IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF DELAWARE

In re:	Chapter 11
KABBAGE, INC. d/b/a KSERVICING, *et al.*,	Case No. 22-10951 (CTG)
Debtors.[1]	(Jointly Administered)

PROOF OF PUBLICATION

Attached hereto as Exhibits A - B are Proofs of Publication for the Notice of Chapter 11 Bankruptcy Case from the following:

Publication	Publication Date	Exhibit
USA Today	**October 25, 2022**	**A**
The New York Times	**October 25, 2022**	**B**

/s/ Randy Lowry
Randy Lowry
Omni Agent Solutions
5955 DeSoto Avenue, Suite 100
Woodland Hills, California 91367
(818) 906-8300
Claims, Noticing, and Administrative Agent for the Debtor

[1] The Debtors in these chapter 11 cases, along with the last four digits of each Debtor's federal tax identification number, as applicable are: Kabbage, Inc. d/b/a KServicing (3937); Kabbage Canada Holdings, LLC (N/A); Kabbage Asset Securitization LLC (N/A); Kabbage Asset Funding 2017-A LLC (4803); Kabbage Asset Funding 2019-A LLC (8973); and Kabbage Diameter, LLC (N/A). Kabbage is a trademark of American Express used under license; Kabbage, Inc. d/b/a/ KServicing is not affiliated with American Express. The Debtors' mailing and service address is 925B Peachtree Street NE, Suite 383, Atlanta, GA 30309.

EXHIBIT A

VERIFICATION OF PUBLICATION

COMMONWEALTH OF VIRGINIA
COUNTY OF FAIRFAX

Being duly sworn, Vanessa Salvo says that she is the principal clerk of USA TODAY, and is duly authorized by USA TODAY to make this affidavit, and is fully acquainted with the facts stated herein: on **Tuesday, October 25, 2022**, the following legal advertisement – **Kabbage, Inc. d/b/a KServicing** was published in the national edition of **USA TODAY.**

Vanessa Salvo

Principal Clerk of USA TODAY
October 25, 2022

NFL WEEK 7 SUNDAY WINNERS, LOSERS

Bengals offense returns to explosive form

Lorenzo Reyes
USA TODAY



Bengals quarterback Joe Burrow celebrates a first down against the Falcons.
SAM GREENE/USA TODAY SPORTS

WINNERS
The Chiefs are a buzz saw

Kansas City traveled to face a Niners squad that entered Sunday as the NFL's total defense (255.8 yards allowed per game) and second-ranked scoring defense (14.8 points allowed per game). All the Chiefs did was roll up nearly a first down on each offensive play, averaging 9.1 yards on its 58 snaps for 529 yards.

As long as the Chiefs have Patrick Mahomes (25 of 34 passing for 423 yards with three touchdowns versus one interception) in sync with coach Andy Reid and offensive coordinator Eric Bieniemy, they will continue to be one of the toughest outs in the entire NFL. That this is coming as Kansas City has had to adapt to turnover and incorporate JuJu Smith-Schuster (seven catches for 124 yards with one touchdown) and Marquez Valdes-Scantling (three catches for 111 yards) shows just how finely-tuned this offense is right now.

A vintage Seahawks draft

When they were at their best, ascending to a victory in Super Bowl 48 after the 2013 season, the Seahawks built their team through the NFL draft, uncovering stars in the later rounds. And as Seattle (4-3) has climbed to first place in the NFC West, it's the team's potentially transformational 2022 draft class that is making a postseason push a real possibility.

Let's start with running back Kenneth Walker III (second round, No. 41 overall), who has emerged since starter Rashaad Penny suffered a broken leg in Week 5. Walker has anchored the offense, whose line is bookended by rookie tackles Charles Cross (first round, No. 9) and Abe Lucas (third round, No. 72). Corner Tariq Woolen (fifth round, No. 153) is tied for the league lead with four interceptions, while fellow corner Coby Bryant (fourth round, No. 109) has forced four fumbles, including three in the last four weeks.

The Bengals go back to the 'gun

Credit Bengals coach Zac Taylor for adjusting on the fly. After Cincinnati (4-3) began the season sluggishly, it has won four of the last five – in large part – because quarterback Joe Burrow and the offense has returned to its explosive form from last year. And Taylor's decision to run the scheme almost exclusively out of the shotgun has made all the difference.

