



# The South Carolina Court of Appeals

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Re: Bank of New York v. Janet Smith  
Appellate Case No. 2019-000983

Dear Counsel:

Upon reviewing your respondent's initial brief, the following deficiency has been noted under the South Carolina Appellate Court Rules (SCACR), and any deficiency must be corrected on the final brief:

- The caption/title does not comply with Rule 267(a), SCACR. Specifically, the title should read as follows:

The Bank of New York Mellon, f/k/a The Bank of New York, as trustee for the certificate holders of the CWABS, Inc., Asset-Backed Certificates, Series 2005-16, Respondent,

v.

Janet M. Smith, Portfolio Recovery Associates, LLC, and James E. Byrdic, Defendants,

Of whom Janet M. Smith is the Appellant.

Very truly yours,

*V. Claire Allen, Deputy*

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cc: Jon A. Ozolins, Esquire