EXHIBIT 1

From: Arthur, Candace M. <Candace.Arthur@weil.com>
Sent: Thursday, December 8, 2022 4:35 PM
To: Matthew Scheck
Cc: Hwangpo, Natasha; Isaac Nesser
Subject: Re: Kabbage/Cross River -- Servicing Files

[EXTERNAL EMAIL from candace.arthur@weil.com]

Acknowledging receipt of the below.

Candace M. Arthur

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On Dec 8, 2022, at 6:25 PM, Matthew Scheck <matthewscheck@quinnemanuel.com> wrote:

Candace/Natasha,

During our call on Monday, we requested that Kabbage provide us with Cross River's loan and servicing files. We wanted to follow up with additional specificity. We request that by December 16, 2022 Kabbage produce a copy of the Servicing Files as the term "Servicing File" is defined in the LPA (pursuant to the September 17, 2020 Letter Agreement) and SSA for all loans governed by those agreements.

Please note, that the Servicing Files include "with respect to any [Loan (as defined under the LPA) or Asset (as defined under the SSA)], the documents, files and records held or maintained by or on behalf of [Cross River] pertaining specifically to such [Loan or Asset] or the servicing thereof, including, without limitation, computer files, data tapes, books, records, electronic copies of documents, notes and [Loan Files (as defined under the LPA) and Asset Files (as defined under the SSA)] relating to such [Loan or Asset]." As ownership of these Servicing Files vests in Cross River, and Kabbage retains them in a custodial capacity only, Cross River expects that they be made available to us promptly. While Cross River requests digital copies of the entirety of each Servicing File, please prioritize any material provided by borrowers at origination or later, and all material relating to fraud, including reports, notes, flags, flag explanations, and any other information pertaining to suspected or actual fraud, regardless of the platform on which the material is maintained, e.g., Kore, CoreCard, salesforce, bluecognition, a centralized database, etc. Note, notwithstanding Cross River's request for a digital copy of its Servicing Files from Kabbage, Cross River understands that Kabbage is continuing, and will continue, to service Cross River's loans and maintain full and complete loan files at all times.

Please notify us by December 12, 2022 whether Kabbage will produce this material voluntarily and meet our requested timeline. If not, please let us know your next availability to meet and confer regarding this request.

Best,

Matt

Matthew Scheck
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