



South Carolina Legal Services

Balancing the Scales of Justice

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November 15, 2019

SC Court of Appeals
1220 Senate Street
Columbia, SC 29211

RE: Bank of New York v. Janet Smith et al.
Appellate Case No. 2019-000983

Dear Clerk:

Enclosed please find 14 bound copies and one unbound copy of the following:

- Final Brief of Appellant,
- Final Reply Brief of Appellant, and
- Record on Appeal in the above referenced case.

If you have any questions, please do not hesitate to give me a call at 843-381-8182.

Sincerely,

Jon Ozolins, LAF

South Carolina Legal Services

Jon A. Ozolins
Staff Attorney

Enclosure

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