EXHIBIT 3

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January 13, 2023

James L. Bromley, Esq.
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Re: *In re Kabbage, Inc. d/b/a KServicing, et al.*, Case No. 22-10951

Dear Jim:

Following up on our discussions regarding the need for the Debtors to obtain loan servicing information in the possession of Amex Kabbage, attached is a schedule identifying particular information requested by the Debtors, as well as general matters that will be necessary to transition loan servicing from Amex Kabbage. Certain of the requested information is more immediately necessary and critical for the Debtors to run the PPP business, and Amex Kabbage is obligated under the Transition Services Agreement, dated as of October 16, 2020 and as amended on November 13, 2020 ("TSA"), by and between American Express Kabbage Inc., (formerly Alpha Kabbage, Inc.) ("Amex Kabbage") and Kabbage, Inc. ("Legacy Kabbage") to provide such information to the Debtors. Moreover, given that the TSA expressly contemplated Amex Kabbage would ultimately transition its services under the TSA, it is appropriate to undertake the steps necessary toward that transition. To that end, other items requested on the attached schedule address that transition as well. Note, while we believe the particular information requested in the schedule is comprehensive, we reserve the right to supplement should additional items be required.

In light of the importance of this information to the Debtors' proper fulfillment of their loan servicing obligations and the administration of the Debtors' estates, the Debtors request that Amex Kabbage voluntarily provide the information specified in the schedule as soon as possible, especially as relates to the more specific requests.

We believe it is in all parties' interests to work cooperatively in transitioning these materials to the Debtors as quickly as possible. Accordingly, by January 19, 2023, please confirm that Amex Kabbage is willing to provide the requested material, and that it will do so by February 17, 2023. As you are aware, the Federal Reserve and certain of the Debtors' partner banks are especially eager to have this information made available to the Debtors so that the Debtors, or another entity, can better service the applicable loans. The information is further required in connection with the Debtors' ongoing administration and is additionally necessary to respond to certain third-party regulatory requests. For these reasons, and given the importance of the materials to the Debtor's estates, if Amex Kabbage opposes providing the requested information, the Debtors will file a motion for entry of an order directing Amex Kabbage to produce the requested information pursuant to Bankruptcy Rule 2004 and Rule 2004-1 of the Local Rules of Bankruptcy Practice and Procedure of the United States Bankruptcy Court for the District of Delaware. We hope you will work cooperatively to provide all the requested materials and information to avoid our having to file a motion.

If Amex Kabbage is unwilling to provide the information or believes to be unable to do so before February 17, 2023, please let us know if you are available on Tuesday next week to meet and confer about the requests.

Sincerely,

Theodore E. Tsekerides

Encl.

cc: Candace M. Arthur, candace.arthur@weil.com
Natasha Hwangpo, natasha.hwangpo@weil.com

SCHEDULE
KSERVICING 2004 REQUESTS

Specific Information Requests/Access

1. **Documentation providing overview and business requirements to manage the risk reviews of loans at origination**: This includes all of the accompanying documentation, including the following:
   - Incident Reports (IRs) and narratives generated in connection with loan reviews
   - Questionable Activity Reports (QARs)
   - Fraud flag categories with definitions for each flag
   - Documentation of business reason business requirements that explain placement of flag
   - Documentation of process to clear or confirm each category of suspected fraud
   - Results of any screening procedures, including but not limited to Threatmetrix, Lexis/Nexis, Experian, GIAC and related third-party tools
   - Any other KYC/KYB data and documents, including those described in the company's AML/BSA program documents

2. **IT System Alerts**
   - Defined and documented system alerts to be sent to KServicing IT/Sr. Management leads to alert teams of changes to the database environment that require investigation and validation, to confirm reporting output from Amex-managed systems and delivered to KServicing bank partners and internal teams to accurately reflect the status of the portfolio

3. **Data Environments & Technical Platforms**
   - Request for the IT department to provide read-only access to the Kabbage platform that KServicing licenses to service the loans, allowing the KServicing team to reference the code within the platform
   - Access to databases used to support automated jobs that Amex maintains, that interact directly with KServicing partner banks. KServicing data operations team requires the code from Amex system environment to test and validate KServicing partner reporting deliverables.

4. **Access to all data fields associated with each PPP loan, comprising the history from origination through disbursement, and all other aspects of the loan**
   - Currently the access that KServicing has is to a shared database environment, with select fields that the KServicing team has been blocked from accessing and referencing

to service PPP loans. For example Kservicing currently does not have access to SSNs, TINs, beneficial ownership and related SSNs/TINs and ownership percentages.

5. **KAmex Database updates**
   - Designated Amex point of contact who provides support to database updates
     - Example: Amex point of contact to review and understand the need to change an SBA Loan # to new Loan #, when adding a 2nd loan is required to manage a reinstatement of the loan
   - Ability to document and update the Kore/CoreCredit environment to support the changing PPP loan servicing workflow

6. **Audit/Governance Business Requirements**
   - Designated Amex point of contact who supports 3rd-party audit & governance requirements and deliverables
     - Inclusion of Kore and all such related systems within the scope of AmEx's annual SOC audits to comply with partner bank contractual obligations made available to AmEx during due diligence.

7. **APIs for Kore, PPP Borrower Dashboard, and Salesforce**
   - Designated Amex point of contact for KServicing to coordinate/work with for API management
   - Documentation that outlines and explains all APIs ingested/connected to the Kore and Customer Dashboard environments, and impact the customer's dashboard and facilitate the monetary activities on a customer's account

8. **Data Environments & Technical Platforms**
   - Provide Amex point of contact to KServicing Help Desk to provide provisioning and troubleshooting support for Kore-related/Core Card system issues

General Matters for Transition

9. **Tutorial of the full PPP data environment and support of KAmex Technical lead**

10. **Confirm, document and transition all automated processes managed within the Amex infrastructure that support KServicing operation**s, including
    - Number of automated processes that support the PPP loan servicing effort
    - Name and description of each individual process
    - Documentation of process detail for reference
    - Code from each process
    - Naming convention for file/directories that map to all automated processes
    - Access rights/needs for automated reporting, including Amex point of contact to manage access rights for automated reporting
    - 3rd party vendors impacted by and supporting established automated processes that support PPP loan servicing operations
    - Kabbage Amex point of contact for follow up questions/implementation

    Documentation of all automated processes include, but are not limited to:
    - Daily all loan schedule delivered daily directly to CRB and CB via their SFTP environments
    - Data dictionary for loan schedule raw report
    - Data Reporting Script that captures call recording links produced within the Five9 environment, for subpoena document production
    - Instructions and deliverables that AMEX data environments are managing for all SFTP automated file(s) delivered to KServicing vendors and partners
    - Forgiveness data ingestion workflow
    - Documentation for Direct Forgiveness API deliverables that Amex completed
    - Documentation that outlines and explains automated SFTP updates into the Blackline accounting environment
    - Documentation that outlines and explains that management of the dialer file generated to support collections efforts
    - Documentation of workflows established to manage automated reporting for collections agencies to reference, to deliver charge off accounts for collection agency to work from
    - Processes, and pending changes to processes, that impact and/or change data reporting outputs automatically saved into the KS data environment
    - Documentation of auto-generation of Salesforce tickets that are created by doc requests made through Kore