



**JUDICIAL MERIT SELECTION COMMISSION
PERSONAL DATA QUESTIONNAIRE**

Court, Position, and Seat # for which you are applying: SC Supreme Court, Seat 2

1. NAME: The Honorable Aphrodite Konduros
Name that you are known by if different from above. Maiden name Karvelas.
Are you currently serving in some capacity as a judge?
Yes, Judge on the SC Court of Appeals.
BUSINESS ADDRESS: 305 E. North St., Suite 116
Greenville, SC 29601
TELEPHONE NUMBER: (office): 864-467-8496
2. Date of Birth: 1959
Place of Birth: Sumter, SC
3. Are you a citizen of South Carolina? Yes
Have you been a resident of this state for at least the immediate past five years? Yes
5. Family Status: Married on May 21, 1994 to Samuel James Konduros. Never divorced; No children.
6. Have you served in the military? No
7. List each college and law school you attended, including the dates of your attendance, the degrees you received, and if you left an institution without receiving a degree, the reason for your departure.
 - (a) University of South Carolina, 1977-8 - BA in English;
 - (b) University of Kent, Canterbury, England, 1980-81-exchange student;
 - (c) University of South Carolina School of Law, 1981-84 - Juris Doctor.
8. List the states in which you have been admitted to practice law and the year of each admission. Also list any states in which you took the bar exam, but were never admitted to the practice of law. If you took the bar exam more than once in any of the states listed, please indicate the number of times you took the exam in each state.

South Carolina, 1985;
South Carolina, took the exam twice.

I am and have always been a member in good standing with the South Carolina Bar.
9. List the significant activities in which you took part during your attendance at college, graduate, and law school. Give the dates you were involved in these activities and list any leadership positions you held.
 - (a) 1980-81 Kent Scholar Recipient-foreign exchange scholarship;
 - (b) 1979 Outstanding Junior in the USC English Department;
 - (c) 1981-84 Phi Delta Phi Law Fraternity, USC School of Law;
 - (d) 1983-84 Student Bar President, USC School of Law;
 - (e) 1984 USC Law School Claude Sapp Award co-recipient for Outstanding Law Graduate.
10. Describe your continuing legal or judicial education during the past five years.

Conference/CLE Name	Date(s)
(a) The Changing Nature of Legal Representation	4/21/09;

- (b) SCDTAA Annual Meeting 11/5/09;
- (c) SC Bar Civil Law Update 1/22/10;
- (d) SC Bar Criminal Law Update 1/22/10;
- (e) Criminal Punishment in Society 2/19/10;
- (f) Greenville Bar Family Law Update 2/12/10;
- (g) Summer Associate Luncheon 7/21/10;
- (h) SCAJ Annual Conference 8/5/10;
- (i) SCDTAA Annual Meeting 11/3/10;
- (j) Orientation School for New Judges 6/8/11;
- (k) Annual Judicial Conference 8/17/11;
- (l) SCDTAA Annual Meeting 11/3/11;
- (m) Greenville Bar Year End CLE 2/10/12;
- (n) SCAJ Annual Convention 8/2/12;
- (o) Annual Judicial Conference 8/22/12;
- (p) SCCA Annual Meeting 11/2/12;
- (q) SCDTAA Annual Meeting 11/8/12;
- (r) Family Court Bench Bar 12/7/12;
- (s) SC Bar Trial and Appellate Advocacy 1/25/13;
- (t) Criminal Law Section 1/25/13;
- (u) SCDTAA Summer Meeting 7/24/14;
- (v) SCAJ Annual Conference 8/7/14;
- (w) Annual Judicial Conference 8/20/14;
- (x) SCWLA Conference 10/10/14;
- (y) SC Bar Appellate Section 1/23/15;
- (z) SC Bar Criminal Section 1/23/15.

11. Have you taught law-related courses or lectured at bar association conferences, educational institutions, or continuing legal or judicial education programs? If so, briefly describe each course or lecture.

This is not an exhaustive list, as I have not kept one, but I speak as often as monthly on law related topics.

