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February 9, 2015

VIA FAX 803-734-1839 and REGULAR MAIL

Jenny Abbott Kitchings, Clerk of Court
S.C. Court of Appeals
1015 Sumter Street
P.O. Box 11629
Columbia, SC 29211

Re: **Otha Delaney -v- First Financial of Charleston, Inc .**
Case No. 2011-CP-10-7166
Appeal from Charleston County

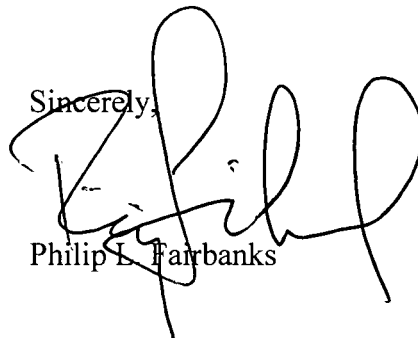
Dear Ms. Kitchings:

Enclosed please find 15 (fifteen) copies of Appellant's Final Brief along with a Certificate of Service which we forward for filing with the Court.

Thank you for your cooperation and assistance in this matter.

With kind regards, I am

Sincerely,



Philip L. Fairbanks

PLF:bw

Enclosures

cc: Stephen L. Brown, Esquire
Perry M. Buckner, IV, Esquire
G. Edward Hawkins, III, Esquire

RECEIVED

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SC Court of Appeals