

Exhibit A

JONES DAY**Atlanta Office**

1221 Peachtree Street, NE

Suite 400

Atlanta, GA 30361

(404) 521-3939**Federal Identification Number: 34-0319085**

December 28, 2022

102496

Invoice: 221608113

KServicing Corporation
 925B Peachtree Street NE
 Suite 1688
 Atlanta, GA 30309
 United States of America

For legal services rendered for the period through November 30, 2022:

	<u>Hours</u>		<u>Amount</u>
Case Administration	0.60		255.00
Department of Justice Investigations	18.10		17,407.50
Congressional Investigation	38.10		31,600.00
Federal Trade Commission Investigation	1.90		1,902.50
Fee Application Preparation	16.60		12,927.50
Total Fees	75.30	USD	64,092.50

Disbursement & Charges Summary

Consultants and Agents Fees	61,345.00		
Hosting Charges	4,697.03		
		USD	<u>66,042.03</u>
TOTAL		USD	<u>130,134.53</u>

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Timekeeper/Fee Earner Summary – November 30, 2022

<i>Timekeeper/Fee Earner Name</i>	<i>Title</i>	<i>Bar Year</i>	<i>Hours</i>	<i>Rate</i>	<i>Amount</i>
A E Lelling	Partner	1996	24.20	1,275.00	30,855.00
D J Merrett	Partner	2007	8.70	1,100.00	9,570.00
Total			32.90		40,425.00
S Nosco	Associate	2022	6.10	525.00	3,202.50
B N Wilhelm	Associate	2017	25.90	625.00	16,187.50
Total			32.00		19,390.00
C L Smith	Paralegal		8.50	425.00	3,612.50
Total			8.50		3,612.50
D A Doell	Project Manager		1.90	350.00	665.00
Total			1.90		665.00
Total			75.30	USD	64,092.50

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Fee Detail

<i>Date of Service</i>	<i>Timekeeper/Fee Earner Name</i>	<i>Hours</i>	<i>Amount</i>
Case Administration			
11/07/22	C L Smith	0.30	127.50
	Review and distribute docket (.10); obtain recently-filed documents and update electronic file management system with same (.10); update case calendar (.10).		
11/14/22	C L Smith	0.20	85.00
	Review and distribute docket and recently-filed documents (.10); update case calendar (.10).		
11/28/22	C L Smith	0.10	42.50
	Review docket and circulate recently-filed documents to Merrett, Perez.		
Matter Total		0.60	USD 255.00

Department of Justice Investigations

11/03/22	A E Lelling	1.80	2,295.00
	Review recent negotiations with Small Business Administration and status of Form 940 and \$100,000 issues (.80); review Chapter 11 filings to date (.30); review AMEX transaction agreement (.40); communicate with Coda (Invariant) regarding case (.30).		
11/04/22	A E Lelling	0.80	1,020.00
	Review KServicing internal data for possible production (.30); communicate with Wilhelm regarding production of same (.20); review amended FRA slides on Form 940 and \$100,000 issues (.30).		
11/07/22	B N Wilhelm	1.00	625.00
	Communicate with Pintile, Klass, and Fresch (Forensic Risk Alliance) regarding slides for Small Business Administration and updates in discussions with DOJ (.50); call with LaMacchia, Loucks, and Seol (DOJ Boston) and Hall regarding settlement term sheet and document request (.50).		
11/08/22	B N Wilhelm	1.00	625.00
	Communicate with Hall, Loiseau (KServicing), and Arthur (Weil) regarding DOJ settlement discussions.		
11/09/22	D A Doell	0.50	175.00
	Encrypt and send to vendor data previously produced internally to DOJ (.20); communicate with vendor regarding instructions for processing, loading and producing according to DOJ specifications (.30).		
11/09/22	A E Lelling	0.70	892.50
	Review correspondence among Wilhelm, Loucks concerning production of fraud flag-related data (.50); draft correspondence to Loucks (DOJ Boston) Wilhelm and Loiseau (KServicing) concerning new DOJ data requests (.20).		
11/09/22	B N Wilhelm	0.80	500.00
	Communicate with Doell and Loucks (DOJ Boston) regarding status of productions (.40); communicate with Lelling and Hall regarding document requests from DOJ Boston and DOJ Texas (.40).		
11/10/22	D A Doell	0.50	175.00
	Download production volume from vendor's FTP site (.10); verify production for accuracy (.40).		

