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Oct 28 2026

SC Court of Appeals

Appeal in IN THE COURT OF COMMON PLEAS

CASE NO.: 2025-CP-40-06980 (No Jury)

Angela Singleton (Angela M. Singleton), Appellant

MCLP Assets Company LLC (Shell Point Mortgage servicing), respondents

ORDER DENYING DEFENDANT ANGELA M. SINGLETON A/K/A ANGELA SINGLETON'S MOTION TO DISMISS-CANCEL FORECLOSURE SALE AND MOTION TO CORRECT FALSE AND INCORRECT STATEMENTS AND INFORMATION

Below are the reasons given by Master-in-Equity Court for their above denial by the Honorable Judge Lawrence [which is *also* the plaintiff's MCLP ASSETS COMPANY INC. objection(s)] to the defendant's motion) "denied based upon the following:"

- 1. Judgment hearing was held on May 12, 2026, before the Honorable Stephanie Lawrence, Master-in-Equity for Richland County. Ms. Singleton did not appear at the hearing; despite having been provided with notice by mail to both addresses Plaintiff has for her.
As I said in my motion, I never received the above information, otherwise I would have said something (contested) earlier. The mail wasn't delivered to me. (Please see documents related to these addresses).**
- 2. The Master's Order and Judgment of Foreclosure and Sale was entered on May 13, 2026.
I did not know about this order until August 2026 when someone gave me an old beat up looking envelope postmarked June 2026 from Master of equity.**
- 3. A copy of this filed Order was likewise mailed to Ms. Singleton both to the property address and an additional address in Greenville.
I do not know if this filed Order was mailed to me or not, but I did not receive it or them.**
- 4. No appeal of that Order made, and Ms. Singleton's Motion does not dispute service of process or any other procedural aspects of this case.
No Appeal was made because I made a Motion to cancel the unexpected sale since I paid my mortgage off before Shellpoint and MCLP sold my property. I am making an appeal now for many reasons and I actually mentioned several disputes against "service of process" and "procedural aspects of this case" in my motion and in this appeal.**
- 5. On July 6, 2026, the foreclosure sale was held pursuant to this court's Order, and the property was sold to third party purchaser Diana Properties, LLC for \$90,000.00. This Court's Order Confirming Sale was entered on July 17, 2026. Besides me not knowing about the above sale and having paid off my house with FRNs when the original mortgage agent for Argent Mortgage Company LLC took me to the bank with him in January 2007, to turn in my documents, he also withdrew money from what I assumed was his account. He did not disclose to me that he was actually cashing in the money from my signature on my original promissory note, nor did anyone at the closing table say it was legal for company after them to reassign my mortgage note and signature to be used as a revolving bank or contract using**

5. Continued...MERS, Boiler plates and Robo signatures; nor that my Promissory note was not a contract, but instead a negotiable instrument. Nevertheless the Supreme Court calls it illegal and I never gave permission for MGC, ShellPoint or MCLP to sell or reassign my note; and in The Truth in Lending Act, the Supreme Court calls requires full disclosure before allowing me to sign. Therefore, if there was a sale on the above, or any date, it was illegal, and a fraudulent foreclosure sale of stolen property because the sellers lacked standing to sell or reassign, because they did not own or possess the original wet ink promissory note, nor had permission or agreement at the time of inception, and is inadmissible hearsay, since the chain of title is broken, and the sale should be dismissed.

Findings of facts and conclusion of Law (By Master-in-equity Judge)

After consideration of the arguments of Plaintiff and Defendant this court finds that the arguments raised do not provide a meritorious basis for the relief sought by the Defendant. Furthermore, the foreclosure proceedings are res judicata pursuant to SC code section 15-39-870 as the property was bought at judicial sale by a third party entity that is a bona fide purchaser for the value without notice. South Carolin case law requires this result given these facts and this case's procedural history, as discussed in Cumbie v. Newberry, 251 SC 33 (1968); Spencer v. Spence, 368 S.C. 106 (2006); and Buffalo Creek Invs., Inc. v. Pettus, 440 S.C. 111 (CT. App. 2023).

APPELLANTS APOLOGIES, FINDINGS OF FACTS, MISREPRESENTATIONS, ETC., AND CONCLUSION OF LAWS

I am sincerely sorry that the Honorable Judge Stephanie Lawrence of the Master-in-Equity court found that my reasons raised for my Motions did "not provide a meritorious basis for relief." I am also sorry if the purchaser of the judicial sale (res judicata pursuant to SC code section 15-39-870) was allegedly A BONAFIDE PURCHASER *for the value without notice*(/UNAWARE, INNOCENT, without knowledge of any of the seller(s)' errors, falsified records, nondisclosures and other fraudulent shenanigans).

However I was, and am also A BONAFIDE PURCHASER (since 2007, who worked hard for my only home and finally paid in full several times) for a value (over \$200,000: 1st with my wet ink original signature of \$120,000, then over \$160,000 on 1st mortgage, then over \$45,000 on 2nd mortgage, with my own cash from my jobs, deposited into several banks thereafter), WITHOUT NOTICE (/UNWARE, INNOCENT, illegal Nondisclosures, no warning or notices that my house would be passed around using illegal boiler plates, robo signatures and MERS [passing around copies of my signature, to try to piece together a broken title chain to keep making money by re-assigning/selling my note over and over again, without my knowledge or permission, which the Supreme Court ruled as illegal but since everyone is doing it, they keep it going as long as they can. After reading all the complaints and cases against MGC, Shellpoint, MCLP, I think all involved should be locked up, but right now I just want our home (and some of money) back and to live on my ancestors land peaceably.

In addition I was lied to, and led on to believe that I was signing for a loan when I signed the mortgage because it said, "I PROMISED TO PAY FOR A LOAN THAT I HAVE RECEIVED..." of which I never received. Therefore I kept my end of the deal but the agreement was A BREACH OF CONTRACT. SO I appeal the denial of my motion to cancel the sale of my home, and request my money back from Shell Point and MCLP, and those prior to them.

The misrepresentation started with the Mortgage collector, MGC Mortgage Company Inc along with Citibank and group, who is also connected with Shellpoint, MGC Mortgage (a corporation) was going behind my back, while lying to the court that I was in foreclosure (when I was never even late making payments, in a scam they tried on many others successfully. I have copies of the reports) trying to take my house under the facade of promising me they were working on a modification for me, to make my payments lower. And when MGC got caught, after I showed up at court, when they told me not to go because it was only a part of the modification process, their illegal sale stopped, but they made me pay them \$12,500.00 in made-up fraudulent fees and would never answer me when I asked them what the fee was for, just that I better pay it or they would take my house. After asking for a reimburse my \$12,500 several times, since they weren't holding the money in suspense, but instead increased my mortgage to \$86,000 then back to the original sale price from 2007 of \$96,000. Then threatened to take my property if I didn't sign for their modification that they used on several people to set them up to take their homes. Instead of reimbursement, MGC transferred my property to Shellpoint with the false and incorrect increased amount on my mortgage records. When I asked Shell Point Mortgage Servicing to correct the information, they did the same thing as MGC, and used my request as an opportunity to increase my payments by calling it "an insurance review," and increased my payments on the spot, stating that my insurance increased it (when it didn't).

ShellPoint is a mortgage servicer, which did not have standing to transfer, sell, own, etc my debt or note (whose agent is also CT Corporation System). However, after increasing my payments, they also sold or transferred my note debt without my knowledge, to MCLP ASSET COMPANY, LLC, which is an investment company (which also has no standing to own, sell or assign my debt, mortgage or promissory note). MCLP Assets Company LLC, agent is also CT Corporation System, and their associated purchaser is Mrs. Diana Degenbaev of DIANA PROPERTIES LLC (and her AGENT is her HUSBAND, a DENTIST, MR KANAT DEGENBAEV); And they are an investment company, who is connect to MCLP and they also have no standing, nor need for my home as I do because they have many along with their own homes.

