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September 30, 2013

The Honorable Jenny Abbott Kitchings
Clerk of Court
SC Court of Appeals
1015 Sumter Street - 5th Floor
Columbia, SC 29201

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SC Court of Appeals

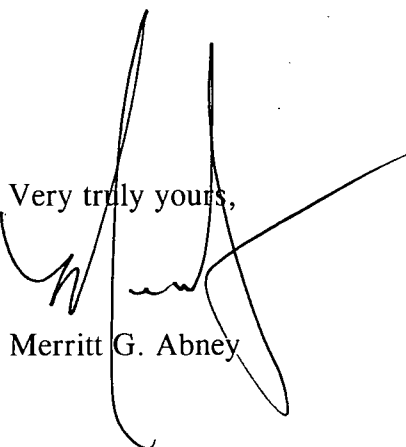
RE: HSBC Mortgage Corporation, USA v. Frederick J. Otterbein, IV a/k/a Frederick John Otterbein, IV, Heather H. Otterbein and First Federal Savings and Loan Association a/k/a First Federal Savings and Loan Association of Charleston
Appellate Case No.: 2013-001531
Our File No.: 23282/01669

Dear Ms. Kitchings:

Enclosed please find the original and two copies each of the Initial Brief of Appellant and Designation of Matter, together with Proofs of Service in the above-referenced action. We would appreciate your filing the originals and returning filed copies to us in the envelope provided.

By copy of this letter to counsel of record, we are serving them with copies of the brief and designation.

Your assistance is most appreciated.

Very truly yours,

Merritt G. Abney

MGA:ll
Enclosures
cc: Mary Leigh Arnold, Esq.
Chris B. Staubes, III, Esq. (both w/enclosures)