

From: Adams, Marcia S.

To: Gaulden, Sid <sidgaulden@scdps.net>

CC: Burgis, David <Burgis_David@scdps.state.sc.us>

Matthews, Gene <genematthews@scdps.net>

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Subject: Narrative for "No Cost" documents

Attachments: No Cost Documents Narrative.doc

Attached is a draft explaining the wait times at branch offices. Let me know if any modifications need to be made.