In other words, they are all connected and Diana and her husband are NOT a "BONA FIDE Purchaser, WITHOUT NOTICE, as I am." They lied to the court, just like they did when they broke into my house. They were all aware and had knowledge of the illegal process beforehand, during and after, knowing that they didn't have my original promissory note, title nor deed and that the title chain is broken, etc, and they have attended many auctions, with the intent of taking people's property using MERS (plagiarized electronic signatures and copies) collecting multiple homes for profit and gain, even though they already have a home, not caring that this is the only home we have to pass on to the generation after us, as seen in multiple complaints against each of these corporations.

#2 Appeal/motion: To correct false and incorrect statements and information:

I also want to **appeal** the **denial** of my **Motion to correct false and incorrect statements and information**: Asking that my name be written correctly and respected as it was **written as my mother intended it to be at birth, born alive, as a human, not a corporation (Native, indigenous to the land of America, not adopted, crafted in or immigrated here (more specifically I am Native Cherokee to the land of SC and member to The Tutul Xiu Mayapan Nation and Republic of RIO). I request again that my name be corrected and written as such, as the only one (solely) who can sign and did sign my promissory note; And (solely) the only one who paid for the property at 105 Elwyn Ln]. Therefore I humbly ask that my name be written correctly as "Angela Singleton" as it relates to this case and any document related to my mortgage," NOT as all CAPITAL letters ANGELA SINGLETON (which is an error on my social security card, because it gives permission for companies as MGC, ShellPoint and MCLP to assume I am a corporation like them (and a corporation cannot sign a contract and can only do business with another corporation, company or business entity, to be able attach itself to another persons property without notice etc,**

NOTE: After assignment of interest in equity that was stored up for my (and family's) benefit, and paid payoff my property, it was placed in another trust just as my Grantor Mrs. Jacalwyn Birtchfield instructed. I make written notice that I am **not attached to**; have no contract agreement with; Nor association or partnership with, **"U.S. Bank Trust Company nor National Association, (NOT EVEN) in its Individual Capacity, as Trustee of Citigroup Mortgage Loan Trust 2021-JL1"** Furthermore According to Citizen National Bank of Cameron v. Good Roads Gravel co., "A national bank cannot lend its credit or become guarantor of another's obligation; Nor can "a national bank has no authority to guarantee contracts made solely from another's benefit [First Nat'l Bank Crespi...]" and "may not act as a broker lending depositors' funds to third parties [Bryron v. First Nat'l Bank Roseburg,...]."

NOTE: The plaintiff is listed as **MCLP Asset Company, Inc.**, on original MIE court documents. However the plaintiffs name is changed to **"U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust"** on the final denial document, part of the name they tried to attach to my name (U.S. Bank Trust National Association {Also connected to CT Corporation System, which is connected to MCLP Asset Company, Inc, and MGC Mortgage Company, Inc ; Also connected to Shell Point mortgage services, who is the one who sold my mortgage after I paid them off in 2025 with a 2nd mortgage and a 1st mortgage. Since the MGC Mortgage company, Inc is the one who sold me to Shell point, after stealing \$12,500 from me. In Short there is no Bona Fide Purchaser, without notice here, except me, Therefore,

My reasons for the appeal of the Honorable Judge Lawrence is for, and not limited to the following:

According to **"Relief from judgment or order, Civil Practice Law & Rules (CVP)CHAPTER 8, ARTICLE 50 (and rule 60)"** I do qualify and possess meritorious basis for relief from foreclosure sale due to the following and more:

On motion the court, which rendered a judgment or order may relieve a party from it upon such terms as may be just and fair, on motion of any interested person with such notice as the court may direct, upon the grounds of all 5 reasons listed below:

1. *Excusable default, if such motion is made within one year after service of a copy of the judgement or order with written notice of its entry upon the moving party, or if the moving party has entered the Judgment or order, within one year after entry;*

It has been less than one year since the moving party entered the judgement or order: It's been a few months since the action of sale against my property took place according to records. I received a letter from my Master-in-Equity Court in August 2026 and made a motion to cancel sale of my property immediately and it was denied. I started the appeal October 6, 2026 and it is still going on.

2. *Newly-discovered evidence which, if introduced at the trial (no trial/jury), would probably have produced a different result and which could not have been discovered in time to move for a new trial under 4404; or;*

All of the information regarding the sale of my property at 105 Elwyn Ln is newly discovered information for me (Appellant/Defendant) because:

A. I didn't know about the sale and didn't expect it, therefore I wasn't able to speak to supply, correct nor fight for my property by giving true information earlier

B. I paid my mortgages (1st and 2nd) in full and had witnesses and confirmation that Shell Point received and accepted the payments, congratulated the tenet/owner/ trustee(me), then illegally transferred my property to MCLP Asset Company LLC.

C. I did not get any of the mail that the plaintiff allegedly sent me because I don't live at the address plaintiff had for me in Greenville; and do not receive most of my mail at the home street address because the mail is often stolen and box vandalized. If I do it would be months old and worn junk mail or for people who didn't live there (I made complaints to the Post office, also please see enclosures).

D. May 13th (May-November), 2026 was the day I started paying off both notes for the 3rd time and final payments given to ShellPoint in November 2025, of which they received and accepted in their hands from a courier and employee witnesses, along with the agreement of mortgage satisfaction RECEIPTS for BOTH the 2nd and 1st mortgages (enclosed), along with several other official documents in the package, i.e. INTEST-IN-EQUITY, TRUST RECORDS, TITLE TO REAL ESTATE and trust, PAID-IN-FULL email and court records, INSURANCE Document showing I had no insurance and paid my own insurance/taxes etc (also sent that same packet to Richland Clerk of court and Master-in-Equity starting in January last year (I never got them back, so I don't know what happened to them).

E. Other newly discovered information includes me having to do several police reports, including for: harassments, stalking, breaking into our home, entering our home, stealing and changing all our locks (taking down "no trespassing" sign and replacing with a note that threatened anyone who touches their locks, that its a criminal act), to our property involving Shell Point mortgage servicing; MCLP Assets Company LLC investments & collections, along with Mr. and Mrs. Diana Degenbaev, of Diana Properties, LLC, investors. None of which had standing to sell the note or debt because they had no rights or access to the original wet ink

note or debt which doesn't exist, nor belonged to them to own at the time of inception, as a corporation of collectors, investors and servers.

3. Fraud, misrepresentation, or misconduct of an adverse party includes:

A. I did not sign a contract when I signed my Promissory note, instead I signed a negotiable instrument, but no one disclosed this truth nor negotiated truth with or to me. They treated the promissory note as a revolving bank without my pure signature, knowledge nor permission;

B. Also if it was a contract it would require 2 or more signatures, and mutual agreement, which none of this exists; neither does the debt. The transaction is illegal and fraudulent because a promissory note requires only 1 signature (mine), just like there is only 1 signature on my social security card and anyone trying to use it or connect themselves to it in any way needs my permission to access it, or make a copy. They need my permission, knowledge, agreement, negotiation, etc otherwise it's illegal, fraudulent, invalid and has no value, i.e. just like a copy of a \$100 dollar bill, if you make a copy of it and try to spend it.

C. Therefore this is Fraudulent conveyance by the sellers, MGC, ShellPoint and MCLP. If the title chain is broken, you can not put it back together. You can only use a boiler plate, robo signatures or MERs to try to piece them together, but they are illegal and no longer exist.

D. Also included in this Fraud and Misrepresentation, there is "BREACH OF CONTRACT" When I signed the note for my home, I signed that I promise to pay for a loan "...THAT I HAVE RECEIVED." Where is that loan that I have received? I held up my end of the deal and paid the full \$120,000 that I promised; then paid another \$160,000 for a 1st mortgage and over \$40,000 plus on a 2nd mortgage, but I never received the loan that I was signing for, nor the equity that was supposed to be stored up for me. It was stolen over and over again, and I was charged over and over instead along with my house debt that is erased;

E. As it relates to conduct of MGC, ShellPoint and MCLP and Diana Properties LLC, besides the fraud, the law states that as a native of the land according to my family album and history passed down, my property was defrauded, trespassed against and rights violated and don't know if our family belongings inside is safe and our utilities used.

