EXHIBIT 1

UNITED STATES BANKRUPTCY COURT
DISTRICT OF DELAWARE

In re	:	**Chapter 11**
KABBAGE, INC. d/b/a KSERVICING, *et al.*,	:	**Case No. 22-10951 (CTG)**
	:	**(Jointly Administered)**
Debtors.[1]	:	**Re: Docket Nos. 172, 173, 174 & 340**

DECLARATION OF TAMICA M. WILLIAMS IN SUPPORT OF MOTION OF DEBTORS FOR ENTRY OF AN ORDER ENFORCING THE SETTLEMENT ORDER AND THE SETTLEMENT AGREEMENT BETWEEN KSERVICING AND CUSTOMERS BANK

I, Tamica M. Williams, declare pursuant to 28 U.S.C. § 1746, under penalty of perjury that the following is true and correct to the best of my knowledge, information, and belief:

1. I am the Corporate Controller of Kabbage, Inc. d/b/a KServicing (the "**Company**" or "**KServicing**") and its affiliated debtors in the above-captioned chapter 11 cases (the "**Chapter 11 Cases**"), as debtors and debtors-in-possession (collectively, the "**Debtors**"). I have served as the Corporate Controller since November 2021. As Corporate Controller, I establish and implement financial policies and controls, supervise all accounting and financial functions, and prepare financial statements.

2. I have over nineteen years of experience conducting and overseeing general ledger accounting, controllership, finance and operational risk, and financial reporting for various

[1] The Debtors in these chapter 11 cases, along with the last four digits of each Debtor's federal tax identification number, as applicable are: Kabbage, Inc. d/b/a KServicing (3937); Kabbage Canada Holdings, LLC (N/A); Kabbage Asset Securitization LLC (N/A); Kabbage Asset Funding 2017-A LLC (4803); Kabbage Asset Funding 2019-A LLC (8973); and Kabbage Diameter, LLC (N/A). Kabbage is a trademark of American Express used under license; Kabbage, Inc. d/b/a KServicing is not affiliated with American Express. The Debtors' mailing and service address is 925B Peachtree Street NE, Suite 383, Atlanta, GA 30309.

companies in the financial industry. Before joining the Company, I worked as Assistant Financial Controller for Truist Wealth, and Financial Controller for SunTrust Investment Services, Inc. Prior to those positions, I worked for SunTrust bank for more than ten years, starting as Assistant Vice President and Wholesale Banking Account Manager, and over the years rising to Vice President, Senior Manager of Corporate Finance where I led a team of 8 senior level accountants, and created and maintained corporate policies, procedures, and controls related to reconciliations, reporting, and journal entries.

3. I have a Bachelor of Business Administration and Master of Accountancy degrees in Accounting, both from Georgia Southern University, and I am a Certified Public Accountant in the state of Georgia, as well as a Certified Internal Auditor.

4. I submit this declaration in support of the *Motion Of Debtors For Entry of An Order Enforcing The Settlement Order And The Settlement Agreement Between KServicing And Customers Bank* filed contemporaneously herewith (the "**Motion to Enforce Settlement**"). I am knowledgeable about, and familiar with KServicing's calculation of the final Settlement Payment owed by Customers Bank ("**CB**") pursuant to the *Settlement and Release Agreement*, dated October 27, 2022 (the "**Settlement Agreement**"). Except as otherwise indicated, the facts set forth in this declaration are based upon my personal knowledge, my review of relevant documents and databases, as well as information provided to me by employees working under my supervision. If called upon to testify, I would testify to the facts set forth in this declaration.

The Current Dispute with CB

5. The current dispute between CB and KServicing arises from CB's failure to pay KServicing the full amount owed to it under the Settlement Agreement, which was approved

by the Bankruptcy Court on November 9, 2022 [Docket No. 232] (the "**Settlement Order**") following a hearing on the matter that was held on November 7, 2022.

6. Through the Settlement Agreement, CB and KServicing (collectively, the "**Parties**") agreed upon a Settlement Amount of $58 million to resolve, among other things, the outstanding $65.5 million receivable due from CB to KServicing. A material component of the Settlement Amount was a payment (the "**Settlement Payment**") that CB was to make to KServicing following this Court's approval of the Settlement Agreement.

7. The Settlement Agreement itself sets forth certain amounts for holdbacks, to be deducted from the Settlement Amount, for SBA fees, borrower remittances, and cancelled loans, that indicated CB's expectation that the amount of the cash payment would be approximately $23.2 million.

8. The Settlement Payment is a calculation that involves CB and KServicing engaging in a good faith reconciliation process to determine the correct amount owed to KServicing (the "**Reconciliation Process**"). At the outset, I believed that the Parties' respective positions on the correct Settlement Payment were relatively close with perhaps a variance of a few hundred thousand dollars. In furtherance of the Reconciliation Process, I reviewed, analyzed, and worked with the KServicing team to reconcile various data sources related to the cancelled loans and borrower remittance holdback amounts, including trial balance files, remittance reports, source material data maintained by the SBA, wire transfer records, and bank account statements, to determine the proper amount of the Settlement Payment.

9. As more fully set forth in the accompanying declaration of my colleague Donna Evans, CB requested that KServicing run multiple reports and provide voluminous requested deliverables—including data sets CB requested from multiple sources, reports generated

from raw data files, banking records dating back from loan origination, and voluminous loan reports, then simply stopped engaging in the Reconciliation Process after November 10th.

10. After unilaterally ending the Reconciliation Process without having a final discussion with KServicing, CB originally sent KServicing $19,469,355 on November 14th and claimed that amount constituted the Settlement Payment. The next day CB wired additional funds to KServicing raising the total payment to $20,499,683.

11. KServicing has determined that the full amount owed by CB to KServicing under the Settlement Agreement is **$23,780,786.63**.

The Settlement Agreement

12. On October 27, 2022, the Debtors entered into the Settlement Agreement, which the Bankruptcy Court approved by its Settlement Order. The Settlement Agreement sets forth a formula by which the Settlement Payment amount, which CB is obligated to pay to KServicing, is to be calculated: the Settlement Payment is defined as "the Settlement Amount [of $58 million] *less* the amount of the Disputed KServicing Holdbacks as of the Petition Date." The "Disputed KServicing Holdbacks" is the sum of (1) the Disputed KServicing Fee Holdbacks; and (2) the Disputed KServicing Remittance Holdbacks. Thus, the Settlement Payment owed by CB is the $58 million *less* the sum of the Disputed KServicing Fee Holdbacks and Disputed KServicing Remittance Holdbacks.

13. The "Disputed KServicing Remittance Holdback" is defined in the Settlement Agreement as consisting of two components: (i) funds "collected from borrowers that KServicing is required to remit to CB," and (ii) funds "held by KServicing on account of cancelled loans." The first component consists of a variety of funds, including payments on loans made by borrowers, that KServicing received from borrowers on account of loans for which CB is the issuer

and KServicing the servicer. The second component, the cancelled loan remittance amount, consists of funds that were disbursed by CB to KServicing for loans that borrowers sought and were approved for, but were either later cancelled and the funds were therefore not disbursed to those borrowers or where the funds were disbursed to the borrower but then returned to KServicing.

KServicing's Settlement Payment Calculation

14. Attached hereto as **Exhibit 1** is a spreadsheet I prepared setting forth KServicing's calculation of the accurate amount of the KServicing Disputed Holdback Amounts and resulting Settlement Payment amount. Below I explain below how KServicing determined these amounts, shown in the below chart, and leads to a Settlement Payment of $23,780,786.63.

Total Settlement Amount	$58,000,000
LESS	
Disputed KServicing Fee Holdback	($8,317,023.23)
Disputed KServicing Remittance Holdback (Total of A and B below)	($25,902,190.14)
A. Funds on Account of Cancelled Loans	($1,677,192.00)
B. Funds Collected from Borrowers	($24,224,998.14)
EQUALS	
Settlement Payment	$23,780,786.63

15. ***First***, there is no material dispute as to the "Disputed KServicing Fee Holdback" amount. Both CB and KServicing have calculated that number as $8,317,023.23.

16. ***Second***, in the "Disputed KServicing Remittance Holdback" category in the Settlement Agreement is KServicing's accounting of the amount due to CB on account of cancelled loans. As I explained briefly above, the "cancelled loans" remittance holdback amount consists of funds for loans that were requested by borrowers, where the loan was approved and funds disbursed by CB to KServicing, but where the loan was either cancelled before the funds were disbursed to the borrower (and thus remained in KServicing's possession) or the borrower returned the loaned funds to KServicing after receiving them. Thus, for purposes of the Settlement Payment, the larger the amount of funds held on account of cancelled loans, the less CB would owe KServicing; conversely, the smaller the amount of funds held on account of cancelled loans, the more CB would owe KServicing under the Settlement Agreement.

17. The preliminary amount held on account of cancelled loans KServicing sent to CB on November 4, 2022 was $3,617,304. This was based on preliminary work performed by KServicing's former CFO (who departed the company in June 2022).

18. CB, however, informed KServicing by phone on November 7th that it believed the cancelled loan holdback amount was closer to $1.6 million. Upon receiving that information, I worked with other KServicing employees to determine the accurate amount of the cancelled loans. In doing this work, we utilized the most reliable source of information -- recent data compiled by the SBA[2] on a loan-by-loan basis. The SBA website expressly lists whether a particular loan has been cancelled. We looked up each loan on the SBA website that we had

[2] The SBA website from which KServicing obtained this data, using KServicing's log in information is https://forgiveness.sba.gov/accounts/login/?next=/requests/home/ (last accessed Dec. 5, 2022).

previously counted as cancelled to determine whether the loan was, in fact, cancelled, or, instead was actually disbursed and being repaid or in the process of being forgiven by the SBA. This entailed cross referencing the list of loans in the spreadsheet that led to the November 4th approximate $3.6 million figure, using the SBA Loan ID number, with the SBA's source data obtained from the SBA website. After doing so, we determined that a number of those loans on the spreadsheet provided by our former CFO to CB had *not* been cancelled, and that the funds due to CB on account of cancelled loans was therefore significantly less than KServicing had initially estimated based on the record kept by its former CFO. At the end of that process, I determined that the accurate amount KServicing held on account of cancelled loans was **$1,677,192.00** – a number entirely consistent with the amount that CB indicated to us on November 7 was the accurate amount of the cancelled loans. That amount is reflected in **Exhibit 1**. The result of this analysis is an increase in the Settlement Payment in an amount of **$1,940,112.**

19. ***Third***, the other item in the "Disputed KServicing Remittance Holdback" category described in the Settlement Agreement is KServicing's accounting of the amount due to CB on account of funds collected from borrowers ("**Borrower Remittance**"). As detailed below, I determined, based on a review and cross reference of a number of data sources, including bank reconciliations of customer payment receipts, KServicing's finalized cancelled loan list, as well as an additional file we were directed to by the Company's former CFO, that the amount held on account of Borrower Remittances is **$24,224,889**. As shown in **Exhibit 1** and below, there are several components that make up this amount.

