



**Wall Templeton**  
ATTORNEYS

Ford H. Thrift.  
Ford.Thrift@WallTempleton.com  
Telephone: 843.329.9500 Ext. 201  
Facsimile: 843.29.9501

October 2, 2026

VIA E-MAIL

Jasmine D. Smith, Deputy  
South Carolina Court of Appeals  
Post Office Box 11629  
Columbia, South Carolina 29211

**RECEIVED**  
**Oct 02 2026**  
**SC Court of Appeals**

Re: *Davis, et al. v. River Oaks Homeowners Association, Inc., et al.*  
Civil Action No.: App Case No.: 2024-001547  
Insured: River Oaks Homeowners Association, Inc.

Dear Ms. Smith:

This firm represents Respondent-Appellant River Oaks Homeowners Association, Inc. in the above-referenced appeal. Oral arguments in this matter are scheduled for Monday, October 5. In final preparation for arguments, I am writing regarding a deficiency letter this Court issued on September 21 ("Deficiency Letter"). The Deficiency Letter required additional materials to be provided to the Court within 10 days. Specifically, the Deficiency Letter required the provision of additional copies of Volume I of the Record on Appeal and Appellant-Respondent's Final Appellant's Brief by Thursday, October 1. We are unaware of whether these materials were provided to the Court.

Accordingly, I write to request guidance on whether there is any resulting impact on oral arguments scheduled for Monday. Thank you for your attention to this matter and assistance. Should you need any additional information, please do not hesitate to contact me.

Sincerely,

WALL TEMPLETON & HALDRUP, P.A.

Ford H. Thrift

FHT/sjs  
cc: All Counsel of Record