

Sep 14 2026

SC Court of Appeals

IN THE COURT OF APPEALS
STATE OF SOUTH CAROLINA
Appellate Case No. 2026-000306
RELiance FIRST CAPITAL, LLC,
Respondent,

v.

NIKIA RENEE NOISETTE and
ARBOR OAKS HOMEOWNERS ASSOCIATION,
Defendants,
of whom NIKIA RENEE NOISETTE is the Appellant.
Appeal from Dorchester County
The Honorable James E. Chellis, Master-in-Equity
Lower Court Case No. 2024-CP-18-00207

**APPELLANT’S VERIFIED SWORN TESTIMONY OF FACTS FOR THE RECORD AND ON
THE RECORD, AND REQUEST FOR RESTORATION**

TO THE HONORABLE JUDGES OF THE SOUTH CAROLINA COURT OF APPEALS:

I, Nikia Renee Noisette, Appellant, submit this verified sworn testimony of facts for the record
and on the record.

I do not speak legalese and I am not trained in legal terminology. However, I can state the facts
plainly and truthfully based on my firsthand knowledge.

Sworn Statement of Facts

1. I was never served with the Summons and Complaint in this case.
2. No person residing in my home was served with the Summons and Complaint.
3. No person authorized to accept service for me was served with the Summons and
Complaint.
4. No service occurred.

5. I do not state that service was invalid, defective, mistaken, or made upon the wrong person.
6. My sworn factual testimony is that no person was served at my home.
7. I did not learn about the foreclosure action through service of the Summons and Complaint. I learned that my home was scheduled for foreclosure sale. I did not learn about the foreclosure action through service of the Summons and Complaint. I learned that my home was scheduled for foreclosure sale. The Fourteenth Amendment provides that no State may deprive any person of property without due process of law. Judgment affecting my home was entered even though no service occurred and I did not receive notice or a meaningful opportunity to be heard before judgment
8. The original affidavit of service is dated February 16, 2024, and identified the person allegedly served as "Ronald Noisette."
9. No person named Ronald Noisette lived in my home. I do not know a person named Ronald Noisette.
10. After I objected to the claimed service, the affidavit of service was altered from identifying "Ronald Noisette" to identifying an "unknown male."
11. No unknown male was served at my home because no person was served at my home.
12. The alteration did not create service because no service occurred.
13. At the January 8, 2026 hearing, the purported process server was not present and was unavailable for examination concerning the claimed service.
14. I was informed at that hearing that the purported process server was no longer employed by, or available through, the process-serving company.
15. I objected to the claimed service as fraudulent and false.
16. I have timely objected that the hearing transcript and Record on Appeal are incomplete, altered, and do not accurately preserve material events.

17. I do not consent to an incomplete or altered transcript being treated as the full or controlling account of what occurred. Due process requires a meaningful opportunity to be heard. A materially incomplete or altered record cannot fairly be used as the exclusive account of a hearing when the omitted matters concern whether the court had personal jurisdiction before entering judgment affecting my home.

18. During a virtual conference, the Master-in-Equity instructed Respondent's counsel, James Martin Page, Esquire, to pay for a court reporter for the January 8, 2026 hearing. Respondent's counsel paid court reporter Nadine Garrett of Creel Reporting Company. A true and correct copy of the email confirming this instruction and payment arrangement is attached as Exhibit A.

19. I have actively fought to protect my home and property rights since June 2024.

20. I have a blood disorder. I became ill on September 3, 2026, and I have been hospitalized since September 8, 2026.

21. I am preparing and preserving this filing from the hospital, with assistance from my daughter in drafting and organizing documents. The facts stated here are my own sworn testimony.

22. My illness, hospitalization, and need for assistance do not mean that I consented to the loss of my home, waived my rights, abandoned my appeal, or accepted the foreclosure judgment.

The First Amendment protects the right of the people to petition the Government for a redress of grievances. My motions, objections, written testimony, and appeals are my continued exercise of that constitutional right.

23. I was denied notice and a meaningful opportunity to be heard before judgment affecting my home was entered.

24. Article VI, Clauses 2 and 3 of the Constitution of the United States provide that the Constitution is the supreme law of the land, that the judges in every State are bound by it, and that all state judicial officers are bound by oath or affirmation to support it. The Fourteenth

Amendment to the Constitution of the United States provides that no State shall deprive any person of life, liberty, or property without due process of law. No service of the Summons and Complaint occurred upon Appellant or upon any person in Appellant's home. Judgment affecting Appellant's home was nevertheless entered. Appellant's constitutional right to due process was violated

25. Because no service occurred, I maintain that the court did not obtain personal jurisdiction over me before entering judgment affecting my home.

Request for Restoration

WHEREFORE, I respectfully request that this Court:

1. Find that no service of the Summons and Complaint occurred upon me, upon anyone residing in my home, or upon anyone authorized to accept service for me.
2. Find that the claimed service event never occurred.
3. Strike the altered affidavit of service as proof of service and deny it any evidentiary or jurisdictional effect.
4. Find that the court did not obtain personal jurisdiction over me before entering judgment.
5. Vacate the foreclosure judgment as void because it was entered without service, personal jurisdiction, notice, and due process.
6. Direct the lower court to enter an order voiding the foreclosure judgment.
7. Direct the Master-in-Equity to set aside the foreclosure sale and foreclosure deed, to the extent legally authorized.
8. Direct the Clerk of Court to enter, file, and transmit all necessary corrective orders and instruments.
9. Direct the Dorchester County Register of Deeds to record and index the Court's restoration order and take the ministerial actions required to cancel, correct, or declare ineffective the foreclosure deed and each later recording that derives from the void foreclosure judgment.

10. Restore title, deed rights, and possession of the property to its lawful owner, Nikia Renee Noisette.

11. Order that the Dorchester County public land records reflect Nikia Renee Noisette as the lawful title holder of the property.

12. Grant all equitable, restorative, and lawful relief necessary to make Nikia Renee Noisette whole.

No service occurred. No one in my home was served. Judgment affecting my home was entered anyway. Article VI binds the Court to the Constitution. The Fourteenth Amendment prohibits a State from depriving me of property without due process of law. My due-process rights were violated. The judgment is void, and my deed, title, and property must be restored.

Respectfully submitted,

Date: _____

Nikia Renee Noisette, Appellant

VERIFICATION

I, Nikia Renee Noisette, declare under penalty of perjury that I have read the foregoing Appellant's Verified Sworn Testimony of Facts for the Record and on the Record, and Request for Restoration, and that the factual statements contained in it are true and correct based on my personal knowledge, except where a statement is identified as based on a document or court record.

Executed this 11 day of September, 2026.

CERTIFICATE OF SERVICE

I certify that on this 14th day of September, 2026, I served a true and correct copy of the foregoing:

Appellant's Verified Sworn Testimony of Facts for the Record and on the Record, and Request for Restoration

including all attached exhibits, upon counsel for Respondent, James Martin Page, Esquire, at the following address:

James Martin Page, Esquire

Bell Carrington Price & Gregg, LLC

339 Heyward Street, 2nd Floor

Columbia, South Carolina 29201

Service was made by:

☒ [x] Electronic filing system

☐ [] Electronic mail

☒ [x] United States Mail, first-class postage prepaid

☐ [] Hand delivery

☐ [] Other: _____

If serving by email, add the email address:

mpage@bellcarrington.com

I declare under penalty of perjury that the foregoing is true and correct.

RECEIVED
Sep 14 2026
SC Court of Appeals

