

JUDICIAL MERIT SELECTION COMMISSION )

)

In the Matter of: CASE 2019-DR-10-1147 )

Candidate for - )

Family Court, Ninth Judicial Circuit )

Judge Spiros S. Ferderigos ) WITNESS: HELEN R WALKER AFFIDAVIT

)

Submitted to the South Carolina Judicial Merit Selection Commission

Concerning Judge Spiros S. Ferderigos – Family Court, Ninth Judicial Circuit

I will appear to testify concerning the qualifications of the above-named candidate and will produce all documents in my possession, if any, which will further develop or corroborate my testimony. I understand that this written statement and all supporting documentation, if any, must be completed and the hard copies of all such documents shall be returned to the

Judicial Merit Selection Commission by the deadline for complaints in order for the Commission to hear my testimony, and that the deadline for complaints is 12:00 Noon, Monday, November 3, 2025. I understand I must be available to testify at the Public

Hearing, and failure to appear will result in a dismissal of my complaint.

#### I. INTRODUCTION

I, Helen R. Walker, 843-810-3151 of 639 McCutchen Street, Charleston SC 29412, [gammywalker47@gmail.com](mailto:gammywalker47@gmail.com), being duly sworn, submit this affidavit to the South Carolina Judicial Merit Selection Commission in strong opposition to the reappointment of Family Court Judge Spiros S. Ferderigos.

I am the paternal grandmother of R.C.W. and the mother of Lee Carlton Walker, the oldest of my three children.

I write this not out of anger but out of heartbreak. Because of Judge Ferderigos's repeated refusal to read evidence, hear sworn motions, or grant a pro se father his lawful opportunity to be heard, my family has been shattered. His indifference to due process and truth has cost us our granddaughter, our financial security, and our faith in the Family Court system.

## II. FAMILY AND BACKGROUND

For more than thirty-three years, I have served as Controller for Limehouse Properties in downtown Charleston, owned by the late H. B. "Buck" Limehouse — a man whose integrity and word were unmatched. Many of you on this Commission, or your fathers, knew him personally. Buck believed in honesty, accountability, and fairness. Those same principles shaped how I raised my children and how I expected the courts of South Carolina to operate.

Buck's son, Harry B. "Chip" Limehouse III, carried those same values forward as a respected businessman and as a member of the South Carolina House of Representatives, where he served honorably for two decades.

### Background: Chip Limehouse's Role in Judicial Accountability

Former Representative Harry B. "Chip" Limehouse III served in the South Carolina House of Representatives from 1995 to 2016.

During his tenure, he sat on and worked closely with committees involved in judicial screening and oversight, including members of the Judicial Merit Selection Commission (JMSC) and legislative panels that reviewed judges' conduct and qualifications.

In 2013–2014, Rep. Limehouse was part of the legislative discussions that led to a sitting Family Court judge not being reappointed after numerous citizen complaints and misconduct findings were presented to the General Assembly. This was one of the rare occasions in modern South Carolina history where the legislature declined to reelect a judge following screening — effectively removing them from the bench by not advancing their nomination to the full Assembly.

So when my son, Lee Carlton Walker, told Judge Ferderigos during his pro se hearing that "Chip Limehouse, the son of my mother's employer, was the last South Carolina House member to have a judge removed", he was not threatening the judge — he was referencing a real, lawful precedent of accountability within the legislative process.

My eldest child, Lee Carlton Walker, is a devoted and loving father. My granddaughter, R.C.W., affectionately calls me "Gammy." Before this judge's rulings, our family enjoyed a stable and loving relationship with her. Afterward, that bond was destroyed — replaced with silence and heartbreak.

During one of Ashley McAdams's severe mental breakdowns, I was in communication with both my son and Ashley late one night when Ashley said she was going to take both herself and my granddaughter, R.C.W., and that they would "sleep like they have never slept before and never know what happened." My son immediately called the police out of fear for their safety. The next morning, Ashley was incoherent and unable to explain what had occurred. She finally allowed me to pick up R.C.W. to ensure her safety. I will never forget the fear on that child's face. It was clear to everyone that Ashley was in a dangerous mental state and

that R.C.W. was not safe in her care.