4. Lack of jurisdiction to render the judgment or order or;

A. Another Supreme Court ruling is that there is "No corporate jurisdiction over the natural man (me, my family and ancestors, native indigenous to the land). Supreme Court of the United States 1795, ...a government can interface ONLY with other artificial persons (corporations, companies, like MCLP and Shellpoint, also the capital letters PERSON's NAME, the bank, server, investor company/corporation...").

B. According to supreme court rulings MERS are illegal and a server, investment or collection company cannot own a mortgage, debt or title; and a contract must include 2 signatures, a mutual agreement and do not have standing (do not have the official mortgage note) at inception of Foreclosure; so the note and mortgage are already separated (broken chain of title cannot be put back together and used over and over again).

C.The law of this land is that corporations are “foreclosed from creating and attaining parity with the tangible(we the people and our land). The LEGAL manifestation (meaning) of this is that no government, as well as any law, agency, aspect, court, etc. can concern itself with anything other than corporate, artificial persons and the contracts between them.”

D.i.e. MCLP Assets and its representatives and associates, such as US Bank Trust Company National Association etc are out of its jurisdiction to try to attach itself or taje part in MCLP Assets scam to take, sell or own our house or mortgage because I didn't sign any agreements with them under MCLP, ShellPoint nor MGC Mortgage Company inc. Furthermore “a national bank cannot lend its credit or become guarantor of another's obligation...” & also “A national bank has no authority to guarantee contracts made solely from another's benefit (The people, the native, me and my home).” The principal law says the people (Me, family and my ancestors) have rights, Corporations do not. Among these “rights” is the right to contract (or NOT), the people have this right under 42 USC 1981. The people (me, the owner of the property/ Note) exercise this right by their (my) signature and/or social security number to refuse and dismiss/cancel the corrupt use of my promissory note and the forclosure sale.

E.Corporations, MGC, ShellPoint, MCLP Assets nor Diana Properties LLC cannot sign, and therefore cannot own, assign or sell the property of 105 Elwyn Ln without permission, especially using MERS, and therefore, they can not sell nor enter into any agreement or contract...” with me, Angela Singleton. I do not give them the right to contract, which is reserved (solely) for the people (Angela Singleton and her family heirlooms, Owner, of 105 Elwyn Lane, Columbia SC 29210).

5.Reversal, modification or vacatur of a prior judgment or order upon which it is based.

Also the sellers ShellPoint and MCLP Asset Company LLC based information of this sale on a fraudulent prior modification with MGC Mortgage company inc, but was null and void after MGC abandoned the account.

In conclusion I pray that the Honorable Judge of the Appellant Court grant me our home back by cancellation of the Foreclosure sale, without retaliation, and with the assistance and security of a professional locksmith and security agent, replace locks with security system, and anything removed or stolen, since the break in of our home by MCLP Assets Company and Diana Properties LLC and their representative and associates, due to the illegal sale at the hands and permission of ShellPoint. I also request that MGC Mortgage Company LLC and Shellpoint mortgage servers correct and reverse incorrect information related to my name and property; Also that MGC Mortgage Company LLC reimburse my \$12,5000; And that ShellPoint mortgage servicing reimburse over \$45,000 that I paid them for my 2nd mortgage and \$120,000 for my 1st mortgage since ShellPoint took my money and illegally sold my home and took over for MGC Mortgage Company LLC and continued the illegal collections of excessive increases of money and incorrect fraudulent information that MGC Mortgage Company LLC added to my account.

STATE OF SOUTH CAROLINA
COUNTY OF RICHLAND

U.S. Bank Trust Company, National
Association, as Trustee for Velocity
Commercial Capital Loan Trust 2022-5,
Plaintiff,

v.

Angela M Singleton a/k/a Angela Singleton;
U.S. Bank Trust National Association, not in
its Individual Capacity, but solely as Trustee of
Citigroup Mortgage Loan Trust 2021-JL1,
Defendants.

IN THE COURT OF COMMON PLEAS

CASE NO.: 2025-CP-40-06980

**ORDER DENYING DEFENDANT
ANGELA M SINGLETON A/K/A
ANGELA SINGLETON'S MOTION TO
DISMISS-CANCEL FORECLOSURE
SALE AND MOTION TO CORRECT
FALSE AND INCORRECT
STATEMENTS AND INFORMATION**

(File No. 28567 - 146236)

Defendant Angela M Singleton a/k/a Angela Singleton ("Defendant Singleton") filed with this court motions (1) to Dismiss and Cancel Foreclosure Sale and (2) to Correct False and Incorrect Statements and Information ("Motions"). In response, U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust 2022-5 ("Plaintiff") filed an Objection to the Motions on September 24, 2026. Based upon a review of the case file, South Carolina statutory and case law, and arguments of Defendant Singleton and counsel for the Plaintiff, the Motions filed by Defendant Singleton to Dismiss and Cancel Foreclosure Sale and Correct False and Incorrect Statements and Information are denied based upon the following:

Procedural History

1. Judgment Hearing was held on May 12, 2026, before the Honorable Stephanie Lawrence, Master-in-Equity for Richland County. Ms. Singleton did not appear at that hearing; despite having been provided with notice by mail to both addresses Plaintiff has for her.

2. The Master's Order and Judgment of Foreclosure and Sale was entered on May

13, 2026.

3. A copy of this filed Order was likewise mailed to Ms. Singleton both to the property address and an additional address in Greenville.

4. No appeal of that Order was made, and Ms. Singleton's Motion does not dispute service of process or any other procedural aspects of this case.

5. On July 6, 2026, the foreclosure sale was held pursuant to this court's Order, and the Property was sold to third party purchaser Diana Properties, LLC for \$90,000.00. This court's Order Confirming Sale was entered on July 17, 2026.

Findings of Fact and Conclusions of Law

After consideration of the arguments of Plaintiff and Defendant, this court finds that the arguments raised do not provide a meritorious basis for the relief sought by the Defendant. Furthermore, the foreclosure proceedings are res judicata pursuant to S.C. Code Section 15-39-870 as the property was bought at judicial sale by a third party entity that is a bona fide purchaser for value without notice. South Carolina case law requires this result given these facts and this case's procedural history, as discussed in Cumbie v. Newberry, 251 S.C. 33 (1968); Spence v. Spence, 368 S.C. 106 (2006); and Buffalo Creek Invs., Inc. v. Pettus, 440 S.C. 111 (Ct.App. 2023).

Accordingly, it is hereby ORDERED, ADJUDGED, AND DECREED that the Defendants' Motion to Dismiss and Cancel Foreclosure Sale and Motion to Correct False and Incorrect Statements and Information is DENIED. The July 6, 2026, Sale will not be vacated and remains confirmed.

MASTER IN EQUITY'S SIGNATURE PAGE TO FOLLOW

State of South Carolina
Richland County

Angela M. Singleton

VS.

Shell Point/MCHP Asset Company Inc.

In the Court of Common Pleas
Case Number 2025-CP-40-6980

Motion to Relief from Order
and dismissal/cancellation
of sale of property

SECTION 5015

Relief from judgment or order

Civil Practice Law & Rules (CVP) CHAPTER 8,
ARTICLE 50

I, Angela M. Singleton, living Native American, owner of 105 Elwyn Rd and around 40+41 Columbia St 29290, request emergency relief and dismissal/cancellation of sale. I didn't know about Rule 5015. Relief from judgment or order.

(a) On motion. The court which rendered a judgment or order may relieve a party from it upon such terms as may be just, on motion of any interested person with such notice as the court may direct, upon the ground of:

- ✗ 1. excusable default, if such motion is made within one year after

service of a copy of the judgment or order with written notice of its entry upon the moving party, or, if the moving party has entered the judgment or order, within one year after such entry; or

2. newly-discovered evidence which, if introduced at the trial, would probably have produced a different result and which could not have been discovered in time to move for a new trial under section 4404; or

✕ 3. fraud, misrepresentation, or other misconduct of an adverse party; or

✕ 4. lack of jurisdiction to render the judgment or order; or

✕ 5. reversal, modification or vacatur of a prior judgment or order upon which it is based.

