



The South Carolina Court of Appeals

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Re: HSBC Bank USA v. Clifford Ryba
Appellate Case No. 2016-001054

Dear Counsel:

Enclosed is the decision of the Court. The remittitur will be sent as provided by Rule 221(b) of the South Carolina Appellate Court Rules.

Very truly yours,

V. Claire Allen, Deputy

CLERK

cc: The Honorable Mikell R. Scarborough