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March 26, 2021

VIA EMAIL AND FEDEX

Clerk, South Carolina Court of Appeals
1220 Senate Street
Columbia, SC 29201

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Mar 26 2021

SC Court of Appeals

Re: *Portfolio Recovery Associates, LLC Assignee of Synchrony Bank/HH Gregg v. Jennifer Campney and Jennifer Campney v. Cooling & Winter, LLC*
Docket No. 2020-000935
Our File No. M80607-27

Dear Sir or Madam:

Enclosed herein for filing in the above referenced matter, please find a copy of the Final Brief of Respondent. Pursuant to the correspondence from the court dated March 16, 2021, a bound paper copy is being delivered to the Court via Federal Express contemporaneously. Thank you in advance for your assistance with this matter.

Sincerely,



Caren D. Enloe

Encl./as stated

cc: John Cantrell, via email only
Joseph E. Brown, via email only
S. Louis Schiappa, via email only