(b) On stipulation. The clerk of the court may vacate a default judgment entered pursuant to section 3215 upon the filing with him of a

stipulation of consent to such vacatur by the parties personally or by their attorneys.

(c) On application of an administrative judge. An administrative judge, upon a showing that default judgments were obtained by fraud, misrepresentation, illegality, unconscionability, lack of due service, violations of law, or other illegalities or where such default judgments were obtained in cases in which those defendants would be uniformly entitled to interpose a defense predicated upon but not limited to the foregoing defenses, and where such default judgments have been obtained in a number deemed sufficient by him to justify such action as set forth herein, and upon appropriate notice to counsel for the respective parties, or to the parties themselves, may bring a proceeding to relieve a party or parties from them upon such terms as may be just. The disposition of any proceeding so instituted shall be determined by a judge other than the administrative judge.

(d) Restitution. Where a judgment or order is set aside or vacated, the court may direct and enforce restitution in like manner and subject to the same conditions as where a judgment is reversed or modified on appeal.

In the COURT OF COMMON PLEAS
CASE NUMBER 2025-CP-40-6980
JUDGMENT ROLL NO:

MOTION TO DISMISS/CANCEL ORDER OF SALE

105 ELWYN LN, COLUMBIA SC 29210

Angela Singleton, owner, trustee, natural, living Nature
on the grounds of the following as listed in the above documents of **SECTION 5015 of Civil Practice Law & Rules (CVP) CHAPTER 8, ARTICLE 50 Relief from judgment or order**

Penhallaw v. Doane's Administrators (3 U.S. 54; 1 L. Ed. 57; 3 Dall. 54), SUPREME COURT RULING- NO CORPORATE JURISDICTION OVER THE NATURAL MAN.

Supreme Court of the United States 1795, "inasmuch as every government is an artificial person, an abstraction, and a creature of the mind only, a government can interface only with other artificial persons. The imaginary, having neither actuality, nor substance, is foreclosed from creating and attaining parity with the tangible. The legal manifestation of this is that no government, as well as any law, agency, aspect, Court, etc. Can not concern itself with anything other than corporate, artificial persons and the contract between them." S.C.R. 1795, (3U.S. 54; 1 L.Ed. 57; 3 Dall. 54).

The Jurisdiction of the Land vs. The Jurisdiction of the Paper

A "citizen" is a subject created by a government's paper. But the Blood of the Landmass exists before and above any government.

.The crime of usurpation:

Writing laws for a land you dont own is a violation of the law of Nations, Republics Privates, the Natural Law of the Land.

.The 14th Amendment "offer":

This amendment was an offer of "corporate citizenship" to those who had no land- immigrants, pilgrims, and those the system had displaced. You cannot "grant" citizenship to the people who already own the house.

It appears that MCLP has no standing and lacks jurisdiction in this court. MCL has no authority to cause the court to reach the merits. In such a situation the action should be dismissed for want of jurisdiction." Melo v. United States 505F.d 1026, 1030 (8th Cir. 197. "A court lacking jurisdiction cannot render judgment, but must dismiss the case at any stage of the proceedings in which it becomes apparent that jurisdiction is lacking." **Basso v. Utah Power and Light Company, 495 F.2d 906, 909 (10th cir. 1974) (first emphasis added) (citing Bradbury v. Dennis. 310 F.2d 73)10th cir.1962).**

RE Truth in Lending Act

2015 and January 2025, the Supreme Court ruled for Full disclosure before signing of the promissory note and mortgage;

The originally signed promissory note connected to Ms. Singleton's Trust Deed and Mortgage was legally void when the original mortgage company, Argent Mortgage Co. LLC did not give Ms. Singleton full disclosure of how they planned to use her signature, note, credit and title, as it related to constantly move it around, reassigning, transferring and selling from one company to

the next, using robo and boiler signatures documents, MERS, using her signature and account as a never ending bank vault until she runs out of money and then plan to illegally foreclose on a loan no mortgage or related companies ever gave her.

From the start of her mortgage promissory note in 2007, Ms. Singleton paid and didn't fall behind on any of her payments, nor did she ever ask for or agree to a modification. However in 2020, MGC inc., demanded Ms. Singleton pay them around \$12,000 in cash, then MGC harassed and threatened and caused Ms. Singleton sign under duress to sign an illegal modification, by threatening to take her house under false pretense, promising to lower her mortgage payments back to where MGC illegally increased it from (while they secretly attempted to foreclose without Ms. Singleton's knowledge, even though Ms. Singleton paid the new increased amount on or before the due date in September of that year, as requested by MGC).

Ms. Singleton asked for an explanation of the \$12,000 that she paid, but none was ever given, only that they got her request. Then she asked several times for a reimbursement of the \$12,000 of which they kept and did not hold in suspense, nor ever applied or subtracted from Ms. Singleton's account. Instead MGC and all companies connected to them increased the principal to \$90,000, \$99,000, then 96,00, also increased monthly payments from \$653.00, to \$747, to \$954.00 and \$1,300, on a so called fixed reduced note before transferring to Shell Point who did the same and increased Ms. Singleton's monthly payments to \$993.00, to \$997, to around \$1300.00, also using the same dishonesty (writing that Ms. Singleton's insurance or taxes increased, but did not increase according to the tax and insurance offices. In addition Ms. Singleton's taxes and insurance were listed as self pay since the conception of the mortgage and the

promissory note in 2007), refusing to remove the escrow using such excuses that Ms. Singleton was a liability, even though she never missed a payment, and forced payments on her insurance companies and tax offices, until the family blocked them. However they still found a way through some private electronic company. They increase \$90,000 to the original \$96,000 MGC and Shellpoint attempted to take Ms. Singleton's home and start over again with the next victim. However at the time of and during these transactions between Argent, Citibank, MGC and Shell Point, they did not sign over, transfer, reassign and never exchanged money, with Ms. Singleton nor her knowledge, agreement, approval or signature. Therefore there is only one (1) legal wet signature contract and Trust and that is between Ms. Singleton, Mrs. Birtchfield and Argent Mortgage Co. LLC and none of the above mortgages, banks, companies, collection agencies and servers are on these original documents (contract nor trust), with Argent nor Ms. Singleton's wet signatures because they are Robo and Boiler signatures. And even though Argent mentions they MAY reassign her note (no wet signatures were ever shown) it's not definite nor legal, and no loan was ever deposited into Ms. Singleton's hand or account, when the promissory note was cashed in and the title that are passing around remains broken.

Furthermore, there was no cause for a foreclosure (although illegal) because Ms. Singleton paid the above companies around \$160,000, according to bank of America, Wells Fargo, Safe Federal, SCSCU, etc., for a \$96,000 promissory note document and revocable trust that they had no legal control of nor access to, in equity nor God given land. Ms. Singleton is not a corporation, she is a tangible, living human, Native to the land of America in the republic of the indigenous *tribal nations and land, also inequity.*

MCLP Assets is not included, nor have any standing rights to the property at 105 Elwyn Lane nor its contracts, documentations, persons, mortgage etc. They were created, listed or mentioned after "paid in full" notices were supplied to Ms. Singleton via email; nor did they present legal documents to show at least two wet signatures one being Ms. Singletons, nor was she aware and agreed with the transfer, assignments or modifications of her "fixed reduced note, nor her trust, of which none of the above can change or alter. Therefore these above are illegal and invalid Robo and boiler signed documents by companies of so-called mortgages, servers and banks, some operating without a license.

It is as if the contract was never made. **Bull v. United States, 295 U.S. 247, 261 (1935).**

The Plaintiff cannot stand or act as a national bank nor its assigned, or engage in conduct outside its lawful authority, rendering the alleged debt void. Also Longstanding precedent establishes limits on banking powers:

A national bank cannot lend its credit or become guarantor of another's obligation. **Citizens' Nat'l Bank of Cameron v. Good Roads Gravel Co., 236 S. W. 153 (Tex. Civ App. 2922).**

A national bank has no authority to guarantee contracts made solely from another's benefit.