We contacted Ashley's sister Dawn, who drove down from Greenville to Charleston. When Dawn arrived and saw Ashley's condition, she called us crying and immediately took her to MUSC Institute of Psychiatry for evaluation and treatment.

All of this was documented, reported to the Guardian ad Litem (GAL), and submitted to the court through sworn affidavits. Yet Judge Ferderigos never reviewed or heard any of it before issuing his rulings. He was given every opportunity to read this evidence and chose not to.

### **III. FACTS THE COURT REFUSED TO HEAR**

These facts were never heard by Judge Spiros S. Ferderigos. Despite being included in sworn affidavits, police reports, and multiple motions, he refused to review or admit them into the record. Had he done so, the truth would have been exposed and this family's devastation could have been prevented.

#### **A. The Mother's Psychiatric Commitment and GAL Concealment**

Ashley McAdams was admitted as an inpatient to MUSC Institute of Psychiatry for seven days and eight nights for treatment of Bipolar I Disorder following this same mental-health crisis. I personally paid her rent and electric bill during her hospitalization to prevent her from losing her apartment.

The lay Guardian ad Litem Mrs. Sharon Lovette and her attorney E. Lindsay Blanks were fully aware of this inpatient commitment and deliberately omitted it from their report to Judge Ferderigos, concealing vital information about Ashley's mental health and parental fitness.

Instead, they portrayed my son as the unstable parent, a Ph.D. "expert" in addiction which had nothing to do with this case because my son does not have an addiction, to claim my son suffered from cognitive distortions — a theory later disproven and impeached during that expert's own deposition.

The GAL was also informed about the police call and Ashley's suicidal statements involving R.C.W. I personally spoke with the GAL about my son contacting law enforcement. This was documented police involvement tied to a credible threat, yet it was never included in the GAL's filings. This concealment left the court with a false and misleading record.

Why would a lay GAL do this? Because after an incident in which my granddaughter reported witnessing her mother's friend drunk for the second time while babysitting — and, this time, a man fondled that friend underwater in a pool while R.C.W. watched wearing goggles — my son notified the GAL he intended to sue her for gross negligence under *Fleming v. Asbill (1997)*, which held that guardians ad litem have only quasi-judicial

immunity and may still be held liable for acts beyond their scope or done in bad faith.

Following that report in late July 2020, the GAL retained Mr. Blanks as her counsel. On October 27, 2020, when my son's attorney withdrew due to unpaid fees during COVID-19 hardship, the GAL, Ashley McAdams, and Mr. Blanks filed a false ex parte motion three days later, on October 30, 2020, resulting in my son's custody being stripped without a hearing. This deception marked the beginning of the family's collapse and culminated in a brief appearance on January 20, 2021 before Judge Ferderigos — less than 30 minutes long — that changed our lives forever.

My son sought to show the Court that Ashley had lied again in that October 30 ex parte motion and that Mr. Hopkins had violated Rule 11 by filing false pleadings. Her attorney was later disbarred for three years for taking over \$90,000 from client trust accounts — conduct consistent with his unethical behavior during my son's case.

#### **B. Proven Lies Under Oath and Court Warnings**

Ashley was previously caught lying under oath about being with her boyfriend overnight while the child was present, in clear violation of a standing court order. On one of those nights, R.C.W. went to crawl into bed with her mother and found the boyfriend in that bed — a direct violation of the order and a deep emotional trauma for a child who believed she was safe in her own home.

Ashley was formally warned by the presiding judge that if this behavior occurred again, someone would be going to jail. She admitted the violation, and the court made clear that a repetition would result in an automatic seven-day jail sentence. Although the behavior stopped, the pattern of dishonesty continued. When my son tried to bring these violations back before Judge Ferderigos to protect his daughter and correct the record, the judge refused to allow him to be heard. His refusal to consider the evidence enabled falsehoods to remain uncorrected and left a child unprotected.

#### **C. Suppressed Evidence and Ignored Motions**

My son filed both a Rule 59(e) Motion to Reconsider and a Rule 60(b) Motion for Relief from Judgment to introduce new and concealed evidence — including police reports, MUSC records, and sworn affidavits. Judge Ferderigos refused to read or hear any of it. He never allowed these motions to be argued, silencing critical evidence and denying due process.

