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**Feb 02 2024**

**SC Court of Appeals**

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**THE STATE OF SOUTH CAROLINA  
In The Supreme Court**

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**APPEAL FROM BEAUFORT COUNTY**

**Marvin H. Dukes, III, Master in Equity**

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**Appellate Case No. 2023-000421**

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Southern First Bank..... Appellant,

v.

Kenneth J. Vilcheck, Renee M. Vilcheck, Portfolio Recovery Associates, LLC, The Federal Housing Commissioner, The Department of the Treasury – Internal Revenue Service, and The South Carolina Department of Revenue..... Respondents.

**PROOF OF SERVICE**

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The undersigned hereby certifies that on February 2, 2024, he served the foregoing Record on Appeal by emailing a copy to the persons below listed for opposing counsel on AIS pursuant to SCACR 262 as amended by the Supreme Court’s August 25, 2021 Order, addressed as follows:

Aaron J. Angell  
[aaron@angellmolony.com](mailto:aaron@angellmolony.com)  
18 E. North St., Ste. 302  
Greenville, SC 29601

Andrew S. Radeker  
[drew@harrisonfirm.com](mailto:drew@harrisonfirm.com)  
PO Box 50143  
Columbia, SC 29250

Robert M. Sneed, Asst. United States Attorney  
[Robert.sneed@usdoj.gov](mailto:Robert.sneed@usdoj.gov)  
55 Beattie Place, Ste. 700  
Greenville, SC 29601

Kiera C. Dillon  
[Kiera.dillon@dor.sc.gov](mailto:Kiera.dillon@dor.sc.gov)  
300A Outlet Pointe Blvd.  
Columbia, SC 29210

**SMITH HUDSON LAW, LLC**

s/ Joseph O. Smith

Joseph O. Smith (S.C. Bar No. 77475)

Joshua J. Hudson (S.C. Bar No. 100311)

200 N. Main Street, Suite 301-C

Greenville, SC 29601

Phone: (864) 908-2912

[jsmith@smithhudsonlaw.com](mailto:jsmith@smithhudsonlaw.com)

[jhudson@smithhudsonlaw.com](mailto:jhudson@smithhudsonlaw.com)

Aaron J. Angell (S.C. Bar No. 80867)

18 East North Street, Suite 302

Greenville, SC 29601

Phone: (864) 248-4708

[aaron@angellmolony.com](mailto:aaron@angellmolony.com)

**Attorneys for Appellants**

February 2, 2024

Greenville, South Carolina