- (a) SCTLA 2003-spoke on Ethical considerations in Family Court;
- (b) Family Law Lawyers Annual Conference 2002-spoke on Elder Law issues to fellow judges;
- (c) Numerous Omnibus Adult Protection Act presentations at the Criminal Justice Academy;
- (d) DSS-sponsored CLE seminars on Termination of Parental Rights, Adult Abuse issues and Adoptions;
- (e) Abuse and Neglect trainings to Greenville School District teachers;
- (f) "Grand Rounds" training to interns at Greenville Hospital on recognizing abuse;
- (g) Annual training to Greenville Chamber young members on the court system and moderating law enforcement panel;
- (h) Annual training to "Leadership Greenville" on recognizing abuse;
- (i) Summer School on Gerontology, Winthrop University;
- (j) Various judicial panels at the SC Bar Family Law section;

- (k) Panelist on the Chief Justice's Mini-Summit on Children, August 2006;
 - (l) Spoken for many years at the SCDTAA Conference on appellate issues;
 - (m) Spoken for many years at the SC Access to Justice Conference on appellate issues;
 - (n) Spoken to the inaugural class of the USC SC Legal Writing Academy;
 - (o) Addressed the Biannual National Court Technology Conference in Baltimore, Maryland on use of the iPad for appellate review of cases;
 - (p) Taught a " Maymester" class at CSOL on DSS Abuse and Neglect law;
 - (q) Taught a summer school class at CSOL on practice tips and practical application for new lawyers for three years;
 - (r) Addressed the National Governor's Conference in Washington on sentencing considerations;
 - (s) Have spoken for many years at the Greenville Bar Year end CLE on family and appellate law updates;
 - (t) James Otis Speaker, ABOTA Annual Youth Competition for three years;
 - (u) Spoken to the SC Magistrates and Municipal Judges Annual conference twice;
 - (v) Spoken to the SC Clerks of Court on docketing issues for Family Court;
 - (w) Greenville Kiwanis on adoptions;
 - (x) Greenville Bar luncheon on judicial temperament;
 - (y) Girls State programs across the State for many years;
 - (z) Greenville Tech Paralegal Association on Ethical Responsibilities;
 - (aa) Addressed the State Probate Judges Conference twice;
 - (bb) Furman Foundations Annual Meeting;
 - (cc) Training to "Fatherhood Program" on the logic of Child Support;
 - (dd) I spoke at most of the CLE's listed in Question 10 since joining the Court of Appeals.
12. List all published books and articles you have written and give citations and the dates of publication for each.
- (a) "Chief of the Catawbas", *Sandlapper Magazine*, Summer Issue, 1999;
 - (b) "An Unlikely Mentor", SCWLA "Briefcase", Spring Issue 2007;
 - (c) SC Adoption Law and Practice (SC Bar 2010), Editorial Board;
 - (d) Marital Litigation in SC, Professor Emeritus Roy T. Stuckey (SC Bar 2010), Third and Fourth Editions Editorial Board.
13. List all courts in which you have been admitted to practice and list the dates of your admission. Give the same information for administrative bodies that require a special admission to practice.
- (a) South Carolina Supreme Court, admitted May 21, 1985;
 - (b) United States District Court, admitted May 29, 1987;
 - (c) United States Court of Appeals, Fourth Circuit, admitted April 19, 1993.
14. Describe chronologically your legal experience since graduation from law school and include a list of all law firms with which you have been associated. Describe the general character of your practice and divide it into periods with dates if its character has changed over the years.
- (a) 1984-85 - Weinberg, Brown & McDougall, Sumter, SC
General practice, civil, criminal defense, appellate practice, Armed Services Board

