

**EX. 28 -- EMAILS BETWEEN PLAINTIFF
LLOYD AND PRESTAMOS**

Gregg

----- Forwarded message -----

From: **Elexis Garcia** <elexis.garcia@cplc.org>

Date: Thu, Mar 2, 2023 at 8:03 PM

Subject: Re: gregory lloyd/SBA-4538249010

To: Gregg Lloyd <diablotek79@gmail.com>

Hello Gregg,

I apologize for the delayed response, I am assisting our operators today and tomorrow. I have sent your request to our supervisor chat for a callback. They are informing us to advise if no funds we're used prior to the hold then no payment plan is required. Once the program reconcile the loan will be closed.

Thank you for your time,

Elexis Garcia

Forgiveness Coordinator



Chicanos Por La Causa, Inc. | Prestamos Loans CDFI

1024 E. Buckeye Rd. Suite 270 | Phoenix, AZ 85034

elexis.garcia@cplc.org

Prestamos CDFI: Financial Solutions By Investing In Communities Prestamos CDFI provides businesses in emerging communities access & opportunities to achieve success in the market by offering various financial solutions.prestamosloans.com

From: Gregg Lloyd <diablotek79@gmail.com>

Date: Thursday, March 2, 2023 at 2:36 PM

To: Elexis Garcia <elexis.garcia@cplc.org>

Subject: Re: gregory lloyd/SBA-4538249010

Elexis.

I am trying to contact ANYONE at your offices, yet NO ONE ever answers the phone OR returns emails.

I am getting DEMAND letters from Prestamos saying I need to pay my full balance, for money I have STILL not received.

Please have someone call me ASAP!

Gregg

858 226 2311

On Thu, Mar 2, 2023 at 11:40 AM Elexis Garcia <elexis.garcia@cplc.org> wrote:

Hello Gregg,

I am no longer working our Capital One accounts. Our legal team is assisting this matter. We have not had any updates for our Capital One clients but any questions you can please email pppgoup@cplc.org.

Thank you,

Elexis Garcia

Forgiveness Coordinator



Chicanos Por La Causa, Inc. | Prestamos Loans CDFI

1024 E. Buckeye Rd. Suite 270 | Phoenix, AZ 85034

elexis.garcia@cplc.org

Prestamos CDFI: Financial Solutions By Investing In Communities Prestamos CDFI provides businesses in emerging communities access & opportunities to achieve success in the market by offering various financial solutions.prestamosloans.com

From: Gregg Lloyd <diablotek79@gmail.com>

Date: Thursday, March 2, 2023 at 9:29 AM

To: Elexis Garcia <elexis.garcia@cplc.org>

Subject: Re: gregory lloyd/SBA-4538249010

Elexis

I have been trying to contact you since August of 2022, with zero success.

Can you PLEASE contact me via phone on 858 226 2311 as a matter of urgency.

Regards

Gregg

On Mon, Jul 25, 2022 at 12:44 PM Elexis Garcia <elexis.garcia@cplc.org> wrote:

Our legal team is handling the Capital One accounts as of now and from my understanding the escrow account is a part of the review. They have not provided a time frame but we will be in contact with each account once they hear any updates to the release of the funds.

I will submit your account over to them for review.

Thank you,

Elexis Garcia

Forgiveness Coordinator



Chicanos Por La Causa, Inc. | Prestamos Loans CDFI

1024 E. Buckeye Rd. Suite 270 | Phoenix, AZ 85034

elxis.garcia@cplc.org

Prestamos CDFI: Financial Solutions By Investing In Communities Prestamos CDFI provides businesses in emerging communities access & opportunities to achieve success in the market by offering various financial solutions.prestamosloans.com

From: Gregg Lloyd <diablotek79@gmail.com>

Date: Monday, July 25, 2022 at 9:47 AM

To: Elexis Garcia <elxis.garcia@cplc.org>

Subject: Re: gregory lloyd/SBA-4538249010

Hi Elexis.

I was not able to withdraw any funds, the entire amount was sent back.

Why are they in an escrow account? Can you please explain to me what exactly is the problem/hold up.

On Mon, Jul 25, 2022 at 11:07 AM Elexis Garcia <elxis.garcia@cplc.org> wrote:

Hello Gregory,

Thank you for your follow up. We have a legal team handling this situation since there is a great number of loans with the same situation. All the loans currently held by Capital One are handled as a group at this time. We have reached some agreements with Capital One and they now moved the funds from each individual account into an escrow account and have advised our legal team that the funds will be released soon. We will update you as soon as we have received them. Also, please let me know how

much you were able to withdraw from your account before Capital One froze the funds. We would need to work on a payment plan or a partial forgiveness application if you were able to withdraw any of the funds sent to you. I look forward to your prompt response to this email and thank for your patience through this process.

Kind regards,

Elexis Garcia

Forgiveness Coordinator



Chicanos Por La Causa, Inc. | Prestamos Loans CDFI

1024 E. Buckeye Rd. Suite 270 | Phoenix, AZ 85034

elexis.garcia@cplc.org

Prestamos CDFI: Financial Solutions By Investing In Communities Prestamos CDFI provides businesses in emerging communities access & opportunities to achieve success in the market by offering various financial solutions.prestamosloans.com

From: Gregg Lloyd <diablotek79@gmail.com>

Date: Monday, July 25, 2022 at 8:49 AM

To: Elexis Garcia <elexis.garcia@cplc.org>

Subject: Re: gregory lloyd/SBA-4538249010

Elexis.

