

EXHIBIT J



**ARIZONA ATTORNEY GENERAL
CONSUMER INFORMATION AND COMPLAINTS
2005 NORTH CENTRAL AVENUE
PHOENIX, AZ 85004-1592**



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MARK BRNOVICH
ATTORNEY GENERAL

OFFICE OF THE ARIZONA ATTORNEY GENERAL
CIVIL LITIGATION DIVISION
CONSUMER PROTECTION & ADVOCACY SECTION

CONSUMER INFORMATION &
COMPLAINTS
(602) 542-5763
(IN-STATE ONLY) (800) 352-8431

June 28, 2021

BLUE ACORN
4000 Westchester BLVD
Suite 280
Raleigh, NC 27607

RE: CIC 21-003731 / [REDACTED] / (FIFTH NOTICE)

Dear Sir or Madam:

Our Office recently asked you to respond to the attached complaint. We have not yet received your response.

It is important that we receive your written response fully addressing the matter raised in the consumer complaint **no later than ten (10) days from the date of this letter.**

Thank you for your immediate attention to this matter.

Sincerely,

Consumer Information and Complaints

CPA:SpF (07/15)

**CONSUMER COMPLAINT**

OFFICE OF THE ARIZONA ATTORNEY GENERAL
ATTORNEY GENERAL MARK BRNOVICH
www.azag.gov

Complaint/Confirmation #: 21-003731

Section 1: YOUR INFORMATION

YOUR NAME [REDACTED]		YOUR STREET ADDRESS [REDACTED]	
BEST NUMBER TO CALL DURING THE DAY [REDACTED]	EMAIL ADDRESS [REDACTED]	CITY A [REDACTED]	STATE [REDACTED] ZIP CODE [REDACTED]

Section 2: WHO YOU ARE COMPLAINING AGAINST

NAME OF BUSINESS YOU ARE COMPLAINING AGAINST Blue Acorn		STREET ADDRESS OF BUSINESS 7014 E Camelback Rd , suite 1452	
PHONE NUMBER OF BUSINESS	EMAIL ADDRESS	CITY Scottsdale	STATE AZ ZIP CODE 85251

Section 3: AUTHORIZATIONSMay we send a copy of this to the person or firm you are complaining against? Yes ☐ YES ☐ NO

(By selecting the answer, "Yes," to the question, "May we send a copy of this to the person or business you are complaining against," I hereby authorize the Office of the Arizona Attorney General to communicate with the party(ies) against whom I have filed this complaint. I also authorize the party(ies) against whom I have filed this complaint to communicate with and provide information related to my complaint, including disclosure of non-public personal information, to the Office of the Arizona Attorney General in connection with this complaint. If your response is "No," we may be prevented from taking any action on your complaint.)

May we provide your name and telephone number to the media in the event of an inquiry about this matter? No ☐ YES ☐ NOMay we send a copy of your complaint to another government agency for its review or investigation? Yes ☐ YES ☐ NO**Section 4: STATISTICAL INFORMATION (Optional)**

For statistical purposes, please indicate:

Your Age: **Between 31-59**☐ Under the age of 30☐ Between the age of 31-59☐ Between the age of 60-79☐ Over the age of 80

Military/Veteran:

☐ Currently in military service☐ A veteranHow did you hear about our complaint form (please choose only one): **Media: Newspaper/Radio/TV**☐ Called Phoenix AG Office☐ Called Tucson AG Office☐ Went onto AG Website☐ Visited an AG Satellite Office☐ An Out Of State Agency☐ Media: Newspaper/Radio/TV☐ Another Arizona State Agency/State Legislator☐ Attended AG Presentation/Event☐ Other _____**Section 5: TELEMARKETING / ROBOCALL COMPLAINTS (If your complaint is not against a telemarketer, skip to Section 6)**Is your complaint about a telemarketer or robocall? No ☐ YES ☐ NOAre you on the National Do Not Call Registry? ☐ YES ☐ NO

Date of phone call

List the phone number that called you

List the phone number that received the phone call

Was the caller offering a product or service? ☐ YES ☐ NO

What was the call about?

You do not need to fill out Section 6 unless applicable to your complaint. Please make sure to review your complaint for accuracy and then sign and date your complaint (located at Section 7 at the end of this form).

