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LICENSED IN SOUTH CAROLINA



November 2, 2017

**VIA HAND DELIVERY**

The Honorable Jenny Abbott Kitchings  
The South Carolina Court of Appeals Clerk of Court  
1015 Sumter Street  
Columbia, South Carolina 29201

**RECEIVED**  
NOV 02 2017  
SC Court of Appeals

RE: Federal National Mortgage Association v. John D. Dalen, Julie A. Dalen and Wawtockace Hills Property Owners Association and John D. Dalen and Julie A. Dalen Bank of America, N.A. successor by merger to BAC Home Loans Servicing, L.P. f/k/a Countrywide Home Loans Servicing, L.P.,  
Our file: 515262.1894  
**Appellate Case No. 2017-000886**

Dear Ms. Kitchings:

Enclosed are the original and eighteen copies of the Final Brief of Respondent Federal National Mortgage Association along with a Proof of Service. Please return a filed copy of the documents to me.

By copy of this letter, I am serving a copy of the Final Brief of Respondent Federal National Mortgage Association and Proof of Service on all parties to this appeal.

Thank you for your assistance in this matter.

With kind personal regards, I am

Sincerely yours,

A handwritten signature in black ink, appearing to read "CSG", written over a horizontal line.

Charles S. Gwynne Jr.

/ow  
Enclosures as stated

cc:

John D. Dalen  
109 Wood Valley Drive  
Westminster, SC 29693

Julie A. Dalen  
109 Wood Valley Drive  
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