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<i>Date of Service</i>	<i>Timekeeper/Fee Earner Name</i>	<i>Hours</i>	<i>Amount</i>
11/10/22	A E Lelling Call with Rodriguez (McGuireWoods) concerning SBA and DOJ strategy issues (.50); follow up correspondence with Loiseau (KServicing), Hall, Wilhelm regarding same (.30); call with Hall and Rodriguez concerning EDTX data request (.40); draft correspondence to Loiseau summarizing same (.40).	1.60	2,040.00
11/10/22	B N Wilhelm Communicate with Rodriguez (McGuireWoods) and Pintile, Klass, and Fresch (Forensic Risk Alliance) regarding communications with DOJ and Small Business Administration on forgiveness issues (.40); communicate with Lelling, Loiseau (KServicing), and Kafiti (KServicing) regarding production of Cross River Bank materials to DOJ (.30).	0.70	437.50
11/11/22	A E Lelling Review civil investigative demand for Texas matter (.10); correspondence with Rodriguez (McGuire Woods) regarding same (.20); call with common interest group about congressional requests (.20).	0.30	382.50
11/14/22	A E Lelling Review email from Kafiti (KServicing) about new government inquiry (.20); correspondence with Kafiti about same (.10); review and analyze materials in case file concerning AMEX contacts and availability of financial information (.40); review and comment on draft SBA response (.40).	1.10	1,402.50
11/14/22	B N Wilhelm Communicate with Kafiti and Loiseau (KServicing) regarding Amex contact for PPP loan inquiry.	0.40	250.00
11/18/22	B N Wilhelm Communicate with Hall, Bentley (Weil), and Fresch, Klass, and Pintile (Forensic Risk Alliance) regarding estimate of DOJ claims.	0.80	500.00
11/21/22	B N Wilhelm Communicate with Moon, Olshan (Alvarez and Marsal) regarding production of Alvarez and Marsal report to partner banks.	0.40	250.00
11/22/22	B N Wilhelm Communicate with Loucks and Young (DOJ Texas) regarding response to civil investigative demand requests regarding communications with partner banks and fraud flags (.60); communicate with Bentley (Weil) and Fresch, Klass, and Pintile (Forensic Risk Alliance) regarding estimate of DOJ claims (.40).	1.00	625.00
11/28/22	A E Lelling Communicate with Wilhelm, Rodriguez (McGuireWoods) and Loiseau (KServicing) on fraud flag data production (.40); call with Rodriguez regarding same (.10).	0.50	637.50
11/30/22	A E Lelling Call with Wilhelm, Loucks, Young, (DOJ) to negotiate CID issues (.50); follow up with call with Wilhelm regarding same (.20); draft notes of call and summary email to Loiseau (KServicing), Wilhelm, Hall and Rodriguez (McGuireWoods) regarding same (.60); research on personal liability in False Claim Act context (1.70).	3.00	3,825.00
11/30/22	B N Wilhelm Communicate with Lelling, Loucks (DOJ Main), and Young (DOJ Texas) regarding response to civil investigative demand request regarding fraud flag data (.50); draft notes from call with Loucks (DOJ Main), Young (DOJ Texas), and Lelling to memorialize conversation (.40); communicate with Cox (KServicing) and Loiseau (KServicing) regarding sources of fraud flag data (.30).	1.20	750.00
Matter Total		18.10	USD 17,407.50

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<i>Date of Service</i>	<i>Timekeeper/Fee Earner Name</i>	<i>Hours</i>	<i>Amount</i>
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Congressional Investigation

