EX. 20 -- EXCERPTS FROM THE DEPOSITION OF JOSE MARTINEZ

Excerpts from Jose Martinez's 4/9/25 Deposition

"A. I see it.
Q. Okay. What does that date signify?
A. I'm thinking about it. It should have been -- I believe that is the date that the note was prepared and issued. It likely should be the same date that it was signed" **At 20**

"Q. Okay. In the context of a note, what is that? What is the maturity date?
A. The maturity date is the day that the loan will come due at the end of the term." **At 21**

"Q. Okay. But it was your belief that you had a signed agreement in place, a signed note, correct?
MR. ARELLANO: Object to the form.
THE WITNESS: I will affirm that when we had a signed promissory note, we did move forward with sending information to The Fed." **At 23**

"Q. And what was the purpose of the advance request?
A. The purpose of the advance request was, my understanding, twofold. One, to pledge the collateral of a loan. And secondarily, to advance on the loan the proceeds that we were borrowing from the Federal Reserve." **At 24**

"A. Generally speaking, we consider those sole proprietors. The program, PPP loan program, also considered independent contractors as eligible." **At 37**

"thinking about on the front end. It's also the document that we would continue to report on throughout the life of the loan." **At 43**

"Q. Okay. And I'll give you one example. One is a, like, a prepaid debit card; is that correct?
A. During the period of time of the PPPs, there were certain ones that were funded to a prepaid card, issued to a prepaid card." **At 57**

"Q. Okay. What happened if neither of those methods worked to get the borrower the loan proceeds? Was there a -- what then -- what happened then? The prepaid bank card was an exception process.
A. So we would only -- we would only ACH funds to a prepaid bank cards only after the bank had rejected the funds and we learned of it." **At 59**

"Q. How would you describe Prestamos's obligation to update a 1502 report if a loan was previously reported as disbursed and it was never disbursed?
MR. ARELLANO: Object to form.
THE WITNESS: Well, I said earlier that my understanding, you know, was that we would -- that we wouldn't update on the 1502 and that we communicated these other means to the E-tran system." **At 71**

"A. I don't recall specifically what we were talking about. But I would say that generally, or in every case, and I'm not aware of any exceptions, this would be the data, the SBA signing of the note." **At 80**

"Q. Do you know if Prestamos received processing fees for loans that were never funded?
A.We received PPP fees for loans that were initially ACHed to borrower's accounts and were later canceled." **At 94**