORTH**
**SINKLER BOYD**

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MARY M. CASKEY
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December 11, 2024

Fernelephe Ancrum
10 Hewitt Lane
St. Matthews, SC 29135

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HSB File No. 40851.0003

Dear Ms. Ancrum:

Enclosed please find a copy of the letter that was mailed to you on September 25, 2024 in response to your Notice of Dispute; Demand for Validation and Proof of Claim letter dated September 9, 2024. If you have any questions or concerns about the information provided, please direct those questions to me.

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**EXHIBIT B**