First Nat'l Bank Crespi * Co., 217 S.W. 705 (Tex, Civil App. 1920

A bank may not act as a broker lending depositors' funds to third parties. **Byron v. First Nat'l Bank of Roseburg, 146 P. 516 (Or. 1915**

Promissory notes from borrowers serve as collateral for a loan. So when a financial institution exchanges the promissory note for FRNs, it should be credited to the original borrower, rather than a financial institution or those involved in a Forward Flow Agreement. The borrower who is not aware that their promissory note was used to secure liquidity for the institution (Argent Mortgage Co LLC) without their knowledge or benefit, as noted created potential legal and Ethical issues: If a borrower is not informed that their promissory note was exchanged with the Federal Reserve and that the corresponding FRNs were not credited to their account, this could constitute a breach of duty by the financial institution. The lack of disclosure regarding how the note is utilized and where funds go can lead to a claim of fraud.

Another reason for begging and praying the court does an emergency motion for dismissal and cancellation of the sale (besides being the only thing I have, with pink, white and black mold and roof falling in, and don't know why these companies keep harassing me since I bought my house, to try to take or buy my house, when there are plenty more in the area in better condition than mine) is:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS (MERS) Does Not Own or Transfer Notes; because the original lender (nor I) did not transfer rights to MERS, MGC, Shellpoint nor MCLP, and even if they did, the MERS is a nominee ONLY for some liens, but MERS NEVER owns, holds or has the right to transfer the Promissory Note (the original signature or loan). The company cannot use a MERS assignment to prove they own the physical note because the back of the note does not feature a signature directly from the original lender and borrower, unless they do an illegal assignment. Case study: Bain v. MERS (2012). The Washington Supreme Court.

In addition to the previous reasons for motion for foreclosure sale dismissal and cancellation is **"Foreign Agent" 22 USC 611** acting for a "Foreign State" (Corporation) who has commenced action in violation of the 11th Amendment. Demand dismissal for lack of jurisdiction. The corrected name and status, Angela M. Singleton, equity, is a living human Native American person (we the PEOPLE) of the RIO Republicship.

The Principal law says the people have rights, Corporations do not. Among these "Rights" is the right to contract the people, have this right under 42 USC 1981. The people exercise this right by their signature and/or social security number. Corporations cannot sign, and therefore can not sign and therefore can not enter into any contract, with any attorney. The right to contract is reserved to the people. This is established by the age-old principle of "Agency". To establish an "agency," the principal must ask the "Agent" to perform a task. It is a time tested principle of American Jurisprudence, that the "Court" must not rely upon the "Agent" to prove "Agency." The "Court" must follow the "Principal" establish "Agency." The law is simply no "Principal" no "Agency" to "Capacity to Sue." The case must be dismissed.

Another example

Formal Letter from Chief Federal Court Judge Mark Kishon Christopher

RE: 18U.S.C. 1481 (2)

"I've initiated through the bank of international settlements for each bank, to honor its own debts. The so-called crisis that you're seeing at the moment is the collapse of that fraudulent system of their private bank notes, which have no value whatsoever. The securities and exchange uses your securities, as well as the Federal Reserves. That means you have backed their fraudulent documents, their fraudulent instruments for them to be able to steal your homes, your properties, your land and then tax you on their fraud... Any debts that are coming through your letter box, they are not valid. They have no existence. They have no claim (no contract, only illegal assignments, transfers and robo contracts). All debts globally are invalid on THE PEOPLE. It is actually defecto privatocracy that actually holds the instrument of debt by themselves. Their instruments are theirs, not yours. There are no mortgages on this planet. There are no debts, no credit cards etc. They are also lending your credit. As a result you have my permission from me as Chief Federal Postal Court Judge, to put any one of these people under arrest(i.e.Report/Press Charges)"

From: Adam Calloway <adam.calloway@hrpliving.com>
Date: Thu, Oct 1, 2026, 2:17 PM
Subject: Previous Resident
To: singrobin7@gmail.com <singrobin7@gmail.com>

Afternoon,

This is Adam Calloway, Assistant Community Manager, here at Hawthorne at the Carlyle. We have a past resident, Angela Singleton. She is not a current resident here at Hawthorne at the Carlyle. Attached are a screenshot of her previous ledger and screenshot of her Guest Card. *see move out date below.*

Warm regards,

Adam Calloway

First Name	Angela	Resident ID	t0168017
Middle Name		Property	5059
Last Name	Singleton	Unit	11-104
Address	620 Halton Road #06-202	Prospect	p0894025
		Status	Past
City State	Greenville SC	Legal	
Zip	29607		

[Edit](#) [Close](#) [Help](#)

[Lease Info](#) [Deposit Info](#) [Lease Charges](#) [Late Fee & Accounts](#) [Other Info](#) [Personal Info](#)

Lease Information

Lease Sign	10/21/2019	Market Rent	1,235.00
Lease From	10/21/2019	Rent	1,235.00
Move In	10/21/2019	Other Charges	None
Notice	09/17/2020	Total Charges	1,110.00
Move Out	09/26/2020	Reason for Move Out	Amenities/Steps/Features
Lease To	10/21/2020	Lease Desc	N/A

Unit Transfer and Promotion History

Details ^	Prior Lease
Unit Transfer	t0139710

to 11-104



May 13, 2025, 4:42 PM

THIS DOCUMENT HAS A METALLIC SAFE HOLOGRAM, MICROPRINTED SIGNATURE LINE, HEAT SENSITIVE ICON AND A TRUE WATERMARK - HOLD TO LIGHT TO VIEW



STATE CREDIT UNION

P.O. Box 726 Columbia, SC 29202
800.868.8740 803.343.0300
scscu.com

OFFICIAL CHECK



S.C. State Federal Credit Union
Columbia, South Carolina 67-7873/2539

VOID AFTER 90 DAYS

NO. 99274930

DATE

AMOUNT

05-13-2025

\$ *****811.95

PAY
TO
THE
ORDER
OF

Shellpoint Newrez

Eight Hundred Eleven and 95/100 *****

AUTHORIZED SIGNATURE



Acct # 0680781879

Principal & Interest APR 1 2025 - May 2025
Insurance & taxes paid \$1,560 Jan 2024 - Jan 2025

⑈99274930⑈ ⑆253978730⑆ 43001750⑈

STATE OF SOUTH CAROLINA)
)
COUNTY OF RICHLAND)

TITLE TO REAL ESTATE

KNOW ALL MEN BY THESE PRESENTS, that, **JACALWYN B. BIRCHFIELD AS TRUSTEE UNDER REVOCABLE TRUST AGREEMENT WITH JACALWYN B. BIRCHFIELD DATED MAY 23, 1997** ["Grantor"], in the State aforesaid, for and in consideration of the sum of **ONE HUNDRED TWENTY THOUSAND AND 00/100 (\$120,000.00) DOLLARS**, to the Grantor in hand paid at and before the sealing of these presents, by **ANGELA SINGLETON** ["GRANTEE"], in the State aforesaid, (the receipt of which is hereby acknowledged) has granted, bargained, sold, and released, and by these Presents does grant, bargain, sell, and release unto:

ANGELA SINGLETON
her heirs and assigns:

All that certain piece, parcel or lot of land with improvements thereon, if any, situate, lying and being in the County of Richland, near the City of Columbia, State of South Carolina, being shown and designated as Lot No. 4, on a plat prepared for Don E. Taylor and Associates Realty Company, Inc. by Palmetto Engineering Company, Inc., dated March 31, 1978, and revised May 23, 1978, and recorded in the Office of the R.M.C. for Richland County in Plat Book Y at page 1771. Said lot is also shown on a plat prepared for Mark A. Martin and David A. Wadlaw by Palmetto Engineering Company, Inc., dated June 21, 1978 and recorded in Plat Book Y at page 2178. Reference being made to said plats for a more detailed description of the metes and bounds of said lots.

This being the same property conveyed to Jacalwyn B. Birchfield as Trustee under Revocable Trust Agreement with Jacalwyn B. Birchfield dated May 23, 1997, dated September 12, 1997 and recorded in the Register of Deeds Office for Richland County on July 20, 1999, in Book 327, at page 1192.

