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June 25, 2013

Hon. Jenny Abbott Kitchings
Clerk, South Carolina Court of Appeals
1015 Sumter St.
Columbia, SC 29201
Via Overnight Delivery

Re: Permanent General Assurance Company v. Karen D. Givens, etc.
Case # 2011-CP-10-4867
Appellate Case No. 2013-000198

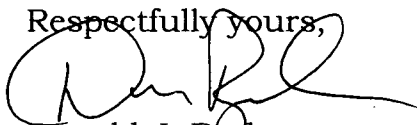
Dear Ms. Kitchings,

Enclosed for filing, please find 15 copies of the Appellants' Final Brief, and 15 copies of Appellants' Final Reply Brief, in the above case. One of the copies of each brief is unbound pursuant to Rule 267(d).

I also enclose my proof of service for both briefs, and my certificates of compliance with Rule 211(b) for both briefs. Please return a filed copy of the proofs of service and certificates in the enclosed envelope.

If you have any questions, please contact me. Thank you for your cooperation. With kindest regards, I am

Respectfully yours,



Donald J. Budman

Cc: Adam J. Neil, Esq. (w/enc.)
P.O. Box 6648
Columbia, SC 29260
Via First Class Mail

RECEIVED
JUN 26 2013
SC Court of Appeals