



The South Carolina Court of Appeals

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Re: Bank of New York v. Janet Smith
Appellate Case No. 2019-000983

Dear Counsel:

Enclosed is the decision of the Court. The remittitur will be sent as provided by Rule 221(b) of the South Carolina Appellate Court Rules.

Very truly yours,

V. Claire Allen

CLERK

cc: Daniel W. Stacy, Jr., Esquire