Was an oral or written warranty given? **No** ☐ YES ☐ NO

Did you sign any documents? **No** ☐ YES ☐ NO If yes, please attach a copy if possible.

Date of transaction: **04/07/2021**

Place of transaction: **home**

Witness to transaction: _____

Salesperson's name: _____

Total amount of damages (list actual loss only):

\$ 0

Have you complained to the business? **No** ☐ YES ☐ NO

What was the response? _____

Was the product or service advertised? **Yes** ☐ YES ☐ NO

If yes, indicate the date and how it was advertised:

04/07/2021 Youtube ad

Do you have an attorney? **No** ☐ YES ☐ NO

If yes, please provide the attorney's name and address: _____

Is any legal action pending? ☐ YES ☐ NO

List any other consumer agencies contacted: _____

PLEASE EXPLAIN THE ENTIRE CIRCUMSTANCES SURROUNDING YOUR COMPLAINT (attach additional pages if necessary)

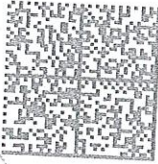
I was reviewing a youtube video and an ad came up from Blue Acorn(listed on their web page Scottsdale, AZ)offering to file a PPP loan with the SBA. I submitted private information including my email address, a picture of my driver's license, and two pages from my tax form. I also entered my user name and password on my checking account(I changed the p.w. withing minutes of realizing something was not right). This is not a real business after doing some research. I thought a youtube ad would be real.

Section 7: DECLARATION

I declare, under penalty of perjury, that the facts and statements contained in this declaration, including any attached statements, are true, correct, and based upon my personal knowledge.

Signature: _____

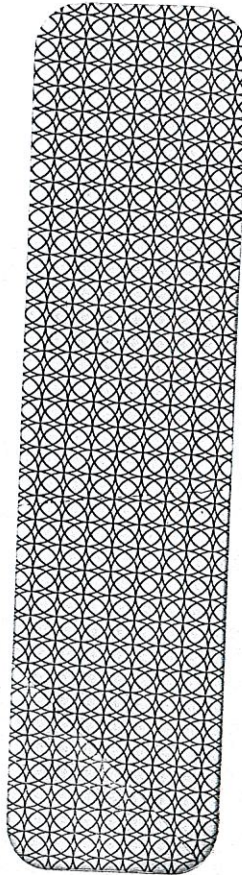
Date: **04/07/2021**



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0000373351 JUN 28 2021



800-451-4242

[illegible]



MARK BRNOVICH
ATTORNEY GENERAL

OFFICE OF THE ARIZONA ATTORNEY GENERAL
CIVIL LITIGATION DIVISION
CONSUMER PROTECTION & ADVOCACY SECTION

CONSUMER INFORMATION &
COMPLAINTS
(602) 542-5763
(IN-STATE ONLY) (800) 352-8431

June 28, 2021

BLUE ACORN
4000 Westchester BLVD
Suite 280
Raleigh, NC 27607

RE: CIC 21-004978 / [REDACTED] / (FOURTH NOTICE)

Dear Sir or Madam:

Our Office recently asked you to respond to the attached complaint. We have not yet received your response.

It is important that we receive your written response fully addressing the matter raised in the consumer complaint **no later than ten (10) days from the date of this letter.**

Thank you for your immediate attention to this matter.

Sincerely,

Consumer Information and Complaints

CPA:SpF (07/15)



CONSUMER COMPLAINT

OFFICE OF THE ARIZONA ATTORNEY GENERAL
ATTORNEY GENERAL MARK BRNOVICH
www.azag.gov

Complaint/Confirmation #: 21-004978

Section 1: YOUR INFORMATION

YOUR NAME [REDACTED]	YOUR STREET ADDRESS [REDACTED]
BEST NUMBER TO CALL DURING THE DAY EMAIL ADDRESS [REDACTED]	CITY STATE ZIP CODE [REDACTED]

Section 2: WHO YOU ARE COMPLAINING AGAINST

NAME OF BUSINESS YOU ARE COMPLAINING AGAINST Blue Acorn /	STREET ADDRESS OF BUSINESS 7014 East camelback road
PHONE NUMBER OF BUSINESS EMAIL ADDRESS Support@blue.co	CITY STATE ZIP CODE 85251 AZ Scottsdale

Section 3: AUTHORIZATIONS

May we send a copy of this to the person or firm you are complaining against? Yes ☐ YES ☐ NO

(By selecting the answer, "Yes," to the question, "May we send a copy of this to the person or business you are complaining against," I hereby authorize the Office of the Arizona Attorney General to communicate with the party(ies) against whom I have filed this complaint. I also authorize the party(ies) against whom I have filed this complaint to communicate with and provide information related to my complaint, including disclosure of non-public personal information, to the Office of the Arizona Attorney General in connection with this complaint. If your response is "No," we may be prevented from taking any action on your complaint.)