I have just got off the phone with Presantos, and they have advised me to send you another email, hopefully I will get a response this time.

I notice that my funds were sent back to Pretamos on July 12th from my Capital One account, can you now please give me a status update on this. This has now been going on for 13 months!

I also provided my new address, which is 11146 Devin Ct, Plantersville, TX 77363, any and ALL mail now needs to be send to that address.

Thank you for your time.

Gregg

On Wed, Feb 9, 2022 at 4:56 PM Elexis Garcia <elexis.garcia@cplc.org> wrote:

Hello,

Do not apply for forgiveness until the funds have been released to you. I unfortunately do not have a time frame, I am working each case individually to get decisions. I will keep you informed with any news that comes my way.

Thank you,

Elexis Garcia

Forgiveness Coordinator



Chicanos Por La Causa, Inc. | Prestamos Loans CDFI

1024 E. Buckeye Rd. Suite 270 | Phoenix, AZ 85034

| elaxis.garcia@cplc.org | www.prestamosloans.com

Prestamos CDFI: Financial Solutions By Investing In Communities Prestamos CDFI provides businesses in emerging communities access & opportunities to achieve success in the market by offering various financial solutions.prestamosloans.com

From: Gregg Lloyd <diablotek79@gmail.com>

Date: Wednesday, February 9, 2022 at 2:25 PM

To: Elexis Garcia <elaxis.garcia@cplc.org>

Subject: Re: gregory lloyd/SBA-4538249010

Hi Elexis.

I was advised that I can not apply for forgiveness until I have used the funds for the purpose they were intended for. Is this not the case and I can just apply now?

Do we know when Capital One intend to send the money back as they have been telling me that for nearly a year.

Gregg

On Wed, Feb 9, 2022 at 3:15 PM Elexis Garcia <elaxis.garcia@cplc.org> wrote:

Hello Gregg,

In these situations we are going to use the date you have the funds in hand as a start date but recommend to apply for forgiveness asap.

Thank you,

Elexis Garcia

Forgiveness Coordinator



Chicanos Por La Causa, Inc. | Prestamos Loans CDFI

1024 E. Buckeye Rd. Suite 270 | Phoenix, AZ 85034

| elexis.garcia@cplc.org | www.prestamosloans.com

Prestamos CDFI: Financial Solutions By Investing In Communities
Prestamos CDFI provides businesses in emerging communities access & opportunities to achieve success in the market by offering various financial
solutions.prestamosloans.com

From: Gregg Lloyd <diablotek79@gmail.com>
Date: Wednesday, February 9, 2022 at 8:41 AM
To: Elexis Garcia <elexis.garcia@cplc.org>
Subject: Re: gregory lloyd/SBA-4538249010

Hi Elexis.

How does this affect me with applying for forgiveness if we go past the timeframe to file for it?

Gregg

On Tue, Feb 8, 2022 at 3:53 PM Elexis Garcia <elexis.garcia@cplc.org> wrote:

Thank you Gregg for the documents requested. I updated the account and scanned them in our system.

I am working with each case individually to get the decisions needed to proceed. I unfortunately don't have time frame for you but am working diligently to get each case reviewed. I will follow up with you with any news that comes my way.

Kind regards,

Elexis Garcia

Forgiveness Coordinator



PRESTAMOS CDFI
a division of **CHICANOS POR LA CAUSA**

Chicanos Por La Causa, Inc. | Prestamos Loans CDFI

1024 E. Buckeye Rd. Suite 270 | Phoenix, AZ 85034

| elexis.garcia@cplc.org | www.prestamosloans.com

Prestamos CDFI: Financial Solutions By Investing In Communities
Prestamos CDFI provides businesses in emerging communities access & opportunities to achieve success in the market by offering various financial
solutions.prestamosloans.com

From: Gregg Lloyd <diablotek79@gmail.com>
Date: Tuesday, February 8, 2022 at 1:28 PM
To: Elexis Garcia <elexis.garcia@cplc.org>
Subject: Re: gregory lloyd/SBA-4538249010

Hi Elexis.

Please find attached the information you requested. I am still looking for a March 2020 bank statement, but I might not have that particular month as I do remember changing banks around that time.

When you say "*If these funds are received back*" They have held onto this money of mine for nearly a year now with ZERO communication to me when I respond to them. How can they just keep this money?

I look forward to your speedy response.

Gregg

On Tue, Feb 1, 2022 at 12:53 PM Elexis Garcia <elexis.garcia@cplc.org> wrote:

Dear Gregory Lloyd,

We have received a notification that Capital One intends to return your PPP Loan Funds. If these funds are received back, we would need the following documentation to recertify your PPP loan.

Please provide us with the following documentation by replying to this email with the attachments.

If we do not receive these documents in the next 10 business days, we will proceed to close your Loan.

- Selfie of you holding your valid government issued photo ID as well as an image of the valid photo ID
- Bank Statements dated between October 2019 & March of 2020 showing business transactions
- Full Filed Tax Returns for 2019

Thank you for your prompt response

Elexis Garcia

Forgiveness Coordinator



Chicanos Por La Causa, Inc. | Prestamos Loans CDFI

1024 E. Buckeye Rd. Suite 270 | Phoenix, AZ 85034

| elexis.garcia@cplc.org | www.prestamosloans.com

Prestamos CDFI: Financial Solutions By Investing In
CommunitiesPrestamos CDFI provides businesses in emerging communities
access & opportunities to achieve success in the market by offering various
financial solutions.prestamosloans.com

EXTERNAL

EXTERNAL