



**OPINIONS**  
**OF**  
**THE SUPREME COURT**  
**AND**  
**COURT OF APPEALS**  
**OF**  
**SOUTH CAROLINA**

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**ADVANCE SHEET NO. 18**

**May 9, 2006**  
**Daniel E. Shearouse, Clerk**  
**Columbia, South Carolina**  
[www.sccourts.org](http://www.sccourts.org)

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**THE STATE OF SOUTH CAROLINA**  
**In The Court of Appeals**

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A Fast Photo Express, Inc., f/k/a  
Devine Street Camera, Inc., d/b/a  
American Fast Photo & Camera,  
Jay Specter, and Barbara Specter,     Plaintiff,

v.

First National Bank of Chicago,  
M.P.H. Holdings, Inc., Thomas  
J. Russell and John Doe,             Defendants,

AND

M.P.H. Holdings, Inc.,                     Third-Party Plaintiff,

v.

Barbara Specter,                     Third-Party Defendant.  
M.P.H. Holdings, Inc.,             Respondent,

v.

Jay Specter and Barbara Specter,     Appellants.

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Appeal From Richland County  
Joseph M. Strickland, Master-in-Equity

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