May we provide your name and telephone number to the media in the event of an inquiry about this matter? Yes ☐ YES ☐ NO

May we send a copy of your complaint to another government agency for its review or investigation? Yes ☐ YES ☐ NO

Section 4: STATISTICAL INFORMATION (Optional)

For statistical purposes, please indicate:

Your Age: **Between 60-79**

☐ Under the age of 30 ☐ Between the age of 60-79 ☐ Military/Veteran:

☐ Between the age of 31-59 ☐ Over the age of 80 ☐ Currently in military service

☐ A veteran

How did you hear about our complaint form (please choose only one): **Went onto AG Website**

☐ Called Phoenix AG Office ☐ Visited an AG Satellite Office ☐ Another Arizona State Agency/State Legislator

☐ Called Tucson AG Office ☐ An Out Of State Agency ☐ Attended AG Presentation/Event

☐ Went onto AG Website ☐ Media: Newspaper/Radio/TV ☐ Other _____

Section 5: TELEMARKETING / ROBOCALL COMPLAINTS (If your complaint is not against a telemarketer, skip to Section 6)

Is your complaint about a telemarketer or robocall? No ☐ YES ☐ NO

Are you on the National Do Not Call Registry? ☐ YES ☐ NO

Date of phone call List the phone number that called you List the phone number that received the phone call

Was the caller offering a product or service? ☐ YES ☐ NO

What was the call about?

You do not need to fill out Section 6 unless applicable to your complaint. Please make sure to review your complaint for accuracy and then sign and date your complaint (located at Section 7 at the end of this form).

Was an oral or written warranty given? **No** ☐ YES ☐ NO

Did you sign any documents? **Yes** ☐ YES ☐ NO If yes, please attach a copy if possible.

Date of transaction: **04/18/2021**

Place of transaction: **Online**

Witness to transaction: _____

Salesperson's name: _____

Total amount of damages (list actual loss only):

\$ 18025

Have you complained to the business? **Yes** ☐ YES ☐ NO

What was the response? **They are receiving a high number of Of applications but rest assured we are working through every single one of them and you were already SBA approved so please be patient**

Was the product or service advertised? **Yes** ☐ YES ☐ NO

If yes, indicate the date and how it was advertised:

03/01/2021 Facebook / TV

Do you have an attorney? **No** ☐ YES ☐ NO

If yes, please provide the attorney's name and address:

Is any legal action pending? ☐ YES ☐ NO

List any other consumer agencies contacted:

PLEASE EXPLAIN THE ENTIRE CIRCUMSTANCES SURROUNDING YOUR COMPLAINT (attach additional pages if necessary)

I went through blue acorn hoping to get my SBA loan for my small business. I started my application on March 8th 2021 and was finally approved a month later with a loan amount of \$18,025.00 I've been patiently waiting for my funds and they have never reached my account. I started reading the reviews on blue acorn and it seems to be a scam I signed my DocuSign documents on 4/18/2021 and it said I would be funded into my account in 3-business days !! Here we are May 10th and nothing yet!! I've been approved over 2-months and nothing

Section 7: DECLARATION

I declare, under penalty of perjury, that the facts and statements contained in this declaration, including any attached statements, are true, correct, and based upon my personal knowledge.

Signature: _____

Date: **05/08/2021**

[illegible]



MARK BRNOVICH
ATTORNEY GENERAL

OFFICE OF THE ARIZONA ATTORNEY GENERAL
CIVIL LITIGATION DIVISION
CONSUMER PROTECTION & ADVOCACY SECTION

CONSUMER INFORMATION &
COMPLAINTS
(602) 542-5763
(IN-STATE ONLY) (800) 352-8431

June 28, 2021

BLUE ACORN
4000 Westchester BLVD
Suite 280
Raleigh, NC 27607

RE: CIC 21-005074 / [REDACTED] (FOURTH NOTICE)

Dear Sir or Madam:

Our Office recently asked you to respond to the attached complaint. We have not yet received your response.

