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November 6, 2014

*Via U.S. First Class Mail*

The Honorable Jenny Abbott Kitchings  
Clerk, South Carolina Court of Appeals  
1205 Pendleton Street  
Columbia, SC 29201

RECEIVED  
NOV 07 2014  
SC Court of Appeals

**RE: Stephanie A. Smith, on behalf of herself and all others similarly situated v.  
Progressive Halcyon Insurance Company, et al  
Appellate Case No. 2013-002133**

Dear Ms. Kitchings:

Enclosed herewith for filing in the above-referenced matter please find the unbound original Final Brief of Respondents together with fourteen (14) bound copies and Respondents' Proof of Service.

With warm regards, I am  
Yours truly,

THE BRITAIN LAW FIRM, P.A.



Thomas C. Brittain  
TCB/all  
Enclosure

cc: Charles V. Leonard, Esq.  
Nate Fata, Esq.  
Jeffrey Cashdan, Esq.  
Zachary McEntyre, Esq.