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June 15, 2012

Hand Delivered

The Honorable Daniel E. Shearouse
Clerk of Court
South Carolina Supreme Court
Post Office Box 11330
Columbia, SC 29211

RECEIVED

JUN 15 2012

S.C. Supreme Court

RE: Christopher T. Landers v. Atlantic Bank and Trust, et al.
Civil Action No. 2010-CP-10-523
Policy No. EC03200331
Claim No. F1004629
SC Court of Appeals Case Tracking No. 2010172726
Our File No. 29003/05002

Dear Mr. Shearouse:

Enclosed please find the original and seven (7) copies of the Return of Appellants Atlantic Banc Holdings, Inc. and Neal Arnold to Respondent's Notice to Continue Pre-Receivership Action in Response to Appellant FDIC's Notice of Disallowance in regard to the above-referenced matter. We would ask that you file the original and return a clocked-in copy to us via our courier.

By copy of this letter to counsel of record, we are serving them with a copy of this motion.

Very truly yours,



Sue Erwin Harper

SEH:dha

Enclosures

cc: Clayton B. McCullough, Esquire
Amy L. Gaffney, Esquire

THE STATE OF SOUTH CAROLINA
In The Supreme Court

APPEAL FROM CHARLESTON COUNTY
Court of Common Pleas

J.C. Nicholson, Jr., Circuit Court Judge

Case No. 2010-CP-10-523

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JUN 15 2012

S.C. Supreme Court

Christopher T. Landers, Respondent,

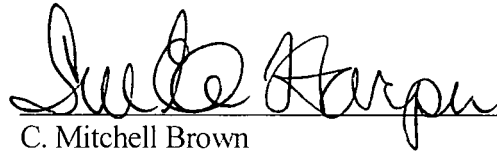
v.

Atlantic Bank and Trust, Atlantic Banc Holdings, Inc.,
and Neal Arnold, Appellants.

**RETURN OF APPELLANTS ATLANTIC BANC HOLDINGS, INC. AND NEAL
ARNOLD TO RESPONDENT'S NOTICE TO CONTINUE PRE-RECEIVERSHIP
ACTION IN RESPONSE TO APPELLANT
FDIC'S NOTICE OF DISALLOWANCE OF CLAIM**

Appellants Neal Arnold and Atlantic Banc Holdings, Inc. hereby submit their Return to Respondent's Notice to Continue Pre- Receivership Action following the April 5, 2012, disallowance of Respondent's administrative claim by the Federal Deposit Insurance Corporation ("FDIC").

Respondent filed his Notice pursuant to federal law, specifically 12 U.S.C. §1821 (d)(6), a statute relating to FDIC's review and determination of claims. Because this statute is particularly within the purview of FDIC, Appellants Neal Arnold and Atlantic Banc Holdings, Inc. defer to that agency's judgment in as it concerns Respondent's Notice. FDIC, as Receiver for Appellant Atlantic Bank and Trust, has advised that it does not oppose Respondent's motion. Thus these Appellants do not oppose Respondent's Notice to Continue Pre- Receivership Action.



C. Mitchell Brown

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Attorneys for Appellants Atlantic Banc Holdings, Inc. and
Neal Arnold

June 15, 2012

THE STATE OF SOUTH CAROLINA
In The Supreme Court

APPEAL FROM CHARLESTON COUNTY
Court of Common Pleas

J.C. Nicholson, Jr., Circuit Court Judge

Case No. 2010-CP-10-523

Christopher T. Landers, Respondent,

v.

Atlantic Bank and Trust, Atlantic Banc Holdings, Inc.,
and Neal Arnold, Appellants.

PROOF OF SERVICE

I, the undersigned Administrative Assistant of the law offices of Nelson Mullins Riley & Scarborough LLP, attorneys for Atlantic Bank and Trust, Atlantic Banc Holdings, Inc. and Neal Arnold, do hereby certify that I have served all counsel in this action with a copy of the pleading(s) hereinbelow specified by mailing a copy of the same by United States Mail, postage prepaid, to the following address(es):

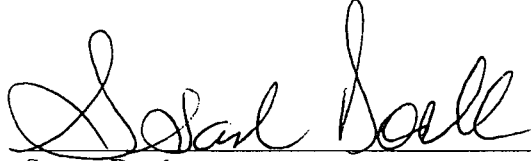
Pleadings:

**Return of Appellants Atlantic Banc Holdings, Inc. and
Neal Arnold to Respondent's Notice to Continue Pre-
Receivership Action in Response to Appellant
FDIC's Notice of Disallowance of Claim**

Counsel Served:

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Amy L. Gaffney, Esquire
Gaffney Lewis & Edwards, LLC
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Columbia, SC 29204



Susan Dock
Administrative Assistant

June 15, 2012