

EXHIBIT 16

Message

From: Bernie Navarro [BNavarro@BenworthCapital.com]
on behalf of Bernie Navarro <BNavarro@BenworthCapital.com> [BNavarro@BenworthCapital.com]
Sent: 5/18/2021 6:01:14 PM
To: 'OCRMLSP' [OCRMLSP@sba.gov]
CC: Orlando Delgado [odelgado@BenworthCapital.com]; Toya De La Cruz [tdelacruz@BenworthCapital.com]
Subject: FW: SECOND REQUEST, OCRM Assessment: Third Party Support for PPP Activities

Hello! Sorry for not sending sooner. The first one was in SPAM

Thank you,

Bernie Navarro
NMLS 329578



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From: OCRMLSP [mailto:OCRMLSP@sba.gov]
Sent: Tuesday, May 18, 2021 10:22 AM
To: OCRMLSP <OCRMLSP@sba.gov>
Subject: SECOND REQUEST, OCRM Assessment: Third Party Support for PPP Activities

Hope all is well. Please provide your institution's response by COB, Wednesday, May 19, 2021.

1. If your institution has a PPP agreement but did not participate - please send a statement to that effect.
 - a. Example - your institution has an active Form 750, was automatically approved for PPP lending, but chose not to participate/did not originate any PPP loans.
2. If you previously responded but received this email - please resend your previous response with "Please check the Location ID" at the top of the email.
 - a. Our queries are based on the location identification and there may have been an issue with the response log.

Thank you,
Eddie

JX209

Benworth00000181
JX209.1

From: OCRMLSP <OCRMLSP@sba.gov>

Sent: Tuesday, May 11, 2021 10:07 PM

To: OCRMLSP <OCRMLSP@sba.gov>

Subject: OCRM Assessment: Third Party Support for PPP Activities

Hope all is well. The Office of Credit Risk Management (OCRM) is assessing how delegated lenders used/are using third parties for activities related to the Paycheck Protection Program (PPP). Please review the information below and provide a response to OCRMLSP@sba.gov no later than the close of business, Thursday, May 13, 2021. If you are not the applicable point of contact (POC), please forward this email to the appropriate person for response.

1. If your institution did not use/is not using any third parties to assist with its PPP related activities, please respond to this email with the following information:
 - a. Lender Name, Lender Location ID, and a statement that your institution is not using any third parties to assist with PPP related activities.
2. If your institution is using a third party, please complete the chart below to the best of your knowledge.

Lender Name	Benworth Capital Partners LLC	
Location ID		
POC Email If There Are Additional Questions	bnavarro@benworthcapital.com	
	For PPP loans, a third party is or was providing services (Enter "Yes" or "No" for each)	If "Yes", please provide the name of the entity/entities providing the service.
Technology Solutions That Do Not Involve Underwriting	Yes	Teslar, Lendio and our own
Application Referrals	Yes	Womply, Lendio and our own
Origination Activities (application evaluation, gathering documents, processing, etc.)	Yes	Womply, Lendio and our own
Loan Disbursement	No	
Loan Servicing (reporting, etc.)	No	
Forgiveness Application Processing	No	
Purchase Requests	No	
Secondary Market/Loan Sales/Loan Acquisitions	No	
Fraud Notifications (e.g., to SBA's Office of Inspector General)	No	
Other Activities Not Listed Above	NO	
Summary of "Other Activities":		

Thanks in advance for your assistance.

Benworth00000181
JX209.2

Eddie Ledford

Deputy Director, Office of Credit Risk Management

Office of Capital Access

U.S. Small Business Administration



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