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RECEIVED

MAY 14 2014

SC Court of Appeals

May 14, 2014

VIA HAND DELIVERY

The Honorable Jenny Abbott Kitchings

Clerk, South Carolina Court of Appeals

Post Office Box 11629

Columbia, South Carolina 29221

RE: Samantha Hendrix v. Discover Bank

Case No.: 2012CP3600484

Dear Ms. Kitchings:

Following please find for filing an original unbound and fourteen bound copies of the Brief of Appellant, Reply Brief of Appellant, and the Record on Appeal. Also included, please find one bound copy of each for clocking and return to courier.

Also enclosed is the Proof of Service of the bound copy of the Brief of Appellant and the Reply Brief of Appellant to Discover Bank via their counsel Timothy Lee Griffith.

Very truly yours,


Rolf M. Baghdady

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Attorney for Appellant

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Admitted to Practice in South Carolina, Georgia, Florida, and New York