

Defense Exhibit B:

04-21-2021 Email



Brian Silber <silberlaw@gmail.com>

Fwd: Thanks for signing up for electronic disclosures

Alex Acosta <alexacosta03@gmail.com>
To: Brian Silber <silberlaw@gmail.com>

Wed, Jan 10, 2024 at 4:06 PM

Sent from my iPhone

Begin forwarded message:

From: Alex Acosta <alexacosta03@gmail.com>
Date: April 21, 2021 at 2:34:26 PM EDT
To: VICTORY TAXES <victorytaxes@gmail.com>
Subject: Fwd: Thanks for signing up for electronic disclosures

Gmail info:
Alexacosta03@gmail.com
Teamboom2116!

Sent from my iPhone

Begin forwarded message:

From: Scratch <notifications@scratch.fi>
Date: April 20, 2021 at 10:49:49 AM EDT
To: Alexacosta03@gmail.com
Subject: Thanks for signing up for electronic disclosures
Reply-To: no-reply@scratch.fi

scratch.

Hello Alexandra Acosta,

Thanks for checking out Scratch and consenting to receive electronic disclosures (E-SIGN). You can now get important stuff (like your monthly statements) sent to you electronically and save some trees along the way. You can [log in to your Scratch account](#) to make a payment, view your payment history, and more. You can also view our [Terms of Service](#) and [Privacy Policy](#) online at any time.

Sincerely,

Team Scratch

Need help? [Contact us](#)

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 debt 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.

5:38



Photo 

Don

The screenshot shows a mobile application interface for a loan forgiveness application. At the top, there is a circular logo and a URL. Below the logo, the text "PP Loan Forgiveness Application" is visible. A progress bar indicates the current step is "APPLICATION", with "SETUP" completed. An estimated time to completion of "2 minutes" is shown. The main heading is "Final application confirmation". Below this, a message states: "Before submitting your application, please review the following:". Two key points are listed: "Forgiveness amount claimed" and "Remaining balance owed".

o-forgiveness/APMmNkZTU1YTA1NjMzYWE1YJA3YjVhNDIwMzg4MWE3M2UwZGUwZGM2Yg/review/final-application-con

PP Loan Forgiveness Application

Estimated time to completion: 2 minutes

SETUP APPLICATION

Final application confirmation

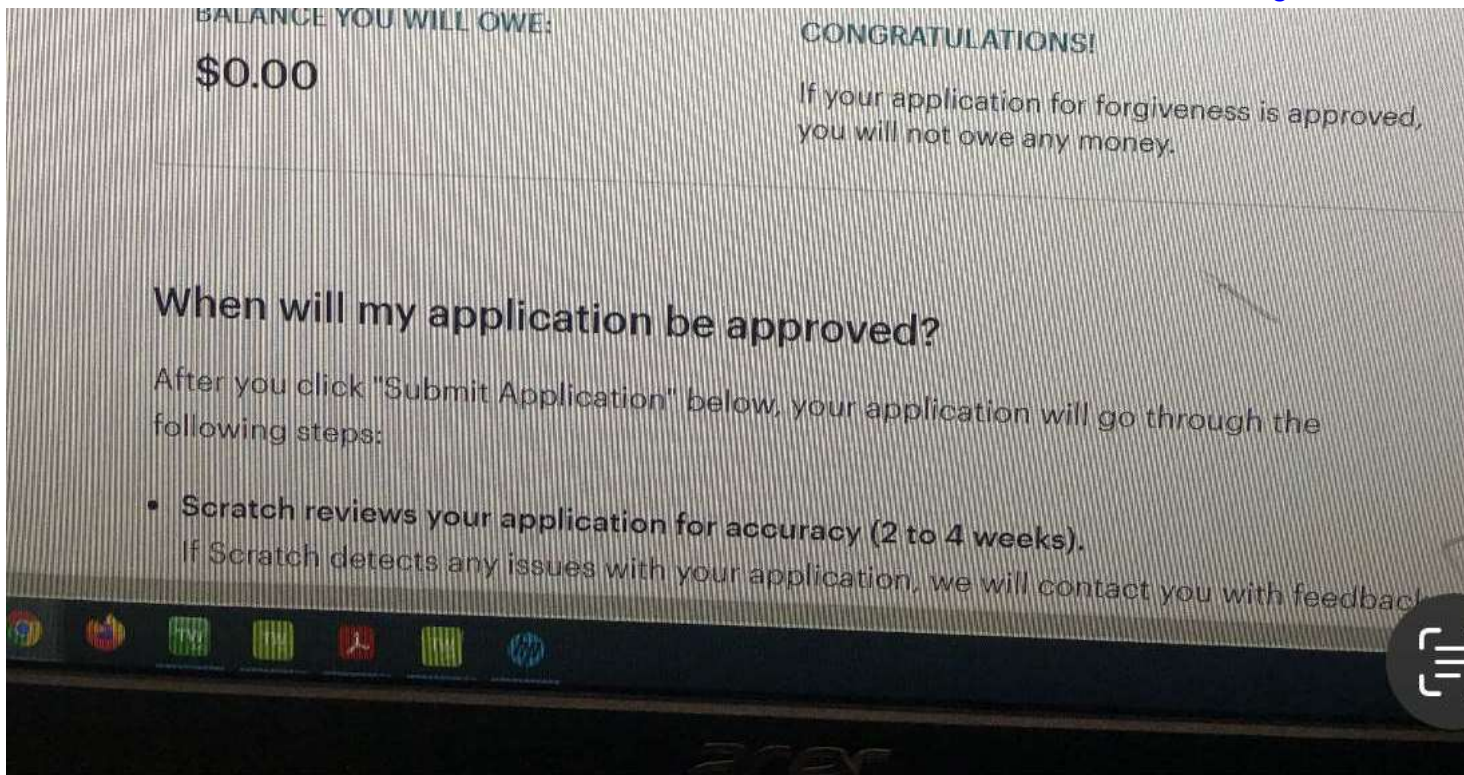
Before submitting your application, please review the following:

Forgiveness amount claimed

If your application is approved, you will receive **\$20,180.00** in forgiveness. You will not be required to repay this amount.

Remaining balance owed

If approved, you will be required to repay a remaining balance of **\$0.00**.



Sent from my iPhone

Begin forwarded message:

From: VICTORY TAXES <victorytaxes@gmail.com>
Date: April 21, 2021 at 3:47:42 PM EDT
To: Alex Acosta <alexacosta03@gmail.com>
Subject: PPP LOAN

Final application confirmation

Before submitting your application, please review the following:

Forgiveness amount claimed

If your application is approved, you will receive \$20,180.00 in forgiveness. You will not be required to repay this amount.

Remaining balance owed

If approved, you will be required to repay a remaining balance of \$0.00.

BALANCE YOU WILL OWE:

\$0.00

CONGRATULATIONS!

If your application for forgiveness is approved, you will not owe any money.

Thank you for allowing Victory Taxes Inc. to prepare your tax return. We appreciate your business. If you have any questions about your return, please feel free to contact our office. Remember that we are here throughout the year to assist you with all of your financial and tax consulting needs.

Victory Tax Services
3606 W Davie Blvd
Fort Lauderdale FL 33312
Office: 754-200-4125 Fax: 754-200-4139
President Vilsaint St. Louis
Vice President Ridley Augustin