

Exhibit 7

From: Mehta, Suniti N.
Sent: Friday, February 17, 2023 9:42 AM
To: Arthur, Candace M.
Cc: Davidoff, Amanda Flug; Bromley, James L.; Hwangpo, Natasha; Bentley, Chase; Tsekerides, Theodore; Ollestad, Jordan A.; Trinity Litigation; Fotos, Julia Prezioso
Subject: RE: KServicing/Amex

Candace,

I believe based on our call last week the outstanding item for us was to investigate whether there are any requests from your January 13 letter for which data was readily available or where we already knew from looking into prior K-Servicing requests that the data was not available. Below are the requests we have identified:

1. **Incident Reports (IRs) and narratives generated in connection with loan reviews** – KServicing previously requested this information. American Express is not aware of any incident reports.
2. **Questionable Activity Reports (QARs)** – KServicing previously requested this information. American Express provided it to Sal Kafiti on September 8, 2022. We will provide it again via Box.
3. **(i) Fraud flag categories with definitions for each flag; (ii) documentation of business reason business requirements that explain placement of flag; (iii) documentation of process to clear or confirm each category of suspected fraud** – Kservicing previously requested this information. American Express provided a spreadsheet with available fraud flag definitions. We will provide it again via Box. American Express previously confirmed it is not aware of any additional documentation beyond the spreadsheet. A call was held with KServicing and American Express personnel on September 14, 2021 to discuss the fraud flags.
4. **Results of any screening procedures** – American Express recently pulled Kabbage LexisNexis and Threatmetrix data. We will provide it via Box. As per our discussions, collection and transfer of additional data should be part of further discussions with the service providers.

For the broader data requests, American Express gave signoff to Sal Kafiti at the beginning of the month to provide CRB with the data dealt with in Sal's request of January 31; we don't know where that stands. We understood from our call last week that other data requests would be addressed as part of a holistic discussion about transferring data to the three service providers that KServicing will be working with. American Express is willing to assist with that work subject to a written agreement, such as an amendment to the TSA. The next step, we believe, is setting up a call or calls with the data experts at KServicing, American Express, and the three service providers, and to move that forward, your team was going to have further discussions with your client and the three service providers. We would be happy to regroup if you have any updates.

Thanks,
Suni

Suniti N. Mehta
[+1 212 558 4083](tel:+12125584083) (T)

From: Arthur, Candace M.
Sent: Thursday, February 16, 2023 8:45 AM
To: Mehta, Suniti N. ; Davidoff, Amanda Flug ; Bromley, James L.
Cc: Hwangpo, Natasha ; Bentley, Chase ; Tsekerides, Theodore ; Ollestad, Jordan A. ; Trinity Litigation
Subject: [EXTERNAL] RE: KServicing/Amex

Suni, Amanda and Jim

Where are we on the below deliverables? I have repasted for ease of reference.

Supporting/Origination Documentation:

- Origination Documentation (application, resolution to borrower form, note, and supporting borrower docs)
- KYC/KYB Documents
- Borrower Communication Interaction
- Forgiveness documentation (application and supporting borrower docs)
- Narrative and Investigation Files (suspicious activity)



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From: Arthur, Candace M.

Sent: Monday, February 6, 2023 4:38 PM

To: 'Mehta, Suniti N.' <mehtas@sullcrom.com>; Davidoff, Amanda Flug <davidoffa@sullcrom.com>; Bromley, James L. <bromleyj@sullcrom.com>

Cc: Hwangpo, Natasha <Natasha.Hwangpo@weil.com>; Bentley, Chase <Chase.Bentley@weil.com>; Tsekerides, Theodore <theodore.tsekerides@weil.com>; Ollestad, Jordan A. <Jordan.Ollestad@weil.com>; Trinity Litigation <Trinity.Litigation@weil.com>

Subject: RE: KServicing/Amex

The rescheduled day and time should work for me but defer to Ted and Richard as well.

Two more datapoints to add to my email (1) definition of loan file CRB initially provided to us and (2) priority list they are focused on

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]."