- of Contract Appeals;
- (b) 1985-87 - Law Clerk to the Hon. David F. McInnis, Circuit Court, Third Circuit
Accompanied the judge to 33 counties in our state, assisting him in civil and criminal court;
 - (c) Todd & Barber, Columbia, SC
General practice including residential and commercial real estate and development, domestic, probate, appellate practice, criminal, civil, outdoor advertising licensure, and collection;
 - (d) 1989-94 - SC Department of Disabilities and Special Needs, Assistant and Deputy General Counsel, Columbia, SC
Practice included family court juvenile hearings, unemployment hearings, workers compensation, civil, criminal, probate commitments, Medicaid, and Social Security benefits practice;
 - (e) 1994-97 - SC Department of Social Services, Greenville, SC
County attorney for DSS prosecution of abuse and neglect cases, child support, unemployment, appellate practice, and probate;
 - (f) 1997 - The Code Law Firm, Greenville, SC
Private practice including divorce, child support, DSS, DJJ, civil defense in state and federal court, Insurance Reserve Fund defense for the SCDOT, Department of Education, DSS, DDSN, City of Greenville, Greer Police Department, Department of Corrections, Magistrate's Court, appellate practice;
 - (g) 1997-2000 - SC Department of Social Services, Asst. General Counsel, Columbia, SC
Adoptions, DSS prosecution, appellate practice, state procurement, day care licensure appeals, State employee grievances;
 - (h) 2000- 2002 - Director, Greenville Department of Social Services, Greenville, SC
Managed 314 state employees and multi-million dollar budget, administering Medicaid, food stamps, child and adult protective services, foster care licensing, and over 400 foster children. Supervised five lawyers handling child abuse and neglect cases, adoptions, termination of parental rights cases. Continued to handle a small number of DSS cases, unemployment hearings personally;
 - (i) 2002- 2008 - Family Court Judge, Thirteenth Circuit, Seat 3;
 - (j) 2008-present - SC Court of Appeals, Seat 6.
16. What is your rating in Martindale-Hubbell? If you are not listed in Martindale-Hubbell, state the reason why, if known. If you are currently a member of the judiciary, list your last available rating. AV.

Retired judges/justices and judges/justices applying for reelection to their current position may omit Questions 16-21. If a candidate is seeking a judgeship different than his or her current position, Questions 16-21 should be answered based on experience prior to serving on the bench.

I was elected to the Family Court bench in 2002. My answers to questions 17-21 cover the years 1997-2002 as they appear in my judicial application filed in July 2001. I have served 13 years on the bench and therefore would have nothing more recent with which to answer. I note that I have authored 127 opinions since joining the South Carolina Court of Appeals in 2008.

17. What was the frequency of your court appearances during the last five years?

- (a) Federal: rare, maybe 3 times;
 - (b) State: predominately Family court, with a fair percentage of Circuit Court and appellate appearances.
18. What percentage of your practice involved civil, criminal, and domestic matters during the last five years?
- (a) Civil: 6%;
 - (b) Criminal: 4%;
 - (c) Domestic: 90%.
19. What percentage of your practice in trial court during the last five years involved matters that went to a jury?
- (a) Jury: 5%;
 - (b) Non-jury: 95%.
- Did you most often serve as sole counsel, chief counsel, or associate counsel in these matters? Mostly sole counsel, sometimes chief.
20. List five of the most significant litigated matters that you have personally handled in either trial or appellate court or before a state or federal agency. Give citations if the cases were reported and describe why these matters were significant.
- (a) SCDSS v Elizabeth Rochelle Maddox, et al. Termination of parental rights case concerning mother and father's rights to remaining siblings of murdered siblings. Mother and father had been convicted of murdering one child and the case raised the issue of whether the termination of their rights to their other children was premature, as the criminal convictions were on appeal;
 - (b) SCDSS v Partridge, Harris, et al. Children were sexually abused, but too young to testify. The mother, mother's boyfriend, father, and maternal grandparents were all suspects. The grandparents were barred from any contact with the children, from which they did not appeal. I wish to note they was no finding of abuse by the grandparents;
 - (c) SCDSS v Walker, Thompson, et al. Complicated neglect and custody case where father of all the children and both mothers of the children were all individuals with mental retardation. Each litigant had a lawyer and guardian because of the mental retardation, and the case was tried carefully in an attempt to allow the litigants to understand the issues at bar;
 - (d) SCDSS v Plunkett, Sullivan, et al. Contested four day termination of parental rights and contested adoption trial between the natural parents, who are also full siblings and their mother, versus the foster/adoptive parent. The parents relinquished their rights, and then changed their minds forcing a two day trial on the voluntariness of their relinquishments, followed by a two day contested adoption between the grandmother and the adoptive mother;
 - (e) Hooper v Rockwell, SCDSS, et al, 334 S.C. 281, 513 S.E.2d 358 (1999) Mother appealed termination of her parental rights, which the court upheld. The case is still the current law on what matters in Family Court are interlocutory and what matters are final for appeal.
21. List up to five civil appeals that you have personally handled. Give the case name, the court, the date of decision, and the citation if the case was reported.

