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**Mar 30 2026**

**SC Court of Appeals**

THE STATE OF SOUTH CAROLINA  
In the Court of Appeals

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APPEAL FROM PICKENS COUNTY  
Court of Common Pleas

Hon. Charles B. Simmons, Jr., Special Referee

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Appellate Case No.: 2025-002153

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Kenneth E. Brown and Renee  
B. Brown,

Respondents,

v.

Teresa Lynne Waldrop a/k/a  
Teresa L.S. Waldrop; US  
Bank National Association;  
El Shammah Ranch, LLC;  
and Wells Fargo Bank, N.A.

Defendants,

Teresa Lynne Waldrop a/k/a  
Teresa L.S. Waldrop is

Appellant.

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PROOF OF SERVICE

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I, J. Marshall Swails, hereby certify that I served an electronic copy of the FINAL BRIEF OF RESPONDENTS on the below stated parties by email.

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Jenny Abbott Kitchings  
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I, J. Marshall Swails, further certify that I served a bound copy of the FINAL BRIEF OF  
RESPONDENTS on the recipient below

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