Fifty-three of Cincinnati's 66 offensive plays in Sunday's victory against the Falcons were out of the shotgun, continuing the trend from recent weeks. That has allowed Burrow (34 of 42 passing for 481 yards with three touchdowns) to use the extra distance from the line of scrimmage to take a better view of the field before the snap and it has also made it more difficult for defenses to diagnose Cincinnati's plays.

Cowboys better, but still work to do

In his return to the lineup from a fractured right thumb, Dallas quarterback Dak Prescott managed the game and protected the ball; essentially he did exactly what he needed to do to top a weak Detroit team.

But as the Cowboys (5-2) look to keep pace in a suddenly competitive NFC East, a downfield passing game will be essential. Against Detroit, the longest Cowboy completion went for 24 yards, to receiver CeeDee Lamb in the first quarter. The key for Dallas may be to rely on Prescott's mobility to force opposing defenses into conflict, given his ability to deliver passes accurately while on the move. It's worth pointing out that the 24-yard completion to Lamb came on a designed rollout to his right, though Prescott (19 of 25 passing for 207 yards with one touchdown) had to throw it a bit sooner than scripted because of oncoming pressure.

LOSERS
Rock bottom for Tom Brady and the Buccaneers

This may be, given the expectations with which Tampa Bay entered the season, the very worst stretch we have ever seen from a team with Tom Brady. The Buccaneers have lost four of their last five, including two in a row in which they were favored by at least a touchdown. In Tampa Bay's last eight games, it has failed to score a first-quarter touchdown; that's the longest stretch in Brady's career. Over their last 26 drives, a span that goes back to the third quarter of Week 5, the Buccaneers have scored just a single touchdown, have punted 14 times and have posted eight 3-and-outs. The last time one of Brady's teams was 3-4 this late in the season was 2002, his second season as a starter.

The notion that the Packers are a receiver away

In a shocking loss to Washington, the leading Packer receiver, Allen Lazard, totaled just 55 yards. It is unquestionably the most significant hole on the roster. In fact, the top Packer target might be their starting running back in Aaron Jones.

While signing a veteran like Odell Beckham Jr. or trading for a receiver who might become available before the deadline would certainly inject more playmaking ability and consistency into the offense, it won't be the salve that fixes the Packers. It won't solve an offensive line that is in flux and struggles to open rushing lanes, or a secondary that yields too many big plays despite the presence of well-compensated players, or a middling pass rush that struggles to generate pressure. First things first, Green Bay must work on its mental lapses and drops, correct its disciplinary issues that lead to poorly timed penalties and improve third-down efficiency to keep drives alive.

Matt Ryan's days as a viable starter

It took current-Commanders quarterback Carson Wentz 17 games last year in Indianapolis to throw seven interceptions; it has taken Matt Ryan seven games to throw nine. Ryan's 12 turnovers are most in the NFL. In Sunday's loss to the Titans, Ryan was better in the second half, but his pair of second-quarter interceptions, which came on consecutive drives, have become emblematic of the Colts (3-3-1) slow starts. At this point in his career, Ryan (33 of 44 passing for 243 yards with one touchdown and the two picks) is simply far too careless with the football and is not able to mask the team's weaknesses. On Monday, coach Frank Reich elevated Sam Ehlinger as the starter for the rest of the season.

Two late interceptions help Dolphins beat Steelers

Safid Deen
USA TODAY



Dolphins quarterback Tua Tagovailoa had a TD pass Sunday against the Steelers. SAM NAVARRO/USA TODAY SPORTS

MIAMI GARDENS, Fla. – Kenny Pickett and the Pittsburgh Steelers were driving down the field, down by six in the final minutes of the fourth quarter, looking to steal a victory on the road.

They had two drives to make something happen.

And both times, the Miami Dolphins defense spoiled his comeback attempt.

Dolphins cornerback Noah Igbinoghene sealed the game-winning interception, while standout safety Jevon Holland intercepted Pickett one series earlier to help Miami escape with a 16-10 win over Pittsburgh at Hard Rock Stadium on Sunday night.

