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Oct 13 2026

SC Court of Appeals

THE STATE OF SOUTH CAROLINA
In The Court of Appeals

APPEAL FROM CHARLESTON COUNTY
Court of Common Pleas

Robert J. Bonds, Circuit Court Judge
Deadre L. Jefferson, Circuit Court Judge
R. Kirk Griffin, Circuit Court Judge

Appellate Case No. 2026-000244
Case No. 2011-CP-10-07166

Otha M. Delaney, Octavia D. Watson, Alicia S. Alston and Paul McGuiggan, Jr., individually and on behalf of all others similarly situated as Co-Class Representatives.....Respondents/Appellants,

v.

First Financial of Charleston, Inc.....Appellant/Respondent.

AND

Otha M. Delaney, Octavia D. Watson, Alicia S. Alston and Paul McGuiggan, Jr., individually and on behalf of all others similarly situated as Co-Class RepresentativesAppellants,

v.

First Financial of Charleston, Inc.....Appellant/Respondent.

RESPONDENTS/APELLANTS' PROOF OF SERVICE

I certify that on the 13th day of October 2026 I have caused the service of the **RESPONDENTS/APELLANTS INITIAL BRIEF IN RESPONSE TO FIRST FINANCIAL OF CHARLESTON, INC.'S APPEAL AND DESIGNATION OF MATTER** by electronic mail using the email address listed in the Attorney Information System (AIS), to the attorney of record at the address listed below:

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October 13, 2026

Via Electronic Mail

The Honorable Jenny Abbott Kitchings
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**RE: Otha M. Delaney, Octavia D. Watson, Alicia S. Alston, and Paul D. McGuiggan, Jr., individually and on behalf of all others similarly situated as Co-Class Representatives v. First Financial of Charleston, Inc.
Appellate Case No.: 2026-000244**

Dear Ms. Kitchings:

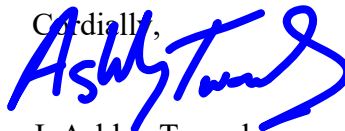
Please find attached Respondents/Appellants' Initial Brief in Response to First Financial of Charleston, Inc.'s Appeal in the referenced matter.

By copy of this letter, we are serving a copy of the same upon all counsel of record.

If you have any questions or need anything further from me, please do not hesitate to contact me.

With kindest regards, I remain,

Cordially,



J. Ashley Twombly

cc: Stephen L. Brown, Esquire (sbrown@ycrlaw.com)
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