

JOHNSON D KOOLA
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Mt. Pleasant, SC 29464
Phone: (843) 849-9241

January 14, 2015

The Hon. Jenny Abbott Kitchings
Clerk of Court
South Carolina Court of Appeals
1015 Sumter Street
Columbia, S.C. 29201

Re: Bank of America, v. Johnson D. Koola
Appellate Case No.: 2014-001323
Sub: Appellant's Initial Brief and Designation of Matter


Honorable Ms. Kitchings,

I am the appellant pro se, in the appeal under reference, I am now filing a copy of the Reply Brief of the Appellant along with Proof of Service. I am also serving a copy of the Reply to Brief to the consul of record for the respondent. If there are any shortcomings in the Reply Brief, please let me know so that I can any corrective measures.

I requested an extension of time for ten days to Jan. 14, 2015 to file the Reply Brief due to the non-receipt of the respondent's Initial Brief in time; I received the same during the Christmas and New Year holidays.

I thank you in advance for receiving the same.

Yours sincerely,


Johnson D Koola
1587 Cambridge Lakes Dr
Mt. Pleasant, SC 29464

Copy to:
Robert P. Jackman, Esq.
Attorney for Respondent

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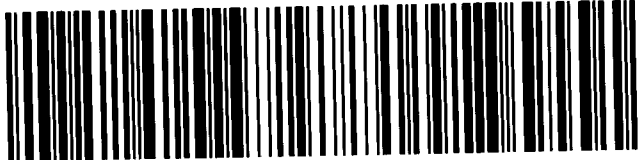
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