

DAVID T. PEARLMAN
J. KEVIN HOLMES
THOMAS M. WHITE
MALCOLM M. CROSLAND, JR.
STEVEN E. GOLDBERG
MICHAEL J. JORDAN
BENJAMIN W. AKERY



CATHERINE D. MEEHAN
KELLY M. ALFREDS
CHARLES S. GOLDBERG, LLC,
OF COUNSEL
HUGO M. SPITZ (RETIRED)
IRVING STEINBERG (1902-1980)

61 Broad Street | P.O. Box 9 | Charleston | SC | 29401 | (843) 720-2800 | (843) 722-1190 fax | steinberglawfirm.com

March 28, 2017

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

RECEIVED

MAR 29 2017

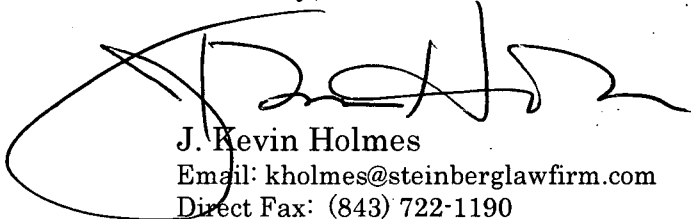
Re: HSBC Bank of USA, et al. v. Clifford L. Ryba, et al.
Appellate Case No: 2016-001054

SC Court of Appeals

Dear Ms. Kitchings:

Enclosed for filing please find the original (unbound) and 14 copies of the Final Brief of the Respondent, Proof of Service, and a Rule 211(b) Certificate.

Sincerely,



J. Kevin Holmes
Email: kholmes@steinberglawfirm.com
Direct Fax: (843) 722-1190

JKH /jkh
Enclosures

cc: Michael J. Anxelmo, Esquire
Erica G. Lybrand, Esquire