



MAGALIE A. CREECH  
MCREECH@FINKELLLAW.COM

REPLY TO:  
CHARLESTON LITIGATION

June 10, 2016

The Honorable Jenny Abbott Kitchings  
Clerk, South Carolina Court of Appeals  
Post Office Box 11629  
Columbia, South Carolina 29211

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SC Court of Appeals

RE: The Bank of New York Mellon Trust Company, N.A., not in its individual capacity but solely as trustee on behalf of the FDIC 2013-N1 Asset Trust v. Cornell Riley  
Appellate Case No.: 2015-001543  
Our File No.: 65050.48466

Dear Ms. Kitchings:

Enclosed for filing is the *Respondent's Final Brief*. Should you have any questions concerning this matter, please do not hesitate to contact our office at your earliest convenience.

With kind personal regards, we are

Yours very truly,

FINKEL LAW FIRM

Magalie A. Creech

CC: Cornell Riley

**COLUMBIA**  
1201 Main Street, Suite 1800  
Post Office Box 1799 (29202)  
Columbia, SC 29201  
Tel: (803) 765-2935  
Fax: (803) 252-0786

**CHARLESTON**  
**Litigation, Real Estate & REO**  
4000 Faber Place Drive, Suite 450  
Post Office Box 41489 (29423)  
North Charleston, SC 29405  
Tel: (843) 577-5460  
Fax: (843) 577-5135

**CHARLESTON**  
**Foreclosure**  
4000 Faber Place Drive, Suite 450  
Post Office Box 71727 (29415)  
North Charleston, SC 29405  
Tel: (843) 577-5460  
Fax: (843) 725-0015

**FINKEL**  
LAW FIRM, LLC

P.O. Box 41489  
Charleston, SC 29423

DFB/MAC

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