

Exhibit 3
(Defense Exhibits Admitted at Trial)

Defense Exhibit A:

Loan Repayment Docs



SMALL BUSINESS ADMINISTRATION
Office of Performance, Planning, and the Chief Financial Officer
Program Accounting Division
Loan Accounting Branch
Denver, CO 80259

CERTIFIED STATEMENT OF ACCOUNT

As of May 30, 2024

Loan Number: [REDACTED] 8404
Lender Name: Cross River Bank
Borrower Name: Alexandra Acosta
Borrower Address: [REDACTED]

Total Amount Disbursed by Lender to Borrower:

Loan	\$	20,180.00	
Less: Principal Payments	\$	0.00	
Less: Principal Forgiveness	\$	20,180.00	
Lender Principal Balance	\$		0.00

Total Amount Disbursed by SBA to Lender:

Principal Forgiveness	\$	20,180.00	
Add: Interest Forgiveness	\$	70.77	
Add: PPP Processing Fee	\$	2,500.00	
Less: Wire Payment	\$	22,750.77	
SBA Charges Outstanding	\$		0.00
Total Indebtedness	\$		0.00

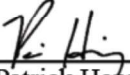
Last 1502 Report Date

N/A

Interest Paid Through

N/A

Certified to be a true and accurate statement of the balances as reported by the lender and reflected by the official accounting records of the Small Business Administration



Patrick Henning, Lead Accountant
Authorized Signature and Title

5/30/2024

Date



Your wire request for \$22,750.77 will be debited from account ending in 151463.
In addition, a \$25.00 wire fee has been assessed.

*** WIRE DETAILS ***

Wire Sequence
258175
Business Code / Wire Type
CTR-Customer Transfer
1000-Basic Funds Transfer

Originator Information
Originator
ALEXANDRA ACOSTA

United States
Originator To Beneficiary
Loan # [REDACTED] 3404

Entered Date
05/20/2024 12:31 PM Eastern Time
Effective Date
05/20/2024
Receiving Financial Institution
021030004 TREAS NYC
Beneficiary Information
Beneficiary
Small Business Administration
D 73000001
33 Liberty St
New York, NY 10045
USA
United States

SIGNATURE
DATE 05/20/2024

COMBINED PRE AND POST INTERNATIONAL WIRE DISCLOSURES

By signing this transaction receipt and disclosure, you acknowledge that you have received a copy of a pre-payment disclosure for this transaction and that you have accepted the rate of exchange as indicated herein.

Recipient may receive less due to fees charged by the recipients bank and foreign taxes.

Available date indicates the date that the beneficiary Financial Institution receives the transfer.

You can cancel for a full refund within 30 minutes of payment, unless the funds have been picked up or deposited.

Please contact us on 800.447.7228 Option 1 with any questions.

www.sccu.com

ERROR RESOLUTION

You have a right to dispute errors in your transaction. If you think there is an error, contact us within 180 days at 800.447.7228. You can also contact us for a written explanation of your rights. You can cancel for a full refund within 30 minutes of payment, unless the funds have been picked up or deposited. For questions or complaints about this wire transfer, please contact Space Coast Credit Union at the number listed above.

Consumer Financial Protection Bureau contact information:
www.consumerfinance.gov
Tel 855.411.2372

National Credit Union Administration NCUA
ncua.gov
Tel 703.518.6300

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

o-forgiveness/APMmNkZTU1YTA1NjMzYWE1YjA3YjVhNDIwMzg4MWE3M2UwZGUwZGM2Yg/review/final-application-con

