

**THOMAS R. IRBY**  
**P.O. BOX 827, PELZER SC 29669**  
**PHONE: (864) 270-7673**

**OCTOBER 29, 2013**

**JENNY ABBOTT KITCHENS, CLERK**  
**THE SOUTH CAROLINA COURT OF APPEALS**  
**1015 SUMTER STREET**  
**COLUMBIA, SC 29201**

**RE: J.P. MORGAN CHASE BANK NA V. THOMAS R. IRBY**  
**APPELLATE CASE No. 2013-001441**

**Ms. KITCHENS,**

**I RECEIVED CORRESPONDENCE FROM ATTORNEY JERRY A. GAINES RELATIVE TO MY PENDING APPEAL AS REFERENCED.**

**PREVIOUSLY I MAILED A REQUEST FOR FORM AND FORMAT TO YOUR OFFICE. YOU RESPONDED WITH A NOTICE OF DEFICIENCIES ONE OF WHICH WAS THAT I HAD NOT NOTIFIED ALL PARTIES. MR. GAINES LETTER DOES NOT INDICATE ANY COPIES TO OTHER PARTIES. THEREFORE I AM SUBMITTING MY RESPONSE TO HIS LETTER TO THE SAME PARTIES YOU HAVE COPIED IN PREVIOUS CORRESPONDENCE.**

**I HOPE THIS IS IN COMPLIANCE WITH THE REQUIRED PROCEDURE.**

**THANK YOU,**

  
**THOMAS R. IRBY**

**CC: LAWRENCE M. HERSHON**  
**JERRY ALLEN GAINES, II**  
**OFFICE OF COURT ADMINISTRATION**

**RECEIVED**  
**OCT 31 2013**  
**SC Court of Appeals**

COPY

**THOMAS R. IRBY**  
**P.O. BOX 827, PELZER SC 29669**  
**PHONE: (864) 270-7673**

**OCTOBER 29, 2013**

**JERRY ALLEN GAINES, II**  
**P.O. Box 5504**  
**SPARTANBURG, SC 29304-5504**

**RE: J.P. MORGAN CHASE BANK NA V. THOMAS R. IRBY**  
**APPELLATE CASE No. 2013-001441**

**MR. GAINES,**

**YOUR LETTER OF CONCERN ABOUT MY WELFARE, FINANCIAL AND OTHERWISE, IS COMMENDABLE.**

**THIS IS TO ASSURE YOU THAT I AM AS AWARE OF THE POTENTIAL COST IN FUNDS AND STRESS AS I HAVE ALWAYS BEEN IN THIS MATTER. AS I STATED PREVIOUSLY, THE TRANSCRIPT IS ORDERED AND PAID FOR.**

**BE ASSURED THAT I INTEND TO FULLY EXERCISE ALL AVENUES OF RECOURSE AVAILABLE TO ME UNTIL I FIND SOME ELEMENT OF THE COURT SYSTEM THAT IS CAPABLE OF EVALUATING THE MATTER APPROPRIATELY. I AM CONSIDERING SEPARATE ACTIONS REGARDING THE SLANDER, LIBEL, AND FRAUDULENT EVIDENCE PRESENTED SINCE THE BEGINNING OF THIS MATTER. I'M ALSO CONSIDERING A SEPARATE ACTION IN THE FEDERAL COURTS REGARDING THE VIOLATION OF FEDERAL INTERSTATE BANKING LAWS. I BELIEVE RULE 34 (FEDERAL) IS EXPLANATORY.**

**I AM RECEIVING CALLS FROM BANK OF AMERICA'S DEBT COLLECTORS.**

**THANK YOU FOR YOUR CONCERN,**

  
**THOMAS R. IRBY**

**CC: LAWRENCE M. HERSHON**  
**JERRY ALLEN GAINES, II**  
**OFFICE OF COURT ADMINISTRATION**

**RECEIVED**

**OCT 31 2013**

**SC Court of Appeals**

ODOM LAW FIRM  
220 N. CHURCH STREET, SUITE 1  
P.O. Box 5504  
SPARTANBURG, S.C. 29304  
PHONE (864) 582-6776  
FAX (864) 585-9523

COPY

B. C. TERRY  
W. G. CANTRELL  
J.A. GAINES

L. A. ODOM  
(1896-1974)  
R. R. ODOM  
(1921-2011)

October 23, 2013.

Thomas R. Irby  
P.O. Box 827  
Pelzer, SC 29669

RE: Chase Home Finance, LLC et al. v. Thomas R. Irby et al.

Dear Mr. Irby:

Thank you for your letter of October 17, 2013, regarding the above-referenced Circuit Court Appeal. I am writing to you directly because my understanding is that you are no longer represented by counsel. If, however, you have retained an attorney, please disregard the remainder of this letter and forward it to your counsel.

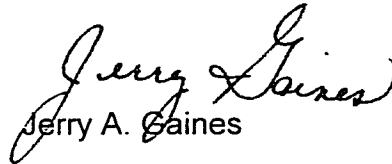
I'm writing you in the hope that you would consider dropping your appeal. My recollection is that the judgment against you was for approximately \$1,500.00. While I certainly understand the disappointment with the result, I believe the administrative costs of pursuing the appeal, even if you handle it yourself, will cost you this much or more.

Please consider the costs of paying for the transcript, court costs, copies and binding of your briefs, not to mention the value of your time that will be required to pursue the appeal. Your telefax indicated that you had not found affordable counsel to pursue the appeal. I believe it will be hard to find an attorney whose legal fee would be less than the \$1,500.00 judgment against you.

Furthermore, you are appealing a judgment which the bank is not actively seeking to collect. I think it would be wise to consider that, unless you sell your property, the bank will not attempt to force payment. The reasons for this are numerous, but most likely because the legal costs of pursuing collection would be more than the \$1,500.00 the bank would receive. Ultimately, it is rarely worth a bank's time to seek to collect on judgments. In fact, I have seen banks forgo hundreds of thousands of dollars in possible judgments because collection proves so cumbersome and fruitless.

No doubt, you are disinclined to accept the advice of your nephew's attorney, but I believe you will find the costs and headache of the appellate process much more burdensome than the judgment you are trying to reverse.

Sincerely,

  
Jerry A. Gaines

JAG/sd

cc: Roy\_Irby, II

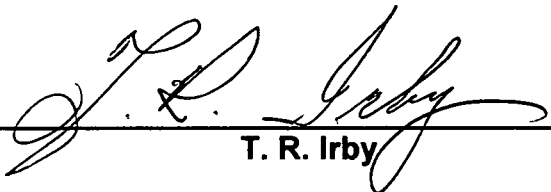
**COPIES PROVIDED TO:**

**Jerry Allen Gaines, II  
PO Box 5504  
Spartanburg, SC 29304-5504**

**LAWRENCE M. HERSHON  
Parker Poe Adams & Bernstein LLP  
1201 Main Street  
Suite 1450  
Columbia, SC 29201**

**Office of Court Administration  
1015 Sumter Street, Ste 200  
Columbia, SC 29201**

**Copies mailed by USPS on date of: 10/29/2013**

**Signed:  \_\_\_\_\_  
T. R. Irby**