#### **D. The False Firearm Accusation, Continuing Defamation, and Emotional Harm to the Child**

The Guardian ad Litem Sharon Lovette and her attorney E. Lindsay Blanks filed an Emergency and Ex Parte Motion on March 25, 2021, falsely claiming my son had threatened people with a firearm in a Facebook video. Judge Spiros S. Ferderigos reviewed all video evidence and affidavits in his Order dated April 1, 2021.

That order expressly found that my son did not brandish the firearm with any intent to intimidate anyone, noting he possessed it for personal protection, not to harm others. The judge wrote that while “the Plaintiff uses poor choice of words,” the footage showed no threat whatsoever, and therefore the Guardian ad Litem’s request for a restraining order is denied.

Despite that clear judicial finding, the GAL never corrected the false narrative she had placed into the record. She and her attorney let the stigma persist, misleading others into believing my son was dangerous long after the court had ruled otherwise. Judge Ferderigos even acknowledged that “the Father and minor child have a very loving relationship,” yet he failed to correct the record or restore the parental contact that had been wrongfully suspended.

Because of these compounded failures, there was no contact between my son and his daughter R.C.W. for 197 days between October 30, 2020 and April 15, 2021, and no contact at all since September 12, 2022 — now 1,147 days as of November 2, 2025. This prolonged separation was not due to any misconduct but to false reports and the continued influence of the same lay GAL and a court-appointed counselor who orchestrated the suspension of contact under false pretenses.

My son has an active defamation lawsuit in the Charleston County Circuit Court against that counselor. The Court denied the defendant’s motion to dismiss, allowing the case to move forward. My son intends to hold that counselor — and, if warranted, the same GAL and attorney E. Lindsay Blanks — accountable for the extensive harm their falsehoods caused.

As a direct result of these actions and prolonged separation, my granddaughter R.C.W. is now suffering from full-blown Parental Alienation Syndrome (PAS). She has stated she never wants to see me or any member of our family again. The emotional harm caused by this forced alienation is devastating. Parental Alienation Syndrome is not recognized in South Carolina Family Courts, leaving children like R.C.W. unprotected from psychological manipulation and emotional abuse.

For me personally, as her grandmother, this alienation has meant no contact with my granddaughter since December 2021 — a total of 1,433 days as of November 2, 2025. The silence and heartbreak that this judge’s negligence created cannot be overstated. It has left permanent emotional damage to a once-loving child and the family who fought only to protect her.

#### **IV. THE PRICE OF BEING UNHEARD**

Because the court refused to consider the evidence — the suicidal threats, the police involvement, the MUSC medical records, and the falsified filings — my husband and I mortgaged our paid-off home for \$200,000 in May 2021 to help our son continue his legal fight. We also exhausted our retirement savings, with legal fees from this case now totaling over \$860,000. We did this not out of pride or stubbornness, but because the court would not listen to the truth.

I am now 78 years old and still working — a retirement long deferred — because I need the income to survive the financial losses this case created. Our home, our savings, and our peace have all been sacrificed simply to help our son be heard — all because of this judge. And since him, Judge Forsythe and Judge Martin have continued to work to keep this cover-up covered up.

#### **V. THE MORAL AND JUDICIAL FAILURE**

Judges are entrusted to uphold fairness and truth. When a judge refuses to read affidavits, ignores Rule 59 and Rule 60 motions, and allows known falsehoods to stand, that judge fails the law and the people he serves. Judge Ferderigos had every opportunity to correct this injustice and chose not to. His refusal to hear evidence bankrupted two elderly parents, severed a child from her family, and shattered faith in the integrity of the Family Court.

It is one thing for a judge to make an honest mistake after hearing both sides; it is far worse for a judge to refuse to hear one side at all. Judge Ferderigos never read the affidavits, never allowed the motions to be heard, and never gave this family a fair chance. That silence destroyed our lives.

