

THE STATE OF SOUTH CAROLINA  
In The Court of Appeals

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APPEAL FROM SPARTANBURG COUNTY  
Court of Common Pleas  
J. Derham Cole, Circuit Court Judge

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Case No. 2023-CP-42-02216  
Ct. App. No. 2024-002016

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**RECEIVED**  
**Oct 13 2025**  
**SC Court of Appeals**

Founders Federal Credit Union, ..... Respondent,

v.

Kyle Anthony Tracy, ..... Appellant.

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**PROOF OF SERVICE**

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I certify that on October 13, 2025, I served the foregoing **Initial Brief of Respondent** and **Respondent's Designation of Matter to Be Included in the Record on Appeal** on Appellant, who is not represented by counsel, by depositing copies of the same in the United States Mail, postage prepaid, addressed to Appellant as follows:

Kyle Anthony Tracy  
590 Cherry Hill Road  
Spartanburg, SC 29307

October 13, 2025  
Charleston, South Carolina

s/ Carl H. Petkoff