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August 20, 2014

Via Hand Delivery

Honorable Jenny Abbott Kitchings
Clerk, South Carolina Court of Appeals
1015 Sumter Street
Columbia, SC 29211

***Re: Chase Home Finance, LLC vs. Thomas R. Irby, Roy C. Irby a/k/a Roy C. Irby II
and Bank of America, N.A., Appellate Case No. 2013-001441***

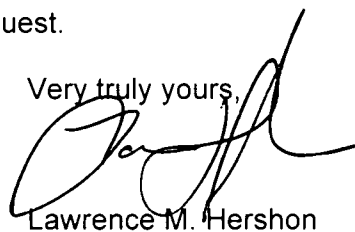
Dear Ms. Kitchings:

Enclosed please find sixteen bound copies and one unbound copy of Respondent Bank of America, N.A.'s Final Brief. Also enclosed please find one original and one copy each of a Proof of Service and Certificate of Counsel. Please return a file-stamped bound copy of the Final Brief, and file-stamped copies of the Proof of Service and Certificate of Counsel to my courier.

By copy of this letter, I am today serving the Final Brief, Proof of Service, and Certificate of Counsel on the *pro se* Appellant and the other Respondent.

Thank you for your attention to this request.

Very truly yours,



Lawrence M. Hershon

LMH:dmc
Enclosure

cc: Mr. Thomas R. Irby (w/enc.) – via U.S. Mail
Jerry A. Gaines, Esq. (w/enc.) – via U.S. Mail

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SC Court of Appeals