

THE STATE OF SOUTH CAROLINA  
In the Court of Appeals

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APPEAL FROM CHARLESTON COUNTY

Mikell R. Scarborough, Master-In-Equity

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Appellate Case No. 2016-001054

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RECEIVED

MAR 29 2017

SC Court of Appeals

HSBC Bank USA, National Association, as Trustee for  
The Holders of the Deutsche ALT-A Securities, Inc.  
Mortgage Loan Trust, Mortgage Pass-Through  
Certificates Series 2007-0A4, assignee of Bank of  
America N.A., successor by merger to BAC Home  
Loans Servicing L.P., f/k/a Countrywide Home Loans  
Servicing, Inc., ..... Appellant,

v.

Clifford L. Ryba; Beverly Ryba; Regions Bank;  
First Federal Savings and Loan Association of  
Charleston; Citibank (South Dakota) N.A., and  
Carol Garfield Goldberg ..... Defendants,

Of whom Carol Garfield Goldberg is the ..... Respondent.

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PROOF OF SERVICE

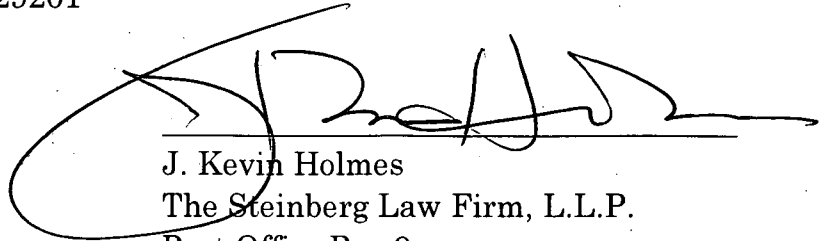
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I, J. Kevin Holmes, attorney for the Respondent, certify that I deposited a copy of the Final Brief of the Respondent in the U.S. Mail, postage Prepaid, addressed to the following attorneys of record:

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A handwritten signature in black ink, appearing to read "J. Kevin Holmes", is written over a horizontal line. The signature is stylized and cursive.

J. Kevin Holmes  
The Steinberg Law Firm, L.L.P.  
Post Office Box 9  
Charleston, South Carolina 29402  
Attorney for the Respondent

Charleston, South Carolina

28<sup>th</sup> day of March, 2017.