It is important that we receive your written response fully addressing the matter raised in the consumer complaint **no later than ten (10) days from the date of this letter.**

Thank you for your immediate attention to this matter.

Sincerely,

Consumer Information and Complaints

CPA:SpF (07/15)



CONSUMER COMPLAINT

OFFICE OF THE ARIZONA ATTORNEY GENERAL
ATTORNEY GENERAL MARK BRNOVICH
www.azag.gov

Complaint/Confirmation #: 21-005074

Section 1: YOUR INFORMATION

YOUR NAME [REDACTED]		YOUR STREET ADDRESS [REDACTED]	
BEST NUMBER TO CALL DURING THE DAY	EMAIL ADDRESS [REDACTED]	CITY [REDACTED]	STATE [REDACTED] ZIP CODE [REDACTED]

Section 2: WHO YOU ARE COMPLAINING AGAINST

NAME OF BUSINESS YOU ARE COMPLAINING AGAINST Blue Acorn		STREET ADDRESS OF BUSINESS 7014 E Camelback Rd Ste, Ste 1452	
PHONE NUMBER OF BUSINESS	EMAIL ADDRESS	CITY Scottsdale	STATE AZ ZIP CODE 85251

Section 3: AUTHORIZATIONS

May we send a copy of this to the person or firm you are complaining against? Yes ☐ YES ☐ NO

(By selecting the answer, "Yes," to the question, "May we send a copy of this to the person or business you are complaining against," I hereby authorize the Office of the Arizona Attorney General to communicate with the party(ies) against whom I have filed this complaint. I also authorize the party(ies) against whom I have filed this complaint to communicate with and provide information related to my complaint, including disclosure of non-public personal information, to the Office of the Arizona Attorney General in connection with this complaint. If your response is "No," we may be prevented from taking any action on your complaint.)

May we provide your name and telephone number to the media in the event of an inquiry about this matter? Yes ☐ YES ☐ NO

May we send a copy of your complaint to another government agency for its review or investigation? Yes ☐ YES ☐ NO

Section 4: STATISTICAL INFORMATION (Optional)

For statistical purposes, please indicate:

Your Age: **Between 31-59**

☐ Under the age of 30 ☐ Between the age of 60-79 ☐ Military/Veteran:

☐ Between the age of 31-59 ☐ Over the age of 80 ☐ Currently in military service

☐ A veteran

How did you hear about our complaint form (please choose only one): **Went onto AG Website**

☐ Called Phoenix AG Office ☐ Visited an AG Satellite Office ☐ Another Arizona State Agency/State Legislator

☐ Called Tucson AG Office ☐ An Out Of State Agency ☐ Attended AG Presentation/Event

☐ Went onto AG Website ☐ Media: Newspaper/Radio/TV ☐ Other _____

Section 5: TELEMARKETING / ROBOCALL COMPLAINTS (If your complaint is not against a telemarketer, skip to Section 6)

Is your complaint about a telemarketer or robocall? No ☐ YES ☐ NO

Are you on the National Do Not Call Registry? ☐ YES ☐ NO

Date of phone call _____ List the phone number that called you _____ List the phone number that received the phone call _____

Was the caller offering a product or service? ☐ YES ☐ NO

What was the call about?

You do not need to fill out Section 6 unless applicable to your complaint. Please make sure to review your complaint for accuracy and then sign and date your complaint (located at Section 7 at the end of this form).

Section 6: COMPLAINT DETAILSWas an oral or written warranty given? **No** ☐ YES ☐ NODid you sign any documents? ☐ YES ☐ NO If yes, please attach a copy if possible.Date of transaction: 04/02/2021Place of transaction: Internet

Witness to transaction: _____

Salesperson's name: Blue AcornTotal amount of damages (list actual loss only): \$ 20832Have you complained to the business? ☐ YES ☐ NO

What was the response? _____

Was the product or service advertised? **No** ☐ YES ☐ NO

If yes, indicate the date and how it was advertised: _____

Do you have an attorney? **No** ☐ YES ☐ NO

If yes, please provide the attorney's name and address: _____

Is any legal action pending? ☐ YES ☐ NOList any other consumer agencies contacted: BBB**PLEASE EXPLAIN THE ENTIRE CIRCUMSTANCES SURROUNDING YOUR COMPLAINT (attach additional pages if necessary)**

