

THE STATE OF SOUTH CAROLINA
In the Court of Appeals

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SC Court of Appeals

APPEAL FROM GEORGETOWN COUNTY
Court of Common Pleas

Daniel W. Stacy, Jr., Special Referee

Appellate Case No.: 2019-000983

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

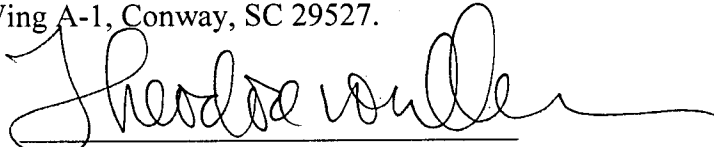
v.

Janet M. Smith, Portfolio Appellant.
Recovery Associates, LLC
And James E. Byrdic

PROOF OF SERVICE

I certify that I served the foregoing, Appendix to the Record on Appeal, Consent to Appendix to the Record on Appeal and Respondent's Final Brief in this case by depositing a copy of it in the United States Mail, postage prepaid, on November 25, 2019, addressed to her attorney of record, Jon Ozolins, 1201 B Creel Street, Wing A-1, Conway, SC 29527.

November 25, 2019



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