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May 15, 2015

Via Federal Express

Ms. Jenny Abbott Kitchings
Clerk of Court- SC Court of Appeals
P.O. Box 11629
Columbia, SC 29211

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SC Court of Appeals

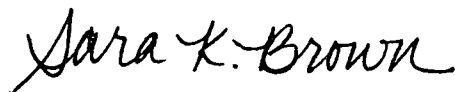
Re: HSBC Mortgage Services Inc. v. Alice Lucas, et al (Appellate Case No. 2014-000747)

Dear Ms. Kitchings:

Enclosed, in response to your Notice of Deficiency dated May 12, 2015, please find the 15 copies of the Final Brief of Respondent, 14 bound on the left margin and one left unbound, with the appropriate red cover.

A copy of this letter is being served on the appellants contemporaneously herewith.

Sincerely,



Sara K. Brown
Paralegal

SKB:
Enclosures

cc: Mr. and Mrs. Dwight and Alice Lucas
Rebecca Lindahl, Esq. *via email*