	CUBI	**KServicing**
Borrower Principal Repayments and Returns per Remittance File	$25,578,633	$24,022,977
Interest Collected	$1,030,328	$1,030,329
Reported Remittance Account Variance	$497,900	$497,900
Fees Owed to SBA (Borrower Overpayments)	($1,150,513)	($1,071,094)
Returned/Cancelled Loans in Remittance Report	($426,258)	($392,964)
Additional Loans not Disbursed (per former CFO, Daniel Eidson)	$35,899	$137,851
Total Funds Collected From Borrowers	$25,565,989	$24,224,998

20. The majority of the Borrower Remittance amount is made up of loan payments made by borrowers and funds otherwise returned to KServicing by borrowers on account of loans issued by CB, which I have calculated, with the assistance of other KServicing team members, as **$24,022,977**. By contrast, CB incorrectly used the amount of **$25,578,633** on account of payments made by borrowers in calculating its November 15th payment; CB used preliminary data provided by KServicing on November 4th to calculate that amount, which did not account for certain borrower remittance payments KServicing had already paid to CB.

21. With respect to these borrower payments received by KServicing but not then remitted to CB, we knew that the Company's former CFO, Mr. Eidson, had been involved in creating a spreadsheet reflecting preliminary analysis of Synovus Bank account information showing borrower repayments, which KServicing sent to CB on November 4, 2022 ("**Synovus Repayment File**") and which CB stated they used to calculate the corresponding figure included

in their settlement payment. As a result, I, along with my colleagues, worked to determine whether the data in this spreadsheet was up to date, or (a) whether KServicing had other data or files related to the issue that would show whether KServicing received additional payments from borrowers it needed to remit to CB (which would result in a higher payment due to CB), or (b) the opposite—whether KServicing had passed on additional borrower payments to CB not reflected in that data (which would result in a lower payment due to CB).

22. In performing the tasks related to this work, we learned from Mr. Eidson on November 10, 2022 that there was a file of which we were not previously aware that reflected amounts KServicing had passed on to CB on account of additional borrower payments. A copy of that file, titled "Loan Return Analysis 2-1-21," is attached hereto as **Exhibit 2** ("**2021 Return Analysis**"). A review of Mr. Eidson's email also confirms that he sent a copy of that file to CB on October 21, 2020. A copy of that email and its attachment is attached hereto as **Exhibit 3**. I reviewed this file, the Company's bank statements, the Synovus Repayment File, and wire transfer records, and determined that KServicing, at the direction of its former CFO, had separately already paid to CB on October 21, 2020 $1,555,656 of borrower payments on account of five individual loans listed in the Synovus Repayment File, but the payments to CB had not been accounted for in the Synovus Repayment File.

23. Specifically, because the 2021 Return Analysis showed payments KServicing had previously made to CB, listed by loan number, I compared the loan number and amount recorded as paid for every loan listed in the 2021 Return Analysis as compared to the Synovus Repayment File, to determine if the payment amounts varied. In doing so, I determined that the 2021 Return Analysis showed payments KServicing made on account of five specific loans that were not reflected in the Synovus Repayment File. To confirm that KServicing in fact remitted

these amounts to CB, I reviewed KServicing's bank statements and located a wire transfer record for a wire made by KServicing to CUBI on October 21, 2020 in the amount of $4,769,017.89. That wire transfer record is attached hereto as **Exhibit 4**. The amount of that wire transfer matches, to the penny, the total amount KServicing paid to CB reflected in Column U of the 2021 Return Analysis file of $4,769,017.89. *See* **Exhibits 2, 3.** The date of the wire transfer is the same date the 2021 Return Analysis states those payments were made: October 21, 2020. A summary I created of the total amount originally owed to CB for each of these five loans reflected in the Synovus Repayment File, the amounts KServicing already paid to CB, and the resulting amounts of what KServicing actually owed CB on account of these 5 loans is reflected in **Exhibit 5** hereto, titled Additional Amounts of Borrower Remittance Payments Paid to CB on October 21, 2020.[3]

24. As a result, the $1,555,656 in payments already made to CUBI on account of those five loans should be removed from the Borrower Remittance amount to be deducted from the Settlement Amount of $58 million in order to arrive at the correct Settlement Payment. The exact amount of the difference between CB's November 15th $25,578,633 figure on account of borrower payments and KServicing's calculation of that amount is the $1,555,656 KServicing already remitted to CB as shown in the records I reviewed, as I describe above.

25. KServicing's calculation of the $24,224,889 Borrower Remittance amount includes five other smaller elements, two of which are identical to the amounts CB identified, one of which is more (and therefore in CB's favor) than CB's amount, and two vary slightly from CB's amounts. All of these are reflected in **Exhibit 1**. First, the amounts on account of interest collected by KServicing ($1,030,328) were calculated as the same (within $1, in CB's favor) by both parties.

[3] I made certain minor adjustments within the summary to account for the fact that the payments previously made to CB either did not include interest owed, omitted additional amounts that were owed to CB, or needed to be reconciled and adjusted based on subsequent refunds given to customers.

Second, an amount of $497,900 was added to this category by both CB and KServicing based on records contained in the Synovus Repayment File. Third, KServicing calculated $1,071,094 as the amount of borrower overpayments owed to the SBA (and therefore not owed to CB), $79,419 less than CB's figure. Fourth, KServicing located in the remittance report $392,964 in duplications of the cancelled loan population (and a deduction from this holdback category, not owed to CB), $33,294 less than CB's figure. And finally, KServicing located $137,851 in additional loans not disbursed in the Synovus Repayment File sent to CB on November 4, 2022, where CB calculated $35,899 for that category, such that KServicing's calculation results in a $101,952 decrease in calculating CB's Settlement Payment as compared to CB's figure.

26. In sum, KServicing's calculation of $24,224,998 in Borrower Remittance due to CB is $1,340,991 less than CB's calculation of $25,565,989 for that category, with the majority of the net difference due to payments the Company already remitted to CB on October 21, 2020 and are therefore no longer owed by KServicing.

27. I, along with my colleagues at KServicing, put many days into reconciling all available data sources and other sources of information, including from the SBA, in order to calculate these figures, and I am confident that these calculations are accurate.

28. I also closely reviewed the information (in a PDF document) CB sent to the Company on November 15th to justify its underpayment. For the reasons set forth above, CB's analysis is inaccurate and does not reflect the amounts of the Settlement Payment owed under the Settlement Agreement.

Conclusion

29. Based on the painstaking work performed by me and my team, the correct Settlement Payment owed by CB to KServicing under the Settlement Agreement is $23,780,786.63.

I declare under penalty of perjury that, to the best of my knowledge and after reasonable inquiry, the foregoing is true and correct.

Date: December 7, 2022
Atlanta, Georgia

/s/ *Tamica M. Williams*
Tamica M. Williams

EXHIBIT 1

Exhibit 1

KServicing Settlement Payment Calculation

	CUBI	Kservicing Net Receivable	Difference
Total Settlement Amount	$58,000,000	$58,000,000	$0
Disputed KServicing Fee Holdback	$8,317,023	**$8,317,023**	$0
Funds on Account of Cancelled Loans	$3,617,304	**$1,677,192**	$1,940,112
Returned/Cancelled Loans in Remittance Report	($426,258)	($392,964)	($33,294)
Additional Loans not Disbursed (per former CFO)	$35,899	$137,851	-$101,952
Borrower Principal Repayments and Returns per Remittance File	$25,578,633	$24,022,977	$1,555,656
Interest Collected	$1,030,328	$1,030,329	-$1
Fees Owed to SBA (Borrower Overpayments)	($1,150,513)	($1,071,094)	($79,419)
Reported Remittance Account Variance	$497,900	$497,900	$0
Total Funds Collected from Borrowers	$25,565,989	**$24,224,998**	$1,340,991
Settlement Payment	$20,499,683	$23,780,787	-$3,281,103