- (a) SCDSS v Beeks, et al, 325 S.C. 243, 481 S.E. 2d 703 (1997) - joined in other brief;
 - (b) Hooper v Rockwell, et al, 334 S.C. 281, 513 S.E. 2d 358 (1999);
 - (c) Charping v J.P.Scurry & Company, Inc., 296 S.C. 312, 372 S.E. 2d.120 (Ct. App. 1988).
22. List up to five criminal appeals that you have personally handled. Give the case name, the court, the date of decision and the citation if the case was reported. Please attach one copy of briefs filed by you in each matter.
None.
23. Have you ever held judicial office? If so, list the periods of your service, the courts involved, and whether you were elected or appointed. Describe the jurisdiction of each of the courts and note any limitations on the jurisdiction of each court.
Yes.
- (a) Family Court Judge in the Thirteenth Circuit, Elected February 6, 2002, and February 4, 2004 to February 6, 2008. Jurisdiction is set forth in S.C. Code Ann. § 63-3-530, et seq.;
 - (b) Court of Appeals Judge, Elected February 6, 2008, and February 4, 2015 to expire June 30, 2021. Jurisdiction is set forth in S.C. Code Ann. § 14-8-200.
24. If the answer to question 23 is yes, describe or attach five of your most significant orders or opinions and give the citations if they were reported. Also list citations to any appellate review of these orders or opinions.
- (a) SCDSS v Williams, 412 S.C. 458, 772 S.E.2d 279 (Ct. App. 2015);
 - (b) Nakatsu v. Encompass Indem. Co., 390 S.C. 172, 700 S.E.2d 283 (Ct. App. 2010) (affirmed by Carter v Standard Fire Ins. Co., 406 S.C. 609, 753 S.E. 2d 515 (2013));
 - (c) Neeltec Enters., Inc. v. Long, 402 S.C. 524, 741 S.E.2d 767 (Ct. App. 2013), (rehearing denied May 16, 2013);
 - (d) State v. McGee, 408 S.C. 278, 758 S.E.2d 730 (Ct. App. 2014) (cert. denied Dec.4, 2014).
 - (e) State v. Pradubsri, 403 S.C. 270, 743 S.E.2d 98 (Ct. App. 2013) (cert. denied June 25, 2014).
25. Have you ever held public office other than judicial office?
No.
26. List all employment you have had while serving as a judge (whether full-time or part-time, contractual or at will, consulting or otherwise) other than elected judicial office. Specify your dates of employment, employer, major job responsibilities, and supervisor.
I taught summer school courses for the Charleston School of Law in 2013, 2014 and 2015. My responsibilities were that of a guest professor.
27. Have you ever been an unsuccessful candidate for elective, judicial, or other public office?
Yes. I ran unsuccessfully for SC Court of Appeals, Seat 3, to which the Honorable Paula Thomas was elected on February 7, 2007, and for the SC Court of Appeals, Seat 7, to which the Honorable Daniel Pieper was elected May 23, 2007.
28. Have you ever been engaged in any occupation, business, or profession other than the practice of law, teaching of law, or holding judicial or other public office?
- (a) Restaurant worker-prior to law school I worked as a waitress and cashier at the

Howard Johnson's Hotel in Myrtle Beach, which no longer exists. Summers of 1976-80;

- (b) Worked in our family-owned restaurant named Big Jim's in Sumter, SC all my life;
 - (c) Clothing clerk at Brody's Department Store in Sumter. Christmas 1976;
 - (d) Director of Greenville County Department of Social Services. 2000-2002.
29. Are you now an officer or director or involved in the management of any business enterprise? Explain the nature of the business, your duties, and the term of your service.
- No. My siblings and I formed Karvelas Children's Holdings, LLC to manage and dispose of commercial property we inherited from our mother. I am a member. My brother is the managing partner. I have no day to day responsibilities. We expect to close it in 2016.
30. A complete, current financial net worth statement was provided to the Commission.
31. Describe any financial arrangements or business relationships that you have, or have had in the past, that could constitute or result in a possible conflict of interest in the position you seek. Explain how you would resolve any potential conflict of interest.
- None.
32. Have you ever been arrested, charged, or held by federal, state, or other law enforcement authorities for violation or for suspicion of violation of any federal law or regulation; state law or regulation; or county or municipal law, regulation, or ordinance?
- No.
33. Have you, to your knowledge, ever been under federal, state, or local investigation for possible violation of a criminal statute? If yes, explain.
- This answer was previously screened in 2014. In 2011, my father's second wife questioned whether my sister and I were entitled to personal property that we had inherited from our mother. There was no merit to the second wife's allegations that the items were hers and not ours. Once the documentation of rightful ownership was provided, the issue was quickly resolved in our favor.
34. Has a tax lien or other collection procedure ever been instituted against you by federal, state, or local authorities? Have you ever defaulted on a student loan? Have you ever filed for bankruptcy?
- No.
35. Have you ever been sued, either personally or professionally? If so, give details. Have you ever been sued, either personally or professionally?
- Yes, three times, and all three have been before the screening committee multiple times.
- (a) I was sued in Circuit Court in my professional capacity as a DSS attorney by aggrieved grandparents that DSS had investigated. I was defended under the Torts Claims Act by an Insurance Reserve Fund attorney, and the case was dismissed with prejudice at the first hearing;
 - (b) I was named in a Family Court contempt action by defendants in a DSS case while I was director of Greenville DSS. The parties dismissed the action against me before trial;
 - (c) I was named in a suit against my father. He gave an option to purchase on a piece of property that he no longer owned post-divorce from our mother. When my siblings

