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**Cc:** [McPherson, T. Richmond III](#); [Taylor, Nathan J.](#); [Collins, Chaniese S.](#); [Epperson, Marion R.](#)  
**Subject:** Koola- Respondents Final Reply Brief for filing  
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**Attachments:** [Ltr to Clerk re Respondents Final Reply Brief\(187078062.1\).pdf](#)  
[FAY \(SC\) Koola - Respondents Final Reply Brief signed TRM\(187098667.1\).pdf](#)

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*U.S. Bank Trust, N.A. v. Johnson D. Koola, First Citizens Bank and Trust Company, Inc.f/k/a First Citizens Bank and Trust Company of South Carolina, and Cambridge Lakes Condominium Homeowners Association, Inc. f/k/a Cambridge Lakes Horizontal Property Reg  
Case No. 23-0819 - South Carolina Court of Appeals*

*Hello Ms. Falin.*

*Please find attached Respondent's Final Reply Brief for filing. Please be advised that the bound copy of the Respondent's Final Reply Brief in connection with the above referenced matter is being sent to you through the mail. All parties have been served.*

*Thank you.*

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