

UNITED STATES DISTRICT COURT FOR THE DISTRICT OF SOUTH
CAROLINA, COLUMBIA DIVISION

**Alisha Ardis v. Apotsource, Inc.; Krista Ramirez, in her individual
capacity; Michael Ramirez, in his individual capacity**

Ardis · No. Civil Action No. 3:25-4850-MGL-SVH · Decided April 14, 2026

SUMMARY

The United States District Court for the District of South Carolina declined to adopt the magistrate judge’s report and recommendation recommending denial of Alisha Ardis’s application to proceed in forma pauperis. After de novo review and consideration of Ardis’s objections regarding home equity, income, dependents, and debts, the court granted the application.

CASE DETAILS

COURT	United States District Court for the District of South Carolina, Columbia Division
WRITING FOR THE COURT	Mary Geiger Lewis
JURISDICTION	United States District Court for the District of South Carolina, Columbia Division
DECIDED	April 14, 2026
DOCKET	Civil Action No. 3:25-4850-MGL-SVH
DISPOSITION	other
PROCEDURAL POSTURE	The district court conducted de novo review of a magistrate judge's report and recommendation recommending denial of Plaintiff's application to proceed in forma pauperis. Plaintiff filed objections, and the district court sustained them and granted the application.
STANDARD OF REVIEW	De novo review of the portions of the magistrate judge's report and recommendation to which specific objections were made, under 28 U.S.C. § 636(b)(1).
PRECEDENTIAL VALUE	unknown
PARTIES	Alisha Ardis v. Apotsource, Inc., Krista Ramirez, in her individual capacity, Michael Ramirez, in his individual capacity

TOPICS

civil procedure

title vii

employment law

civil rights

PRACTICE AREAS

civil procedure

employment law

civil rights

QUESTIONS PRESENTED

1. Whether the district court should conduct de novo review of the magistrate judge's recommendation concerning Plaintiff's in forma pauperis application.
2. Whether Plaintiff's reported home equity and financial circumstances disqualified her from proceeding in forma pauperis under 28 U.S.C. § 1915(a).

HOLDINGS

1. The district court must make a de novo determination of portions of a magistrate judge's report and recommendation to which specific objections are made and may accept, reject, modify, or recommit the recommendation.
2. A litigant need not be absolutely destitute to qualify to proceed in forma pauperis; under the circumstances presented, inaccessible equity in a jointly owned home, inconsistent minimal income, a dependent child, substantial expenses, and personal loans did not preclude qualification under 28 U.S.C. § 1915(a).

KEY QUOTATIONS

“A party can qualify to proceed in forma pauperis under 28 U.S.C. § 1915(a) without being “absolutely destitute.””

“The Court hastens to add its decision here to decline to adopt the Report is based on Ardis’s failure to initially provide all the relevant information necessary for an informed decision on her motion to proceed in forma pauperis, as opposed to any error by the learned Magistrate Judge.”

FACTUAL BACKGROUND

Ardis applied to proceed in forma pauperis and reported a home mortgage value of approximately \$350,000, one dependent fourteen-year-old daughter, several thousand dollars in monthly expenses, inconsistent income from selling items on Facebook Marketplace, and more than \$20,000 in personal loans beyond her mortgage. The magistrate judge relied in part on a Zillow estimate that the home was worth \$538,700 and concluded that Ardis appeared to have significant equity. In her objections, Ardis explained that she was not the sole owner and could not access any equity without the assistance of the other owner or owners.

PROCEDURAL HISTORY

Ardis, proceeding pro se, filed an action asserting Title VII and state-law claims and applied to proceed in forma pauperis. The magistrate judge recommended denial on the ground that Ardis appeared to possess substantial equity in her home. After Ardis objected and provided additional information concerning co-ownership of the

home, lack of access to its equity, inconsistent minimal income, a dependent child, expenses, and personal loans, the district court reviewed the matter de novo, declined to adopt the report, and granted in forma pauperis status.

DISPOSITION

other

CASES CITED

- Mathews v. Weber, 423 U.S. 261, 270 (1976)
- Adkins v. E.I. DuPont de Nemours & Co., 335 U.S. 331, 339 (1948)

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