TMS# 09004-02-09

Grantees Address: **105 Elwyn Lane**
Columbia, SC 29210

This conveyance is made subject to easements and restrictions of record and otherwise affecting the property.

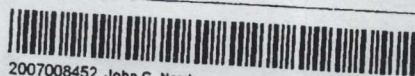
TOGETHER with all and singular the Rights, Members, Hereditaments and Appurtenances to the said Premises belonging or in anywise incident or appertaining.

Book 1277-1813

2007008452 01/30/2007 14:47:17:213

Deed

Fee: \$10.00 County Tax: \$132.00 State Tax: \$312.00



2007008452 John G. Norris

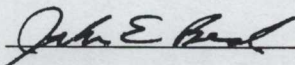
Richland County ROD

TO HAVE AND TO HOLD, all and singular the said Premises before mentioned unto Grantee, Grantee's heirs and assigns forever.

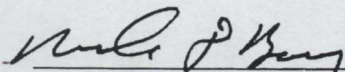
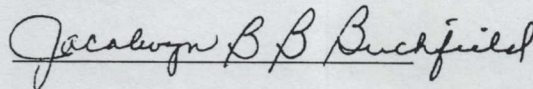
And Grantor does hereby bind himself and his heirs, personal representatives and assigns to warrant and forever defend all and singular the said Premises unto Grantee, Grantee's heirs and assigns, against Grantor and Grantor's heirs and against every person whomsoever lawfully claiming, or to claim the same, or any part thereof.

IN WITNESS WHEREOF, the Grantor has hereunto set his hand and seal this 29th day of **January, 2007**.

Signed, Sealed and Delivered
in the Presence of:

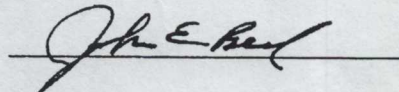


Jacalwyn B. Birchfield as Trustee under
Revocable Trust

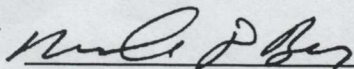


STATE OF SOUTH CAROLINA)
)
COUNTY OF RICHLAND)

PERSONALLY APPEARED before me the undersigned witness and made oath that (s)he saw the within-named **Jacalwyn B. Birchfield as Trustee under Revocable Trust agreement with Jacalwyn B. Birchfield dated May 23, 1997**, Grantor, sign, seal, and as Grantor's act and deed, deliver the within Title to Real Estate, and that (s)he with the other witness whose signature appears above, witnessed the execution thereof.



SWORN to before me this 29th day of **January, 2007**.



Notary Public for South Carolina
My Commission Expires: **05/02/2010**

Book 3079-689

2025057357 12/2/2025 11:15:37:933 Satisfaction of Mortgage

Fee: \$10.00 County Tax: \$0.00 State Tax: \$0.00

2025057357 John T. Hopkins II Richland County R.O.D.

When Recorded Mail To:
 Shellpoint Mortgage Servicing
 C/O Nationwide Title Clearing, LLC
 2100 Alt. 19 North
 Palm Harbor, FL 34683

SOUTH CAROLINA MORTGAGE/DEED OF TRUST SATISFACTION

PURSUANT TO SECTION 29-3-330(B)(3) OF THE SOUTH CAROLINA CODE OF LAWS, 1976

The undersigned being the mortgagee of record, the trustee of a deed of trust, or the legal representative, agent or officer, or attorney-in-fact of the mortgagee of record or the trustee of the trust, under written agreement duly recorded, of either of the foregoing, certifies:

MORTGAGEE: ARGENT MORTGAGE COMPANY, LLC

MORTGAGOR: ANGELA SINGLETON

DATED: 01/29/2007

Present Holder: NEWREZ LLC F/K/A NEW PENN FINANCIAL, LLC D/B/A SHELLPOINT MORTGAGE SERVICING as Attorney-in-Fact for ANSON STREET, LLC

The debt secured by the mortgage recorded in the office of the Clerk of Court or Register of Deeds of **RICHLAND** County in **Book 1277 and Page 1835** is:

☒ paid in full and the lien or the foregoing instrument has been released; or

☐ the lien of the foregoing instrument has been released.

The Clerk of Court or Register of Deeds may enter this cancellation into record.

Under penalties of perjury, I declare that I have examined this declaration this 02nd day of December in the year 2025 and, to the best of my knowledge and belief, it is true, correct, and complete.

ANSON STREET, LLC, by NEWREZ LLC F/K/A NEW PENN FINANCIAL, LLC D/B/A SHELLPOINT MORTGAGE SERVICING, its Attorney-in-Fact

By: *N. Parks*
NATHANIEL PARKS III
VICE PRESIDENT

All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

Signed and Delivered in the presence of:

A. Kallapur
ALEXIS KALLAPURE
WITNESS

M. Jones
MONYAI JONES
WITNESS

STATE OF MICHIGAN COUNTY OF OAKLAND

The foregoing instrument was acknowledged before me on this 02nd day of December in the year 2025 by Nathaniel Parks III as VICE PRESIDENT who is/are authorized to execute this instrument on behalf of NEWREZ LLC F/K/A NEW PENN FINANCIAL, LLC D/B/A SHELLPOINT MORTGAGE SERVICING as Attorney-in-Fact for ANSON STREET, LLC. He/she/they is (are) personally known to me.

Cierra Griffin
CIERRA GRIFFIN
COMM EXPIRES: 1/24/2031

CIERRA GRIFFIN
NOTARY PUBLIC, STATE OF MI
COUNTY OF MACOMB
MY COMMISSION EXPIRES Jan 24, 2031
ACTING IN COUNTY OF *Oakland*

SPTRC 448693904 DOCR T022512-12:32:43 [C-1] ERCNSC5

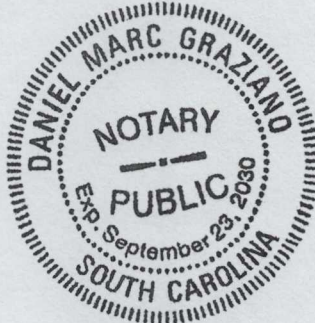


D0120104498

Prepared by Myrrona's (ABC's Temple) LLC
Granted by Jacalwyn Birchfield w/Argent
Mortgage Co., LLC for Angela Singleton
& NewRez/ShellPoint Mortgage servicing
After recording please return to:
PO Box 97832, Raleigh NC 27624
PO box 10826, Greenville SC 29603
PO box 50004, Columbia, SC 29250

State of South Carolina

County of Richland



The following 2 pages were turned in to
Shellpoint a clerk of court w/ final
pay ments since shellpoint claim holder
clerk of court & shellpoint ignored and
sent holder/owner paid in full notices
instead of recording true docs. Angela in Singleton
My M My

County of Pickens

Appeared before me today
18th day of November 20.
Angela Maria Singleton
provided a valid SC DMV
License.

Daniel Marc Graziano
Daniel Marc Graziano

SATISFACTION OF MORTGAGE receipt

I, the undersigned owner of a mortgage, and of the indebtedness secured by it, made by Argent Mortgage Company LLC to Angela Singleton in a trust by Jacalwyn Birchfield for a 2nd Note of Twenty-four Thousand Dollars (\$24,000) on January 26, 2007, and recorded January 30, 2007 in O.R. Book 1277, page 1815 of the Public Records of Richland county, do acknowledge that the above-described indebtedness of \$24,000 has been paid over the promissory amount totaling above \$40,000 and by this instrument do cancel the above described promissory mortgage loan.

Dated: November 17, 2025

STATE OF South Carolina

COUNTY OF Richland:

I hereby certify that on this day, before me, an officer duly authorized in the state aforesaid and in the county aforesaid to take acknowledgements personally appeared,

Angela Singleton, for Argent Mortgage company LLC, Jacalwyn Birchfield, ShellPoint mortgage serving, Representatives Amyr's Law LLC, Legal Shield, MWWC Law, PLLC.

known to be the person(s) above described and identified themselves by means of: Borrower, Owner, Trustee, Benefactor, Mortgage server, Debt collector, legal Consultants, Witnesses, Bank notary, teller and processor of the property located at 105 Elwyn Lane, Columbia SC 29210,

Thus executed the foregoing instrument and acknowledged that Myrrona's (ABC's Temple) LLC (% Argent Mortgage/Angela Singleton) executed the same for the purpose expressed of satisfaction of all mortgage payments, with final payment of \$2,348.23.00, forthwith and forever,

Witness my hand and official seal in the county and state aforesaid this 17th day of November, 2025. Notary Public My Commission Expires (above)

This instrument prepared by: Myrrona's (for ATP) LLC %Argent Mortgage Company LLC, Angela Singleton by Jacalwyn Birchfield, for ShellPoint MS payoff, Rep. Legal Shield and Amyr Law.

Prepared by Myrrona's (ABC's Temple Properties) LLC & Chosen Generation
for Angela Singleton, Grantee, successor, joined tenancy benefactor, owner
By Jacalwyn Birchfield, Grantor, Trustee
c/o Argent Mortgage company LLC & ShellPoint Mtg
After recording return to
PO Box 97832,
Raleigh NC 27624
PO box 50004,
Columbia SC 29250
PO box 10826
Greenville SC 29603

State of South Carolina County of Greenville
Subscribed and sworn before me on 11/18/2025
(Date)
Hali Tucker
(Notary Signature) my n. law



State of South Carolina
County of Richland

SATISFACTION OF MORTGAGE *Receipt*

I, the undersigned owner and trustee of a mortgage, and of the indebtedness secured by it, a 1st mortgage in promissory currency by **Argent Mortgage Company LLC** to Angela Singleton for **Ninety-Six Thousand Dollars (\$96,000)** on January 26, 2007, recorded January 30, 2007 in O.R. Book 1277, page 1815 of the Public Records of Richland county, do acknowledge that the above-described indebtedness has been paid over the promissory amount of \$96,000, as witnessed in bank and payment history, totaling the amount above \$160,000 and by this instrument do cancel the above-described promissory mortgage note, with a final payment of \$3,506.25 paid to satisfaction forever and always, by Angela Singleton as the successor in interest and equity, in this property secured by over \$160,000 mortgage loan promissory currency; and transferred a certain Trust from Jacalwyn B. Birchfield to Angela M. Singleton, who is granted successor as joint tenant and Mortgage Trust Deed owner, with her heirs of this certain property at 105, Elwyn Lane Columbia SC 29210, forever and always.

DATE November 17, 2025. **STATE OF** South Carolina **COUNTY OF** Richland:

I hereby certify that on this day, before me, an officer duly authorized in the state aforesaid and in the county aforesaid to take acknowledgements personally to this satisfaction,

Myrrona's LLC (% ABC's Temple Properties) LLC, ShellPoint, ALM FHS, N.Davis, T. Perry, Pastor R. Hendrix, Chosen Generation Mortgage on behalf of Angela Singleton by Jacalwyn Birchfield and Argent Mortgage company LLC, Wells Fargo and other Bank statements, Amyr's Law LLC, MWWC, Law PLLC, and all representations, known to be the person(s) described in who identified themselves to be the persons described by means of owner, trustee, benefactor, Grantor, Mortgage Lender, borrower, holder, witnesses, spiritual and legal advisors, investors and recipients of bank account payments for the property located at 105 Elwyn Lane, Columbia SC 29210, Thus executed the foregoing instrument and acknowledged that Myrrona's LLC (% Jacalwyn Birchfield, Argent Mortgage for Angela Singleton (for Shellpoint) execute the same for the purposes expressed has satisfied in interest in equity and promissory agreement, cancelling all mortgage, forthwith and forever,

Witness my hand and official seal in the county and state aforesaid this 17th day of November 2025. Notary Public; My Commission Expires (11/18/2025)

This instrument prepared by: Myrrona's (% ABC's Temple Properties) LLC, for Angela Singleton, by Jacalwyn Birchfield, Argent Mortgage company LLC for Shell Point MS, Represented by Amyr Law and legal Shields.

Following 3 pages were left out & not recorded
with the original modification
* This page was left out of the modification packet in 2020

Terms and Conditions of Modification

ANGELA SINGLETON
PO BOX 50004
COLUMBIA, SC 29250
PROPERTY ADDRESS:
105 ELWYN LN
COLUMBIA, SC 29210

LOAN: 1424145884

Existing Interest Rate:	7.8000%
Modified Interest Rate:	7.8000%
Maturity date of existing Mortgage:	02/01/2037
New maturity date of modified Mortgage:	02/01/2037
Existing principal balance as of <u>SEPTEMBER 1ST 2019</u>	\$75,993.09
Additions to principal balance:	
Accrued interest up to modification effective date	\$5,927.52
Amount to fully fund Escrow Account:	\$1,027.54
Corporate Advances:	\$5,318.00
Title Fees	\$125.00
Foreclosure Fees and Costs: <u>Never in Foreclosure, Never Late Payments</u>	\$1,468.00
Other: <u>Increased, Asked for lower payments (Not modification) They (MGC)</u>	\$125.00
Other Fees: <u>Promised lower payments, told had to miss or be late (but I paid on time)</u>	\$314.00
Reductions:	
Amount Held in Suspense/Restricted Escrow: <u>to take my house the judge stepped in. They made me pay \$11,500 + 500</u>	(\$15.12)
Applied As Follows: <u>and did not apply it to my loan, kept it pushed to pay my taxes/insurance so I would owe them more</u>	
Foreclosure Fees and Costs: <u>threatened last minute to sign the illegal modification that I told them I disagreed with & only paying what I owe which is not the amount listed.</u>	\$15.12
TOTAL	\$90,283.03
New Modified Unpaid Principal Balance:	\$811.95
New Modified Monthly Payment of Principal and Interest:	\$31.31
Estimated Monthly Escrow Payment for Taxes:	\$101.98
Estimated Monthly Escrow Payment for Hazard Insurance:	\$945.24
TOTAL New Modified Monthly Payment:	
Amount Held in Suspense/Restricted Escrow:	(\$945.24)
SEPTEMBER 1 ST 2020 payment, due SEPTEMBER 1 ST 2020 payment:	\$945.24
OCTOBER 1 ST 2020 payment, due OCTOBER 1 ST 2020 payment:	\$945.24
TOTAL CASH DUE FROM MORTGAGOR(S):	\$945.24

If you borrow money and the lender later cancels or forgives the debt, you may have to include the cancelled amount in income for tax purposes, depending on the circumstances. When you borrowed the money you were not required to include the loan proceeds in income because you had an obligation to repay the lender. If that obligation is subsequently forgiven, the amount you received as loan proceeds is normally reportable as income because you no longer have an obligation to repay the lender. The lender is usually required to report the amount of the cancelled debt to you and the IRS on a Form 1099-C, Cancellation of Debt. Contact your tax professional for guidance regarding your personal circumstances.

Please review all of the above information carefully. If you are in agreement with the terms as stated above please acknowledge same by signing and dating this form. This executed form must be returned with the executed modification agreement in order to be processed.

Mortgagor(s)

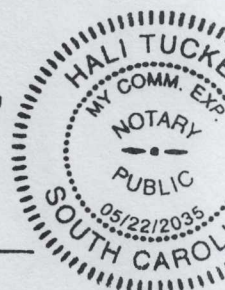
Angela Singleton (agree to pay what I owe legally)
ANGELA SINGLETON

This is not legal (Fraudulent activities)

09-29-2020

Date

State of South Carolina County of Greenville
Subscribed and sworn before me on 10/30/20
(Date)
[Signature]
(Notary Signature)
[Signature]



State of South Carolina County of Greenville
Subscribed and sworn before me on 08/28/2026
(Date)
[Signature]
(Notary Signature)



2.
mo 6

Loan No.: 1424145884

That real property is described as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

This being the same property conveyed from Jacalwyn B Birchfield as Trustee under Revocable Trust Agreement with Jacalwyn B Birchfield dated May 23, 1997 unto Angela Singleton by deed dated January 29th, 2007, recorded January 30th, 2007 and recorded in Book 1277, Page 1813, Instrument No. 2007008452.

