

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

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**APPEAL FROM HORRY COUNTY**

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

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**SC Court of Appeals**

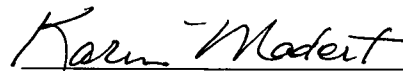
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**PROOF OF SERVICE**

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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 Final Brief and 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 March 13, 2014, addressed as follows:

Robert A. Kerr  
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Karen Madert