CRB Priorities:

Supporting/Origination Documentation:

- Origination Documentation (application, resolution to borrower form, note, and supporting borrower docs)
- KYC/KYB Documents
- Borrower Communication Interaction
- Forgiveness documentation (application and supporting borrower docs)
- Narrative and Investigation Files (suspicious activity)

Weil

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From: Mehta, Suniti N. <mehtas@sullcrom.com>

Sent: Monday, February 6, 2023 4:21 PM

To: Arthur, Candace M. <Candace.Arthur@weil.com>; Davidoff, Amanda Flug <davidoffa@sullcrom.com>; Bromley, James L. <bromleyj@sullcrom.com>

Cc: Hwangpo, Natasha <Natasha.Hwangpo@weil.com>; Bentley, Chase <Chase.Bentley@weil.com>; Tsekerides, Theodore <theodore.tsekerides@weil.com>; Ollestad, Jordan A. <Jordan.Ollestad@weil.com>; Trinity Litigation <Trinity.Litigation@weil.com>

Subject: RE: KServicing/Amex

Candace,

Thank you for providing this information. Would it be possible to push our call tomorrow to Thursday after 4pm? As part of that call, we'd like to discuss the attached email from Sal Kafiti to Amex.

Thanks,
Suni

Suniti N. Mehta

T: (212) 558-4083 | F: (212) 558-3588

mehtas@sullcrom.com

From: Arthur, Candace M. <Candace.Arthur@weil.com>

Sent: Monday, February 6, 2023 3:10 PM

To: Mehta, Suniti N. <mehtas@sullcrom.com>; Davidoff, Amanda Flug <davidoffa@sullcrom.com>; Bromley, James L. <bromleyj@sullcrom.com>

Cc: Hwangpo, Natasha <Natasha.Hwangpo@weil.com>; Bentley, Chase <Chase.Bentley@weil.com>; Tsekerides, Theodore <theodore.tsekerides@weil.com>; Ollestad, Jordan A. <Jordan.Ollestad@weil.com>; Trinity Litigation <Trinity.Litigation@weil.com>

Subject: [EXTERNAL] RE: KServicing/Amex

Jim, Amanda, and Suni

Thank you for the call last week. One of the items we discussed was the "loan file" request that Cross River Bank made to you and your indication that a number of the components could be provided. We wanted to align on what is considered a loan file so that we can similarly be responsive to the same request and ensure everyone is working from the same definition. Please see the below table identifying our understanding of the ask – as also discussed with Cross River Bank and let us know what is available and how soon it can be provided.

Best
Candace

Requirement	Location of Information
Loan details (funding date, borrower details, loan amount, current balance, forgiveness status, forgiveness amount, payment history, GP status, GP payment)	Databricks
KYC/KYB Documents	Kore
Borrower Communication Interactions	Kore
Borrower Bank Info w/ACH Detail for Payments	Kore
Full list of loan transaction	CoreCredit

*Our understanding is that information that is unavailable in Databricks or CoreCredit would need to be sourced from AmEx directly



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From: Mehta, Suniti N. <mehtas@sullcrom.com>

Sent: Thursday, January 19, 2023 5:59 PM

To: Tsekerides, Theodore <theodore.tsekerides@weil.com>; Arthur, Candace M. <Candace.Arthur@weil.com>

Cc: Bromley, James L. <bromleyj@sullcrom.com>; Davidoff, Amanda Flug <davidoffa@sullcrom.com>; Hwangpo, Natasha <Natasha.Hwangpo@weil.com>; Bentley, Chase <Chase.Bentley@weil.com>; Ollestad, Jordan <Jordan.Ollestad@weil.com>; Trinity Litigation <Trinity.Litigation@weil.com>

Subject: RE: KServicing/Amex

Ted, Candace,

Thank you for sharing these requests. As we've discussed, American Express is open to discussing its role in assisting KServicing with its transition plans, including the requests that you have outlined. We do not believe that all of the documentation, access, and resources that have been requested constitute information within the scope of examination under Bankruptcy Rule 2004 or that American Express is obligated under the TSA to provide all of the requested documentation, access, and resources. However, we agree that it is in the best interests of the parties to work cooperatively and that it would be helpful to meet and confer on the requests. American Express requires more information to understand what is being requested and the ultimate goal with respect to transitioning servicing. Some of these requests may require weeks or months of development or other work to accomplish and so should be discussed in the context of KServicing's broader transition plans. Based on such discussions between the parties, a more

comprehensive transition plan can be developed. In addition, to the extent that the requests seek documentation that has not previously been provided to KServicing in response to prior requests, American Express will require time to investigate whether such documentation exists. In light of the steps required to scope and respond to the requests, at this time American Express cannot commit to providing all of the documentation, access, and resources requested by February 17, 2023 but is willing to discuss a realistic timeframe for assisting KServicing.

Please let us know when you are available to discuss the requests next week.