The Borrower has requested that the Lender modify the terms of the Note and Security Instrument. The Lender has agreed to do so pursuant to the terms and conditions stated in this Modification. In consideration of the agreements made in this Modification, and other good and valuable consideration which the parties agree they have received, the Borrower and Lender agree to modify the terms of the Note and Security Instrument as follows. The Borrower and Lender agree that the provisions of this Modification supersede and replace any inconsistent provisions set forth in the Note and Security Instrument.

1. The Borrower represents that the Borrower ☒ is, ☐ is not, the occupant of the Property.
2. The Borrower acknowledges that interest has accrued but has not been paid and the Lender has incurred, paid or otherwise advanced taxes, insurance premiums and other expenses necessary to protect or enforce its interest in the Note and the Security Instrument, and that such interest, costs and expenses, in the total amount of \$ 14,289.94, have been added to the indebtedness under the terms of the Note and Security Instrument. As of August 1st, 2020, the amount, including such amounts which have been added to the indebtedness (if any), payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 90,283.03.
3. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender, until the Unpaid Principal Balance has been paid. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 7.800 %, beginning August 1st, 2020. The Borrower promises to make monthly payments of principal and interest of U.S. \$ 811.95, beginning on the 1st day of September, 2020 and continuing thereafter on the same day of each succeeding month. If on February 1st, 2037 (the "Modified Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification, the Borrower will pay these amounts in full on the Modified Maturity Date.

The Borrower will make such payments at MGC Mortgage, Inc., 1 Corporate Drive, Suite 360, Lake Zurich, Illinois 60047 or at such place as the Lender may require.

Loan No.: 1424145884

[To be signed by all Borrowers, endorsers, guarantors, sureties, and other parties signing the Note or Security Instrument].

Dated this 29th day of September, 2020.

***TWO DIFFERENT WITNESS' MUST SIGN PER BORROWER SIGNATURE.**

Witness Dawn M. Campbell
Printed Name Dawn M. Campbell

Angela Singleton (do not give up legal right) (Seal)
Angela Singleton -Borrower

Witness Erica D. Jenkins
Printed Name Erica D. Jenkins

Witness _____
Printed Name _____

(Seal)
-Borrower

Witness _____
Printed Name _____

Witness _____
Printed Name _____

(Seal)
-Borrower

Witness _____
Printed Name _____

Witness _____
Printed Name _____

(Seal)
-Borrower

Witness _____
Printed Name _____

BORROWER ACKNOWLEDGMENT

State of South Carolina §
County of Richland §

The foregoing instrument was acknowledged before me September 29, 2020
by Angela Singleton

Further, I have verified that pursuant to SC Code Section 26-1-120(E), "The subscribing witness identified above who witnessed the principal sign the instrument or witnessed the principal acknowledge his/her signature on the instrument is not a part to or beneficiary of the transaction."

(Seal)

Natacha Davis
Notary Signature
Notary Public, State of South Carolina
My Commission Expires: June 28, 2021

ACKNOWLEDGMENT (SOUTH CAROLINA)

NATACHA DAVIS
Notary Public, South Carolina
My Commission Expires
June 28, 2021

☐	Shellpoint Mortgage Servicing Congrats! Your mortgage is paid in full!	Nov 14	inbox	★
☐	Amyr // Matisse Academy How They Seize Everything While You Sleep	Nov 14	inbox	★
☐	Barfield Bar Hospital New York's Most Affordable Bar Food Monthly	Nov 14	inbox	★
☐	South Carolina Athletics Big Palmetto Series Game Tonight and NCAA Regional...	Nov 11	inbox	★
☐	Garreau Legal PLLC 4 Years of Excellence Give Thanks by Planning Ahead!	Nov 11	inbox	★
☐	Gamecock Men's Basketball We're just getting started!	Nov 11	inbox	★
☐	George Sink Injury Lawyers 👉 To our veterans: Thank you for your service	Nov 11	inbox	★
☐	Abe J Garcia Honoring Veterans Day	Nov 11	inbox	★

House & Home Policy Declarations
Policy number: ~~268 601 618~~
Policy effective date: February 13, 2014
Your Allstate agency is ~~The Farrell Agency~~
~~(803) 748-8188~~

Insured property details (continued)

Interior wall partition:

100% drywall

Heating and cooling:

Average cost heat & central air conditioning, 100%

Additional details:

Interior wall height - less than 10 ft, 100%

Fire protection details:

Fire department subscription - no 3 miles to fire department

Roof surface material type:

Composition
• 100% asphalt / fiberglass shingle

Roof details:

Predominant roof type: composition Roof geometry - gable
Age of roof - 1 year

Mortgagee - None

Additional Interested Party - None

Coverage detail for the property insured

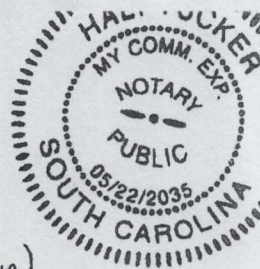
Coverage	Limits of Liability	Applicable Deductible(s)
Dwelling Protection	\$162,665	\$1,026 Windstorm and Hail \$1,027 Tropical Cyclone \$1,000 All other perils
Other Structures Protection	\$16,667	\$1,026 Windstorm and Hail \$1,027 Tropical Cyclone \$1,000 All other perils
Personal Property Protection	\$62,666	\$1,026 Windstorm and Hail \$1,027 Tropical Cyclone \$1,000 All other perils
Additional Living Expense	Up to 12 months not to exceed \$16,667	
Family Liability Protection	\$1,000,000 each occurrence	
Guest Medical Protection	\$1,000 each person	
Roof Surfaces Extended Coverage	Included	

* This coverage can provide you with valuable protection. Talk to your agent about the availability of this coverage and whether it meets your needs.

(continued)

August 25, 2025

State of South Carolina County of Greenville
Subscribed and sworn before me on 10/30/25
(Date)
[Signature]
(Notary Signature)



Notice of Equitable interest and Collateral assets (assignments & agreement of satisfaction)

Dear Sir or Madam of the Court of Equity, Registry of Deeds and Estates:

I, Angela M. Singleton, as the beneficial and equitable owner, hereby give notice to the Court of Equity that my interest in the collateral asset that created my original promissory note is vested in equity and held in trust for my benefit.

I hereby appoint and assign my equitable interest in the collateral asset to my original and current company (Argent Mortgage Company c/o Myrrona's (ABCs Temple Properties), LLC; and any foreclosing company who assigned themselves to my note for gain and profit, without my consent); for the express fiduciary purpose of settling the account and extinguishing the debt of the principal debtor by operation of equity, and bank payments made by me (over the promissory amount of \$96,000); therefore they are bound as fiduciary to complete this duty; And wherefore the legal estate & the equitable estate unite in the same hands, without any remaining adverse interest; and this trust is merged and ceases to exist. Therefore any mortgage lien is therefore discharged in equity.

Therefore since the legal estate and the equitable estate unite in the same hand, without any remaining adverse interest, the trust is therefore merged and ceases to exist, and I have satisfied my promissory note, far and above over \$96,000 in paper monies and bank documents for the estate located at 105 Elwyn Lane, Columbia South Carolina, 29210.

In conclusion, I pray to the court (and all involved) sitting in equity, please recognize, accept and record the assignment of equitable interest, declare the fiduciary obligation of the respondent, to settle this account, enforce the doctrine of trust merger, and thereby discharge the mortgage lien and enjoin any foreclosure proceedings, as it relate to the original Promissory signed and paid in full by Angela Singleton (equitable owner) in the promised amount over \$96,000 on January 26, 2007, and recorded January 30, 2007 in OR Book 1277, page 1815 of the Public Records of Richland County.

Amyr Law LLC and Academy, representatives for more information:

In Sincerity and Humility,
[Signature]
Angela M. Singleton

By Acknowledgement & Consultation
Jacalwyn B. Birchfield - Trust Grant
Argent Mortgage Company, LLC - Lend
+ Amyr Law & Academy, LLC, Consul
(Sent Copy)
Richland Probate of SC - Copy

State of South Carolina County of Greenville
Subscribed and sworn before me on 10-30-2025
(Date)
[Signature]
(Notary Signature)