Please do not feel sympathy for this judge if he is not reappointed. If Judge Ferderigos loses his position, he still retains his law license, his livelihood, and his daily life with his own young children. His children still have their grandparents and a stable home. My family does not. My granddaughter R.C.W. has lost both her father and grandparents because one judge would not take the time to listen. The contrast between what he retains and what he has taken from us should weigh heavily on this Commission's conscience.

#### **VI. A PLEA TO THE COMMISSION**

I ask each member of this Commission to put yourself in our position. Imagine your child pleading for a fair hearing while a judge refuses to read the proof. Imagine mortgaging your home and losing your retirement to fight for the truth. Imagine losing your grandchild forever because one judge would not listen.

This is not justice. For these reasons, I respectfully urge the Judicial Merit Selection Commission to deny the reappointment of Judge Spiros S. Ferderigos — just as he denied my son the opportunity to be heard, to tell the truth, and to show the untruths that were placed before his court.

Had Judge Ferderigos simply granted a hearing on the motions, I would not be here today. When he finally did review the firearm motion filed by the lay Guardian ad Litem, he recognized in his own order that "the Father and minor child have a loving relationship" and denied the GAL's attempt to terminate all contact. Yet by that time, the damage was already done.

The GAL's own filings even stated she wanted "all contact stopped," demonstrating a clear

bias and an intent to remove a father and his family from a child's life without cause. Judge Ferderigos denied that request — but too late. In the months before that order, the GAL and her attorney had already ensured my son was effectively silenced. They even caused his filings to be blocked from the court record, forcing our family to mortgage our home to hire legal counsel just so that my son could exercise his basic right to be heard.

The people of South Carolina deserve judges who read the record, hear both sides, and apply the law equally — not those who ignore evidence, permit bias, and destroy families.

## VII. DECLARATION

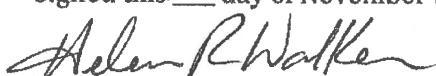
I affirm under penalty of perjury that all statements contained in this affidavit and in my prior affidavit are true and correct to the best of my knowledge and belief.

I understand that the information I have provided herein is confidential and is not to be disclosed to anyone except the Judicial Merit Selection Commission, the candidate, and counsel.

## WAIVER

I further understand that my testimony before the Judicial Merit Selection Commission may require the disclosure of information that would otherwise be protected by the attorney-client privilege. Therefore, in order that my complaint may be fully investigated by the Commission, I hereby waive any right that I may have to raise the attorney-client privilege as that privilege may relate to the subject of my complaint. I further understand that by waiving the attorney-client privilege for this matter, I am authorizing the Commission to question other parties, including my attorney, concerning the facts and issues of my case.

Signed this 3<sup>rd</sup> day of November 2025, at Charleston, South Carolina.



Helen R. Walker  
Affiant

Subscribed and sworn before me this 3<sup>rd</sup> day of November 2025



Notary Public for South Carolina  
My Commission Expires: 10/5/2033

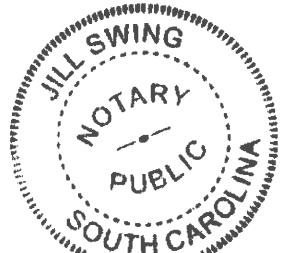


Exhibit A – Original 2020 Sworn Affidavit (Filed in Case No. 2020-DR-10-1147 and incorporated herein by reference.)

Exhibit B - Order Denying GAL's motion that my son threatened people with a firearm

Exhibit C – Charleston County Circuit Court Denying Dismissal of the Defamation case against the Counselor who lied about my son and granddaughter.

Exhibit 1 (A.)

1970-1971

2021 JAN 19 AM 8:29

JULIE J. ARMSTRONG  
CLERK OF COURT

84

I, Helen R. Walker, Paternal Grandmother of RW Walker, after being cautioned as to certification, duly swears and states the following: I am an Accountant and have been employed for the past 25 years as the Controller at Limehouse Properties in downtown Charleston. Monday 10/26/20, my Husband, who is a retired Electrical Engineer, and I returned from our vacation home in W. Va. We planned to stop by our Son, Carlton's home to visit with him and our Granddaughter, but Carlton called us explaining he was going to have to turn over RW to her Mother after we finished with dinner, per the direction of the GAL.