Thanks,
Suni

Suniti N. Mehta
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mehtas@sullcrom.com

From: Tsekerides, Theodore <theodore.tsekerides@weil.com>
Sent: Friday, January 13, 2023 4:37 PM
To: Mehta, Suniti N. <mehtas@sullcrom.com>; Arthur, Candace M. <Candace.Arthur@weil.com>
Cc: Bromley, James L. <bromleyj@sullcrom.com>; Davidoff, Amanda Flug <davidoffa@sullcrom.com>; Hwangpo, Natasha <Natasha.Hwangpo@weil.com>; Bentley, Chase <Chase.Bentley@weil.com>; Ollestad, Jordan <Jordan.Ollestad@weil.com>; Trinity Litigation <Trinity.Litigation@weil.com>
Subject: [EXTERNAL] RE: KServicing/Amex

Please see the attached letter and schedule listing the requests. Let's discuss next week.

Thanks very much.



Theodore E. Tsekerides

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From: Mehta, Suniti N. <mehtas@sullcrom.com>
Sent: Wednesday, January 11, 2023 2:41 PM
To: Tsekerides, Theodore <theodore.tsekerides@weil.com>; Arthur, Candace M. <Candace.Arthur@weil.com>
Cc: Bromley, James L. <bromleyj@sullcrom.com>; Davidoff, Amanda Flug <davidoffa@sullcrom.com>; Hwangpo, Natasha <Natasha.Hwangpo@weil.com>; Bentley, Chase <Chase.Bentley@weil.com>; Ollestad, Jordan <Jordan.Ollestad@weil.com>
Subject: RE: KServicing/Amex

Ted, Candace,

American Express consents to sharing the Merger Agreement, TSA, and Transfer, Assignment and Assumption Agreement with Cross River Bank.

We will come back to you on the draft protective order as soon as possible. As discussed on Friday, it would be helpful to see the list of requests that we discussed, including details about the data transfer that KServicing is interested in pursuing.

Thanks,
Suni

Suniti N. Mehta
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mehtas@sullcrom.com

From: Tsekerides, Theodore <theodore.tsekerides@weil.com>
Sent: Wednesday, January 11, 2023 8:27 AM
To: Arthur, Candace M. <Candace.Arthur@weil.com>
Cc: Bromley, James L. <bromleyj@sullcrom.com>; Mehta, Suniti N. <mehtas@sullcrom.com>; Davidoff, Amanda Flug <davidoffa@sullcrom.com>; Hwangpo, Natasha <Natasha.Hwangpo@weil.com>; Bentley, Chase <Chase.Bentley@weil.com>; Ollestad, Jordan <Jordan.Ollestad@weil.com>
Subject: [EXTERNAL] Re: KServicing/Amex

Actually, upon further review, the only agreement of these 3 that requires Amex's consent is the TSA.

Jim, please let us know about the TSA and also let us know if there were any comments on the proposed protective order we sent around a while back.

Thanks very much.

Theodore E. Tsekerides
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212-310-8218 Office
516-398-0510 Mobile

On Jan 10, 2023, at 7:47 PM, Arthur, Candace M. <Candace.Arthur@weil.com> wrote:

Jim, Suniti, and Amanda

We wanted to see if you had a chance to speak to your client regarding our request for consent to share the following documents with Cross River Bank:

1. The Transition Services Agreement;
2. Agreement and Plan of Merger among American Express Travel Related Services Company, Inc., Green Acquisition Merger Sub, Inc., Kabbage, Inc., Alpha Kabbage, Inc., and Fortis Advisors, LLC, dated August 16, 2020, including all exhibits and schedules thereto, as may be amended from time to time;
3. The Transfer, Assignment and Assumption Agreement between Kabbage, LLC and Alpha Kabbage;

Please advise. Subject to obtaining the requested consent we would like to provide Cross River with the documents before their 4pm deadline to object to the Disclosure Statement.

Best
Candace

Candace M. Arthur
Partner

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From: Bromley, James L. <bromleyj@sullcrom.com>
Sent: Friday, January 6, 2023 1:03 PM
To: Arthur, Candace M. <Candace.Arthur@weil.com>
Cc: Tsekerides, Theodore <theodore.tsekerides@weil.com>; Mehta, Suniti N. <mehtas@sullcrom.com>; Davidoff, Amanda Flug <davidoffa@sullcrom.com>; Hwangpo, Natasha <Natasha.Hwangpo@weil.com>; Bentley, Chase <Chase.Bentley@weil.com>
Subject: RE: [EXTERNAL] Re: KServicing/Amex

I can speak between 2:30 and 4

James L. Bromley
T: (212) 558-4923 | F: (212) 291-3588 | C: (973) 901-6898
bromleyj@sullcrom.com

From: Arthur, Candace M. <Candace.Arthur@weil.com>
Sent: Friday, January 6, 2023 12:24 PM
To: Bromley, James L. <bromleyj@sullcrom.com>
Cc: Tsekerides, Theodore <theodore.tsekerides@weil.com>; Mehta, Suniti N. <mehtas@sullcrom.com>; Davidoff, Amanda Flug <davidoffa@sullcrom.com>; Hwangpo, Natasha <Natasha.Hwangpo@weil.com>; Bentley, Chase <Chase.Bentley@weil.com>
Subject: RE: [EXTERNAL] Re: KServicing/Amex

Jim

Thank you for the flexibility. Would this afternoon work for you? Perhaps between 2-4?

