

THE STATE OF SOUTH CAROLINA
In The Court of Appeals

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

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

RECEIVED
Oct 13 2025
SC Court of Appeals

Founders Federal Credit Union, Respondent,

v.

Kyle Anthony Tracy, Appellant.

PROOF OF SERVICE

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