and I sold it, unaware of the option, the option holder sued. The case was dismissed before the issues were joined, as we sold the so-called option holder another piece of property with which he was satisfied.

37. Have you ever been investigated by the Department of Social Services? No.
Have you ever been enrolled on the Central Registry of Child Abuse and Neglect?
No.
38. If you are in private practice, are you covered by malpractice insurance and, if so, how long have you carried malpractice insurance.
I have not had malpractice insurance since I left Code Law Firm in 1997. I have never had a tail policy.
39. Are you active on or a member of a social media or internet site or have you to your knowledge, been featured or depicted on a social media or internet site?
I am not, and have not used any social media outlet, other than I follow Instagram to see my family's photos. My husband uses Instagram and Facebook, and I have appeared in pictures he has posted. I do not personally post, although I have liked photos. I do not feel it has affected me at all. I was always concerned about litigants trying to reach me, so I chose not to get started on any social media. I follow Instagram under a pen name.
40. Are you now or have you ever been employed as a "lobbyist," as defined by S.C. Code § 2-17-10(13), or have you acted in the capacity of a "lobbyist's principal," as defined by S.C. Code § 2-17-10(14)?
No.
41. Since filing with the Commission your letter of intent to run for judicial office, have you accepted lodging, transportation, entertainment, food, meals, beverages, money, or any other thing of value as defined by S.C. Code § 2-17-10(1) from a lobbyist or lobbyist's principal?
No.
42. S.C. Code § 8-13-700 provides, in part, that "[n]o public official, public member, or public employee may knowingly use his official office, membership, or employment to obtain an economic interest for himself, a member of his immediate family, an individual with whom he is associated, or a business with which he is associated." Please detail any knowledge you have of any formal charges or informal allegations against you or any other candidate for violations of these provisions. Include the disposition, if any, of such charges or allegations.
None.
43. S.C. Code § 8-13-765 provides, in part, that "[n]o person may use government personnel, equipment, materials, or an office building in an election campaign." Please detail any knowledge you have of any formal charges or informal allegations against you or any other candidate for violations of these provisions. Include the disposition, if any, of such charges or allegations.
None.
44. Itemize (by amount, type, and date) all expenditures, other than those for travel and room and board, made by you, or on your behalf, in furtherance of your candidacy for the position you seek.
I have not spent anything to date.

