

HUTCHENS
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P.O. Box 8237
Columbia, SC 29202

March 26, 2019

The South Carolina Court of Appeals
P.O. Box 11629
Columbia, SC 29211

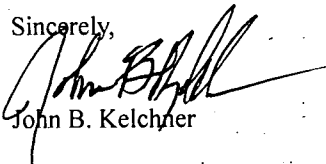
Re: Navy Federal Credit Union v. Laura Ferguson
Appellate Case No. 2018-001186

Dear Sir/Madam:

I am in receipt of Appellant's counsel's letter regarding his request for substitution of the Personal Representative of Laura Ferguson as Appellant in the above-referenced matter. Respondent opposes the Appellant's request and it is Respondent's position that, in order to properly seek this substitution of parties, Appellant's counsel must file a motion to do so leaving sufficient time for Respondent to file a Response.

If you have any questions or concerns, please do not hesitate to contact me. Thank you very much for your consideration in this matter.

Sincerely,


John B. Kelchner

Enc.

cc: Mr. Robert L. Gailliard, Esq.
1072 King Street, Suite E
Charleston, SC 29403
Attorney for Appellant Laura Ferguson

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR. THE PURPOSE OF THIS COMMUNICATION IS TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE, except as stated below in the instance of bankruptcy protection.

IF YOU ARE UNDER THE PROTECTION OF THE BANKRUPTCY COURT OR HAVE BEEN DISCHARGED AS A RESULT OF A BANKRUPTCY PROCEEDING, THIS NOTICE IS GIVEN TO YOU PURSUANT TO STATUTORY REQUIREMENT AND FOR INFORMATIONAL PURPOSES AND IS NOT INTENDED AS AN ATTEMPT TO COLLECT A DEBT OR AS AN ACT TO COLLECT, ASSESS, OR RECOVER ALL OR ANY PORTION OF THE DEBT FROM YOU PERSONALLY.

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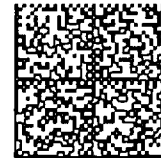
SC Court of Appeals

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