

THE STATE OF SOUTH CAROLINA  
In the Court of Appeals

Appellate Case No. 2020-00935

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**Mar 26 2021**

**SC Court of Appeals**

APPEAL FROM DORCHESTER COUNTY  
Court of Common Pleas

Diane S. Goodstein, Circuit Court Judge, Dorchester County  
Maite Murphy, Circuit Court Judge, Dorchester County

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Case No. 2018-CP-18-00729

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Portfolio Recovery Associates, LLC Assignee of Synchrony Bank/HH Gregg  
Respondent,

v.

Jennifer Campney, Defendant

and

Jennifer Campney, Third-party Plaintiff,

v.

Cooling & Winter, LLC, Third-party Defendant, of whom Jennifer Campney is the Appellant.

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CERTIFICATE OF SERVICE

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I certify that I have on this day served a copy of the foregoing **FINAL BRIEF OF RESPONDENT** upon all parties to this action by email at the following addresses:

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Dated this, the 26th day of March, 2021.

/s/ Kendl Ernst

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