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May 12 2023

SC Court of Appeals

THE STATE OF SOUTH CAROLINA
In the Court of Appeals
Appellate Case No. 2020-000935

APPEAL FROM DORCHESTER COUNTY
Court of Common Pleas

Diane S. Goodstein, Circuit Court Judge, Dorchester County
Maite Murphy, Circuit Court Judge, Dorchester County

Case No. 2018-CP-18-00729

Portfolio Recovery Associates, LLC Assignee of Synchrony Bank/HH Gregg
Respondent,

v.

Jennifer Campney, Defendant

and

Jennifer Campney, Third-party Plaintiff,

v.

Cooling & Winter, LLC, Third-party Defendant, of whom Jennifer Campney is the Appellant.

RESPONDENT'S SUBMISSION OF SUPPLEMENTAL AUTHORITY

NOW COMES the Respondent Portfolio Recovery Associates, LLC Assignee of Synchrony Bank/HH Gregg ("Respondent") and pursuant to Rule 208(b)(7), SCACR, submits its Supplemental Authority as follows:

CASES

Valentine v. Mullooly, Jeffrey, Rooney & Flynn, Civ. No. 2:20-CV-14152, 2022 U.S. Dist. LEXIS 118399 (D. Nev. Jul. 6, 2022)

STATUTES

Wisc. Stat. § 425.105

OTHER AUTHORITIES

Kathleen Goodpasture Smith, *South Carolina Consumer Protection Code: Text with Comments*, p. 65, comment Subsection (13) - Creditor (4th ed. 2001)

OCC Bulletin 2000-20 (June 20, 2000)

Permissible Interest on Loans That Are Sold, Assigned, or Otherwise Transferred, 85 Fed. Reg. 33530-33536 (June 2, 2020)

RULES AND REGULATIONS

12 CFR § 7.4001(e) (2020)

Respectfully submitted,

May 12, 2023

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CERTIFICATE OF SERVICE

I certify that I have on this day served a copy of the foregoing **RESPONDENT'S SUBMISSION OF SUPPLEMENTAL AUTHORITY** upon all parties to this action by email at the following addresses:

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Dated this, the 12th day of May, 2023.

/s/ Kendl Ernst

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