THE STATE OF SOUTH CAROLINA

In the Court of Appeals

APPEAL FROM GEORGETOWN COUNTY
Court of Common Pleas

Daniel W. Stacy, Jr., Special Referee

RECEIVED
DEC 04 2019
SC Court of Appeals

Appellate Case No.: 2019-000983

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

v.

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

Of whom Janet M. Smith is the Appellant.

CERTIFICATE OF COUNSEL

The undersigned certifies that the Appendix to the Record on Appeal contains all material proposed to be included by any of the parties and not any other material.

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