

THE STATE OF SOUTH CAROLINA  
IN THE SOUTH CAROLINA COURT OF APPEALS

---

APPEAL FROM HORRY COUNTY

**RECEIVED**  
FEB 25 2014  
SC Court of Appeals

First National Bank of the South, Successor in interest to Carolina National Bank and Trust  
Company,  
Respondent

vs.

James T. Callihan a/k/a James Callihan; Edward L. Williams; Frank J. Pennisi a/k/a Frank  
Pennisi; Dean J. Karavan a/k/a D.J. Karavan; Charles T. Walls, Jr. a/k/a Charles Walls; Robert S.  
Guyton,; and Jeffrey H. Skelley,  
Defendants,

Of Whom Frank J. Pennisi and Charles T. Walls are the Appellants.

Appellate Case No.: 2013-001483

The Honorable W. Jeffrey Young  
Horry County  
Trial Court Case No.: 2010CP2603170


---

**PROOF OF SERVICE**

---

I certify that I am an employee of the law firm of Newby Sartip Masel & Casper, LLC,  
and that I have served a copy of the Record on Appeal , prepared jointly by Thomas C. Brittain  
and C. Scott Masel, upon counsel for Respondent named below by depositing a copy of the same  
in the United States Mail, postage prepaid, on February 24, 2014, addressed as follows:

Robert A. Kerr  
Moore & VanAllen  
78 Wentworth Street  
Charleston, SC 29401

  
\_\_\_\_\_  
Karen Madert

ORIGINAL