45. List the amount and recipient of all contributions made by you or on your behalf to members of the General Assembly since the announcement of your intent to seek election to a judgeship.
None.
46. Have you directly or indirectly requested the pledge of any member of the General Assembly as to your election for the position for which you are being screened? Have you received the assurance of any public official or public employee that they will seek the pledge of any member of the General Assembly as to your election for the position for which you are being screened?
No.
47. Have you requested a friend or colleague to contact members of the General Assembly on your behalf? If so, give details. Are you aware of any friends or colleagues contacting members of the General Assembly on your behalf? If so, give details.
No. I have in past campaigns at the appropriate time, but not in this campaign. When I tell a friend or colleague that I am running, I tell them specifically why they cannot elicit pledges on my behalf, however innocently. I became aware of a single letter written to a legislator in one of my previous races, and I self-reported. I understand the rules.
48. Have you or has anyone acting on your behalf solicited or collected funds to aid in the promotion of your candidacy?
No.
49. Have you or has anyone acting on your behalf contacted members of the Judicial Merit Selection Commission about your candidacy or intention to become a candidate?
No. When the seat became vacant, I mailed a general announcement letter as allowed by the rules to members of the General Assembly, but certainly not to any member of JMSC.
50. List all bar associations and professional organizations of which you are a member and give the titles and dates of any offices you have held in such groups.
- (a) SC Women's Law Association member;
 - (b) Greenville County Bar since 1994;
 - (c) SC Bar since 1985;
 - (d) Richland County Young lawyers in the 1990's;
 - (d) Family Court Judges Association 2002-2008;
 - (e) Haynesworth- Perry Inn of Court 2013 to present.
51. List all civic, charitable, educational, social, and fraternal organizations of which you are or have been a member during the past five years and include any offices held in such a group, any professional honors, awards, or other forms of recognition received and not listed elsewhere.
None. I have not belonged to any since going on the bench in 2002.
52. Provide any other information which may reflect positively or negatively on your candidacy, or which you believe should be disclosed in connection with consideration of you for nomination for the position you seek.
- (a) Co-recipient of the Claude N. Sapp Award for Outstanding Law Graduate (with David Dukes, Esq. of Columbia);
 - (b) Served as an Acting Associate Justice of the SC Supreme Court on June 22, 2004;
 - (c) 2007-2008 Vocational Service Award from the Greenville East Rotary;

- (d) Recipient of the Statewide Fatherhood Advocate Award, 2005;
- (e) Award of Excellence, The SC Coalition Against Domestic Violence and Sexual Assault, 2005;
- (f) The SC American Board of Trial Advocates (ABOTA) Jurist of the Year, 2013;
- (g) Vice-chairman of the Chief Justice's Supreme Court Commission on the Profession;
- (h) Chairman of the Family Court Docketing section of the Supreme Court Docketing Commission;
- (i) Vice-chairman of the Common Pleas Docketing section of the Supreme Court Docketing Commission;
- (j) Chairman of the Magistrates and Municipal Judges Mentoring Program- Devised through the Commission on the Profession, this program assigns new magistrates.

53. References:

- (a) Shields Cochran
Sr. VP, South State Bank
200 E. Broad St., Suite 100
Greenville, SC 29601
(864) 250-4455
- (b) The Honorable R. Kinard Johnson
Retired Family Court Judge
12 Rivoli Lane
Greenville, SC 29615-3091
(864) 235-1910
- (c) Stephen P. Navarro, CRE, CCIM, FRICS
President and CEO
The Furman Co., Inc.
7 N. Laurens St.
Greenville, SC 29602
(864) 242-5151
- (d) C. Douglass Harper
Chairman.
Harper Corporation
35 West Court St., Suite 400
Greenville, SC 29601
(864)527-2500
- (e) Jerry R. Youkey, M.D.
Dean, USC School of Medicine, Greenville
Executive Vice President Medical and Academic Affairs GHS
Associate Provost for Health Sciences-Greenville
Health Sciences Administration
701 Grove Road
Greenville, SC 29605-5601

54. Describe any interest you or a member of your immediate family has in real property:

- (a) in which there is a potential conflict of interest with your involvement in a South Carolina state or local public agency;

- (b) in which there have been public improvements of \$200 or that adjoins property in which there have been public improvements of \$200; or
 - (c) which was sold, leased, or rented to a state or local public agency in South Carolina.
- List the interest you hold and the value and location of the property. Identify as applicable the:
- (a) nature of any potential conflict of interest;
 - (b) nature and value of any public improvements; and
 - (c) South Carolina state or local public agency which purchased or is leasing or renting such property.

Attach a copy of any contract or agreement.

My answer to question 54 is I have no interest in any such property.

55. Identify any personal property interest you or a member of your immediate family sold, leased, or rented to a South Carolina state or local public agency. Identify the property, its amount or value, and the name of the agency. Attach a copy of any contract or agreement.

My answer to question 55 is I have no interest in any such property.

YOUR SIGNATURE WILL BE HELD TO CONSTITUTE A WAIVER OF THE CONFIDENTIALITY OF ANY PROCEEDING BEFORE A GRIEVANCE COMMITTEE OR ANY INFORMATION CONCERNING YOUR CREDIT.

I HEREBY CERTIFY THAT MY ANSWERS ARE TRUE AND COMPLETE TO THE BEST OF MY KNOWLEDGE.

Signature: s/Aphrodite Konduros

Date: July 28, 2015