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Apr 25 2025

S.C. SUPREME COURT

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April 25, 2025

The Honorable Patricia A. Howard  
Clerk, South Carolina Supreme Court  
Post Office Box 11330  
Columbia, South Carolina 29201

RE: Portfolio Recovery Associates LLC v. Jennifer Campney  
Appellate Case No. 2023-001601

Dear Ms. Howard:

Attached is a document that I recently found online that appears to be relevant to some of the arguments made by PRA in this case. I do not know what significance, if any, that it has, but I am making the court aware of it as part of my duty as an officer of the court so that the court may take such action, if any, that it finds to be appropriate.

/s/ John R. Cantrell, Jr.  
Cantrell Legal PC  
108 Phillips Ct.  
St. Matthews, SC 29135-8582  
(843) 797-2454  
Attorney for Jennifer Campney

cc : J. Ronald Jones, Jr. via email only to [RJones@smithdebnamlaw.com](mailto:RJones@smithdebnamlaw.com)  
Caren D. Enloe via email only to [cenloe@smithdebnamlaw.com](mailto:cenloe@smithdebnamlaw.com)  
Cari Grube Lybarker via email only to [clybarker@scconsumer.gov](mailto:clybarker@scconsumer.gov)  
Kelly Rainsford via email only to [krainsford@scconsumer.gov](mailto:krainsford@scconsumer.gov)

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# State of South Carolina



**STATE BOARD OF FINANCIAL INSTITUTIONS  
SUPERVISED LENDERS  
L I C E N S E  
No. S-8982**

This is to Certify That **Portfolio Recovery Associates, LLC**

**Norfolk, Virginia**

has complied with the provisions of the South Carolina Consumer Protection Code, Section 37-3-503, required of applicants before they shall commence business under this code, and their application to engage in such business at

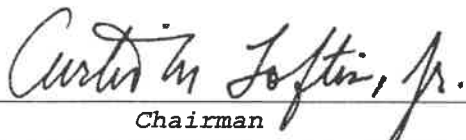
under the name of **www.portfoliorecovery.com**

in accordance with the terms of said code, has been approved by the State Board of Financial Institutions.

**NOW, THEREFORE**, Be it known that the aforesaid applicants are hereby authorized to carry on the business of making supervised loans in accordance with the provisions of the Consumer Protection Code subject to revocation as authorized by its provisions.

**THIS LICENSE IS NOT TRANSFERABLE OR ASSIGNABLE**

**IN WITNESS WHEREOF**, I have hereunto set my hand this 3<sup>rd</sup> day of **October, 2018**, at Columbia, South Carolina.



Chairman

STATE BOARD OF FINANCIAL INSTITUTIONS



Commissioner, Consumer Finance Division

STATE BOARD OF FINANCIAL INSTITUTIONS

THIS LICENSE MUST BE CONSPICUOUSLY POSTED IN THE PUBLIC OFFICE