Case 19-04310-eq September 9, 2019

Re. Evelyn Coats-Califf

Ref. Case # 19-04310-jw

By: Dr. Reg. W. Miller, Cathedral Baptist Church of the Grand Strand, Inc.

Doc 13

Dodumente Raigo 1. of 1/10 Inited States Bankruptcy Court Columbia, South Carolina

at 3\_0'clock & 54 min.,

File 09/09/19 \_Entered 09/11/19 12:58:30

To: U.S. Bankruptcy Court and James M. Wyman, Bankruptcy trustee:

Having received a copy of the filing for bankruptcy on behalf of Evelyn Coats-Califf, we would want to challenge the information obtained in the document provided to us by the debtors attorney.

1. Attached is a copy of the Judgment by Confession of a total of \$48,200.00 given as a loan to Mrs. Califf. We only applied this judgment to her property because of her continued failure to make good on her promises. She asked for loans to save her property and estates starting in 2016 in the late fall. It was our loans that saved her home at that time. In 2017, she came again and this time had with her a document prepared by her son claiming a contract for sale of a piece of property in Marion County. The document stated that the property would be sold at \$50,000 in several weeks. She and her son promised to repay the full amount if we would loan them the LAST of our funds, \$15,000. We loaned. We did not hear from Mrs. Califf for months. In the fall of 2017 she came to us and said again she was going to lose her home. She said that she knew she had done wrong and would sell the home and buy a smaller place and pay us if we would help her. She said that she could not sell because of hurricane damage from the previous year. I helped her obtain the insurance funds to renovate the damage and also nearly \$18,000 to help her again save her home and pay up all of her bills that were 90 days behind and get her car back on the road.

Again, in the spring of 2018 after everything was done she refused to honor her pledge to sell and repay.

at 3 O'clock 854 min  $\rho$  M

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Case 19-04310-eg Doc 13 Filed 09/09/19 Entered 09/11/19 12:58:30 Desc Main

2. Mrs. Califf at her age cannot maintain such a large home. The electric bill and utilities could make a payment on an apartment or a small home payment.

This bankruptcy is another effort to cheat the church out of the funds she owes. I am including documentation that the amount of worth of the home given is as false as the document given us claiming a sale for property worth \$50,000. The Marion property was purchased by her son several years ago. He paid \$15,000 for it, sold it a few days later to a friend for \$500 and then a month later had the friend sell it to his mother for somewhere between \$30,000 and \$40,000. She probably thought it was worth this much. But, later, when we visited the site, the house had not been given any upkeep and the roof had fallen in and we had to hire someone to cut down all the small trees to even get to the house. We also paid on a Friday in 2017 over \$300 in taxes owed on it when we found out it was scheduled for sale on the courthouse steps the following Monday. Again, she promised to sell this property and give back some of the funds until she could sell her home. She did not do so, we took the Judgment of Confession to Marion and filed a copy there.

Please do not let these two pull this off and again steal from us these funds. The house could be sold easily for \$500,000 which would pay us off and give her the money to purchase a nice apartment that would let her live within her means, and have enough left over to buy her a new car.

Reg. W. Miller

President of the Board of Trustees of Cathedral Baptist Church of the Grand

Strand, Inc.

South Carolina Secretary of State Document Page 3 of 11

# **Business Entities Online**

File, Search, and Retrieve Documents Electronically

# CATHEDRAL BAPTIST CHURCH OF THE GRAND STRAND, INCORPORATED

**Corporate Information** 

Entity Type: Nonprofit

Status: Good Standing

Domestic/Foreign: Domestic

**Incorporated State:** South Carolina

**Registered Agent** 

Agent: Rev R Wayne Miller

Address: 803 Howard Ave.

