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February 13, 2017

Hand Delivered

The Honorable Jenny Abbott Kitchings
Clerk of Court
South Carolina Court of Appeals
1220 Senate Street
Columbia, SC 29201

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FEB 13 2017
SC Court of Appeals

RE: HSBC Bank USA, National Association v. Clifford L. Ryba, et. al
South Carolina Court of Appeals, Charleston County
Appellate Case No. 2016-001054
Our File No. 42753.01607

Dear Ms. Kitchings:

Enclosed for filing in the above-reference matter please find the original and one copy of Appellant's Initial Reply Brief of Appellant. Please return a clocked-in copy to us via our courier.

By copy of this letter, we are serving all counsel with these documents.

Very truly yours,



Michael J. Anzelmo

MJA:eh

Enclosures

cc: Erica G. Lybrand, Esquire
J. Kevin Holmes, Esquire

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