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March 2, 2015

VIA FEDERAL EXPRESS
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Jenny Abbott Kitchings, Clerk of Court
South Carolina Court of Appeals
1015 Sumter Street
PO BOX 11629 (29211)
Columbia, South Carolina 29201

Re: H&R Block Bank, FSB vs. Ziraili M. Elbey et al.
Case No. 2013-002-373

Dear Ms. Kitchings:


Enclosed please find an original and fifteen (15) copies of Respondent's Final Brief, regarding the above-captioned matter.

Upon receipt, kindly file the original and return the conformed copy to my attention in the postage-paid envelope provided for your convenience.

Please feel free to contact me should you have any questions. Thank you for your assistance.

Sincerely,

MCGUIRE WOODS LLP


Muriel Powell
Paralegal

/MP
Enclosures
c: Ziraili M. Elbey (w/encls., (3) copies)

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SC Court of Appeals