Myrtle Beach, South Carolina 29577

**Important Dates** 

**Effective Date:** 11/03/1972

**Expiration Date:** N/A

Term End Date: N/A

Dissolved Date: N/A

#### Official Documents On File

Filing Type	Filing Date
Notice of Change of Registered Office or Registered Agent or Both of a Nonprofit Corporation	02/18/2019
Change of Agent or Office	08/19/2015
Change of Agent or Office	03/19/2013
Change of Agent or Office	04/14/2009
Amendment	03/07/2000
Amendment	12/28/1993
Amendment	07/26/1985
Amendment	12/19/1979
Incorporation	11/03/1972

#### **Former Names**

Name	Filing Date
FLORENCE TABERNACLE THE	N/A
TABERNACLE BAPTIST CHURCH OF FLORENCE, S.C.	N/A

Please note the tax copy of the home of Mrs. Califf. It is due to be re-evaluated this year because the homes on each side of her that have been built since the last evaluation are at values near \$600-700,000.00. The property of Mrs. Califf would probably sell at a fire sale for half a million and even more if given more time and without the threats of her son of anyone putting it up for sale.

9/9/2019

Owner, PIN, TMS, Address or Subdivision

Q

Close ¥

# WATERSIDE; LT 5 BL 1:

PIN: 42612010003 / TMS: 1721501004

	Finished Area	2585 sqft	<
Land	Bedrooms	3	<u></u>
	Baths	2	J•
S	Garages/Carports	1	10
Transfers	Auxillary Improvements	YES	
S	Taxable Values		
derg	Residential Land	225230	
Splits/Merges	Residential Impr.	223596	
Ś	Farm I and	0	

raxable Values	
Residential Land	225230
Residential Impr.	223596
Farm Land	0
Farm Improved	0
Farm Use	0
Other Land	0
Other Improved	0
Taxable Total	448826

### **Market Values**

Contact Us

Residential Land	225230
Residential Bldg.	227900
Farm Land	0
Farm Building	0
Other Land	0
Other Building	0
Total Market Value	453130

State of N

Imagery

Document Page 6 of 11

Land Records

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9/9/2019

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Owner, PIN, TMS, Address or Subdivision

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# WATERSIDE; LT 6 BL 1:

PIN: 42612010002 / TMS: 1721501005

	Estimated Year Built	2017
and	Finished Area	3362 sqft
_	Bedrooms	4
2	Baths	4
Transfers	Garages/Carports	1
	Auxillary Improvements	YES
Splits/Merges	Taxable Values	
its/M	Residential Land	225230
Spl	Residential Impr.	390700
its	Farm Land	0
Permits	Farm Improved	0
	Farm Use	0
t Us	Other Land	0
Contact Us	Other Improved	0
Ŏ	Taxable Total	615930

### **Market Values**

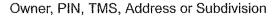
Residential Land	225230
Residential Bldg.	390700
Farm Land	0
Farm Building	0
Other Land	0
Other Building	0
Total Market Value	615930

State of N

Imagery

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Land Records



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### WATERSIDE; LT 4 BL 1:

PIN: 42612010004 / TMS: 1721501024

Konig

Owner	
MYRTLE BEACH, SC	<b>2</b> 9577
District	800 - MYRTLE BEACH

Deed Book 3602 Deed Page 2529

Estimated Acres 0.21 Acres

# **Primary Building**

**Estimated Year Built** 

Splits/Merges Transfers

Contact Us

Finished Area	4773 sqft
Bedrooms	5
Baths	5
Garages/Carports	1
Auxillary Improvements	YES

### **Taxable Values**

Residential Land	225230	
Residential Impr.	471700	
Farm Land	0	
Farm Improved	0	
Farm Use	0	)
Other Land	0	
Other Improved	0	\ >
Taxable Total	696930	$\hat{}$

State of N

#### AFFIDAVIT FOR JUDGMENT BY CONFESSION

I, the undersigned, Evelyn C. Califf (aka Dr. Evelyn C. Califf; aka Dr. Evelyn Califf; aka Evelyn Califf; aka Evelyn Califf-Coats; aka Evelyn Coats-Califf), do hereby confess judgment in favor of Cathedral Baptist Church of the Grand Strand, Inc., for the sum of Forty-Eight Thousand Two Hundred and No/100 Dollars (\$48,200.00).

I do hereby authorize the Clerk of Court for any county in South Carolina and or in North Carolina to enter judgment in favor of the said Cathedral Baptist Church of the Grand Strand, Inc. and against me in the amount of Forty-Eight Thousand Two Hundred and No/100 Dollars (\$4&200.00) plus interest allowed by law and for reasonable attorneys fees and costs if necessary for execution.

