

EXHIBIT A
(Prestamos' Correspondence to
Plaintiff Lloyd Seeking Repayment)



Prestamos CDFI
SMALL BUSINESS LENDING

1024 E BUCKEYE RD STE 270
Phoenix, AZ 85034-4054

Statement

Statement Date: 02/01/2023
Due Date: 10/1/2022
Account#: 4538249010
Name: GREGORY LLOYD
Maturity Date: 5/20/2026
Current Rate: 1%
Orig Amount : \$20,832.00
Curr Amount Financed: \$20,832.00
Current Principal: \$20,832.00
Total Past Due: \$1,973.60
Total Current Due: \$493.40
Available Credit: 0.00

GREGORY LLOYD

██████████@gmail.com

Payments Due:

Due Date	Description	Payment Due	Amount Paid	Amount Remaining	Total Due
1/1/2023	Principal and interest	\$493.40	0.00	\$493.40	\$493.40
12/1/2022	Principal and interest	\$493.40	0.00	\$493.40	\$493.40
11/1/2022	Principal and interest	\$493.40	0.00	\$493.40	\$493.40
10/1/2022	Principal and interest	\$493.40	0.00	\$493.40	\$493.40
	Principal and interest		0.00		

Total Amount Due

\$2,467.00

From: pppservicing@cplc.org
Sent: Saturday, February 18, 2023 6:35 PM
To: [REDACTED]@gmail.com
Subject: Your PPP Statement + Loan #4538249010
Attachments: 4538249010_Statement.pdf

Your Paycheck Protection Program (PPP) Loan with Prestamos CDFI, LLC has been onboarded into our loan servicing platform. The Principal and Interest payments showing in your attached statement need to be paid to avoid the loan from entering into default.

You will need to email PPP@cplc.org to obtain any information regarding your PPP loan; please add your SBA loan number in the subject line of the email. The terms are per the SBA Note 147 that was signed during the origination of your business's PPP loan.

If your loan goes into default, your business will be placed on the government CAIVRS list and will not be able to receive any sort of government assistance or a government backed loan in the future.

You can apply for forgiveness at any time during your business's PPP term, but you will need to continue making monthly Principal and Interest payments to stay current with your loan. If fully forgiven, all principal and interest paid on the loan will be paid back.

Please Note: You can still apply for loan forgiveness!!!

To submit a forgiveness application, go to <https://directforgiveness.sba.gov/>

Sincerely,

Prestamos CDFI, LLC

From: Gregg Lloyd
 To: PPP Servicing
 Subject: Re: Demand Letter for Loan #4538249010

I have been trying to contact you for over 2 weeks, and i am NEVER able to get though to someone.

Please advise me the best number to reach you at, OR please call me on [REDACTED] ASAP!

Regards
 Gregg Lloyd

On Tue, Feb 28, 2023 at 11:13 PM PPP Servicing <pppservicing@cplc.org> wrote:



David Castillo Prestamos CDFI, LLC
 1024 E. Buckeye Rd. Ste 270
 Phoenix, AZ 85034

Tuesday, February 28, 2023

GREGORY LLOYD

ATTN: GREGORY LLOYD

GREGORY LLOYD

DEMAND LETTER

Dear GREGORY LLOYD:

NOTICE IS HEREBY GIVEN that 4538249010 ("Borrower") is in default under and pursuant to the terms of those Promissory Notes, between Borrower and Prestamos CDFI, LLC. (Prestamos) dated 05/31/2021 ("Loan Documents") in the original amounts of \$20,832.00 .

The following terms of the Loan Documents have been violated and are Events of Default under the Loan Documents:

1. Loan Agreement: Nonpayment of any installment of principal of interest when due; or
2. Note: the Borrower's failure to make any payments when due under this Note, which continues for a period of ten (10) days after such due date.

Prestamos has not received any payment from 4538249010 since 05/31/2021. Accordingly, pursuant to the terms of the Note, we hereby declare the full-unpaid balance of the Note (together with all accrued interest and fees) immediately due and payable. The amounts due and payable as of Tuesday, February 28, 2023 are:

Loan Number	Outstanding	Interest	Past Due	Total Amount
	Balance		Fees	Due
4538249010	\$20,832.00	\$352.99	\$0.00	\$21,184.99

Please remit the Total amount due by 03/06/2023. If this amount is not received, then Prestamos will take whatever actions it deems necessary to protect its capital.

The defaults specified in this letter do not in any way waive Prestamos' right to declare any other or additional defaults, which may exist as of, or after, the date of this letter.

As a guarantor, you are personally responsible, and we deem it important that you are aware of this matter.

Should you have any questions regarding this letter, please contact me at 602-258-9911.

Sincerely,

David Castillo Portfolio Manager