Carlton tried to get advice from his attorney, but was unsuccessful. We had concerns about the advice he had gotten already, with the worst one I thought was him advising Carlton to stop RW from racing completely after losing the court case with the ability to leave school early to make her monthly league. During this time, her grades were plummeting. Tuesday 10/20/20 my Granddaughter did run away. Her Mother had dropped her off away from the school, which was unsafe to do. Carlton was at his house that morning when he received an email from RW who was on her I-PAD. As soon as he found out she had run away, he called the Police and stayed on the phone with them as they directed him what to say to RW.

Since I have RW's I-PAD under my contract with Verizon, I gave the Police authorization to check out her IPAD thoroughly and to ping it during the runaway. It is my understanding that the GAL has had it analyzed by a forensic lab. Carlton did nothing to warrant having his custody taken away. This is the first time ever he has lost custody.

On Thursday, 10/29/20 Carlton had his last session with Counselor, Dr. Alexander. He completed 32 appts when only required 18. What amazes me is that the GAL mandated that Carlton go to Dr. Alexander for counseling and the court ordered Ashley to do an evaluation and cooperate fully with the evaluation, but as far as I am aware per Dr. Alexander's affidavit,

she has only completed two sessions. (SEE EX: 1) The GAL threatened Carlton with a court proceeding if he did not comply. I ask why does the GAL not hold Ashley to the same standard she has set for Carlton?

Records will attest to the fact that when she is in her Father's custody, her grades are very good, and she excels. His new plan was to get her caught up on her schoolwork the next day since he had her back in his custody and in fact, it appears her grades immediately improved after getting to talk to her Father on Christmas and receiving his encouragement. I had also encouraged her to please be #1 in school during the two December visits I had with her.

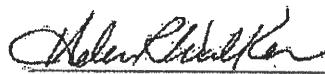
On Friday, 10/30/20 I got a call from Carlton that he had to return RW to her Mother because a Court Order had been issued based on Ashley's and the GAL's recommendations to the Court. Carlton and RW came to my house so that he could call the Charleston County Sheriff's office for the exchange as per the Court Order. I witnessed Carlton did not share anything with RW except that Mrs. Sharon wanted her returned to her Mom. Since 10/30/20 my Son has only had contact once per a 30-minute phone call on Christmas Day.

I wish to inform the Honorable Court of the following facts and swear that they are accurate and true:

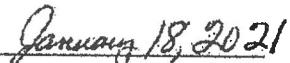
- My entire family has always strived to shield RW from any drama and just let her be a normal kid.
- I have tried many times to make Ashley a part of our family, but she refuses.
- I signed for her to get an apartment, paid daycare bills, given her money, bought her groceries, I financed her 2010 Nissan, gave her \$1,000 for down payment, and because of this my credit has taken a bad hit with her bankruptcy (SEE EX:2), paid her rent and electric when she was in the MUSC IOP Hospital in 2019 for Bi-polar 1.
- On Sunday 12/13/20 I was allowed to visit with my Granddaughter and take her and her Mother to brunch. I gave RW 100 dollars, presents, bags of her favorite snacks and treats. (SEE EX:3)
- My Husband, Jay, and I met RW and Ashley on 12/15/20 to continue our annual family tradition of having her photo made with Santa. Afterwards, I took her shopping at Citadel Mall to her favorite stores and bought her lots of Christmas presents. (SEE EX:4)
- I received a strange email from Ashley on 1/3/21 which I believe RW is upset that she is not able to be at home with her Daddy and her pets. Ashley's demeanor is very erratic because one minute she can be nice and the next minute she is very demeaning and demanding. (SEE EX:5)
- I have had to ask that she not involve me in the case and Again, her demeanor went from being normal to being erratic, and mean spirited to me. (SEE EX:6)

My Son, Carlton, is a good, loving, decent Father who has always been fully involved and devoted to caring for and making a good life for himself and RW. He has always supported my Granddaughter in any extra-curricular activity she chose and the two of them share a great love of animals and have five of them! We have a large loving family support system for RW with lots of Aunts, Uncles and Cousins on both my side and my husband's side of the family. (SEE EX:7) We have many family traditions, lots of family reunions, and RW loves her life with all of us. Therefore, I hereby beg the Honorable Court to restore Carlton's complete custody and give RW back her life of happiness and that of just being a kid.

