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October 26, 2015

RECEIVED

OCT 28 2015

SC Court of Appeals

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

Re: Bank of America, N.A., as successor by merger to BAC Home Loans
Servicing, LP, f/k/a Countrywide Home Loans Servicing, LP vs.
Michelle Minardi and Ameris Bank, of whom Michelle Minardi is
the Appellant
Case No.: 2011-CP-46-4278
Appellate Case No.: 2015-001857

Dear Ms. Kitchings:

Enclosed please find the original and one copy each of the Appellant's Initial Brief along with the Designation of Matter and SCACR 209(C) Certification regarding the above-referenced matter as well as the original and one copy each of the Proofs of Service. In this regard, I would appreciate your filing these documents and returning the clocked copies to my office in the envelope provided. If you have any questions regarding the enclosed or this matter, please do not hesitate to contact my office.

With kind personal regards, I am

Sincerely,


J. Cameron Halford

JCH:tml

Enclosures

cc: Ms. Michelle Minardi
w/enclosures
Caroline Glenn, Attorney at Law
w/enclosures

^ MEDIATOR AND ARBITRATOR

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