

**RECEIVED**  
FEB 28 2017  
SC Court of Appeals

THE STATE OF SOUTH CAROLINA  
In The Court of Appeals

\_\_\_\_\_  
Appeal from the Court of Common Pleads Richland County, South Carolina,  
Honorable Ben N. Miller, III Special Referee for Richland County

\_\_\_\_\_  
Case No. 2010-CP-40-1571

\_\_\_\_\_  
Appellate Case No. 2016-000969

CitiMortgage, Inc.,.....Respondent,

vs.

Bruce W. Gardner and First Citizens Bank and Trust Company, Inc., ....Defendants,

Of Whom Bruce W. Gardner is the .....Appellant.

\_\_\_\_\_  
**PROOF OF SERVICE**  
\_\_\_\_\_

I, Bruce W. Gardner, hereby certify that he has served a copy of the foregoing Final Brief of Appellant by depositing a copy of it in the U.S. mail, First Class Postage prepaid, on February 28, 2017, addressed to: Elizabeth S. Moore, Esquire, Finkel Law Firm, LLC , 1201 Main St., # 1800, Columbia, SC 29201.

*Bruce W. Gardner*

LS

Bruce W. Gardner, pro se, Appellant  
237 YMCA Road  
Lexington, South Carolina 29073  
(803) 391-5951

February 28, 2017  
Columbia, South Carolina