

**IN THE STATE OF SOUTH CAROLINA
In The Court of Appeals**

**APPEAL FROM BEAUFORT COUNTY
Court of Common Pleas
Marvin H. Dukes, III, Master in Equity**

Case No: 2010-CP-07-03033

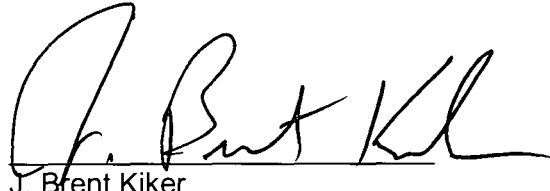
**In the Matter of Margaret Dever Hover Gurnham A/K/A Margaret D. Hover:
Beach First National Bank,..... Respondent**

v.

**Estate of Margaret Gurnham, a/k/a Margaret D. Hover and /or Brian Hover, Its
Personal Representative Appellants.**

CERTIFICATE OF COUNSEL

The undersigned hereby certifies that this Final Brief is in compliance with Rule
211(b), SCACR.



J. Brent Kiker
Kiker Law Firm, P.A.
Post Office Box 5303
Beaufort, South Carolina 29901
(843) 842-7300 (telephone)
(409) 419-1048 (facsimile)
Attorney for the Appellant

March 7, 2013

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Hover:**

Beach First National Bank,.....Respondent

v.

**The Estate of Margaret Gurnham a/k/a Margaret D. Hover and /or Brian
Hover, Its Personal Representative.....Appellants**

APPELLANT'S FINAL BRIEF

J. Brent Kiker
Kiker Law Firm, P.A.
Post Office Box 5303
Hilton Head, South Carolina 29938
(843) 842-7300 (phone)
(409) 419-1048 (facsimile)
ATTORNEY FOR APPELLANT

Other Counsel of Record

James B. Richardson, Jr. Esquire
1229 Lincoln Street
Columbia, SC 29201
(803) 799-9412 phone
(803) 799-9628 facsimile
Attorney for the Respondent