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SC Court of Appeals

THE STATE OF SOUTH CAROLINA
In The Court of Appeals

APPEAL FROM BERKELEY COUNTY
Court of Common Pleas

The Honorable Jennifer B. McCoy, Circuit Court Judge

Appellate Case No. 2024-001925
Case No. 2024-CP-08-01342

South Carolina Federal Credit Union.Respondent,

v.

Thames Holdings 7 LLC and Richard Nathaniel Thames A/K/A Richard N.
Thames, Defendants,
of which Richard Nathaniel Thames is theAppellant.

PROOF OF SERVICE

This is to certify that I have this day served the Appellant in the foregoing matter with a copy of the foregoing **FINAL BRIEF OF RESPONDENT** by electronic mail and by depositing same in the United States Mail with adequate postage affixed thereon to ensure delivery, addressed as follows:

Richard Nathaniel Thames
PO Box 412
St. Stephen, SC 29479

s/ Reid E. Dyer
Cynthia Jordan Lowery (SC Bar No.12499)
Reid E. Dyer (SC Bar No. 79155)
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Attorneys for Respondent, South Carolina Federal Credit
Union

March 24, 2026
Charleston, South Carolina

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SC Court of Appeals Moore & Van Allen

March 24, 2026

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VIA E-FILING AND UPS OVERNIGHT DELIVERY

The Honorable Jenny Abbott Kitchings
Clerk, South Carolina Court of Appeals
1220 Senate Street
Columbia, SC 29201
ctappfilings@sccourts.org

**Re: South Carolina Federal Credit Union, Respondent vs. Thames Holdings
7 LLC and Richard Nathaniel Thames a/k/a Richard N. Thames,
Defendants, of which Richard Nathaniel Thames is the Appellant
Civil Action No.: 2024-CP-08-01342
Appellate Case No.: 2024-001925
MVA File No.: 028648.006424**

Dear Ms. Kitchings,

With regard to the above-referenced matter, please accept the enclosed for filing:

1. Final Brief of Respondent, together with Certificate of Respondent's Counsel and Proof of Service;

By copy of this letter, I am serving a copy of the foregoing upon the Appellant.

A bound copy of the Final Brief is being overnighted pursuant to the Court's letter dated September 23, 2025, requesting a bound copy of same.

Thank you for your assistance in this matter. If you should have any questions or concerns, please feel free to contact me.

Sincerely,

MOORE & VAN ALLEN PLLC


Reid E. Dyer

RED/jmc
Enclosure: As Stated

cc: **Via Electronic Mail** rnthames@tds.net **and Regular Mail**
Richard Nathaniel Thames
PO Box 412
St. Stephen, SC 29479