This Confession of Judgment is to secure a debt justly owed to Cathedra Haptist Church of the Grand Strand, Inc. by me for loans made directly to me by Cathedral Baptist Church of the Grand Strand, Inc. as follows:

\$15,000.00 payable to me by Check # 1257 from Cathedral Baptist Church of the Grand

Strand, Inc. dated November 18, 2016 and cashed by me. \$12,000:00 payable to me by Check # 1262 from Cathedral Baptist Church of the Grand Strand, Inc. dated November 29, 2016 and cashed by me.

\$ 5,000.00 payable to me by Check # 1267 from Cathedral Baptist Church of the Grand Strand, Inc. dated December 1, 2016 and cashed by me.

\$15,000.00 payable to me by Cashier's Check # 09447330 from First Citizens Bank with Cathedral Baptist Church of the Grand Strand, Inc. as Remitter dated January 9, 2017 and cashed by me.

I do not have an attorney but I do fully understand the context of this Judgment by Confession and I do hereby verify that I owe this debt to the Cathedral Baptist Church of the Grand Strand, Inc. for loans given to me as described herein and I do hereby bind myself and my heirs and my assigns to this Judgment by Confession.

Evelyn C/Califf (aka Dr. Evelyn C. Califf; aka Dr. Evelyn Califf; aka Hyelyn Califf; aka Evelyn Califf-Coats; aka Evelyn Coats-Califf)

SWORN TO BEFORE ME

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MY COMMISSIÓN EXPIRES:



19-04310-eg Doc 13 Filed 09/09/1 STATE OF SOUTH CAROLIN DOCUMENT			
\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \			
COUNTY OF. HORY	3018-01-33-160		
Cathedral Baptist Charb Plaintiff(s)	) CIVIL ACTION COVERSHEET		
Plaintiff(s	) ) (CD		
vs.	) — (4-CP-———————————————————————————————————		
Evelys Califf Defendants	) 3- )		
Submitted Rev. 17 W Also	SC Bar #:Telephone #:		
Address: 0.0.2)60 M.B.S.C	Telephone #: Fax #:		
843-452-	Other: E-mail:		
NOTE: The coversheet and information contained herein neither repla	aces per supplements the filing and service of pleadings or other papers as		
dated. A copy of this coversheet must be served on the defendant(s) al	ort for the purpose of docketing. It must be filled out completely, signed, and long with the Summons and Complaint.		
	MATION (Check all that apply)		
MIRY TRIAL demanded in complaint. NON-	JURY TRIAL demanded in complete :		
This case is subject to ARBITRATION pursuant to the Co	ourt Annexed Alternative Dispute Resemblion Rules		
This case is exempt from ADR. (Proof of ADR/Exemption	Attached)		
NATURE OF ACTION	ON (Check One Box Below)		
Contracts Torts - Professional Malpractice	Torts - Personal Injury Real Real Reperty		
Constructions (100) Dental Malpractice (200) Deht Collection (110) Detail Malpractice (210)	Conversion (310) Claim & Delivery (400)  Motor Vehicle Accident (320) Condemnation (410)		
General (130) Medical Malpractice (220)	Premises Liability (330)		
Breach of Contract (140) Previous Notice of Intent Case # 20 -NI-	Personal Injury (350) Partition (440)		
Failure to Deliver/ Notice/ File Med Mal (250) Warranty (160) Other (299)	Wrongful Death (360) Possession (450) Assault/Battery (370) Building Code Violation (460)		
Warranty (160)	☐ Slander/Libel (389) ☐ Ciher (499)		
☐ Employment (180) ☐ Other (199)	Other (399)		
Inmate Petitions Administrative Law/Relief	Judgments/Settlements Appeals		
PCR (500) Reinstate Drv. License (800)	Death Settlement (700) Arbitration (900)		
Mandamus (520)	Foreign Judgment (710) Magairrate-Civil (\$10) =  Magistrate's Judgment (720) Magistrate-Criminal (\$20)		
Other (599) Permanent Injunction (830)	Minor Settlement (730) Municipas (930)		
Forfeiture-Petition (840) Forfeiture-Consent Order (850)	Transcript Judgment (740) Probate Court (940)  Las Pendeus (750) SCDOT (950)		
Other (899)	Transfer of Structured Worker's Comp (0)		
	Settlement Phyment Rights Zonig Roard (979) Application (760) Public Service Comm. (970)		
Special/Complex /Other	Confession of Judgment (770)		
Environmental (600) Pharmaceuticals (630) Automobile Arb. (610) Unfair Trade Practices (640)	Petition for Workers Compensation Settlement Other (999)		
Medical (620) Out-of State Depositions (650)	Approval (780)  Other (799)		
Other (699)			
Sexual Predator (510) Pre-Sun Discovery (670)			
Permanent Restraining Order (680)  Date: 2 3 10			
Submitting Party Signature:			
Note: Frivolous civil proceedings may be subject to sanctions Proceedings Sanctions Act, S.C. Code Ann. §15-36-10 et. seq.	s pursuant to SCRCP, Rule 11, and the South Carolina Frivolous Civil		

