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**Subject:** Geddings v. New Residential, LLC et al. (2020-001490)  
**Date:** Monday, November 1, 2021 8:12:21 PM  
**Attachments:** Geddings - Respondent\_s Final Brief - #18890416[1].pdf

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To Whom it May Concern:

Attached for filing under Section (b)(2) of the Court's August 25, 2021 Order regarding Methods of Electronic Filing and Service Under Rule 262 of the South Carolina Appellate Court Rules is the final brief of Respondent USAA Federal Saving's Bank.

Pursuant to the Court's August 25, 2021 Order regarding Reduced Number of Copies Required in Appellate Matters as well as the Court's September 22, 2021 correspondence to the parties, one bound copy of the attached Final Brief will be submitted to the Court via FedEx and should arrive tomorrow, November 2.

Thank you and please let me know if you require anything further from us.

**Shawn Bingham**

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