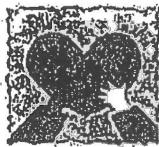
My state issued ID is attached for identification purposes.



Sign



Date



## True Heart Counseling Services, LLC

255 North Hwy 52, Suite – 1 Moncks Corner S.C. 29461  
Phone 843-761-1444 • Fax 843-761-2595  
[Trueheartcounseling@gmail.com](mailto:Trueheartcounseling@gmail.com)

**TO:** Court or Designee  
**FROM:** True Heart Counseling Services – (Affidavit)  
**RE:** Carlton Walker (DOB: 4/7/90)  
**DATE:** October 8<sup>th</sup>, 2020

Please be advised, that Mr. Carlton conferred with me prior to asking for early sign out for his daughter Rosalyn's racing event. I believed his request was reasonable and he attempted to compromise by using the Parallel Parenting Components and Techniques that we have been working on for the past several months.

Please note, that the Parallel Parenting Components and Techniques that I've instructed Mr. Walker to use can only be effective if both parents are working together using the evidence based components and techniques that are being taught in our Parallel Parenting Program. Unfortunately, I believe Mr. Walker was met with resistance from Rosalyn's biological mother because she has only completed two (2) Parallel Parenting Session thus far. This information was confirmed by her counselor Dr. Sherri Ashbee. However, Mr. Walker has completed 10 Parallel Parenting sessions and only has 2 sessions left before he successfully completes all of the requirements of Parallel Parenting.





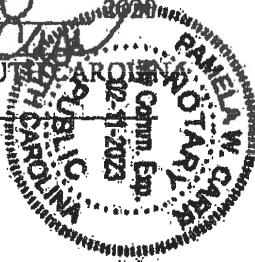
## True Heart Counseling Services, LLC

255 North Hwy 52, Suite - 1 Moncks Corner S.C. 29461  
Phone 843-761-1444 • Fax 843-761-2595  
[trueheartcounseling@gmail.com](mailto:trueheartcounseling@gmail.com)

Parallel Parenting can truly be measured when both parents are compromising to promote mental wellness for Rosalyn. If the parents cannot make reasonable compromises to support the social and emotional wellbeing of Rosalyn, it won't be long before she starts exhibiting mental distress, acting out behaviors, depressed moods and eventually not being interested in any activities that will be suggested from either parent.

### FURTHER THE AFFIANT SAYETH NOT!

#### SWORN TO BEFORE ME THIS

8<sup>th</sup> DAY OF October 2020  
NOTARY PUBLIC FOR SOUTH CAROLINA  
My Commission Expires: 10-12-2023  


Completed By: (Not Valid Without Signature)		Date:
Print Name: Dr. Darren Alexander Ph.D., NCFC NCC,LPAC,CCBT,MAC,CDVCII,CACH	Title: Forensic Counselor, Domestic Violence Counselor, Addiction Examiner & Psychopathologist	
Signature: 	SCAADAC / NAADAC Master Addiction Counselor License / Certification #: 1502261 LPAC Licensed Professional Addiction Counselor License #: 284 NCFC National Certified Forensic Counselor License /Certification #: 14352 NCC National Certified Counselor License/ Certification #: 507895 CCBT Clinically Certified Cognitive Behavioral Therapist Certification #: 14352 DHEC Certified License # OPT-0101	10/8/20



Helen Walker <gammywalker47@gmail.com>

## REGARD: AUTO LOAN - REGIONAL ACCEPTANCE CORP.

3 messages

To: Helen Walker <gammywalker47@gmail.com>  
To: Ashley McAdams <seamcadams@gmail.com>

Tue, Oct 6, 2020 at 8:01 PM

Ashley,

Recently I learned some upsetting news from Regional Acceptance Corporation about your auto loan. I talked with Tammy Harold in the Bankruptcy Department for Regional Acceptance Corp. She informed me that since you have filed for bankruptcy and I am considered a "non-filer" that once you finish your bankruptcy term, they will come after me for the remainder of the loan balance which will be approximately \$8,200. The loan then reverts back to the original contract. You never informed me of this. Also our original agreement when I co-signed for the loan was that you would pay on it timely for the first year then you would refinance and get me off the loan. That never occurred. By the way my credit has taken a big hit concerning the repayment of this loan.