SCCA / 234 (03/2016)

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February 23, 2018

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Over a period of 3 months Evelyn Califf borrowed \$48,200 from our church in 2016-17. According to the paper she signed, the Loan was to save her inheritance and estate. To this day, she has not produced the receipts for the claim she made. In addition, over one year ago she borrowed the last amount that brought the total to \$48,200 loaned to her between November of 2016 and January of 2017. We only loaned her the final amount based on a Contract of Sale of which she and her son produced claiming it was for an amount of \$50,000 for property in Marion that she had received from her son, and when we questioned the contract, her son told us that it would be executers within 30 days and all funds borrowed would be returned. Her son claimed the property was worth \$50,000. [It later was discovered at the court house that he had purchased the property for about \$17,000 and sold it the next day for \$500 to a friend and then on month later had his mother, Evelyn Califf, to burch se the property for around \$40,000.] The contract of sale present to us for the \$50,000 was not genuine, and it appears that the same handwriting signed all sections of it. The promise to pay was not honored, and the house and property presented by the contract of sale, was presented in a picture of a nice home on a nice lot, but during a later investigation it turned out to be a building with a falling in roof and was grown up with small tree size growth making it impossible to even go to the house, totally unlike the picture on line. It has been on the market for many months by her, and \$15,000 is the highest offer received. With what we now believe to be lies from her and her son, and with the trusting kindness of Dr. Stowe and Dr. Miller, two of our trustees, see, with the aid of her son managed to get them to loan every penny the ministre had in Jan. of 2017 bring the total loaned to \$48,200, with a promise of Fepay in 30days.

We have now have had over one year. She has a home with enough value that she could pay off the debt and have income for the rest of her life. She promised to put it up for sale in September of 2017 to pay back her debt; however, it was soon to be in foreclosure for non-payment of taxes and insurance and she could not pay the electricity bill and other bills to maintain the house. Dr. Miller and friends of the ministry helped her so that she did not lose it in foreclosure. Still, after she was helped to removed it from foreclosure.

in Nov-Dec, she refused to move forward as had promised a number of times to do so. During this year, her failure to honor the agreement of the debt has cost us the loss of a \$250,000 insurance policy that we had paid in over the past 10 years a total of \$60,000. We have loss our worship hall with not enough funds to maintain it. This have caused almost unbearable suffering for the ministry as they have tried to maintain the operation of their programs. In addition, she has instead supported her adult son financially. Since he has no job, she has paid his phone bill, provided transportation, paid all the bills on the home where he lives free, and yet he can be seen on Facebook at bars having a party, so money is coming to him to party while no funds are available to repay the ministry

It is now evident that in spite of the good efforts and sacrifice and help she has received from Dr. Miller and the board, there is not serious effort of repayment and further delay will cost the church further losses by not having these funds on hand.

She has enough equity in the home to repay her debt and to live out the remaining years of her life with her needs met. After one year of trying to help her, it is evident that she and her son, who helped her convince us to make the loan, have no intention of repaying it. We are asking for judgment against her for at least the \$48,200 borrowed which is backed up by copies of checks and also an Affidavit for Judgment by Confession. We are not asking for all our loss such as the insurance policy etc. due to her having our funds that were to be returned by February of 2017. We are asking that the home at 305 Waterside Dr. in Myrtle Beach, S.C. be put up for sale and our funds returned.

Sincerely,

Reg. W. Miller, Pres. of the

Board of Trustees of Cathedral Baptist Church of the Grand Strand. Inc.