

CERTIFICATE OF SERVICE

I, Julie A. Kershner, hereby certify that 1 unbound and 40 copies of the foregoing Brief in Opposition in 18-204, *Portfolio Recovery Associates, LLC v. Iris Pounds, et al.*, were sent via Two Day Service to the U.S. Supreme Court, and 3 copies were sent via Two Day Service and e-mail to the following parties listed below, this 17th day of October, 2018:

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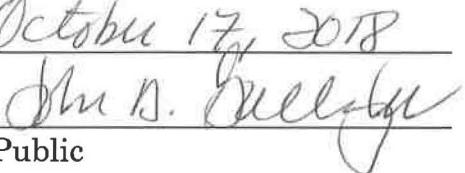
All parties required to be served have been served.

I further declare under penalty of perjury that the foregoing is true and correct. This Certificate is executed on October 17, 2018.



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Subscribed and sworn to before me by the said Affiant on the date below designated.

Date: October 17, 2018


John D. Gallagher
Notary Public

[seal]



JOHN D. GALLAGHER
Notary Public, State of Ohio
My Commission Expires
February 14, 2023