I am hereby notifying you that I do not plan to be stuck with such a debt. I am requesting that you immediately contact your Bankruptcy Attorney, Ann Bell at the Drose Law Firm, and have me added in as a debtor and start paying me the full amount of \$8,200 thru the remainder of your bankruptcy period. I will put the money away and when they demand the balance I will have the funds to cover it. If the amount deviates from this total then either I will owe you back money or you will owe me a balance. This is the fair thing to do. If I am not added as a debtor in your bankruptcy for this \$8,200 balance within 30 days and finalized by 60 days, then I will have to take further legal action against the car.

Helen Walker  
838 McCutchen Street  
Charleston, SC 29412

A <seamcadams@gmail.com>  
To: Helen Walker <gammywalker47@gmail.com>

Mon, Oct 12, 2020 at 6:14 PM

Helen,

It was never my plan to have to file bankruptcy, but the constant litigation forced my hand.

You are properly listed as a co-debtor in my bankruptcy case. It seems you are confusing this with creditor, as you are requesting that I pay you money monthly. That isn't how this works.

You have a couple of options:

- 1) we continue on the route we are on and you'll potentially be held liable once my bankruptcy case ends.
- 2) we can remove the vehicle from the bankruptcy case if you're able to pay it off fully. To do that, I will require that the vehicle be signed over to me since it is my sole method of transportation.

Let me know your preference.

Thank You,  
Ashley McAdams  
[Quoted text hidden]

Helen Walker <gammywalker47@gmail.com>  
To: A <seamcadams@gmail.com>

Mon, Oct 12, 2020 at 9:26 PM





September 28, 2018

HELEN WALKER  
639 MCCUTCHEON  
ST  
CHARLESTON, SC 29492

**Notice of Our Plan to Sell Property**

**Subject:** Account No. 0110-030309  
Retail Installment Contract or Note dated May 22, 2014 (your "Agreement")  
Covering 2010 NISSAN ALTIMA VIN 1N4AL2AP6AN419046 ("Vehicle")

Dear HELEN WALKER:

We have your Vehicle because you broke promises in our Agreement.

We will sell the Vehicle at a private sale sometime after October 11, 2018. A sale could include a lease or license.

The money we get from the sale (after paying our costs) will reduce the amount you owe. If we get less money than you owe, you will still owe us the difference. If we get more money than you owe, you will get the extra money, unless we must pay it to someone else.

You can get the Vehicle back at any time before we sell it by paying us the full amount you owe (not just the past due payments), including our expenses. To learn the exact amount you must pay, call us at (866) 259-5318.

If you want us to explain to you in writing how we figured the amount that you owe us, you may call us at (866) 259-5318 or write us at 266 BEACON DRIVE WINTERVILLE, NC 28590 and request a written explanation.

If you need more information about the sale, call us at (866) 259-5318 or write us at the address set forth above. Please call between the hours of 8AM - 10PM EST, Monday - Thursday, 8AM - 8PM EST on Friday or 8AM - 1PM EST Saturday.

We are sending this notice to the following other people who have an interest in the Vehicle, or who owe money under your Agreement: SYLVIA MACADAMS.

Sincerely,

Mike Martin  
Regional Acceptance Corporation  
(866) 259-5318

We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected on your credit report.

**IMPORTANT BANKRUPTCY NOTICE:** If either you, your spouse or anyone who is liable for this debt has filed bankruptcy, please contact us immediately at 1-800-993-1858 to provide information regarding the bankruptcy case(s). If either you, your spouse or anyone who is liable for this debt has filed for bankruptcy, we may be stayed from selling the repossessed collateral and from attempting to collect this debt from you. If you receive a bankruptcy discharge of your debts in the bankruptcy case, you may no longer be personally liable to us for this debt. We may, however, seek to enforce any existing security interests and liens against the repossessed collateral and any other property that secures the debt. We will continue to proceed in accordance with all applicable laws and agreements. This Notice is for the purpose of complying with Article 9 of the Uniform Commercial Code and/or all applicable laws and agreements. If you are entitled to the protections of the United States Bankruptcy Code (11 U.S.C. §§ 362, 524) regarding the subject matter of this letter, the following applies to you: **THIS COMMUNICATION IS NOT AN ATTEMPT TO COLLECT, ASSESS, OR RECOVER A CLAIM IN VIOLATION OF THE BANKRUPTCY CODE AND IS FOR INFORMATIONAL PURPOSES ONLY.**