EXHIBIT 2

Key-AcctID + SBA Loan #	LoanID	SBALoanID	CustomerFundingTransactionID	OriginationDate	PurchaseDate	LoanAmount	MaturityDate	AccountID	OutstandingPrincipal	FullyPaidOffFlag	FullyPrepaidFlag	BorrowerName
18366618634997301	347787	8634997301	7439496	5/1/2020	5/2/2020	1,250,925.00	5/1/2022	1836661	-			[redacted]
17980749151577707	493617	9151577707	7563540	5/8/2020	5/9/2020	1,146,133.00	5/8/2022	1798074	41,791.27			
22449592948317901	662722	2948317901	7923312	6/12/2020	6/13/2020	360,202.00	6/12/2025	2244959	917.77			
19377479351437302	354101	9351437302	7465600	5/3/2020	5/4/2020	266,708.00	5/3/2022	1937747	219.21			
18811542052838004	713629	2052838004	8054056	6/23/2020	6/24/2020	121,531.00	6/23/2025	1881154	-			
17732149034347709	448950	9034347709	7475626	5/4/2020	5/5/2020	99,574.00	5/4/2022	1773214	-			
14139319024317707	457531	9024317707	7479224	5/4/2020	5/5/2020	85,251.00	5/4/2022	1413931	-			
17975939237017704	520964	9237017704	7596503	5/10/2020	5/11/2020	82,054.00	5/10/2022	1797593	139.38			
20894032507857403	581114	2507857403	7687053	5/16/2020	5/17/2020	79,625.00	5/16/2022	2089403	21,950.00			
17747428999147710	442280	8999147710	7496454	5/5/2020	5/6/2020	78,739.00	5/5/2022	1774742	133.75			
18815252310827401	467003	2310827401	7523798	5/6/2020	5/7/2020	73,163.00	5/6/2022	1881525	20,513.00			
17835516710777908	681420	6710777908	7970511	6/17/2020	6/18/2020	72,587.00	6/17/2025	1783551	-			
21409436126077410	576973	6126077410	7675364	5/15/2020	5/16/2020	64,203.00	5/15/2022	2140943	-			
21820233322887802	658512	3322887802	7903319	6/10/2020	6/11/2020	62,500.00	6/10/2022	2182023	-			
22985727842537902	689151	7842537902	7989705	6/18/2020	6/19/2020	59,867.00	6/18/2025	2298572	-			
19386756981777910	680565	6981777910	7969125	6/17/2020	6/18/2020	58,659.00	6/17/2025	1938675	-			
18823097554967908	686206	7554967908	7982996	6/18/2020	6/19/2020	56,124.00	6/18/2025	1882309	-			
17731726981697910	685781	6981697910	7982340	6/18/2020	6/19/2020	45,354.00	6/18/2025	1773172	-			
17443266915157903	694719	6915157903	8009826	6/20/2020	6/21/2020	41,182.00	6/20/2025	1744326	-			
17716629014817700	456152	9014817700	7478185	5/4/2020	5/5/2020	37,299.00	5/4/2022	1771662	-			
18761876912327900	681317	6912327900	7970305	6/17/2020	6/18/2020	34,179.00	6/17/2025	1876187	-			
17799557111337200	518049	7111337200	7591159	5/9/2020	5/10/2020	33,481.00	5/9/2022	1779955	-			
18913876024507309	464841	6024507309	7521031	5/6/2020	5/7/2020	33,056.00	5/6/2022	1891387	-			
57676025056547406	460164	2505647406	7513653	5/5/2020	5/6/2020	27,940.00	5/5/2022	576760	24.49			
17443264052227208		4052227208	7573514	5/8/2020	5/9/2020	25,531.00	5/8/2022	1744326	-			
23012787948487909	703483	7948487909	8029108	6/22/2020	6/23/2020	23,611.00	6/22/2025	2301278	-			
23767961924478105	799119	1924478105	8279376	7/10/2020	7/11/2020	23,270.00	7/10/2025	2376796	-			
20964183156647401	537911	3156647401	7614086	5/11/2020	5/12/2020	22,681.00	5/11/2022	2096418	-			
21323776349267808	645985	6349267808	7852667	6/3/2020	6/4/2020	21,778.00	6/3/2022	2132377	-			
24950672046258109	804947	2046258109	8302184	7/13/2020	7/14/2020	20,833.00	7/13/2025	2495067	-			
25535795591898101	838914	5591898101	8403171	7/21/2020	7/22/2020	20,833.00	7/21/2025	2553579	-			
17835519178697305		9178697305	7643982	5/13/2020	5/14/2020	20,833.00	5/13/2022	1783551	-			
25245305747578107	838967	5747578107	8403264	7/21/2020	7/22/2020	20,833.00	7/21/2025	2524530	-			
25519725646478102	838915	5646478102	8403185	7/21/2020	7/22/2020	20,833.00	7/21/2025	2551972	-			
24948232045058106	806117	2045058106	8305366	7/13/2020	7/14/2020	20,833.00	7/13/2025	2494823	-			
25371994645018108	829405	4645018108	8375946	7/20/2020	7/21/2020	20,833.00	7/20/2025	2537199	-			
25699536118858110	839779	6118858110	8407394	7/21/2020	7/22/2020	20,833.00	7/21/2025	2569953	-			
19733055442547308	605278	5442547308	7744622	5/21/2020	5/22/2020	20,833.00	5/21/2022	1973305	-			
26631371579338205	881920	1579338205	8548531	7/31/2020	8/1/2020	20,833.00	7/31/2025	2663137	-			
18119339150877701	493041	9150877701	7563060	5/8/2020	5/9/2020	20,833.00	5/8/2022	1811933	-			
25525205514848104	832460	5514848104	8381131	7/20/2020	7/21/2020	20,833.00	7/20/2025	2552520	-			
26811302214188210	900104	2214188210	8619859	8/4/2020	8/5/2020	20,833.00	8/4/2025	2681130	-			
18195938995437706	442837	8995437706	7497114	5/5/2020	5/6/2020	20,833.00	5/5/2022	1819593	-			
56598835274782009	909505	3527478209	8656903	8/5/2020	8/6/2020	20,833.00	8/5/2025	565988	-			
19799134012877308	507424	4012877308	7576823	5/8/2020	5/9/2020	20,833.00	5/8/2022	1979913	-			
25634495974678102	839828	5974678102	8407698	7/21/2020	7/22/2020	20,833.00	7/21/2025	2563449	-			
25635635983528105	837696	5983528105	8398961	7/21/2020	7/22/2020	20,833.00	7/21/2025	2563563	-			
27122443096148201	900181	3096148201	8620031	8/4/2020	8/5/2020	20,347.00	8/4/2025	2712244	-			
26309609155548103	869940	9155548103	8509006	7/28/2020	7/29/2020	20,306.00	7/28/2025	2630960	-			
18761878627197310		8627197310	7458467	5/2/2020	5/3/2020	20,235.00	5/2/2022	1876187	-			
26024387758108100	864447	7758108100	8489323	7/27/2020	7/28/2020	20,180.00	7/27/2025	2602438	-			
20193162963007410		2963007410	7661272	5/14/2020	5/15/2020	19,834.00	5/14/2022	2019316	-			
24953572089038102	800139	2089038102	8285202	7/11/2020	7/12/2020	19,630.00	7/11/2025	2495357	-			
17433249009337704	475485	9009337704	7536005	5/6/2020	5/7/2020	19,168.00	5/6/2022	1743324	-			
22490092878837908	679625	2878837908	7965965	6/17/2020	6/18/2020	19,145.00	6/17/2025	2249009	-			
24507909562278004	805007	9562278004	8302269	7/13/2020	7/14/2020	18,748.00	7/13/2025	2450790	-			
19753064184327303	511780	4184327303	7584438	5/9/2020	5/10/2020	18,541.00	5/9/2022	1975306	31.50			
20194305937587801	635435	5937587801	7828879	6/1/2020	6/2/2020	18,256.00	6/1/2022	2019430	-			
25023122460218103	806027	2460218103	8305066	7/13/2020	7/14/2020	18,188.00	7/13/2025	2502312	-			
19386756024177306		6024177306	7476500	5/4/2020	5/5/2020	18,131.00	5/4/2022	1938675	-			
17731722894097301		2894097301	7565817	5/8/2020	5/9/2020	17,849.00	5/8/2022	1773172	-			
17693359211627309	538995	9211627309	7615187	5/11/2020	5/12/2020	17,671.00	5/11/2022	1769335	-			
18934226486967301	483048	6486967301	7547419	5/7/2020	5/8/2020	16,666.00	5/7/2022	1893422	-			
22639193029687900	664884	3029687900	7928575	6/13/2020	6/14/2020	16,498.00	6/13/2025	2263919	-			
26155588443588104	857753	8443588104	8472835	7/27/2020	7/28/2020	16,250.00	7/27/2025	2615588	-			
19535756427707304		6427707304	7615739	5/11/2020	5/12/2020	16,017.00	5/11/2022	1953575	-			
24639159557808003	804311	9557808003	8300673	7/13/2020	7/14/2020	16,013.00	7/13/2025	2463915	-			
24629349557308006	806724	9557308006	8307552	7/13/2020	7/14/2020	16,013.00	7/13/2025	2462934	-			
18823095938727307		5938727307	7580770	5/8/2020	5/9/2020	14,457.00	5/8/2022	1882309	-			
24996185972018110	834947	5972018110	8390510	7/21/2020	7/22/2020	14,280.00	7/21/2025	2499618	-			
24732731023948107	800493	1023948107	8286704	7/11/2020	7/12/2020	14,215.00	7/11/2025	2473273	-			
23541751205848200	885016	1205848200	8556505	7/31/2020	8/1/2020	13,766.00	7/31/2025	2354175	-			
19958445935947308	541636	5935947308	7618322	5/11/2020	5/12/2020	13,363.00	5/11/2022	1995844	-			
24793291242908106	798306	1242908106	8277092	7/10/2020	7/11/2020	13,105.00	7/10/2025	2479329	-			
24781371078718105	796025	1078718105	8269759	7/10/2020	7/11/2020	13,041.00	7/10/2025	2478137	-			
25115663009248101	810847	3009248101	8319970	7/15/2020	7/16/2020	12,973.00	7/15/2025	2511566	-			
21085334284237406	524407	4284237406	7601987	5/10/2020	5/11/2020	12,827.00	5/10/2022	2108533	-			
24441159571208007	791570	9571208007	8254696	7/8/2020	7/9/2020	12,571.00	7/8/2025	2444115	-			
17718469217687709	470582	9217687709	7528684	5/6/2020	5/7/2020	12,500.00	5/6/2022	1771846	21.23			
17254518976997704	486326	8976997704	7551244	5/7/2020	5/8/2020	12,130.00	5/7/2022	1725451	-			
26589321273298203	917842	1273298203	8709839	8/6/2020	8/7/2020	11,421.00	8/6/2025	2658932	-			
18502357720787310	345668	7720787310	7426693	4/30/2020	5/1/2020	11,377.00	4/30/2022	1850235	-			
19660817798587309	511670	7798587309	7584342	5/9/2020	5/10/2020	10,918.00	5/9/2022	1966081	-			
16334887001127903	679740	7001127903	7966181	6/17/2020	6/18/2020	10,811.00	6/17/2025	1633488	-			
21216639124127401	602422	9124127401	7737750	5/21/2020	5/22/2020	10,408.00	5/21/2022	2121663	-			
25665296063038102	848483	6063038102	8434327	7/23/2020	7/24/2020	10,077.00	7/23/2025	2566529	-			
17759399130357701	443114	9130357701	7497517	5/5/2020	5/6/2020	10,054.00	5/5/2022	1775939	-			
21632942246707808	609781	2246707808	7755277	5/22/2020	5/23/2020	9,871.00	5/22/2022	2163294	-			
24743721039978110	812630	1039978110	8324444	7/15/2020	7/16/2020	9,335.00	7/15/2025	2474372	-			
18115202507577304	467856	2507577304	7524821	5/6/2020	5/7/2020	8,815.00	5/6/2022	1811520	5,612.06			
19577079761357801	657467	7961357801	7895397	6/9/2020	6/10/2020	8,611.00	6/9/2022	1957709	6,098.24			
17434509235247307	518685	9235247307	7591947	5/9/2020	5/10/2020	8,533.00	5/9/2022	1743450	7.48			
16334883584777303		3584777303	7531925	5/6/2020	5/7/2020	8,482.00	5/6/2022	1633488	-			
21969953122627800	613613	3122627800	7770236	5/25/2020	5/26/2020	8,446.00	5/25/2022	2196995	-			
25233476362808108	845377	6362808108	8426236	7/23/2020	7/24/2020	8,296.00	7/23/2025	2523347	-			
18020631389147406	435052	1389147406	7480974	5/4/2020	5/5/2020	7,981.00	5/4/2022	1802063	-			
18539966987427900	679588	5987427900	7965618	6/17/2020	6/18/2020	7,793.00	6/17/2025	1853996	-			
22184705868347805	645637	5868347805	7851890	6/3/2020	6/4/2020	7,723.00	6/3/2022	2218470	6.56			
22786127801317910	698768	7801317910	8022669	6/22/2020	6/23/2020	7,708.00	6/22/2025	2278612	-			
21077023793357400	528552	3793357400	7605230	5/11/2020	5/12/2020	7,689.00	5/11/2022	2107702	-			
24695489967008002	806846	9967008002	8308006	7/14/2020	7/15/2020	7,614.00	7/14/2025	2469548	-			
24697799989968009	796392	9989968009	8272344	7/10/2020	7/11/2020	7,538.00	7/10/2025	2469779	-			
22639776520057903	717095	6520057903	8062667	6/24/2020	6/25/2020	7,394.00	6/24/2025	2263977	-			
17494068535987303	348353	8535987303	7442004	5/1/2020	5/2/2020	6,606.00	5/1/2022	1749406	4,066.00			
19960363644807400	517942	3644807400	7591064	5/9/2020	5/10/2020	5,572.00	5/9/2022	1996036	(5,572.00)			
22996047849247901	692911	7849247901	8002285	6/19/2020	6/20/2020	5,204.00	6/19/2025	2299604	-			
20237277894357310	503791	7894357310	7573110	5/8/2020	5/9/2020	5,204.00	5/8/2022	2023727	-			
22079844258107801	637890	4258107801	7832400	6/1/2020	6/2/2020	5,062.00	6/1/2022	2207984	-			
24623912210818103	817294	2210818103	8336539	7/16/2020	7/17/2020	4,632.00	7/16/2025	2462391	-			

