EX. 21 -- EXCERPTS FROM THE DEPOSITION OF DAVID CASTILLO

Excerpts from David Castillo's 4/4/25 Deposition

"Q. Mr. Castillo, you are familiar with Prestamos' participation in PPP, correct?
A. Yes.
Q. And you submitted a declaration in this case regarding Prestamos' participation in the PPP, correct?
A. Yes." **At 12**

"Mr. Castillo?
A. I do.
Q. And are the data you see on the screen correct?
A. Yes." **At 14**

"Q. So it's true that Prestamos sent prepaid cards to some PPP loan borrowers who otherwise, say, couldn't get their loan proceeds via ACH, correct?
A. That is correct." **At 17**

"Q. Okay. And did lenders have to submit a pledge and advance request form in order to obtain an advance from the Federal Reserve for PPP loans?
A. Yes." **At 34**

"Q. Is Prestamos still filing 1502 reports concerning any of Plaintiffs' loans?
A. I would have to check specifically, but I know Prestamos, as of today, we file a 1502 report on all the PPP portfolio we still have active.
Q. And when you say all of the PPP portfolio that you have, you would also -- that would also necessarily mean PPP -- excuse me -- that would also necessarily include SBA Form 1502s, not just on Plaintiffs' loans, but any borrower for whom Prestamos submitted a Form 1502, correct?
MR. LEDERER: Object to form.
A. We have to submit a 1502 report on all the PPP loans that we still have in our balance sheet in our books. Once they are -- once they have the balance, while they're still active in our portfolio, we still have to submit a 1502 report every month." **At 37**

"Q. Do you agree that a purpose of the monthly reporting on 1502s was to update the SBA concerning the status of the PPP loan?
A. Yes." **At 38**

"Q. Did Prestamos have to accurately report in its 1502s the status of PPP loans?
A. Yes." **At 38**

"Q. And are those spreadsheets to which you just referred spreadsheets that are internal within Prestamos only, or did Prestamos send those spreadsheets out to anyone else, including the SBA?
A. Internal with Prestamos only.
Q. I'm sorry, I didn't hear you.
A. Internal with Prestamos.
Q. When you say -- am I understanding you correctly, the spreadsheets that you are referring to were only spreadsheets internally within Prestamos, correct?" **At 49**

"Q. My question again, sir: Isn't it the case that Prestamos funded PPP -- certain PPP loans via prepaid cards? Yes or no, please.
A. Yes.
Q. So sitting here today, is the statement you made in paragraph 20 of your declaration correct?
A. Not 100 percent." **At 59**

"Q. Okay. And we talked about this before. Didn't Prestamos have an obligation, as to 1502 reporting, to file updated, accurate, monthly 1502 reports updating the SBA concerning the status of a loan?
A. Yes." **At 71-72**

"Q. In connection with those bank records or any other materials you reviewed, do you know whether the credit advances to which you refer in paragraph 51 included advances on any of the plaintiffs' loans?
A. Probably, but I don't recall." **At 81**

"Q. So Prestamos is admitting in Request No. 11 that the class member spreadsheets identify the amount of PPP loan processing fees Prestamos received from the SBA to the plaintiffs' and class members' PPP loans, correct?
MR. ARELLANO: Object to foundation.
A. Correct." **At 92-93**

"A. I don't have a -- I don't have a number in mind of how much we returned for those cancellation." **At 95**

"Q. Why weren't you more specific in paragraph 51of your declaration regarding what credit advances and the amounts, even, that Prestamos allegedly returned to the Federal Reserve?
A. Honestly, I don't know. Now, sitting here looking back, I should have. That would be a great point to see how much we returned and how much interest we paid, meaning we lost. Honestly, I should have but I don't recall why I didn't do it back then." **At 96**

"Do you know how much, or even approximately how much, in SBA loan processing fees Prestamos was paid by the SBA on a net basis after sharing with Blueacorn whatever Blueacorn received?
MR. ARELLANO: Object to form.
A. If you are referring to net made -- net basis, let's say June or July, 2021, the number would be close to 300 million, the net. Now, after the fact, we have so many expenses regarding the PPP, so it would be much less. But back then, close to 300 million." **At 97-98**

"Q. Do you think, sitting here today, Prestamos was entitled to be paid any loan processing fees by the SBA on loans it ultimately did not fund?
MR. ARELLANO: Object to foundation.
A. I don't." **At 99**

"Q. And a cancelled loan no longer has a balance?
A. That is correct." **At 105**