

**THIS OPINION HAS NO PRECEDENTIAL VALUE. IT SHOULD NOT BE  
CITED OR RELIED ON AS PRECEDENT IN ANY PROCEEDING  
EXCEPT AS PROVIDED BY RULE 268(d)(2), SCACR.**

**THE STATE OF SOUTH CAROLINA  
In The Court of Appeals**

Bernard Loyer, Jr. and Sherry Loyer, Respondents,

v.

S17 Owners Association, Inc.; John L. Avent; Frances  
Avent; Sylvia S. Berger; Robert J. Berning; Jeanne M.  
Clavel; Greg Connell; Gerald Crawford; Bruce C.  
Douglas; Jonathan D. Dunn; Les Galazka; Michael V.  
Goransky; Frank L. Gougher; David E. Harris; Cathryn  
A. Knight; John H. Lacher; Kyle R. Larson; Laura Linn;  
Roger McCoig; Charles Wilmot Miller; Michael O'Brien;  
Carolyn M. Rischbieter; William Satcher; and Belinda  
Smith-Sullivan, Defendants,

Of Whom S17 Owners Association, Inc.; John L. Avent;  
Frances Avent; Sylvia S. Berger; Greg Connell; Jonathan  
D. Dunn; Michael V. Goransky; Frank L. Gougher;  
David E. Harris; Cathryn A. Knight; John H. Lacher;  
Kyle R. Larson; Michael O'Brien; Carolyn M.  
Rischbieter; and Belinda Smith-Sullivan are Appellants,

And of Whom Charles Wilmot Miller is a Respondent.

Appellate Case No. 2014-001742

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Appeal From Edgefield County  
Kathy Ouzts Rushton, Special Referee

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Unpublished Opinion No. 2015-UP-469  
Submitted August 1, 2015 – Filed October 7, 2015

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**AFFIRMED**

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Philip Herman Woolhiser, of Woolhiser, Inc., of Aiken,  
for Appellants.

Bernard Loyer, Jr., of Trenton, pro se.

Sherry Loyer, of Trenton, pro se.

Paul Knapp Simons, Jr., of Hull Barrett, PC, of Aiken,  
for Respondent Charles Wilmot Miller.

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**PER CURIAM:** Appellants appeal a special referee's order and judgment of foreclosure and sale. We affirm pursuant to Rule 220(b), SCACR, and the following authorities: *Jones v. Daley*, 363 S.C. 310, 315, 609 S.E.2d 597, 599 (Ct. App. 2005) ("It is well-settled that an issue cannot be raised for the first time on appeal, but must have been raised to and ruled upon by the trial court to be preserved for appellate review." (internal quotation marks omitted)); *Wilder Corp. v. Wilke*, 330 S.C. 71, 76, 497 S.E.2d 731, 733 (1998) ("[A]n objection must be sufficiently specific to inform the trial court of the point being urged by the objector.").

**AFFIRMED.**<sup>1</sup>

**FEW, C.J., and KONDUROS and LOCKEMY, JJ., concur.**

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<sup>1</sup> We decide this case without oral argument pursuant to Rule 215, SCACR.