



**Reply To**

THOMAS E. LYDON  
Direct Dial: (803) 227-2292  
tlydon@mgclaw.com  
COLUMBIA,

December 21, 2016

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

**RECEIVED**

DEC 21 2016

SC Court of Appeals

**Re: First Citizens Bank v. KSD, Inc., et al.  
Appellate Case No. 2016-001974  
MGC File No. 20203.09072**

Dear Ms. Kitchings:

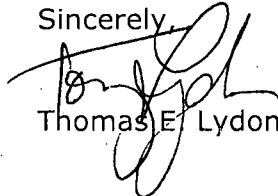
Enclosed for filing are an original and one copy of the following:

1. Initial Brief of Respondents;
2. Respondents' Designation of Matter to be Included in the Record on Appeal;
3. Proof of Service.

I would appreciate it if you would file the original of each document and return clocked-in copies to me.

Thank you for your assistance.

Sincerely,



Thomas E. Lydon

Encl.

Cc: Joey R. Floyd, Esquire  
Robert C. Osborne, III, Esquire  
Bruner, Powell, Wall & Mullins, LLC  
Post Office Box 61110  
Columbia, South Carolina 29260