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

APPEAL FROM BEAUFORT COUNTY

Marvin H. Dukes, III, Master in Equity

Appellate Case No. 2023-000421

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

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:

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