We received your Cross River Paycheck Protection Program Loan forgiveness application

From: Scratch <notifications@scratch.fi>
To: alexacosta03@gmail.com
Date: Wed, 21 Apr 2021 15:48:59 -0400

Cross River

Hello Alexandra Acosta,

Thank you for submitting your Cross River Paycheck Protection Program Loan forgiveness application! We know you devoted a lot of time and attention to completing this application, and we hope you can take a moment to appreciate this accomplishment.

According to the information you provided in the application, **your requested forgiveness amount is $20180.00**. You can view the full breakdown at https://my.scratch.fi.

Your application is now under review. Processing your application will take approximately 3 to 4 weeks but may take longer if additional documentation is required from you or there is a high volume of applications, although we will try our best to get back to you as soon as possible. Once we finish reviewing your application it will be sent to the SBA for final review and approval, they have up to 90 days to make a decision on your application after receiving it.

You do not need to take any further action until we contact you. We will send you an email when we have finished reviewing your application, so please keep an eye out for important updates from us. You can also check your application status anytime by logging in to your account at https://my.scratch.fi.

Your loan will remain in a deferment – **meaning no payments are due** – until either the forgiveness application due date or until you've submitted your application and the approved forgiveness amount has been applied to your account. Interest, however, will continue to accrue on the loan.

While we review your application, feel free to browse our PPP help center or reach out to us with any questions about your loan or the forgiveness

AO386-C
GOVERNMENT EXHIBIT
CASE NO. 23-60170-CR-RNS
EXHIBIT NO. 614

application -- we're here to help.

Sincerely,

Team Scratch

Don't recognize this information? Have any questions? Contact us:

Hours: Monday - Thursday, 9AM to 8PM and Friday, 9AM to 5PM ET.
Email: support@scratch.fi
Call: (844) 727-2684
Snail mail:
Scratch Services, LLC
PO Box 411285
San Francisco, CA 94141-1285

https://help.scratch.fi

We, Scratch, are contacting you about your Cross River Paycheck Protection Program Loan in an attempt to collect a debt. Any information obtained will be used for that purpose.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

For residents of New York City: Scratch Services, LLC is licensed by the city of New York, Department of Consumer Affairs, License # 2095909-DCA.

For residents of Buffalo, New York: Scratch Services, LLC is licensed by the city of Buffalo, New York, License # CAG16-10037515.

For residents of Utah: as required by Utah law, you are hereby notified that a negative credit report reflecting on your credit report may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. We will not submit a negative credit report to a credit reporting agency about this credit obligation until the expiration of the time period described on the initial notice letter for your account.

For residents of Maine: Scratch Services, LLC operating hours are from 9:00 AM to 8:00 PM Eastern Time, Monday through Thursday and 9:00 AM to 5 PM Eastern Time on Friday. You may contact our office during business hours by calling (844) 727-2684.

For residents of California: The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They must not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

Nonprofit credit counseling services may be available in your area.

As required by law, you are hereby notified that a negative credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. But we will not submit a negative credit report to a credit reporting agency about this credit obligation until the expiration of the time period described in our initial written communication to you which describes your right to request verification of debt.

For residents of Massachusetts: NOTICE OF IMPORTANT RIGHTS: YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT MAY NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO US AT SCRATCH SERVICES, LLC. P.O. BOX 411285. SAN FRANCISCO, CA 94141-1285.

For residents of West Virginia: If your debt is not past the date for obsolescence provided for in Section 605(a) of the Fair Credit Reporting Act, 15 U. S. C. 1681c: The law limits how long you can be sued on a debt. Because of the age of your debt, the creditor shown on the front of this notice cannot sue you for it. If you do not pay the debt, the creditor shown on the front of this notice may report or continue to report it to the credit reporting agencies as unpaid. If your debt is past the date for obsolescence provided for in Section 605(a) of the Fair Credit Reporting Act, 15 U. S. C. 1681c: The law limits how long you can be sued on a debt. Because of the age of your debt, the creditor shown on the front of this notice cannot sue you for it and the creditor shown on the front of this notice cannot report it to any credit reporting agencies.

Congratulations, your Cross River Paycheck Protection Program Loan forgiveness application was approved by the SBA!

From:	Scratch <notifications@scratch.fi>
To:	alexacosta03@gmail.com
Date:	Tue, 15 Jun 2021 14:14:47 -0400

Cross River

Hello Alexandra Acosta,

We're excited to let you know that your Cross River Paycheck Protection Program Loan forgiveness application was approved by the Small Business Administration (SBA).

Your total approved forgiveness amount is $20180.0. This amount has been applied to your account effective to the date the SBA sent the forgiveness funds shown in your account payment history. The forgiveness amount includes your total loan principal and interest that accrued on your loan up to the forgiveness date.

You received full forgiveness of your PPP loan. This means your account will now appear as paid off. This also means that the account is fully satisfied and you are not required to make any future payments. A letter of satisfaction is available for download in your Documents folder.

We recommend that you log in to your account at https://my.scratch.fi to confirm your loan status and download this document for your records.

As always, we are here to help you. Please reach out to us if you have any questions!

Thank you,

Team Scratch

Frequently Asked Questions:

Why did I receive full forgiveness even if I reported an EIDL advance in my loan forgiveness application?

Before December 27, 2020, the SBA was required to reduce borrowers' overall PPP loan forgiveness amount by the amount of any Economic Injury Disaster Loan (EIDL) advance they received. However, a new law recently enacted makes clear that EIDL advance amounts are no longer deducted from borrowers' overall PPP loan forgiveness amounts, because the EIDL advance is now a forgivable portion of your loan. If you reported an EIDL advance in your loan forgiveness application, we hope you're as excited about this new rule as we are – congrats on your full loan forgiveness!

Why does the date my loan forgiveness was applied appear earlier than the date I'm receiving this notification?

You may notice that the date your loan was forgiven by the SBA is earlier than the date on which you're receiving this notification. This happens because after the SBA sends forgiven funds to Scratch, it can take some time for that payment to be applied to your account's loan forgiveness. This difference in date does not affect your loan forgiveness, interest accrual, or deferment period date. All funds are backdated to the date we received them from the SBA, so your loan has not accrued any additional interest on the forgiven amount.

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