FundingTransactionStatus	ETranStatus	LoanCancelFlag	OutstandingPrincipal	Master Bal by SBA Loan #	var	Item	Amt Returned	
PostAuthorized	[redacted]	0	-	1,250,925.00	1,250,925.00	1	1,250,925.00	
PostAuthorized		0	41,791.27	1,146,133.00	1,104,341.73	1	1,108,235.45	
PostAuthorized		0	917.77	360,202.00	359,284.23	1	360,202.00	
PostAuthorized		0	219.21	266,708.00	266,488.79	1	266,708.00	
UserCanceled		1	-	121,531.00	121,531.00	1	-	still investigating
PostAuthorized		1	-	99,574.00	99,574.00	1	-	still investigating
PostAuthorized		0	-	85,251.00	85,251.00	1	85,251.00	
PostAuthorized		0	139.38	82,054.00	81,914.62	1	82,054.00	
PostAuthorized		0	21,950.00	79,625.00	57,675.00	1	57,675.00	
PostAuthorized		0	133.75	78,739.00	78,605.25	1	78,739.00	
PostAuthorized		0	20,513.00	73,163.00	52,650.00	1	52,650.00	
UserCanceled		1	-	72,587.00	72,587.00	1	-	still investigating
PostAuthorized		0	-	64,203.00	64,203.00	1	64,203.00	
UserCanceled		1	-	62,500.00	62,500.00	1	-	still investigating
PostAuthorized		1	-	59,867.00	59,867.00	1	59,867.00	
UserCanceled		1	-	58,659.00	58,659.00	1	18,131.00	
UserCanceled		1	-	56,124.00	56,124.00	1	-	still investigating
UserCanceled		1	-	45,354.00	45,354.00	1	-	still investigating
UserCanceled		1	-	41,182.00	41,182.00	1	-	still investigating
PostAuthorized		0	-	37,299.00	37,299.00	1	37,299.00	
UserCanceled		1	-	34,179.00	34,179.00	1	20,235.00	
PostAuthorized		0	-	33,481.00	33,481.00	1	33,481.00	
UserCanceled		1	-	33,056.00	33,056.00	1	33,056.00	
PostAuthorized		0	24.49	27,940.00	27,915.51	1	27,915.51	
ManuallyReversed		0	-	25,531.00	25,531.00	1	-	still investigating
UserCanceled		1	-	23,611.00	23,611.00	1	23,611.00	
UserCanceled		1	-	23,270.00	23,270.00	1	23,270.00	
PostAuthorized		0	-	22,681.00	22,681.00	1	22,681.00	
UserCanceled		1	-	21,778.00	21,778.00	1	-	still investigating
UserCanceled		1	-	20,833.00	20,833.00	1	20,833.00	
UserCanceled		1	-	20,833.00	20,833.00	1	20,833.00	
ManuallyReversed		0	-	20,833.00	20,833.00	1	20,833.00	
UserCanceled		1	-	20,833.00	20,833.00	1	20,833.00	
UserCanceled		1	-	20,833.00	20,833.00	1	20,833.00	
UserCanceled		1	-	20,833.00	20,833.00	1	20,833.00	
PostAuthorized		0	-	20,833.00	20,833.00	1	20,833.00	
UserCanceled		1	-	20,833.00	20,833.00	1	20,833.00	
UserCanceled		1	-	20,833.00	20,833.00	1	20,833.00	
PostAuthorized		0	-	20,833.00	20,833.00	1	20,833.00	
UserCanceled		1	-	20,833.00	20,833.00	1	20,833.00	
UserCanceled		1	-	20,833.00	20,833.00	1	20,833.00	
UserCanceled		1	-	20,833.00	20,833.00	1	20,833.00	
UserCanceled		1	-	20,347.00	20,347.00	1	20,347.00	
UserCanceled		1	-	20,306.00	20,306.00	1	20,306.00	
ManuallyReversed		0	-	20,235.00	20,235.00	1	-	still investigating
UserCanceled		1	-	20,180.00	20,180.00	1	20,180.00	
PostAuthorized		0	-	19,834.00	19,834.00	1	19,834.00	
UserCanceled		1	-	19,630.00	19,630.00	1	19,630.00	
PostAuthorized		0	-	19,168.00	19,168.00	1	19,168.00	
UserCanceled		1	-	19,145.00	19,145.00	1	19,145.00	
UserCanceled		1	-	18,748.00	18,748.00	1	18,748.00	
PostAuthorized		0	31.50	18,541.00	18,509.50	1	18,541.00	
PostAuthorized		1	-	18,256.00	18,256.00	1	18,256.00	
UserCanceled		1	-	18,188.00	18,188.00	1	18,188.00	
ManuallyReversed		0	-	18,131.00	18,131.00	1	-	still investigating
ManuallyReversed		0	-	17,849.00	17,849.00	1	-	still investigating
UserCanceled		1	-	17,671.00	17,671.00	1	17,671.00	
PostAuthorized		0	-	16,666.00	16,666.00	1	16,666.00	
Reversed		0	-	16,498.00	16,498.00	1	16,498.45	
UserCanceled		1	-	16,250.00	16,250.00	1	16,250.00	
ManuallyReversed		0	-	16,017.00	16,017.00	1	16,017.00	
UserCanceled		1	-	16,013.00	16,013.00	1	16,013.00	
UserCanceled		1	-	16,013.00	16,013.00	1	16,013.00	
ManuallyReversed		0	-	14,457.00	14,457.00	1	-	still investigating
UserCanceled		1	-	14,280.00	14,280.00	1	14,280.00	
UserCanceled		1	-	14,215.00	14,215.00	1	14,215.00	
UserCanceled		1	-	13,766.00	13,766.00	1	13,766.00	
PostAuthorized		0	-	13,363.00	13,363.00	1	13,363.00	
UserCanceled		1	-	13,105.00	13,105.00	1	13,105.00	
UserCanceled		1	-	13,041.00	13,041.00	1	13,041.00	
UserCanceled		1	-	12,973.00	12,973.00	1	12,973.00	
PostAuthorized		1	-	12,827.00	12,827.00	1	12,827.00	
UserCanceled		1	-	12,571.00	12,571.00	1	12,571.00	
PostAuthorized		0	21.23	12,500.00	12,478.77	1	12,500.00	
PostAuthorized		0	-	12,130.00	12,130.00	1	12,130.00	
UserCanceled		1	-	11,421.00	11,421.00	1	11,421.00	
PostAuthorized		0	-	11,377.00	11,377.00	1	11,377.00	
PostAuthorized		0	-	10,918.00	10,918.00	1	14,746.54	
UserCanceled		1	-	10,811.00	10,811.00	1	-	still investigating
PostAuthorized		0	-	10,408.00	10,408.00	1	10,408.00	
UserCanceled		1	-	10,077.00	10,077.00	1	10,077.00	
PostAuthorized		1	-	10,054.00	10,054.00	1	10,054.00	
PostAuthorized		1	-	9,871.00	9,871.00	1	9,871.00	
UserCanceled		1	-	9,335.00	9,335.00	1	9,335.00	
PostAuthorized		0	5,612.06	8,815.00	3,202.94	1	3,202.94	
PostAuthorized		0	6,098.24	8,611.00	2,512.76	1	2,153.00	
PostAuthorized		0	7.48	8,533.00	8,525.52	1	8,533.00	
ManuallyReversed		0	-	8,482.00	8,482.00	1	8,482.00	
UserCanceled		1	-	8,446.00	8,446.00	1	8,446.00	
UserCanceled		1	-	8,296.00	8,296.00	1	8,296.00	
PostAuthorized		0	-	7,981.00	7,981.00	1	7,981.00	
UserCanceled		1	-	7,793.00	7,793.00	1	-	still investigating
PostAuthorized		0	6.56	7,723.00	7,716.44	1	7,723.00	
UserCanceled		1	-	7,708.00	7,708.00	1	7,708.00	
PostAuthorized		0	-	7,689.00	7,689.00	1	7,689.00	
UserCanceled		1	-	7,614.00	7,614.00	1	7,614.00	
UserCanceled		1	-	7,538.00	7,538.00	1	7,538.00	
UserCanceled		1	-	7,394.00	7,394.00	1	7,394.00	
PostAuthorized		0	4,066.00	6,606.00	2,540.00	1	2,540.00	
UserCanceled		0	(5,572.00)	-	5,572.00	1	-	we think we've refunded the appropriate amount
UserCanceled		1	-	5,204.00	5,204.00	1	5,204.00	
PostAuthorized		0	-	5,204.00	5,204.00	1	5,204.00	
PostAuthorized		0	-	5,062.00	5,062.00	1	5,062.00	
UserCanceled		1	-	4,632.00	4,632.00	1	4,632.00	

