

THE STATE OF SOUTH CAROLINA

In the Court of Appeals

APPEAL FROM GEORGETOWN COUNTY  
Court of Common Pleas

Daniel W. Stacy, Jr., Special Referee

Appellate Case No.: 2019-000983

RECEIVED  
NOV 25 2019  
SC Court of Appeals

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

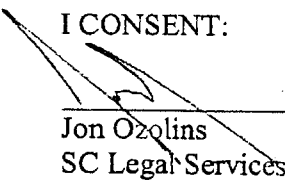
v.

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

Of whom Janet M. Smith is the Appellant.

CONSENT TO APPENDIX TO THE RECORD ON APPEAL

I CONSENT:

  
\_\_\_\_\_  
Jon Ozolins  
SC Legal Services  
1201-B Creel Street, Wing A-1  
Conway, SC 29527

November 21, 2019

Columbia, South Carolina