

**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**

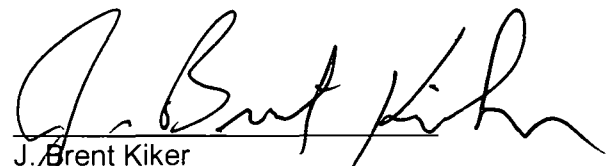
**In the Matter of Margaret Dever Hover Gurnham A/K/A Margaret D. Hover:  
Beach First National Bank,..... Respondent**

**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 Reply Brief is in compliance with Rule  
211(b), SCACR.



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March 7, 2013

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a/k/a Margaret D. Hover and /or Brian Hover, Its Personal Representative

PROOF OF SERVICE

I certify that I have served the Appellant's Final Reply Brief on the Respondent by depositing a copy of it in the United States Mail, postage prepaid, on December 17, 2012 addressed to its attorneys of record Wm. Weston Newton, Post Office Box 1938, Bluffton, South Carolina 29910 and James B. Richardson, Jr., 1229 Lincoln Street, Columbia, South Carolina 29201.

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