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Partner

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From: Bromley, James L. <bromleyj@sullcrom.com>
Sent: Thursday, January 5, 2023 6:06 PM
To: Arthur, Candace M. <Candace.Arthur@weil.com>
Cc: Tsekerides, Theodore <theodore.tsekerides@weil.com>; Mehta, Suniti N. <mehtas@sullcrom.com>; Davidoff, Amanda Flug <davidoffa@sullcrom.com>; Hwangpo, Natasha <Natasha.Hwangpo@weil.com>; Bentley, Chase <Chase.Bentley@weil.com>
Subject: RE: [EXTERNAL] Re: KServicing/Amex

Sure

From: Arthur, Candace M. <Candace.Arthur@weil.com>
Date: Thursday, Jan 05, 2023 at 5:31 PM
To: Bromley, James L. <bromleyj@sullcrom.com>
Cc: Tsekerides, Theodore <theodore.tsekerides@weil.com>, Mehta, Suniti N. <mehtas@sullcrom.com>, Davidoff, Amanda Flug <davidoffa@sullcrom.com>, Hwangpo, Natasha <Natasha.Hwangpo@weil.com>, Bentley, Chase <Chase.Bentley@weil.com>
Subject: Re: [EXTERNAL] Re: KServicing/Amex

Jim

We are in striking distance of resolving a contested matter that is scheduled for hearing tomorrow. Is it possible to reschedule our call for tomorrow?

Candace M. Arthur

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On Jan 4, 2023, at 9:38 PM, Bromley, James L. <bromleyj@sullcrom.com> wrote:

Ok

From: Arthur, Candace M. <Candace.Arthur@weil.com>
Date: Wednesday, Jan 04, 2023 at 9:32 PM
To: Bromley, James L. <bromleyj@sullcrom.com>
Cc: Tsekerides, Theodore <theodore.tsekerides@weil.com>, Mehta, Suniti N. <mehtas@sullcrom.com>, Davidoff, Amanda Flug <davidoffa@sullcrom.com>, Hwangpo, Natasha <Natasha.Hwangpo@weil.com>, Bentley, Chase <Chase.Bentley@weil.com>
Subject: Re: [EXTERNAL] Re: KServicing/Amex

Jim

Let's shoot for 6:30. We will circulate a dial-in.

Candace M. Arthur

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On Jan 4, 2023, at 11:36 AM, Bromley, James L.
<bromleyj@sullcrom.com> wrote:

Ted,
Thanks for getting back to me so quickly. I am in depositions tomorrow
until 5:30. I can talk after that if it works for you.
Jim

From: Tsekerides, Theodore <theodore.tsekerides@weil.com>
Date: Wednesday, Jan 04, 2023 at 11:09 AM
To: Bromley, James L. <bromleyj@sullcrom.com>
Cc: Mehta, Suniti N. <mehtas@sullcrom.com>, Davidoff, Amanda Flug
<davidoffa@sullcrom.com>, Arthur, Candace M.
<Candace.Arthur@weil.com>, Hwangpo, Natasha
<Natasha.Hwangpo@weil.com>, Bentley, Chase
<Chase.Bentley@weil.com>
Subject: [EXTERNAL] Re: KServicing/Amex

Thanks Jim. We agree it would make a lot of sense to discuss. Would
you happen to have any availability tomorrow?

Much appreciated.

Theodore E. Tsekerides
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On Jan 4, 2023, at 10:33 AM, Bromley, James L.
<bromleyj@sullcrom.com> wrote:

Ted,

Hope you enjoyed the holidays. We understand that KServicing has approached American Express about options for ongoing loan servicing following bankruptcy. It would be helpful to find a time to discuss the current status of your investigation with respect to the bankruptcy and American Express, in order to facilitate a conversation about options for loan servicing and American Express's role. Please let us know if you have availability this week or early next week to discuss.

Best regards,

Jim

James L. Bromley

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****This is an external message from:**
theodore.tsekerides@weil.com **

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