I applied for a PPP loan on April 2nd, 2021. I was fully approved and signed my loan documents committing to the loan on April 9th, 2021. I was to be funded \$20,832.00 to my Wells Fargo checking account. I was told this process would take 7-10 days from being approved. It is now May 11th, 2021 and Blue Acorn is nowhere to be found, wont respond to their online chat, wont take phone calls, and I am in debt to the SBA almost \$21,000 dollars. The worst part is I have to prove I used the money on business expenses 8-24 weeks from getting the loan. I am not burning up that time period and Blue Acorn and their lenders are holding my funds. I believe their lender is Capital Plus Financial (also do not take or return calls). I have provided my very personal identifying information and believe at this point I have been defrauded out of almost \$21,000. I will work with you , and the DOJ is necessary to prosecute these thieves to the fullest extent of the law. My business needed that money in the worst way. PLEASE HELP.

Section 7: DECLARATION

I declare, under penalty of perjury, that the facts and statements contained in this declaration, including any attached statements, are true, correct, and based upon my personal knowledge.

Signature: _____

Date: 05/11/2021

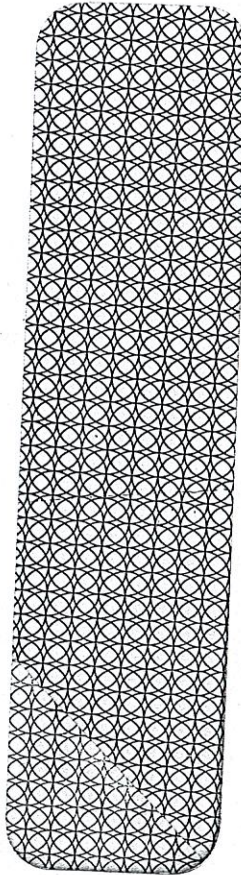
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CONSUMER INFORMATION AND COMPLAINTS
2005 NORTH CENTRAL AVENUE
PHOENIX, AZ 85004-1592



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MARK BRNOVICH
ATTORNEY GENERAL

OFFICE OF THE ARIZONA ATTORNEY GENERAL
CIVIL LITIGATION DIVISION
CONSUMER PROTECTION & ADVOCACY SECTION

CONSUMER INFORMATION &
COMPLAINTS
(602) 542-5763
(IN-STATE ONLY) (800) 352-8431

June 28, 2021

BLUE ACORN
4000 Westchester BLVD
Suite 280
Raleigh, NC 27607

RE: CIC 21-004931 / [REDACTED] / (FOURTH NOTICE)

Dear Sir or Madam:

Our Office recently asked you to respond to the attached complaint. We have not yet received your response.

It is important that we receive your written response fully addressing the matter raised in the consumer complaint **no later than ten (10) days from the date of this letter.**

Thank you for your immediate attention to this matter.

Sincerely,

Consumer Information and Complaints

CPA:SpF (07/15)



CONSUMER COMPLAINT

OFFICE OF THE ARIZONA ATTORNEY GENERAL
ATTORNEY GENERAL MARK BRNOVICH
www.azag.gov

Complaint/Confirmation #: 21-004931

Section 1: YOUR INFORMATION

YOUR NAME [REDACTED]		YOUR STREET ADDRESS [REDACTED]	
BEST NUMBER TO CALL DURING THE DAY [REDACTED]	EMAIL ADDRESS [REDACTED]	CITY F [REDACTED]	STATE [REDACTED] ZIP CODE [REDACTED]

Section 2: WHO YOU ARE COMPLAINING AGAINST

NAME OF BUSINESS YOU ARE COMPLAINING AGAINST Blueacorn		STREET ADDRESS OF BUSINESS 7014 E. Camelback Rd , ste 1452	
PHONE NUMBER OF BUSINESS 000-000-0000	EMAIL ADDRESS support@blueacornppp.com	CITY Scottsdale	STATE AZ ZIP CODE 85251

Section 3: AUTHORIZATIONS

May we send a copy of this to the person or firm you are complaining against? Yes ☐ YES ☐ NO

(By selecting the answer, "Yes," to the question, "May we send a copy of this to the person or business you are complaining against," I hereby authorize the Office of the Arizona Attorney General to communicate with the party(ies) against whom I have filed this complaint. I also authorize the party(ies) against whom I have filed this complaint to communicate with and provide information related to my complaint, including disclosure of non-public personal information, to the Office of the Arizona Attorney General in connection with this complaint. If your response is "No," we may be prevented from taking any action on your complaint.)

