

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 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

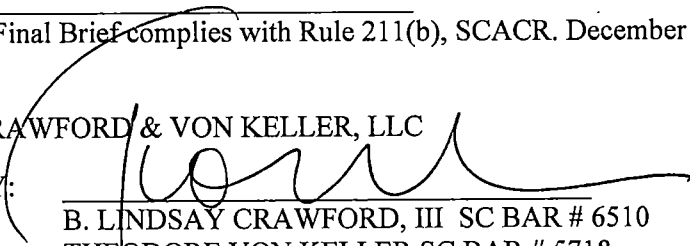
Of whom Janet M. Smith is the Appellant.

CERTIFICATE OF COUNSEL

The undersigned certified that this Final Brief complies with Rule 211(b), SCACR. December 3,
2019.

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