

From: [Kyle Tracy](#)
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Subject: FOUNDERS FEDERAL CREDIT UNION V KYLE TRACY ROA & REPLY BRIEF
Date: Thursday, October 23, 2025 8:33:35 AM
Attachments: [Reply Brief.pdf](#)
[CERTIFICATE OF SERVICE.pdf](#)
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Good morning,

Attached for filing are the Appellant's (1) Reply Brief, (2) Record on Appeal, and (3) Certificate of Service.

Thank you,

Kyle Tracy