May we provide your name and telephone number to the media in the event of an inquiry about this matter? Yes ☐ YES ☐ NO

May we send a copy of your complaint to another government agency for its review or investigation? Yes ☐ YES ☐ NO

Section 4: STATISTICAL INFORMATION (Optional)

For statistical purposes, please indicate:

Your Age: Between 31-59	Military/Veteran: Veteran
☐ Under the age of 30	☐ Currently in military service
☐ Between the age of 31-59	☐ A veteran
☐ Between the age of 60-79	
☐ Over the age of 80	

How did you hear about our complaint form (please choose only one): **Called Phoenix AG Office**

☐ Called Phoenix AG Office	☐ Visited an AG Satellite Office	☐ Another Arizona State Agency/State Legislator
☐ Called Tucson AG Office	☐ An Out Of State Agency	☐ Attended AG Presentation/Event
☐ Went onto AG Website	☐ Media: Newspaper/Radio/TV	☐ Other _____

Section 5: TELEMARKETING / ROBOCALL COMPLAINTS (If your complaint is not against a telemarketer, skip to Section 6)

Is your complaint about a telemarketer or robocall? No ☐ YES ☐ NO

Are you on the National Do Not Call Registry? ☐ YES ☐ NO

Date of phone call	List the phone number that called you	List the phone number that received the phone call

Was the caller offering a product or service? ☐ YES ☐ NO

What was the call about?

You do not need to fill out Section 6 unless applicable to your complaint. Please make sure to review your complaint for accuracy and then sign and date your complaint (located at Section 7 at the end of this form).

Was an oral or written warranty given? Yes ☐ YES ☐ NO

Did you sign any documents? Yes ☐ YES ☐ NO If yes, please attach a copy if possible.

Date of transaction: 04/18/2021

Place of transaction: Internet

Witness to transaction: _____

Salesperson's name: unknown

Total amount of damages (list actual loss only):

\$ 2852

Have you complained to the business? Yes ☐ YES ☐ NO

What was the response? The same robo response of 7-10 business days.

Was the product or service advertised? Yes ☐ YES ☐ NO

If yes, indicate the date and how it was advertised:

03/01/2020 I believe online and YouTube

Do you have an attorney? No ☐ YES ☐ NO

If yes, please provide the attorney's name and address:

Is any legal action pending? ☐ YES ☐ NO

List any other consumer agencies contacted:

Texas Att Gen.

PLEASE EXPLAIN THE ENTIRE CIRCUMSTANCES SURROUNDING YOUR COMPLAINT (attach additional pages if necessary)

On or about April 6th, 2021, I applied for a PPP Loan (Payroll Protection Program) thru a company called Blueacorn, supposedly based in Scottsdale, AZ. Specifically addressed at the fashion square mall. On 04/08/2021, I was approved by the SBA for a loan of \$2,852.00, and was given my lender number, and told 7-10 business days to sign my papers via DocuSign. All this communication was done via emails, which I do still have. On 04/18/21, I signed my papers for my loan and was told 7-10 business days and the money would be deposited into my account. As of 05/06/21, I still have received no deposit. I have filed numerous support requests and am being a robo response of 7-10 business days. And in one email told only 2-4 more days for deposit to be made. Starting on or about 05/04/21, I started making contact with the SBA, along with a FB group called ppp funding group and discovered there are many of us in the same situation having the same issues. On 05/06/21, I discovered that the address for Blueacorn for the fashion square mall was non existent. These people cannot be reached. But there is a Blueacorn based in Charlotte, S.C. that says they are not the same as the ones doing this. I believe myself and numerous others are victims of fraud.

Section 7: DECLARATION

I declare, under penalty of perjury, that the facts and statements contained in this declaration, including any attached statements, are true, correct, and based upon my personal knowledge.

Signature: [REDACTED]

Date: 05/06/2021