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Reply To
Post Office Box 11006
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October 31, 2012

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

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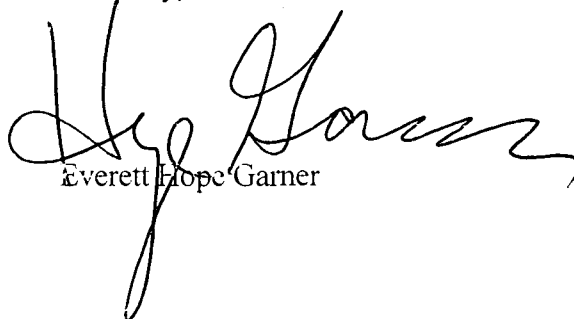
South Carolina Court of Appeals

RE: Carmen Morgan v. South Carolina Bank and Trust and Cincinnati Insurance
Company
Case No: 2010-CP-40-4071

Dear Ms. Kitchings:

Due to a heavy work load, other deadlines and commitments, I respectfully request an extension of time within which to file our Initial Brief regarding the above referenced matter. Our firm's check in the amount of \$25.00 is enclosed. If you have any questions or require any additional information, please do not hesitate to contact me.

Sincerely,



Everett Hope Garner

EHG\mk
Enclosure

CC: Shannon T. Poteat, Esquire
Willson Jones Carter & Baxley
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