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Reply To
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February 10, 2014

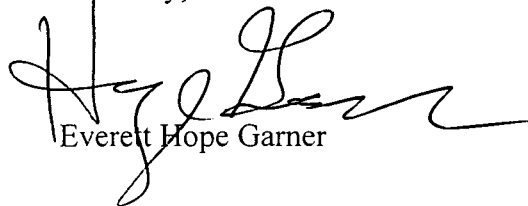
Ms. Jenny Abbott Kitchings
Clerk of the South Carolina Court of Appeals
1015 Sumter St.,
P.O. Box 11629
Columbia, SC 29211

RE: Kenneth Smith v. Marion Builders Group, LLC and Builders Mutual Insurance
Company
Appellate Case No. 2013-001611

Dear Ms. Kitchings:

Attached for filing is Respondent's Final Brief. By copy of this letter with enclosure I am serving same upon opposing counsel. If you have any questions, please do not hesitate to contact me.

Sincerely,



Everett Hope Garner

EHG/lmk
Enclosure
CC: George A. Taylor, Esquire

RECEIVED

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SC Court of Appeals