PPP Loan Forgiveness Application

Estimated time to completion: 2 minutes

✓ SETUP

✓ APPLICATION

Final application confirmation

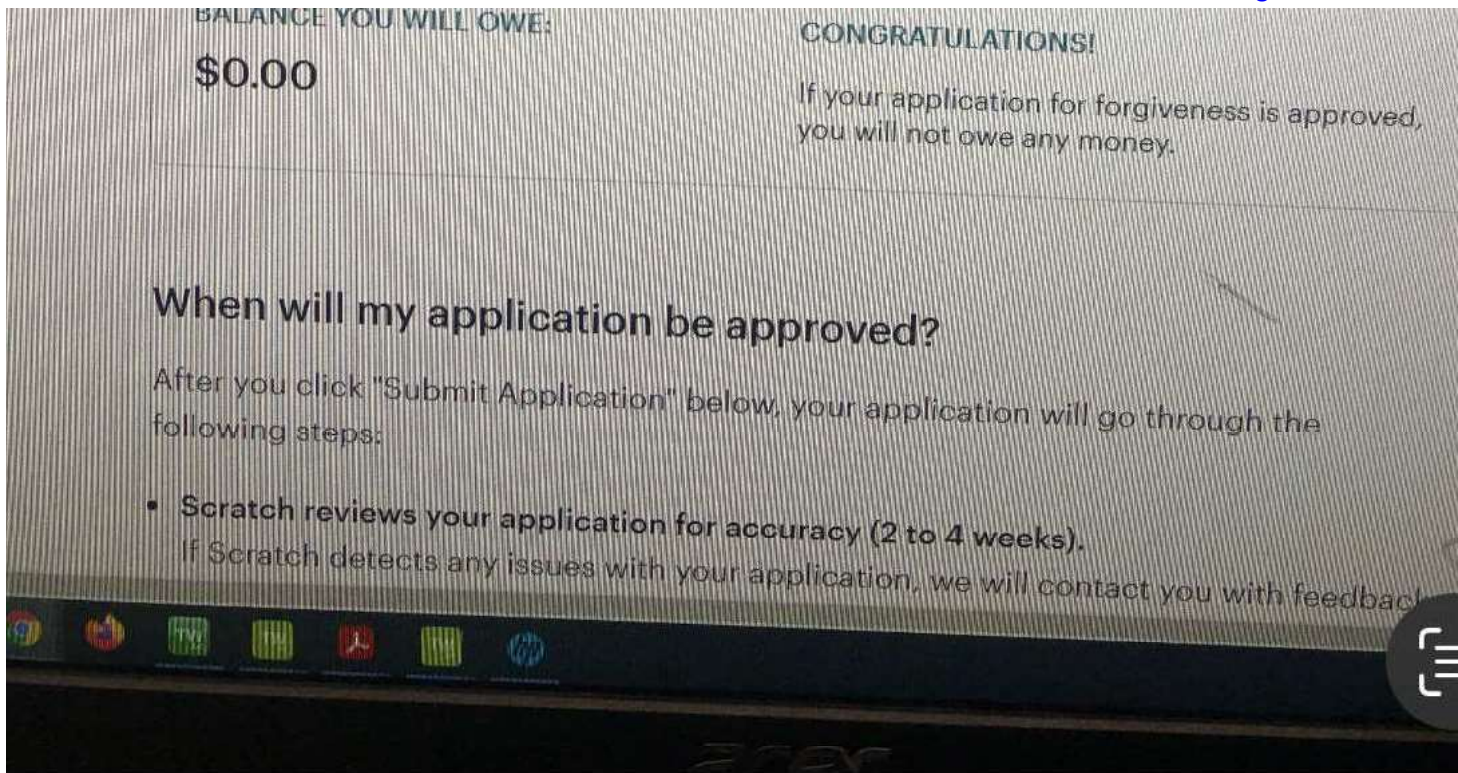
Before submitting your application, please review the following:

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

Defense Exhibit C:

04-20-2021 Email Advertisements



Alex Acosta <alexacosta03@gmail.com>

Forgivable PPP Funds available for 1099s without Employees

5 messages

Florida 1099 PPP <fl1099ppp@gmail.com>

Tue, Mar 23, 2021 at 2:39 PM

Reply-To: fl1099ppp@gmail.com

To: alexacosta03@gmail.com



Did you Know?

New changes are allowing Independent Contractors with no employees to qualify for the PPP Forgivable Loan and you could qualify for up to \$20,833!

New changes to the PPP Loan Program are allowing 1099 contractors/real estate agents unique access to forgivable PPP Loans. Join us on **Wednesday, March 24th at 5pm** for a LIVE informational session with an SBA Approved lender to discuss funds specifically allocated to 1099 contractors with no employees. Please note, the window of funds is set to close on March 31st unless extended by the government.

[Register Here](#)

Florida 1099 PPP | [10595 Furnace Rd, Ste 100, Lorton, VA 22079](#)

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Alex Acosta <alexacosta03@gmail.com>

Program Extended! Forgivable PPP Loans for Real Estate Agents & 1099 Contractors

FI 1099 PPP <fl1099ppp@gmail.com>
Reply-To: fl1099ppp@gmail.com
To: alexacosta03@gmail.com

Tue, Mar 30, 2021 at 4:12 PM



Did You Know?

New changes are allowing Independent Contractors with no employees to qualify for the PPP Forgivable Loan and you could qualify for TWO loans for up to \$20,833 per loan!

New changes to the PPP Loan Program are allowing 1099 contractors, real estate agents, and small businesses unique access to forgivable PPP Loans. Join us Today, Tuesday, March 30th at 5pm for a LIVE informational session with an SBA Approved lender to discuss funds for 1099 contractors with no employees. The program was just extended so you may qualify for TWO rounds of PPP funds up to \$20,833 per loan!

[Register Here](#)

Anyone who registers for the webinar will receive the recording and information on how to apply.