Key-AcctID + SBA Loan #	LoanID	SBALoanID	CustomerFundingTransactionID	OriginationDate	PurchaseDate	LoanAmount	MaturityDate	AccountID	OutstandingPrincipal	FullyPaidOffFlag	FullyPrepaidFlag	BorrowerName	FundingTransactionStatus	ETranStatus	LoanCancelFlag	OutstandingPrincipal	Master Bal by SBA Loan #	var	Item	Amt Returned	
223559481566378O4	651407	8156637804	7868756	6/5/2020	6/6/2020	4,447.00	6/5/2022	2235594	-				UserCanceled		1	-	4,447.00	4,447.00	1	-	still investigating
21948223062517908	671114	3062517908	7943527	6/15/2020	6/16/2020	4,375.00	6/15/2025	2194822	-				PostAuthorized		0	-	4,375.00	4,375.00	1	4,375.00	
6388969067357708	437279	9067357708	7485012	5/4/2020	5/5/2020	3,676.00	5/4/2022	638896	-				PostAuthorized		0	-	3,676.00	3,676.00	1	3,676.00	
18259607945767305	485187	7945767305	7549898	5/7/2020	5/8/2020	3,583.00	5/7/2022	1825960	-				UserCanceled		1	-	3,583.00	3,583.00	1	3,583.00	
21136015220577409	625514	5220577409	7796396	5/15/2020	5/16/2020	2,961.00	5/15/2022	2113601	-				PostAuthorized		0	-	2,961.00	2,961.00	1	2,961.00	
20652819847887301	573674	9847887301	7668393	5/14/2020	5/15/2020	2,560.00	5/14/2022	2065281	-				PostAuthorized		0	-	2,560.00	2,560.00	1	2,560.00	
18539965487677305		5487677305	7642447	5/13/2020	5/14/2020	2,544.00	5/13/2022	1853996					ManuallyReversed		0	-	2,544.00	2,544.00	1	2,544.00	
18834146735457303		6735457303	7525917	5/6/2020	5/7/2020	2,264.00	5/6/2022	1883414					ManuallyReversed		0	-	2,264.00	2,264.00	1	2,264.00	
22052437740297803	648419	7740297803	7859854	6/4/2020	6/5/2020	2,035.00	6/4/2022	2205243	-				PostAuthorized		0	-	2,035.00	2,035.00	1	2,035.00	
19731075136077910	710602	5136077910	8044076	6/23/2020	6/24/2020	1,981.00	6/23/2025	1973107	-				UserCanceled		1	-	1,981.00	1,981.00	1	1,981.00	
24842332502908108	812467	2502908108	8324149	7/15/2020	7/16/2020	1,841.00	7/15/2025	2484233	-				UserCanceled		1	-	1,841.00	1,841.00	1	1,841.00	
18075149016017700	489823	9016017700	7556449	5/7/2020	5/8/2020	1,731.00	5/7/2022	1807514	-				PostAuthorized		0	-	1,731.00	1,731.00	1	1,731.00	
21685189002317401	655510	9002317401	7886117	6/8/2020	6/9/2020	1,447.00	6/8/2022	2168518	-				UserCanceled		1	-	1,447.00	1,447.00	1	1,447.00	
22313027428817810	647295	7428817810	7857747	6/3/2020	6/4/2020	1,250.00	6/3/2022	2231302	-				PostAuthorized		0	-	1,250.00	1,250.00	1	1,250.00	
21309553307657805	618203	3307657805	7778962	5/26/2020	5/27/2020	1,228.00	5/26/2022	2130955	-				PostAuthorized		1	-	1,228.00	1,228.00	1	-	still investigating
19945589143257901	765573	9143257901	8198750	6/30/2020	7/1/2020	976.00	6/30/2025	1994558	-				UserCanceled		1	-	976.00	976.00	1	976.00	
18322739094497710	475665	9094497710	7537130	5/6/2020	5/7/2020	510.00	5/6/2022	1832273	-				PostAuthorized		0	-	510.00	510.00	1	510.00	
																				4,769,017.89	

EXHIBIT 3

From: Daniel Eidson <deidson@kabbage.com>
Sent: Wednesday, October 21, 2020 12:29 PM
To: Curtis, Patricia <pcurtis@customersbank.com>
Subject: Re: Kabbage cancellations and unfunded disbursements
Attach: CUBI payment details 10212020.xlsx

Here is the revised payment file. Let me know if you have any questions.

Danny Eldson
CFO
404-432-4827
www.kabbage.com

Kabbage, Inc.
730 Peachtree St. NE
Suite 1100
Atlanta, GA 30308

On Wed, Oct 21, 2020 at 10:29 AM Daniel Eidson <deidson@kabbage.com> wrote:

> Sorry, I didn't. We are initiating payment today for a slightly higher amount. I'll follow up this afternoon with a listing. I think there are some additional amounts owed for loans that are in the process of being cancelled, so there will be more to come soon.

Danny Eldson
Tax and Treasury
404-432-4827
www.kabbage.com

Kabbage, Inc.
730 Peachtree St. NE
Suite 1100
Atlanta, GA 30308

On Tue, Oct 20, 2020 at 5:42 PM Curtis, Patricia <pcurtis@customersbank.com> wrote:

> Hi Danny,
>
> We haven’t seen this wire yet. Did you send it?
>
> Thank you!
>
> Tricia

Customers Bank™

701 Reading Avenue

West Reading, PA 19611

T: 484.923.8824 (x328224)

F: 610.374.5160

From: Daniel Eidson <deidson@kabbage.com>
Sent: Wednesday, October 14, 2020 8:54 PM
To: Curtis, Patricia <pcurtis@customersbank.com>
Cc: Mathews, David C <dmathews@customersbank.com>; Cox, Kimberly <kcox@customersbank.com>; Sibalic, Tammy <tsibalic@customersbank.com>; Melletz, Steven R <smelletz@customersbank.com>; Snyder, Elaine K <esnyder@customersbank.com>; Watkins, Philip S <pwatkins@customersbank.com>; Cortese, Joseph F <jcortese@customersbank.com>
Subject: Re: Kabbage cancellations and unfunded disbursements

EXTERNAL EMAIL: DO NOT click on links or open attachments unless you know it is safe

Hey, Customers team. I've made some progress on this but there are still a few items to research. Hopefully some of the duplicated or missing loan issues have been solved. I'm going to initiate a payment per the attached file for the cancellations and I've indicated the status/tab number from the file you had sent over a couple of weeks back. I would appreciate it if you could fund any of the previously disbursed loans and make an interim payment of our share of any SBA fees owed.

Danny EIdson
Tax and Treasury
404-432-4827
www.kabbage.com

Kabbage, Inc.
730 Peachtree St. NE
Suite 1100
Atlanta, GA 30308

On Thu, Sep 17, 2020 at 4:22 PM Curtis, Patricia <pcurtis@customersbank.com> wrote:

Hi Danny,

I am not involved with the SBA fees so I can't comment on that, but we have some reconciling items related to cancellations/payoffs, loans that you funded out of pocket, and some miscellaneous reporting differences. I'll try to put something together next week and then we'll get back to you to discuss.

Thank you!

Tricia

Tricia Curtis

Customers Bank

701 Reading Avenue

West Reading, PA 19611

T: 484.923.8824 (x328224)

F: 610.374.5160

From: Daniel Eidson <deidson@kabbage.com>
Sent: Wednesday, September 16, 2020 2:15 PM
To: Curtis, Patricia <pcurtis@customersbank.com>
Cc: Mathews, David C <dmathews@customersbank.com>; Cox, Kimberly <kcox@customersbank.com>; Sibalic, Tammy <tsibalic@customersbank.com>; Melletz, Steven R <smelletz@customersbank.com>; Snyder, Elaine K <esnyder@customersbank.com>; Watkins, Philip S <pwatkins@customersbank.com>
Subject: Re: Kabbage cancellations and unfunded disbursements

EXTERNAL EMAIL: DO NOT click on links or open attachments unless you know it is safe

---

Hey old friends. Now that the program for originations has wound down, do we need to do anything to settle up on the fees from the SBA? There are probably a few lingering issues with loans that we funded out of pocket and there probably are some additional loans that have been cancelled. Let me know if it makes sense to schedule some time to discuss steps to get a final reconciliation.

Danny Eidson
Tax and Treasury
404-432-4827
www.kabbage.com

Kabbage, Inc.
730 Peachtree St. NE
Suite 1100
Atlanta, GA 30308

On Fri, Aug 14, 2020 at 5:52 PM Curtis, Patricia <pcurtis@customersbank.com> wrote:

Hi Danny,

Could you please provide the customer names on the first file? (cb_total_agreements_missing_until_20200814.csv)

Also, none of the loans in this file are on the file that Dave sent on 8/11 (item #2 below, disbursed by Kabbage, not funded by CUBI). Have you had a chance to review that file and the cancellation list (item #1)?

Please let me know if you have any questions or would like to discuss next week.

Thank you, have a nice weekend!

Tricia

Tricia Curtis

Customers Bank℠

701 Reading Avenue

West Reading, PA 19611

T: 484.923.8824 (x328224)

F: 610.374.5160

From: Daniel Eidson <deidson@kabbage.com>
Sent: Friday, August 14, 2020 5:21 PM
To: Mathews, David C <dmathews@customersbank.com>; Curtis, Patricia <pcurtis@customersbank.com>; Cox,

Kimberly <kcox@customersbank.com>; Sibalic, Tammy <tsibalic@customersbank.com>; Melletz, Steven R <smelletz@customersbank.com>; Snyder, Elaine K <esnyder@customersbank.com>; Watkins, Philip S <pwatkins@customersbank.com>
Subject: Re: Kabbage cancellations and unfunded disbursements

Mimecast Secure Message – Highly Sensitive Content
Maintain the message's security by replying via the Mimecast Secure Messaging web app, or selecting the 'Send Secure' option in a Mimecast Application.

See the attached documents for the disbursed not funded. Sorry to get this so late on a Friday. Have a nice weekend, everyone. I'm attaching the loan documents separately, if you don't receive an additional email with that attachment, let me know and I'll break it down into multiple files.

From: "Mathews, David C" <dmathews@customersbank.com>
Date: Tue Aug 11 15:56:30 EDT 2020
To: "Daniel Eidson" <deidson@kabbage.com>
Cc: "Curtis, Patricia" <pcurtis@customersbank.com>,"Cox, Kimberly" <kcox@customersbank.com>,"Sibalic, Tammy" <tsibalic@customersbank.com>,"Melletz, Steven R" <smelletz@customersbank.com>,"Snyder, Elaine K" <esnyder@customersbank.com>,"Watkins, Philip S" <pwatkins@customersbank.com>
Subject: Kabbage cancellations and unfunded disbursements

Mimecast Secure Message - Highly Sensitive Content
Maintain message security by replying via the Mimecast Secure Messaging web app, or selecting the 'Send Secure' option in Mimecast for Mac or Mimecast for Outlook.

