



BRADLEY K. RICHARDSON, P.C.

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January 22, 2015

The Honorable Jenny Abbott Kitchens  
Clerk of Court  
South Carolina Court of Appeals  
PO Box 11629  
Columbia, SC 29211

RECEIVED

JAN 26 2015

RE: Peggy B. Gray v. Plantation Federal Bank  
Appellate Case No. 2014-000220  
J. Charles Gray v. Plantation Federal Bank  
Appellate Case No. 2014-000220

SC Court of Appeals

Dear Ms. Kitchens:

Please find enclosed the Final Brief of Respondent, along with fifteen copies, pursuant to South Carolina Rules of Appellate Practice Rule 211, Certificate of Counsel and Proof of Service.

By copy of this letter, a copy of the same has been served on Mr. Charles R. Griffin, Jr., Attorney for Appellant.

With kind regards, I remain

Sincerely yours,

Bradley K. Richardson, Esq.

Encl.

Cc: Client, Charles R. Griffin, Jr.

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