11/01/22	A E Lelling	1.40	1,785.00
	Review and analyze congressional requests and list questions for call with Weil (.30); conference with Arthur, Bentley (Weil), Shapiro (RLF), Wilhelm regarding likely developments and financial information present in filings (.50); communicate with Wilhelm regarding same (.20); communicate with Loiseau (KServicing) regarding congressional requests (.20); review caselaw regarding congressional subpoenas (.20).		
11/01/22	B N Wilhelm	0.80	500.00
	Communicate with Arthur, Bentley (Weil), Shapiro (RLF), Lelling regarding request for information filed in chapter 11 proceedings (.50); communicate with Doell regarding production of financial materials (.30).		
11/02/22	D A Doell	0.50	175.00
	Apply Bates numbers and confidentiality designations to documents (.30), created encrypted zip file containing production documents (.20).		
11/02/22	A E Lelling	0.70	892.50
	Revise correspondence to congressional staff regarding document production (.20); review and analyze production (.30); review summary of Small Business Administration negotiations (.20).		
11/02/22	B N Wilhelm	1.00	625.00
	Draft cover letter for production of files to House staffers (.70); finalize and make production of financial materials to House staffers in connection with congressional investigation (.30).		
11/03/22	A E Lelling	1.80	2,295.00
	Prepare for call with congressional staff regarding document requests (.80); conference with congressional staff regarding same (.40); communicate with Loiseau (KServicing), Arthur (Weil) regarding congressional requests (.40); follow-up with Wilhelm regarding same (.20).		
11/03/22	B N Wilhelm	2.60	1,625.00
	Communicate with Lelling and House staffers regarding outstanding responses to congressional requests (.60); analyze documents from Amex transaction in connection with congressional request (2.00).		
11/04/22	D A Doell	0.40	140.00
	Apply Bates numbers and confidentiality designations to documents (.30), created encrypted zip file containing production documents (.10).		
11/04/22	B N Wilhelm	1.20	750.00
	Call with joint defense group in congressional investigation regarding updates (.20); finalize production of Ch. 11 materials to House staffers (1.00).		
11/08/22	A E Lelling	0.80	1,020.00
	Review Chapter 11 filings in context of congressional requests.		
11/11/22	A E Lelling	0.80	1,020.00
	Correspondence with Loiseau (KServicing) and Wilhelm about congressional requests (.20); strategy call with Wilhelm regarding same (.40); call with common interest group about congressional requests (.20).		
11/11/22	B N Wilhelm	0.70	437.50
	Communicate with Lelling regarding response to subcommittee requests for financial information (.50); communicate with joint defense group regarding updates in subcommittee investigation for other FinTechs (.20).		
11/13/22	B N Wilhelm	0.80	500.00
	Analyze prior communications with subcommittee from Davis Polk in connection with subcommittee's potential release to public.		
11/14/22	A E Lelling	1.20	1,530.00
	Review incoming congressional correspondence (.20); email correspondence with common interest group on that subject (.30); communicate with Loiseau (KServicing), Wilhelm regarding congressional follow up on production of financial data (.70).		

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<i>Date of Service</i>	<i>Timekeeper/Fee Earner Name</i>	<i>Hours</i>	<i>Amount</i>
11/14/22	B N Wilhelm Prepare materials identified by subcommittee as possible items for public release for review by Loiseau (KServicing), Lelling, Hall, Rodriguez (McGuireWoods) and Arthur (Weil).	1.30	812.50
11/15/22	A E Lelling Conference with Loiseau (KServicing), Arthur (Weil), Wilhelm, Hall concerning strategy for congressional requests (.50); follow up call with Wilhelm regarding same (.20); review correspondence from Walker (KServicing) concerning 2020 and 2021 financial information (.40).	1.10	1,402.50
11/15/22	B N Wilhelm Communicate with Lelling, Hall, Loiseau (KServicing), and Arthur (Weil) regarding response to subcommittee correspondence on publication of certain production materials.	0.50	312.50
11/16/22	A E Lelling Review documents identified by subcommittee for publication.	1.10	1,402.50
11/16/22	S Nosco Communicate with Wilhelm regarding financial institutions' disclosure obligations under federal law as it relates to Congressional requests (.50); research regarding same (4.30); summarize finding for Wilhelm (1.30).	6.10	3,202.50
11/16/22	B N Wilhelm Review and analyze documents identified by subcommittee for potential release (2.20); draft summary of potential objections to release of same (3.40).	5.60	3,500.00
11/17/22	A E Lelling Revise statement for publication after release of congressional report (.30); review documents identified by subcommittee for publication (.70).	1.00	1,275.00
11/17/22	B N Wilhelm Draft email to subcommittee lodging objections to public release of certain documents and information (.80); communicate with Lelling and Sullivan (KServicing) and Walker (KServicing) regarding subcommittee's request for financial information from 2020 and 2021 (.50).	1.30	812.50
11/18/22	A E Lelling Prepare for (.40) and participate in (.40) call with congressional subcommittee; common interest call with counsel in subcommittee investigation (.40); review and analyze other investigative report activity by the subcommittee (.60); revise objections to documents identified by subcommittee for disclosure with report (.60); review research on potential liability for certain disclosures in congressional proceedings (.50).	2.90	3,697.50
11/18/22	B N Wilhelm Finalize objections to subcommittee's proposal to release certain documents and information to public in consultation with Lelling (1.10); communicate with Lelling and White/Claflin (Subcommittee) regarding response to inquiry involving financial information (.20); communicate with joint defense group regarding updates from subcommittee and documents being publicly released (.50).	1.80	1,125.00
11/21/22	A E Lelling Respond to inquiry from subcommittee staff.	0.50	637.50
11/25/22	B N Wilhelm Communicate with joint defense group for subcommittee investigation to discuss objections to publication of materials and updates from other companies under investigation.	0.20	125.00

