



BAKER RAVENEL BENDER

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October 1, 2015

Via Hand Delivery

The Honorable Jenny Abbott Kitchings  
Clerk of Court  
South Carolina Court of Appeals  
1220 Senate Street  
Columbia, SC 29201

RECEIVED  
OCT 01 2015  
SC Court of Appeals

Re: Juan Michael Ramirez v. Progressive Northern Insurance Company  
Case No.: 2015-000788  
Our File No.: 10716.52

Dear Ms. Kitchings:

Enclosed for filing please find 15 bound and 1 unbound copy of the Final Brief of Respondent with regard to the above matter. I have included an extra bound copy which I would appreciate your clocking in and returning to the courier from our office. By copy hereof, I am serving same on counsel for appellant.

Should you have any questions concerning this letter, please do not hesitate to contact me.

Sincerely,

Bradley L. Lanford  
[Blanford@brblegal.com](mailto:Blanford@brblegal.com)  
BLL/tfk  
Enclosures

cc: Edwin L. Turnage, Esquire (w/enclosures)