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**Nov 20 2025**

**SC Court of Appeals**

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

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

v.

Kyle Anthony Tracy, ..... Appellant.

**PROOF OF SERVICE**

I certify that on November 20, 2025, I served the foregoing **Final Brief of Respondent** and **Supplemental 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

November 20, 2025  
Charleston, South Carolina

s/ Carl H. Petkoff