Good afternoon Danny,

Attached are two files – one for cancellations and one for disbursed never funded;

1. Cancellation file – this is a list of cancelled loans per the report Kabbage sends us matched up to our list of loans which have been funded. Hence, Kabbage owes Customers Bank (CB) the total of the 254 loans funded which is approximately $11.5 million. Please review the file and if you are in agreement, let us know when Kabbage plans to remit the funds to CB. (Note this is the same file that Patricia sent in an 8/5 email).
2. Disbursed by Kabbage not funded by CB – this file lists 26 loans for approximately $690,000 for which it appears that Kabbage disbursed the funds to the borrower and CB did not fund Kabbage. Please confirm that these are still valid loans and if so provide us the loan docs for our QC review and we will remit the funding to Kabbage. Note there is one loan with an ETRAN status of rejected this is # 9010257701 for $309,035.00.

Should you have any questions, please let us know.

Thank you,

Dave

David C. Mathews, CPA

SVP – Director of SOX Compliance

701 Reading Avenue

West Reading, PA 19611

Phone: 484.926.7106

Cell: 484.985.5684

Ext: 326106

Email: dmathews@customersbank.com

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Key-AcctID + SBA Loan #	LoanID	SBALoanID	CustomerFundingTransactionID	OriginationDate	PurchaseDate	LoanAmount	MaturityDate	AccountID	OutstandingPrincipal	FullyPaidOffFlag	FullyPrepaidFlag	BorrowerName	FundingTransactionStatus	ETranStatus	LoanCancelFlag	OutstandingPrincipal	Master Bal by SBA Loan #	var	Item	Amt Returned	
24950672046258109	804947	2046258109	8302184	7/13/2020	7/14/2020	20,833.00	7/13/2025	2495067	-				UserCanceled		1	-	20,833.00	20,833.00	1	20,833.00	
21077023793357400	528552	3793357400	7605230	5/11/2020	5/12/2020	7,689.00	5/11/2022	2107702	-				PostAuthorized		0	-	7,689.00	7,689.00	1	7,689.00	
25233476362808108	845377	6362808108	8426236	7/23/2020	7/24/2020	8,296.00	7/23/2025	2523347	-				UserCanceled		1	-	8,296.00	8,296.00	1	8,296.00	
22449592948317901	662722	2948317901	7923312	6/12/2020	6/13/2020	360,202.00	6/12/2025	2244959	917.77				PostAuthorized		0	917.77	360,202.00	359,284.23	1	360,202.00	
22052437740297803	648419	7740297803	7859854	6/4/2020	6/5/2020	2,035.00	6/4/2022	2205243	-				PostAuthorized		0	-	2,035.00	2,035.00	1	2,035.00	
25535795591898101	838914	5591898101	8403171	7/21/2020	7/22/2020	20,833.00	7/21/2025	2553579	-				UserCanceled		1	-	20,833.00	20,833.00	1	20,833.00	
18811542052838004	713629	2052838004	8054056	6/23/2020	6/24/2020	121,531.00	6/23/2025	1881154	-				UserCanceled		1	-	121,531.00	121,531.00	1	-	still investigating
6388969067357708	437279	9067357708	7485012	5/4/2020	5/5/2020	3,676.00	5/4/2022	638896	-				PostAuthorized		0	-	3,676.00	3,676.00	1	3,676.00	
24743721039978110	812630	1039978110	8324444	7/15/2020	7/16/2020	9,335.00	7/15/2025	2474372	-				UserCanceled		1	-	9,335.00	9,335.00	1	9,335.00	
26024387758108100	864447	7758108100	8489323	7/27/2020	7/28/2020	20,180.00	7/27/2025	2602438	-				UserCanceled		1	-	20,180.00	20,180.00	1	20,180.00	
17747428999147710	442280	8999147710	7496454	5/5/2020	5/6/2020	78,739.00	5/5/2022	1774742	133.75				PostAuthorized		0	133.75	78,739.00	78,605.25	1	78,739.00	
24623912210818103	817294	2210818103	8336539	7/16/2020	7/17/2020	4,632.00	7/16/2025	2462391	-				UserCanceled		1	-	4,632.00	4,632.00	1	4,632.00	
21632942246707808	609781	2246707808	7755277	5/22/2020	5/23/2020	9,871.00	5/22/2022	2163294	-				PostAuthorized		1	-	9,871.00	9,871.00	1	9,871.00	
20194305937587801	635435	5937587801	7828879	6/1/2020	6/2/2020	18,256.00	6/1/2022	2019430	-				PostAuthorized		1	-	18,256.00	18,256.00	1	18,256.00	
19753064184327303	511780	4184327303	7584438	5/9/2020	5/10/2020	18,541.00	5/9/2022	1975306	31.50				PostAuthorized		0	31.50	18,541.00	18,509.50	1	18,541.00	
21948223062517908	671114	3062517908	7943527	6/15/2020	6/16/2020	4,375.00	6/15/2025	2194822	-				PostAuthorized		0	-	4,375.00	4,375.00	1	4,375.00	
18823097554967908	686206	7554967908	7982996	6/18/2020	6/19/2020	56,124.00	6/18/2025	1882309	-				UserCanceled		1	-	56,124.00	56,124.00	1	-	still investigating
17433249009337704	475485	9009337704	7536005	5/6/2020	5/7/2020	19,168.00	5/6/2022	1743324	-				PostAuthorized		0	-	19,168.00	19,168.00	1	19,168.00	
23012787948487909	703483	7948487909	8029108	6/22/2020	6/23/2020	23,611.00	6/22/2025	2301278	-				UserCanceled		1	-	23,611.00	23,611.00	1	23,611.00	
17494068535987303	348353	8535987303	7442004	5/1/2020	5/2/2020	6,606.00	5/1/2022	1749406	4,066.00				PostAuthorized		0	4,066.00	6,606.00	2,540.00	1	2,540.00	
22184705868347805	645637	5868347805	7851890	6/3/2020	6/4/2020	7,723.00	6/3/2022	2218470	6.56				PostAuthorized		0	6.56	7,723.00	7,716.44	1	7,723.00	
17835519178697305		9178697305	7643982	5/13/2020	5/14/2020	20,833.00	5/13/2022	1783551	-				ManuallyReversed		0	-	20,833.00	20,833.00	1	20,833.00	
18075149016017700	489823	9016017700	7556449	5/7/2020	5/8/2020	1,731.00	5/7/2022	1807514	-				PostAuthorized		0	-	1,731.00	1,731.00	1	1,731.00	
21216639124127401	602422	9124127401	7737750	5/21/2020	5/22/2020	10,408.00	5/21/2022	2121663	-				PostAuthorized		0	-	10,408.00	10,408.00	1	10,408.00	
16334883584777303		3584777303	7531925	5/6/2020	5/7/2020	8,482.00	5/6/2022	1633488					ManuallyReversed		0	-	8,482.00	8,482.00	1	8,482.00	
19535756427707304		6427707304	7615739	5/11/2020	5/12/2020	16,017.00	5/11/2022	1953575					ManuallyReversed		0	-	16,017.00	16,017.00	1	16,017.00	
18913876024507309	464841	6024507309	7521031	5/6/2020	5/7/2020	33,056.00	5/6/2022	1891387	-				UserCanceled		1	-	33,056.00	33,056.00	1	33,056.00	
24732731023948107	800493	1023948107	8286704	7/11/2020	7/12/2020	14,215.00	7/11/2025	2473273	-				UserCanceled		1	-	14,215.00	14,215.00	1	14,215.00	
17731726981697910	685781	6981697910	7982340	6/18/2020	6/19/2020	45,354.00	6/18/2025	1773172	-				UserCanceled		1	-	45,354.00	45,354.00	1	-	still investigating
17254518976997704	486326	8976997704	7551244	5/7/2020	5/8/2020	12,130.00	5/7/2022	1725451	-				PostAuthorized		0	-	12,130.00	12,130.00	1	12,130.00	
18322739094497710	475665	9094497710	7537130	5/6/2020	5/7/2020	510.00	5/6/2022	1832273	-				PostAuthorized		0	-	510.00	510.00	1	510.00	
18934226486967301	483048	6486967301	7547419	5/7/2020	5/8/2020	16,666.00	5/7/2022	1893422	-				PostAuthorized		0	-	16,666.00	16,666.00	1	16,666.00	
25245305747578107	838967	5747578107	8403264	7/21/2020	7/22/2020	20,833.00	7/21/2025	2524530	-				UserCanceled		1	-	20,833.00	20,833.00	1	20,833.00	
22996047849247901	692911	7849247901	8002285	6/19/2020	6/20/2020	5,204.00	6/19/2025	2299604	-				UserCanceled		1	-	5,204.00	5,204.00	1	5,204.00	
24441159571208007	791570	9571208007	8254696	7/8/2020	7/9/2020	12,571.00	7/8/2025	2444115	-				UserCanceled		1	-	12,571.00	12,571.00	1	12,571.00	
14139319024317707	457531	9024317707	7479224	5/4/2020	5/5/2020	85,251.00	5/4/2022	1413931	-				PostAuthorized		0	-	85,251.00	85,251.00	1	85,251.00	
22079844258107801	637890	4258107801	7832400	6/1/2020	6/2/2020	5,062.00	6/1/2022	2207984	-				PostAuthorized		0	-	5,062.00	5,062.00	1	5,062.00	
22639776520057903	717095	6520057903	8062667	6/24/2020	6/25/2020	7,394.00	6/24/2025	2263977	-				UserCanceled		1	-	7,394.00	7,394.00	1	7,394.00	
24996185972018110	834947	5972018110	8390510	7/21/2020	7/22/2020	14,280.00	7/21/2025	2499618	-				UserCanceled		1	-	14,280.00	14,280.00	1	14,280.00	
21309553307657805	618203	3307657805	7778962	5/26/2020	5/27/2020	1,228.00	5/26/2022	2130955	-				PostAuthorized		1	-	1,228.00	1,228.00	1	-	still investigating
17443269515157903	694719	6915157903	8009826	6/20/2020	6/21/2020	41,182.00	6/20/2025	1744326	-				UserCanceled		1	-	41,182.00	41,182.00	1	-	still investigating
18539965487677305		5487677305	7642447	5/13/2020	5/14/2020	2,544.00	5/13/2022	1853996					ManuallyReversed		0	-	2,544.00	2,544.00	1	2,544.00	
25519725646478102	838915	5646478102	8403185	7/21/2020	7/22/2020	20,833.00	7/21/2025	2551972	-				UserCanceled		1	-	20,833.00	20,833.00	1	20,833.00	
19377479351437302	354101	9351437302	7465600	5/3/2020	5/4/2020	266,708.00	5/3/2022	1937747	219.21				PostAuthorized		0	219.21	266,708.00	266,488.79	1	266,708.00	
18259607945767305	485187	7945767305	7549898	5/7/2020	5/8/2020	3,583.00	5/7/2022	1825960	-				UserCanceled		1	-	3,583.00	3,583.00	1	3,583.00	
25115663009248101	810847	3009248101	8319970	7/15/2020	7/16/2020	12,973.00	7/15/2025	2511566	-				UserCanceled		1	-	12,973.00	12,973.00	1	12,973.00	
18502357720787310	345668	7720787310	7426693	4/30/2020	5/1/2020	11,377.00	4/30/2022	1850235	-				PostAuthorized		0	-	11,377.00	11,377.00	1	11,377.00	
24948232045058106	806117	2045058106	8305366	7/13/2020	7/14/2020	20,833.00	7/13/2025	2494823	-				UserCanceled		1	-	20,833.00	20,833.00	1	20,833.00	
25371994645018108	829405	4645018108	8375946	7/20/2020	7/21/2020	20,833.00	7/20/2025	2537199	-				UserCanceled		1	-	20,833.00	20,833.00	1	20,833.00	
25699536118858110	839779	6118858110	8407394	7/21/2020	7/22/2020	20,833.00	7/21/2025	2569953	-				UserCanceled		1	-	20,833.00	20,833.00	1	20,833.00	
17693359211627309	538995	9211627309	7615187	5/11/2020	5/12/2020	17,671.00	5/11/2022	1769335	-				UserCanceled		1	-	17,671.00	17,671.00	1	17,671.00	