The game marked the return of Dolphins quarterback Tua Tagovailoa, who played in his first game in three weeks after sustaining a concussion Sept. 29 against the Bengals.

Tagovailoa finished 21 of 35 for 261 yards and a touchdown, while his Steelers counterpart Pickett was 32 of 44 for 257 yards with a touchdown and three interceptions.

The Dolphins improved to 4-2; the Steelers fell to 2-5.

Here's what we learned:

Tua Tagovailoa was not great in his return

Tagovailoa came out of the gate, leading a touchdown drive. He completed 6 of 7 passes, and three of them went for at least 17 yards each on the drive.

The offense was rolling. The script was perfect. But the rest of the game didn't turn into a blowout for the Dolphins.

He also threw four passes that should have been intercepted.

Maybe, it was rust in his first game back. But it's a good thing Tagovailoa and the Dolphins got their work done early in this one.

That's because Miami's second half was abysmal with a turnover on downs and five punts.

Steelers offense moved backward

At least two drives in this game, Pickett and the Steelers offense moved backward instead of forward due to penalties.

Before the Holland interception, the Steelers saw a 3rd-and-1 in the red zone turn into 3rd-and-5, and then 3rd-and-16 in the fourth quarter.

The Steelers had two such scenarios where they faced a 3rd-and-16 on offense, the other coming in the third quarter.

The ugly second half

Five punts and two interceptions by the Steelers.

Five punts and a turnover on downs by the Dolphins.

It wasn't a defensive chess match. It was an ugly offensive game in prime time.

Questionable play calling

Dolphins coach Mike McDaniel got a little greedy in the third quarter. And it might come back to bite Miami.

The Dolphins ran two run plays hoping to get a first down but failed.

A 3rd-and-2 run, turned into a run on 4th-and-3. And then a turnover. Dolphins running back Chase Edmonds was stuffed on both plays by the Steelers defense.

The Dolphins could have taken a nine-point lead around the midway point in the third quarter but squandered three and a two-possession lead.

Fans chant Tua's name after first drive

The Dolphins started the game on offense and delivered with the first opening touchdown drive of the season.

Dolphins fans chanted "Tua! Tua! Tua!" as the team's first drive ended in a 7-0 lead.

Tagovailoa was often serenaded by fans, including on his way to the locker room when the game ended.

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NOTICES

LEGAL NOTICE

Information to identify the case:
Debtor: Kabbage, Inc. d/b/a KServicing, *et al.* **EIN: 36-4973937**
United States Bankruptcy Court for the District of Delaware
Date case filed for chapter 11: October 3, 2022
Case Number: 22-10951 (CTG)

Official Form 309F1 (For Corporations or Partnerships)

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This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtor or the debtor's property. For example, while the stay is in effect, creditors cannot sue, assert a deficiency, repossess property, or otherwise try to collect from the debtor. Creditors cannot demand repayment from the debtor by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees.

Confirmation of a chapter 11 plan may result in a discharge of debt. A creditor who wants to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadline specified in this notice. (See line 11 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.
Do not file this notice with any proof of claim or other filing in the case.

1. **Debtors' full name(s): See List Below**
2. **All other names used in the last 8 years: See List Below (if applicable)**

Jointly Administered Cases
Debtor, *Other Names Used in Last 8 Years*, EIN, Case Number: Kabbage, Inc., *d/b/a KServicing; d/b/a KService Corp.; d/b/a KServicing, Inc.; Kabbage Platform (used solely in the state of New York)*, 36-4973937, 22-10951 (CTG); Kabbage Canada Holdings, LLC, *N/A*, N/A, 22-10952 (CTG); Kabbage Asset Securitization LLC, *N/A*, N/A, 22-10953 (CTG); Kabbage Asset Funding 2017-A LLC, *N/A*, 61-1854803, 22-10954 (CTG); Kabbage Asset Funding 2019-A LLC, *N/A*, 83-4698973, 22-10955 (CTG); Kabbage Diameter, LLC, *N/A*, N/A, 22-10956 (CTG)

