



# KNOWLES LAW FIRM, PC

**BRIAN M. KNOWLES**, ATTORNEY AT LAW & SOLICITOR  
1212 WAPPOO RD., CHARLESTON, SC 29407  
P.O. BOX 50201, SUMMERVILLE, SC 29485

T: 843.810.7596  
F: 877.408.1078

www.knowlesinternational.com  
brian@knowlesinternational.com

LICENSED IN SOUTH CAROLINA & WASHINGTON, DC

ADMITTED SOLICITOR OF THE SENIOR COURTS  
OF ENGLAND AND WALES

November 13, 2012

The Honorable Kenneth A. Richstad  
Clerk, South Carolina Court of Appeals  
1015 Sumter St.  
Columbia, South Carolina 29201

**RECEIVED**

NOV 15 2012

**SC Court of Appeals**

RE: Wells Fargo Bank, N.A. v. Ronald R. Watkins, et al.  
Case Nos.: 2011203407

Dear Kenneth:

Enclosed for filing, you will find fifteen sets (fourteen bound copies and one unbound original) of Appellant's Final Brief and the original and one copy each of the Certificate of Counsel and Proof of Service for the same. Please file these documents and return one filed copy of each to me in the enclosed, prepaid envelope.

If you have any questions and/or concerns do not hesitate to contact me.

All the best,

Brian M. Knowles

Encl.

cc: Ronald R. Watkins  
Tommy E. Lydon, Esquire