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**Subject:** RE: U.S. Bank v. Otto, Appellate Case No. 2020-000454  
**Date:** Friday, November 20, 2020 3:15:06 PM  
**Attachments:** [image001.png](#)  
[Initial reply brief \(combined\).pdf](#)

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Dear Sir or Madam:

Attached to this message for filing are the initial reply brief of appellant with proof of service thereof in this appeal. Once these documents have been filed, please reply to this message with a file-stamped copy thereof.

Thank you. Of course, if you have any questions or concerns, please do not hesitate to contact me.

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