19733055442547308	605278	5442547308	7744622	5/21/2020	5/22/2020	20,833.00	5/21/2022	1973305	-				UserCanceled		1	-	20,833.00	20,833.00	1	-	still investigating
22313027428817810	647295	7428817810	7857747	6/3/2020	6/4/2020	1,250.00	6/3/2022	2231302	-				PostAuthorized		0	-	1,250.00	1,250.00	1	1,250.00	
25665296063038102	848483	6063038102	8434327	7/23/2020	7/24/2020	10,077.00	7/23/2025	2566529	-				UserCanceled		1	-	10,077.00	10,077.00	1	10,077.00	
24953572089038102	800139	2089038102	8285202	7/11/2020	7/12/2020	19,630.00	7/11/2025	2495357	-				UserCanceled		1	-	19,630.00	19,630.00	1	19,630.00	
17443264052227208		4052227208	7573514	5/8/2020	5/9/2020	25,531.00	5/8/2022	1744326					ManuallyReversed		0	-	25,531.00	25,531.00	1	-	still investigating
21136015220577409	625514	5220577409	7796396	5/15/2020	5/16/2020	2,961.00	5/15/2022	2113601	-				PostAuthorized		0	-	2,961.00	2,961.00	1	2,961.00	
26631371579338205	881920	1579338205	8548531	7/31/2020	8/1/2020	20,833.00	7/31/2025	2663137	-				UserCanceled		1	-	20,833.00	20,833.00	1	20,833.00	
19577097961357801	657467	7961357801	7895397	6/9/2020	6/10/2020	8,611.00	6/9/2022	1957709	6,098.24				PostAuthorized		0	6,098.24	8,611.00	2,512.76	1	2,153.00	
																					we think we've refunded the
19960363644807400	517942	3644807400	7591064	5/9/2020	5/10/2020	5,572.00	5/9/2022	1996036	(5,572.00)				UserCanceled		0	(5,572.00)	-	5,572.00	1	-	appropriate amount
27122443096148201	900181	3096148201	8620031	8/4/2020	8/5/2020	20,347.00	8/4/2025	2712244	-				UserCanceled		1	-	20,347.00	20,347.00	1	20,347.00	
19958445935947308	541636	5935947308	7618322	5/11/2020	5/12/2020	13,363.00	5/11/2022	1995844	-				PostAuthorized		0	-	13,363.00	13,363.00	1	13,363.00	
17759399130357701	443114	9130357701	7497517	5/5/2020	5/6/2020	10,054.00	5/5/2022	1775939	-				PostAuthorized		1	-	10,054.00	10,054.00	1	10,054.00	
18119339150877701	493041	9150877701	7563060	5/8/2020	5/9/2020	20,833.00	5/8/2022	1811933	-				PostAuthorized		0	-	20,833.00	20,833.00	1	20,833.00	
20237277894357310	503791	7894357310	7573110	5/8/2020	5/9/2020	5,204.00	5/8/2022	2023727	-				PostAuthorized		0	-	5,204.00	5,204.00	1	5,204.00	
25525205514848104	832460	5514848104	8381131	7/20/2020	7/21/2020	20,833.00	7/20/2025	2552520	-				UserCanceled		1	-	20,833.00	20,833.00	1	20,833.00	
24842332502908108	812467	2502908108	8324149	7/15/2020	7/16/2020	1,841.00	7/15/2025	2484233	-				UserCanceled		1	-	1,841.00	1,841.00	1	1,841.00	
21323776349267808	645985	6349267808	7852667	6/3/2020	6/4/2020	21,778.00	6/3/2022	2132377	-				UserCanceled		1	-	21,778.00	21,778.00	1	-	still investigating
21685189002317401	655510	9002317401	7886117	6/8/2020	6/9/2020	1,447.00	6/8/2022	2168518	-				UserCanceled		1	-	1,447.00	1,447.00	1	1,447.00	
26811302214188210	900104	2214188210	8619859	8/4/2020	8/5/2020	20,833.00	8/4/2025	2681130	-				UserCanceled		1	-	20,833.00	20,833.00	1	20,833.00	
26589321273298203	917842	1273298203	8709839	8/6/2020	8/7/2020	11,421.00	8/6/2025	2658932	-				UserCanceled		1	-	11,421.00	11,421.00	1	11,421.00	
17731722894097301		2894097301	7565817	5/8/2020	5/9/2020	17,849.00	5/8/2022	1773172					ManuallyReversed		0	-	17,849.00	17,849.00	1	-	still investigating
18195938995437706	442837	8995437706	7497114	5/5/2020	5/6/2020	20,833.00	5/5/2022	1819593	-				PostAuthorized		0	-	20,833.00	20,833.00	1	20,833.00	
18834146735457303		6735457303	7525917	5/6/2020	5/7/2020	2,264.00	5/6/2022	1883414					ManuallyReversed		0	-	2,264.00	2,264.00	1	2,264.00	
26309015554481103	869940	9155548103	8509006	7/28/2020	7/29/2020	20,306.00	7/28/2025	2630960	-				UserCanceled		1	-	20,306.00	20,306.00	1	20,306.00	
20193162963007410		2963007410	7661272	5/14/2020	5/15/2020	19,834.00	5/14/2022	2019316					PostAuthorized		0	-	19,834.00	19,834.00	1	19,834.00	
18366618634997301	347787	8634997301	7439496	5/1/2020	5/2/2020	1,250,925.00	5/1/2022	1836661	-				PostAuthorized		0	-	1,250,925.00	1,250,925.00	1	1,250,925.00	
5659883527478209	909505	3527478209	8656903	8/5/2020	8/6/2020	20,833.00	8/5/2025	565988	-				UserCanceled		1	-	20,833.00	20,833.00	1	20,833.00	
22985727842537902	689151	7842537902	7989705	6/18/2020	6/19/2020	59,867.00	6/18/2025	2298572	-				PostAuthorized		1	-	59,867.00	59,867.00	1	59,867.00	
22639193029687900	664884	3029687900	7928575	6/13/2020	6/14/2020	16,498.00	6/13/2025	2263919	-				Reversed		0	-	16,498.00	16,498.00	1	16,498.45	
19731075136077910	710602	5136077910	8044076	6/23/2020	6/24/2020	1,981.00	6/23/2025	1973107	-				UserCanceled		1	-	1,981.00	1,981.00	1	1,981.00	
22355948156637804	651407	8156637804	7868756	6/5/2020	6/6/2020	4,447.00	6/5/2022	2235594	-				UserCanceled		1	-	4,447.00	4,447.00	1	-	still investigating
19799134012877308	507424	4012877308	7576823	5/8/2020	5/9/2020	20,833.00	5/8/2022	1979913	-				PostAuthorized		0	-	20,833.00	20,833.00	1	20,833.00	
18761876912327900	681317	6912327900	7970305	6/17/2020	6/18/2020	34,179.00	6/17/2025	1876187	-				UserCanceled		1	-	34,179.00	34,179.00	1	20,235.00	
22490092878837908	679625	2878837908	7965965	6/17/2020	6/18/2020	19,145.00	6/17/2025	2249009	-				UserCanceled		1	-	19,145.00	19,145.00	1	19,145.00	
22786127801317910	698768	7801317910	8022669	6/22/2020	6/23/2020	7,708.00	6/22/2025	2278612	-				UserCanceled		1	-	7,708.00	7,708.00	1	7,708.00	
17975939237017704	520964	9237017704	7596503	5/10/2020	5/11/2020	82,054.00	5/10/2022	1797593	139.38				PostAuthorized		0	139.38	82,054.00	81,914.62	1	82,054.00	
17980749151577707	493617	9151577707	7563540	5/8/2020	5/9/2020	1,146,133.00	5/8/2022	1798074	41,791.27				PostAuthorized		0	41,791.27	1,146,133.00	1,104,341.73	1	1,108,235.45	
5767602505647406	460164	2505647406	7513653	5/5/2020	5/6/2020	27,940.00	5/5/2022	576760	24.49				PostAuthorized		0	24.49	27,940.00	27,915.51	1	27,915.51	
18823095938727307		5938727307	7580770	5/8/2020	5/9/2020	14,457.00	5/8/2022	1882309					ManuallyReversed		0	-	14,457.00	14,457.00	1	-	still investigating
16334887001127903	679740	7001127903	7966181	6/17/2020	6/18/2020	10,811.00	6/17/2025	1633488	-				UserCanceled		1	-	10,811.00	10,811.00	1	-	still investigating
17716629014817700	456152	9014817700	7478185	5/4/2020	5/5/2020	37,299.00	5/4/2022	1771662	-				PostAuthorized		0	-	37,299.00	37,299.00	1	37,299.00	
17718469217687709	470582	9217687709	7528684	5/6/2020	5/7/2020	12,500.00	5/6/2022	1771846	21.23				PostAuthorized		0	21.23	12,500.00	12,478.77	1	12,500.00	
20894032507857403	581114	2507857403	7687053	5/16/2020	5/17/2020	79,625.00	5/16/2022	2089403	21,950.00				PostAuthorized		0	21,950.00	79,625.00	57,675.00	1	57,675.00	
24639159557808003	804311	9557808003	8300673	7/13/2020	7/14/2020	16,013.00	7/13/2025	2463915	-				UserCanceled		1	-	16,013.00	16,013.00	1	16,013.00	
24697799989968009	796392	9989968009	8272344	7/10/2020	7/11/2020	7,538.00	7/10/2025	2469779	-				UserCanceled		1	-	7,538.00	7,538.00	1	7,538.00	
17732149034347709	448950	9034347709	7475626	5/4/2020	5/5/2020	99,574.00	5/4/2022	1773214	-				PostAuthorized		1	-	99,574.00	99,574.00	1	-	still investigating
26155888443588104	857753	8443588104	8472835	7/27/2020	7/28/2020	16,250.00	7/27/2025	2615588	-				UserCanceled		1	-	16,250.00	16,250.00	1	16,250.00	
19386756981777910	680565	6981777910	7969125	6/17/2020	6/18/2020	58,659.00	6/17/2025	1938675	-				UserCanceled		1	-	58,659.00	58,659.00	1	18,131.00	
17799557111337200	518049	7111337200	7591159	5/9/2020	5/10/2020	33,481.00	5/9/2022	1779955	-				PostAuthorized		0	-	33,481.00	33,481.00	1	33,481.00	
19660817798587309	511670	7798587309	7584342	5/9/2020	5/10/2020	10,918.00	5/9/2022	1966081	-				PostAuthorized		0	-	10,918.00	10,918.00	1	14,746.54	
25023122460218103	806027	2460218103	8305066	7/13/2020	7/14/2020	18,188.00	7/13/2025	2502312	-				UserCanceled		1	-	18,188.00	18,188.00	1	18,188.00	
17835516710777908	681420	6710777908	7970511	6/17/2020	6/18/2020	72,587.00	6/17/2025	1783551	-				UserCanceled		1	-	72,587.00	72,587.00	1	-	still investigating
20964183156647401	537911	3156647401	7614086	5/11/2020	5/12/2020	22,681.00	5/11/2022	2096418	-				PostAuthorized		0	-	22,681.00	22,681.00	1	22,681.00	
21820233322887802	658512	3322887802	7903319	6/10/2020	6/11/2020	62,500.00	6/10/2022	2182023	-				UserCanceled		1	-	62,500.00	62,500.00	1	-	still investigating
24629349557308006	806724	9557308006	8307552	7/13/2020	7/14/2020	16,013.00	7/13/2025	2462934	-				UserCanceled		1	-	16,013.00	16,013.00	1	16,013.00	
24781371078718105	796025	1078718105	8269759	7/10/2020	7/11/2020	13,041.00	7/10/2025	2478137	-				UserCanceled		1	-	13,041.00	13,041.00	1	13,041.00	
24507909562278004	805007	9562278004	8302269	7/13/2020	7/14/2020	18,748.00	7/13/2025	2450790	-				UserCanceled		1	-	18,748.00	18,748.00	1	18,748.00	
23541751205848200	885016	1205848200	8556505	7/31/2020	8/1/2020	13,766.00	7/31/2025	2354175	-				UserCanceled		1	-	13,766.00	13,766.00	1	13,766.00	
19945589143257901	765573	9143257901	8198750	6/30/2020	7/1/2020	976.00	6/30/2025	1994558	-				UserCanceled		1	-	976.00	976.00	1	976.00	
21085334284237406	524407	4284237406	7601987	5/10/2020	5/11/2020	12,827.00	5/10/2022	2108533	-				PostAuthorized		1	-	12,827.00	12,827.00	1	12,827.00	

Key-AcctID + SBA Loan #	LoanID	SBALoanID	CustomerFundingTransactionID	OriginationDate	PurchaseDate	LoanAmount	MaturityDate	AccountID	OutstandingPrincipal	FullyPaidOffFlag	FullyPrepaidFlag	BorrowerName
24695489967008002	806846	9967008002	8308006	7/14/2020	7/15/2020	7,614.00	7/14/2025	2469548	-			[redacted]
17434509235247307	518685	9235247307	7591947	5/9/2020	5/10/2020	8,533.00	5/9/2022	1743450	7.48			
21969953122627800	613613	3122627800	7770236	5/25/2020	5/26/2020	8,446.00	5/25/2022	2196995	-			
19386756024177306		6024177306	7476500	5/4/2020	5/5/2020	18,131.00	5/4/2022	1938675				
20652819847887301	573674	9847887301	7668393	5/14/2020	5/15/2020	2,560.00	5/14/2022	2065281	-			
21409436126077410	576973	6126077410	7675364	5/15/2020	5/16/2020	64,203.00	5/15/2022	2140943	-			
18539966987427900	679588	6987427900	7965618	6/17/2020	6/18/2020	7,793.00	6/17/2025	1853996	-			
18761878627197310		8627197310	7458467	5/2/2020	5/3/2020	20,235.00	5/2/2022	1876187				
25634495974678102	839828	5974678102	8407698	7/21/2020	7/22/2020	20,833.00	7/21/2025	2563449	-			
25635635983528105	837696	5983528105	8398961	7/21/2020	7/22/2020	20,833.00	7/21/2025	2563563	-			
24793291242908106	798306	1242908106	8277092	7/10/2020	7/11/2020	13,105.00	7/10/2025	2479329	-			
23767961924478105	799119	1924478105	8279376	7/10/2020	7/11/2020	23,270.00	7/10/2025	2376796	-			
18815252310827401	467003	2310827401	7523798	5/6/2020	5/7/2020	73,163.00	5/6/2022	1881525	20,513.00			
18020631389147406	435052	1389147406	7480974	5/4/2020	5/5/2020	7,981.00	5/4/2022	1802063	-			
18115202507577304	467856	2507577304	7524821	5/6/2020	5/7/2020	8,815.00	5/6/2022	1811520	5,612.06			

FundingTransactionStatus	ETranStatus	LoanCancelFlag	OutstandingPrincipal	Master Bal by SBA Loan #	var	Item	Amt Returned	
UserCanceled	[redacted]	1	-	7,614.00	7,614.00	1	7,614.00	
PostAuthorized		0	7.48	8,533.00	8,525.52	1	8,533.00	
UserCanceled		1	-	8,446.00	8,446.00	1	8,446.00	
ManuallyReversed		0	-	18,131.00	18,131.00	1	-	still investigating
PostAuthorized		0	-	2,560.00	2,560.00	1	2,560.00	
PostAuthorized		0	-	64,203.00	64,203.00	1	64,203.00	
UserCanceled		1	-	7,793.00	7,793.00	1	-	still investigating
ManuallyReversed		0	-	20,235.00	20,235.00	1	-	still investigating
UserCanceled		1	-	20,833.00	20,833.00	1	20,833.00	
UserCanceled		1	-	20,833.00	20,833.00	1	20,833.00	
UserCanceled		1	-	13,105.00	13,105.00	1	13,105.00	
UserCanceled		1	-	23,270.00	23,270.00	1	23,270.00	
PostAuthorized		0	20,513.00	73,163.00	52,650.00	1	52,650.00	
PostAuthorized		0	-	7,981.00	7,981.00	1	7,981.00	
PostAuthorized		0	5,612.06	8,815.00	3,202.94	1	3,202.94	

EXHIBIT 4

WellsOne® Account

Account number: [redacted] ■ October 1, 2020 - October 31, 2020 ■ Page 1 of 2

WELLS FARGO

KABBAGE INC.
KABBAGE CARD 2
FBO PPP BANK FUNDING ACCOUNT
730 PEACHTREE STE STE 350
ATLANTA GA 30308

WS

Questions?

Call your Customer Service Officer or Client Services
1-800-AT WELLS (1-800-289-3557)
5:00 AM TO 6:00 PM Pacific Time Monday - Friday

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (182)
PO Box 63020
San Francisco, CA 94163

Account summary

WellsOne® Account

Account number	*Beginning balance*	*Total credits*	*Total debits*	*Ending balance*
[redacted]	$5,300,992.00	$4,272,600.87	-$5,769,017.89	$3,804,574.98

Credits

Electronic deposits/bank credits

Effective date	*Posted date*	*Amount*	*Transaction detail*
	10/02	2,769,651.00	Online Transfer Ref #Bb08Ybj5W5 From [redacted] on 10/02/2020 1259 PM
	10/16	1,171,096.35	Online Transfer Ref #Bb092T4Hzv From [redacted] on 10/16/2020 1152 Am
	10/16	311,943.00	WT Fed#01542 Customers Bank /Org=Customers Bank Srf# 201016151737Dy00 Trn#201016179300 Rfb#
	10/28	19,910.52	Bank Originated Credit
		$4,272,600.87	**Total electronic deposits/bank credits**
		$4,272,600.87	**Total credits**

Debits

Electronic debits/bank debits

Effective date	*Posted date*	*Amount*	*Transaction detail*
	10/19	1,000,000.00	Online Transfer Ref #Bb0937Jzfb to [redacted] on 10/19/2020 0633 Am
	10/21	4,769,017.89	Online Transfer Transfer for Customer Refund Ref #Bb093Kwp6S
		$5,769,017.89	**Total electronic debits/bank debits**
		$5,769,017.89	**Total debits**

WELLS FARGO

Daily ledger balance summary

Date	Balance	Date	Balance	Date	Balance
09/30	5,300,992.00	10/16	9,553,682.35	10/21	3,784,664.46
10/02	8,070,643.00	10/19	8,553,682.35	10/28	3,804,574.98

Average daily ledger balance **$6,637,721.19**

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EXHIBIT 5

Exhibit 5

Additional Amounts of Borrower Remittance Payments KServicing Paid to CB on October 21, 2020

SbaLoanID	Posttime	Amounts CB Claims Owed by Kservicing Based on Synovus Repayment File	Amounts Kservicing Paid to CB as Shown in 2021 Return Analysis and Wire Transfer Record	Amounts Kservicing Owed to CB
8634997301	9/18/2020	(1,255,175.00)	1,250,925.00	(4,250.00)
9351437302	7/8/2020	(266,941.83)	266,708.00	(233.83)
6981777910	7/14/2020	(58,659.00)	18,131.00	(40,528.00)
6912327900	7/14/2020	(34,179.00)	20,235.00	(13,944.00)
8535987303	7/28/2021	343.00	(343.00)	-
		(1,614,611.83)	1,555,656.00	(58,955.83)