Exhibit 3

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