



BRADLEY K. RICHARDSON, P.C.

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July 19, 2016

**RECEIVED**

Daniel E. Shearouse  
Clerk of South Carolina  
The Supreme Court of South Carolina  
Post Office Box 11330  
Columbia, SC 29211

JUL 20 2016

**S.C. SUPREME COURT**

RE: Plantation Federal Bank, as Successor in Interest to First Savers Bank,  
Respondent, v. J. Charles Gray and Waterford Ridge Owners Association, Inc.,  
Defendants, of whom J. Charles Gray is a Petitioner

Plantation Federal Bank, as Successor in Interest to First Savers Bank,  
Respondent, v. Peggy B. Gray and Waterford Ridge Owners Association, Inc.,  
Defendants of whom Peggy B. Gray is a Petitioner.

Appellate Case No.: 2016-001330

Dear Mr. Shearouse:

Please find enclosed an original and six (6) copies of the Respondent's Return to  
Petition for Writ of Certiorari, Certificate of Counsel and Proof of Service.

By copy of this letter, a copy of the same has been served on Mr. Charles R.  
Griffin, Jr., attorney for Petitioner.

With kind regards, I remain

Sincerely yours,

Michael T. Bagwell, Esq.

Enclosure(s): As noted.

CC: Client  
Charles R. Griffin, Jr.  
210 North McDuffie St., Ste. 103  
Anderson, SC 29621