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<i>Date of Service</i>	<i>Timekeeper/Fee Earner Name</i>	<i>Hours</i>		<i>Amount</i>
	Matter Total	38.10	USD	31,600.00

Federal Trade Commission Investigation

11/01/22	A E Lelling	1.10		1,402.50
	Review and analyze criminal investigation demand and production letters in FTC matter (.60); communicate with Wilhelm regarding same (.20); conference with Kristofferson (DLA) regarding FTC issues (.30).			
11/01/22	B N Wilhelm	0.80		500.00
	Communicate with Lelling, Kristofferson (DLA) regarding FTC investigation (.50); review research on FTC enforcement abilities in preparation for call with counsel representing entity under investigation by FTC (.30).			
	Matter Total	1.90	USD	1,902.50

Fee Application Preparation

11/07/22	D J Merrett	0.30		330.00
	Communicate with Lelling regarding fee application procedures.			
11/09/22	D J Merrett	2.80		3,080.00
	Review and analyze October time entries for compliance with US Trustee guidelines (2.60); communicate with Clay regarding same (.20).			
11/10/22	D J Merrett	0.60		660.00
	Communicate with Lelling, Wilhelm regarding Forensic Risk Alliance invoice (.30); communicate with Lelling regarding fee estimate request from debtors (.20); communicate with Doell regarding litigation support time (.10).			
11/10/22	C L Smith	0.60		255.00
	Communications with Merrett regarding Jones Day first monthly fee application (.20); draft and revise same (.40).			
11/11/22	D J Merrett	0.70		770.00
	Review form of fee application provided by debtors (.30); communicate with Smith regarding same (.10); communicate with Lelling regarding fee estimate request from debtors (.30).			
11/11/22	C L Smith	1.10		467.50
	Review materials from Weil regarding Jones Day first monthly application (.20); draft and revise Jones Day first monthly application (.90).			
11/14/22	D J Merrett	0.20		220.00
	Communicate with Clay regarding October invoice.			
11/14/22	C L Smith	0.40		170.00
	Communications with Merrett regarding Jones Day first monthly fee application (.20); draft and revise same (.20).			
11/16/22	D J Merrett	2.70		2,970.00
	Review and revise October fee application (1.50); communicate with Lelling regarding same (.30); communicate with Clay (.40), Smith (.30) regarding same; communicate with Smith, Rhodes regarding			

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<i>Date of Service</i>	<i>Timekeeper/Fee Earner Name</i>	<i>Hours</i>	<i>Amount</i>
vendor invoice (.20).			
11/16/22	C L Smith	2.20	935.00
Emails with Merrett regarding Jones Day first monthly application (.10); draft and revise same (1.20); communications with Merrett regarding same (.20); review email from Merrett regarding October 2022 invoice matters (.10); draft email to Clay regarding same (.10); review further email from Merrett regarding October 2022 invoice (.10); draft emails to Merrett, Clay regarding same (.10); communications with Rhodes, Diario, Clay regarding October 2022 invoice (.10); review revised Jones Day first monthly application (.10); revise same (.10).			
11/17/22	C L Smith	0.30	127.50
Review Clay email regarding Jones Day October 2022 invoice matters (.10); review related materials (.10); draft email to Clay regarding same (.10).			
11/18/22	C L Smith	2.30	977.50
Emails with Merrett, Clay regarding Jones Day October 2022 invoice (.10); revise Jones Day first monthly application (.90); communications with Clay regarding information for same (.10); revise monthly fee application (.30); review revised invoice (.20); draft email to Clay regarding comments to same (.10); draft email to Merrett regarding same (.10); draft email to Merrett regarding monthly application (.10); emails with Clay regarding additional revisions and comments to invoice (.10); prepare monthly application for filing (.20); draft email to Merrett regarding same (.10).			
11/20/22	D J Merrett	1.10	1,210.00
Review and revise October fee application (.90); communicate with Smith (.10), Ham (Weil) (.10) regarding same.			
11/20/22	C L Smith	0.80	340.00
Review Merrett comments to Jones Day October 2022 invoice (.10); revise same (.30); revise Jones Day monthly fee application (.20); prepare same for filing (.10); draft email to Merrett, Clay regarding same (.10).			
11/29/22	D J Merrett	0.30	330.00
Communicate with Smith (.10), Hwangpo (Weil) (.20) regarding October fee application.			
11/29/22	C L Smith	0.10	42.50
Emails with Merrett regarding matters relating to Jones Day first monthly application.			
11/30/22	C L Smith	0.10	42.50
Call with Merrett regarding matters relating to Jones Day first monthly application.			
Matter Total		16.60	USD 12,927.50