FL 1099 PPP | 1630 S Congress Ave, Ste 101, Palm Springs, FL 33461

Unsubscribe alexacosta03@gmail.com

Update Profile | Customer Contact Data Notice

Sent by fl1099ppp@gmail.com powered by





Alex Acosta <alexacosta03@gmail.com>

Register now for today's webinar!! Forgivable PPP Loans for Real Estate Agents

1 message

FL 1099 PPP <fl1099ppp@gmail.com>

Tue, Apr 20, 2021 at 9:16 AM

Reply-To: fl1099ppp@gmail.com

To: alexacosta03@gmail.com



Did You Know?

New changes are allowing Realtors and Independent Contractors with no employees to qualify for the PPP Forgivable Loan and you could qualify for TWO loans for up to \$20,833 per loan!

New changes to the PPP Loan Program are allowing 1099 contractors, real estate agents, and small businesses unique access to forgivable PPP Loans.

Join us Tuesday at 5pm for a LIVE informational session with an SBA Approved lender to discuss funds for 1099 contractors with no employees. The program was just extended so you may qualify for TWO rounds of PPP funds up to \$20,833 per loan!

[Register Here](#)

Anyone who registers for the webinar will receive the recording and information on how to apply.

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US 1099 PPP | [1630 S Congress Ave, Ste 101, Palm Springs, FL 33461](#)

[Unsubscribe alexacosta03@gmail.com](#)

[Update Profile](#) | [Customer Contact Data Notice](#)

Sent by [fl1099ppp@gmail.com](#) powered by



Try email marketing for free today!

Defense Exhibit D:
10-09-2023 and 10-10-2023 Emails



Brian Silber <silberlaw@gmail.com>

Fwd: OFFICE IS CLOSE Re: Fwd: Interview - PPP Loan Application

1 message

Alex Acosta <alexacosta03@gmail.com>

Fri, May 31, 2024 at 2:32 PM

To: Brian Silber <silberlaw@gmail.com>

Cc: Lia Gale <lia.silberlaw@gmail.com>

Sent from my iPhone

Begin forwarded message:

From: Alex Acosta <alexacosta03@gmail.com>

Date: October 9, 2023 at 10:58:22 AM EDT

To: VICTORY TAXES <victorytaxes@gmail.com>

Subject: Re: OFFICE IS CLOSE Re: Fwd: Interview - PPP Loan Application

Hey! Can you give me a call when you get a chance please? I need to locate some paperwork. Thanks!

Alex

Sent from my iPhone

On Sep 12, 2023, at 11:30 AM, VICTORY TAXES <victorytaxes@gmail.com> wrote:

We are sorry for the inconvenience business will be close...08/2/2023 we are currently on vacation, business will be reopen 10/04/2023 for any urgent questions please contact Office (754) 200-4125 cell 9546550337 text only

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

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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

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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



Brian Silber <silberlaw@gmail.com>

Fwd: 1040 2020 2019

1 message

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

Sat, May 11, 2024 at 10:29 AM

Sent from my iPhone

Begin forwarded message:

From: Alex Acosta <alexacosta03@gmail.com>
Date: October 10, 2023 at 11:56:03 AM EDT
To: VICTORY TAXES <victorytaxes@gmail.com>
Subject: Re: 1040 2020 2019

Alexandra Acosta

Business Address (Street, City, State, Zip Code - No P.O. Box allowed)

[REDACTED]

Average Monthly Payroll:	\$ 8072.00	x 2.5 + EIDL (Do Not Include Any EIDL Advance Loan Request Amount)
Purpose of the loan (select all that apply):	☒ Payroll Costs	☒ Rent / Mortgage
	☒ Covered Property Damage	☒ Covered Short-Term Losses

List all owners of 20% or more of the equity of the Applicant. Attach a copy of the ownership agreement.

Owner Name	Title
Alexandra Acosta	Owner

If questions (1), (2), (5), or (6) are answered "Yes," the loan will not be approved.

Questions:

1. Is the Applicant or any owner of the Applicant presently suspended or voluntarily excluded from participation in this transaction by any bankruptcy?
2. Has the Applicant, any owner of the Applicant, or any business owned by the Applicant or any owner of the Applicant, been convicted of a crime involving fraud or dishonesty?

Can you tell me where this number came from?

Sent from my iPhone

On Oct 10, 2023, at 11:20 AM, VICTORY TAXES <victorytaxes@gmail.com> wrote:

hi alex

cant not report ppp loan on 2021 tax return ITS NOT REPORT AS INCOME

--

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

<alexandra 2019 1040.pdf>
<ALEXANDRA 1040 2020.PDF>

Defense Exhibit E:

Photo Screenshot