3. **Address for all Debtors: 925B Peachtree Street NE, Suite 383, Atlanta, GA 30308**
4. **Debtors' attorneys: WEIL, GOTSHAL & MANGES LLP,** Ray C. Schrock, P.C., Candace M. Arthur, Esq., Natasha S. Hwangpo, Esq., Chase A. Bentley, Esq., 767 Fifth Avenue, New York, New York 10153, Telephone: (212) 310-8000, Facsimile: (212) 310-8007, Email: ray.schrock@weil.com, candace.arthur@weil.com, natasha.hwangpo@weil.com, chase.bentley@weil.com -and- **RICHARDS, LAYTON & FINGER, P.A.,** Daniel J. DeFranceschi, Esq., Amanda R. Steele, Esq., Zachary I. Shapiro, Esq., Matthew P. Milana, Esq., One Rodney Square, 920 N. King Street, Wilmington, Delaware 19801, Telephone: (302) 651-7700, Facsimile: (302) 651-7701, Email: defranceschi@rlf.com, steele@rlf.com, shapiro@rlf.com, milana@rlf.com
5. **Debtors' Claims and Noticing Agent: If you have questions about this notice, please contact Omni Agent Solutions, Inc.** Contact phone: (866) 956-2138 (Toll Free) or (747) 226-5953 (International). Email: kservicinginquiries@omniagnt.com. Website: https://omniagentsolutions.com/kservicing
6. **Bankruptcy clerk's office:** Clerk of the U.S. Bankruptcy Court for the District of Delaware, 824 North Market St., 3rd Floor, Wilmington, DE 19801. Hours: Monday to Friday – 8:00 a.m. to 4:00 p.m. Telephone: (302) 252-2900. Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov, or by accessing the website maintained by Omni Agent Solutions, Inc., available at https://omniagentsolutions.com/kservicing, free of charge.
7. **Meeting of creditors: November 10, 2022 at 1:00 p.m. (ET). Location: J. Caleb Boggs Federal Building, 844 King Street, 3rd Floor, Room 3209, Wilmington, DE 19801. The Meeting of Creditors is scheduled to be held by phone. Please call 1-888-390-0720 and use access code 7319898# to join the meeting.** The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. The Debtors' representative must attend the meeting to be questioned under oath. Creditors may attend, but are not required to do so.
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10. **Creditors with a foreign address:** If you are a creditor receiving notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.
11. **Filing a Chapter 11 bankruptcy case:** Chapter 11 allows debtors to reorganize or liquidate according to a plan. A plan is not effective unless the court confirms it. You may receive a copy of the plan and a disclosure statement telling you about the plan, and you may have the opportunity to vote on the plan. You will receive notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the property and may continue to operate its business.
12. **Discharge of debts:** Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of your debt. See 11 U.S.C. § 1141(d). A discharge means that creditors may never try to collect the debt from the debtor except as provided in the plan. If you want to have a particular debt owed to you excepted from the discharge and § 523(c) applies to your claim, you must start a judicial proceeding by filing a complaint and paying the filing fee in the bankruptcy clerk's office by the deadline.
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EXHIBIT B

The New York Times
620 8TH AVENUE • NEW YORK, NY 10018

PROOF OF PUBLICATION

October 25, 2022

I, Shannon Schmidt, in my capacity as a Principal Clerk of the Publisher of The New York Times a daily newspaper of general circulation printed and published in the City, County and State of New York, hereby certify that the advertisement annexed hereto was published in the editions of The New York Times on the following date or dates, to wit on

October 25, 2022- pg. B5 (NYT & Natl)

Shannon Schmidt

Sworn to me this 25th day of October, 2022

Ellen Herb
Notary Public

Ellen Herb
Notary Public, State of New York
No. 01HE6163785
Qualified in New York County
Commission Expires April 2, 2023

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INTERNATIONAL



KEVIN DIETSCH/GETTY IMAGES

Attorney General Merrick B. Garland, center, and Christopher A. Wray, the F.B.I. director, right, announced three sets of charges against Chinese operatives.

U.S. Says Chinese Officials Spied in Huawei Case

By GLENN THRUSH and DAVID McCABE

WASHINGTON — The Justice Department announced on Monday that it had indicted two Chinese intelligence officials who are believed to have unsuccessfully tried to obtain inside information about a federal investigation into a Chinese telecommunications company accused of stealing trade secrets, which people familiar with the situation later identified as Huawei Technologies.

The Chinese intelligence officials, