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MAR 31 2017

SC Court of Appeals

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March 31, 2017

Hand Delivered

The Honorable Jenny Abbott Kitchings
Clerk of Court
South Carolina Court of Appeals
1220 Senate Street (29201)
Post Office Box 11629
Columbia SC 29211

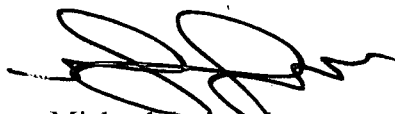
RE: HSBC Bank USA, National Association v. Clifford L. Ryba, et al.
South Carolina Court of Appeals, Charleston County
Appellate Case No. 2016-001054
Our File No. 42753.01607

Dear Ms. Kitchings:

Enclosed for filing in the above-referenced matter please find the original and sixteen copies of the Final Brief of Appellant, Final Reply Brief of Appellant, and Record on Appeal. Please file the originals and return a clocked-in copy of each to us via our courier.

By copy of this letter to counsel of record, we are serving them with copies of the Final Brief of Appellant and Final Reply Brief of Appellant.

Very truly yours,



Michael J. Anzelmo

MJA:ckh

Enclosures

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