PX 4

DECLARATION OF MICHELLE HARMON
PURSUANT TO 28 U.S.C. § 1746

I, Michelle Harmon, hereby state that I have personal knowledge of the facts as set forth below and am competent to testify about them.

1. I am over 18 years old. I am a resident of Orrington, Maine. I declare under penalty of perjury that the statements made in this declaration are true and correct.
2. I am the office manager of my fiancé's small business in central Maine. Our business, Jim's Precision Auto, provides automotive maintenance services. We have been in business for the past twenty years and we have two employees.
3. My business has been negatively impacted by COVID-19. In March, one of my employees told me he had fallen ill, had to be quarantined, and was unable to work. My other employee told me he could not work because his daycare provider shut down. In an effort to get some relief and ensure my business would have enough funding to survive this difficult time, I contacted my bank and applied for a PPP loan, which my bank explained was a new loan from the federal government.
4. On April 8, 2020, I received a call from 207-464-2013. The caller told me her name was Michelle Reyes and that she was calling from "the SBA" about my PPP loan application.
5. Michelle told me that my business was eligible for a 7(a) express ten-year loan. She told me I could choose between two ten-year loans, either a $50,000 loan with $555 monthly payments or a $100,000 loan with $1110 monthly payments. I understood her to mean these were U.S. Small Business Administration loans that were a part of the PPP program.

6. Michelle offered to send me documents electronically via DocuSign to apply for a 7(a) express ten-year loan. I understood this as an offer to assist me with my outstanding PPP loan application. She insisted that I make a quick decision because she told me there are limited funds available in the PPP program and the available money will run out. She also told me that I needed to choose between either the PPP loan she was offering me or EIDL funding.

7. Michelle knew which bank my business banks with and she knew my bank account number.

8. Michelle asked me to provide my fiancé's social security number and EIN over the phone. I was skeptical about giving her that information, so I asked her to email me more information. A true and correct copy of the email I received during the call, in response to my request for more information, is attached to this Declaration as **Attachment A.**

9. The email I received during the call came from a different representative named Tara McAlister, tmcalister@sbaloanprogram.com.

10. The email said, "While the final details are being worked out with the government regarding the CARE Act we are providing assistance with the SBA 7(a) Express loans, which affords businesses access immediately to loan amounts up to 500,000 over a 10 year term (no prepayments) at a current interest rate of 6%, with monthly payments."

11. The email also said "During the processing of your loan, once the CARE act is worked out, we will be participating in obtaining you funding for this as well."

12. I thought Michelle might be affiliated with the Small Business Administration, but then I noticed the email came from a .com address instead of a .gov one. I asked Michelle

why the email did not come from a sba.gov email address. Michelle told me that the SBA Loan Program was a subsidiary of the SBA and that the SBA Loan Program would facilitate the loan.

13. I told Michelle that I wanted some time to think about my options. I ended the call and continue to receive phone solicitations.

Executed in Orrington, Maine on April 16, 2020.

Michelle Harmon

ATTACHMENT A

Kerman, Sarah

From: [redacted]
Sent: Friday, April 10, 2020 4:05 PM
To: Kerman, Sarah
Subject: Fwd: Welcome to the SBA Loan Program

---------- Forwarded message ---------
From: **Tara McAlister** <tmcalister@sbaloanprogram.com>
Date: Wed, Apr 8, 2020 at 12:00 PM
Subject: Welcome to the SBA Loan Program
To: [redacted]

Please note* we are dealing with a high volume of clients right now, based on a first come first serve basis. Please get all documents requested at one time to move your file quickly.

As discussed with Michelle Reyes from my office, concerning the current SBA programs available-

While the final details are being worked out with the government regarding the CARE Act we are providing assistance with the SBA 7(a) Express loans, which affords businesses access immediately to loan amounts up to 500,000 over a 10 year term (no prepayments) at a current interest rate of 6%, with monthly payments.

We are the SBALoanProgram.com and as mandated by the SBA, getting approved is easier than ever!

During the processing of your loan, once the CARE act is worked out, we will be participating in obtaining you funding for this as well. Your loan processor will assist you in the amount you will qualify for and details of this program based on your financials provided to us.

We look forward to working with you in obtaining your new SBA loan.

855-746-0002, ext.131

Tara McAlister
SBAloanprogram.com
SBA LOAN PROGRAM
a division of Ponte Investments, LLC
1300 Division Rd Suite 305
West Warwick, RI 02893
(855) 746-0002
www.sbaloanprogram.com