

**From:** [Josh Smith](#)  
**To:** [Court Of Appeals Filings](#)  
**Cc:** [drew@harrisonfirm.com](mailto:drew@harrisonfirm.com); [robert.sneed@usdoj.gov](mailto:robert.sneed@usdoj.gov); [kiera.dillon@dor.sc.gov](mailto:kiera.dillon@dor.sc.gov); [Aaron Angell](#)  
**Subject:** Appellant's Initial Reply Brief - Appellate CA No. 2023-000421  
**Date:** Wednesday, January 3, 2024 5:08:23 PM  
**Attachments:** [Appellant's Initial Reply Brief - Southern First Bank v Vilchecks \(Final\).pdf](#)

---

**\*\*\* EXTERNAL EMAIL:** This email originated from outside the organization. Please exercise caution before clicking any links or opening attachments. \*\*\*

Good Afternoon,

The forwarding of this email and any attachments constitute your <u>service</u> copies of the documents listed below.	
COURT	SC Court of Appeals
APPELLATE CASE NO.	2023-000421
CASE NO.	n/a
APPELLANT	Southern First Bank NA
RESPONDENTS	Kenneth and Renee Vilcheck
DOCUMENT TITLE	1. Appellant's Initial Reply Brief 2. Proof of Service
ATTORNEY NAME	Joseph O. Smith
ATTORNEY TELEPHONE	864-908-3912

By copy of this e-mail, counsel for Respondents has been served. Should you have any questions or issues, please do not hesitate to contact us.

Thank you,



**Josh Smith**

Attorney | Smith Hudson Law, LLC

[200 North Main Street, Suite 301-C](#)

[Greenville, South Carolina 29601](#)

[jsmith@smithhudsonlaw.com](mailto:jsmith@smithhudsonlaw.com) | [www.smithhudsonlaw.com](http://www.smithhudsonlaw.com)

MAIN: 864-908-3912 | DIRECT: 864-908-3913

**CONFIDENTIALITY NOTICE:** This e-mail and any files transmitted with it are confidential and may contain information that is legally privileged or otherwise exempt from disclosure. This is intended solely for the use of the individual or entity to whom this e-mail is addressed. If you are not one of the named recipients or otherwise have reason to believe that you have received this message in error, please immediately notify the sender and delete this message from your computer. Any other use, retention, dissemination, forwarding, printing, or copying of this e-mail is strictly prohibited.