Helen Walker &lt;gammywalker47@gmail.com&gt;

**Brunch with Rosalyn**

1 message

**Helen Walker** <gammywalker47@gmail.com>  
To: gammywalker47@gmail.com

Sun, Jan 17, 2021 at 7:54 AM

7:50



S Ashley McAdams &gt;

Sun, Dec 13, 10:15 AM

Just wanted to let you know  
I was told it's ok to call Jay  
but will have to be on  
speaker.

*Ashley*

Ok. I am here at Dockery's  
now but it is closed. Opens  
today at 4:00. Please call  
me.

*me*

1/17/2021

Gmail - Brunch with Roselyn  
Sun, Dec 13, 1:34 PM

Did Rozie like her presents I  
left at your door? *me*

Sun, Dec 13, 3:01 PM

Did she? *me*

She did thank you! *Ashley*

Thank you



7:51



S Ashley McAdams &gt;

Tue, Dec 15, 8:01 PM

Hi just wanted to get back to you about meeting for the Santa tradition. We can meet you tomorrow or Thursday, whichever is better for you. I'm off at 4:30 and will pick her up and meet you around 6:30 after traffic dies down. She is excited to see Santa!

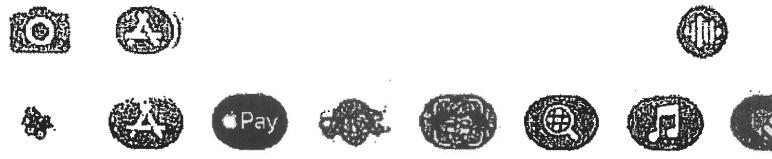
*Ashley*

Tue, Dec 15, 10:00 PM

Wonderful. I will meet you tomorrow at 6:30 at Citadel Mall where Santa is. I am excited for her too. Thanks so much.

*me*

Wed, Dec 16, 6:20 PM



EXHIBIT

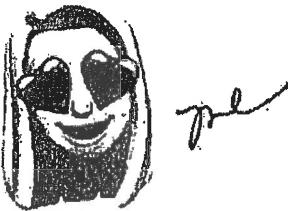
4

7:52



S Ashley McAdams &gt;

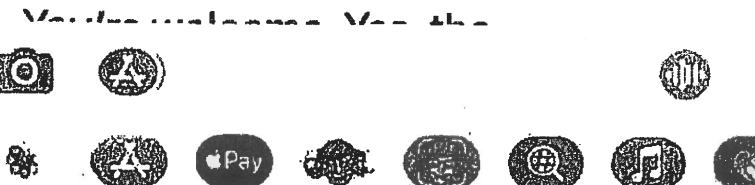
Sat, Dec 19, 7:28 AM



Ashley

I so appreciate the time I  
was able to spend with my  
darling Rozie. We had such  
a wonderful happy time  
together. Tell Rozie I am  
glad she improved in  
school. I told her both times  
we were together to try and  
be number 1 in school.  
Only the best for Rozie  
Safe travels on your trips.  
Show her this 

Sat, Dec 19, 9:01 AM



7:57



Citadel Mall  
December 16, 2020 6:47 PM

Edit



me & Rosalyn



1:14



&lt; 20



S Ashley McAdams

Sunday Jan 3, 2021

Today 12:54 PM

Who is taking care of  
Rosalyn's animals?

Ashley

Daddy of course. What a  
silly question Ashley?

me

Ok Ashley

Why are you asking?

me

Because I wanted to know  
who is taking care of  
Rosalyn's animals.

How is Jay's cancer?

Ashley

I need you get the animals  
in your car and bring them  
to me because Rosalyn  
wants to see ALL of her  
animals right now.

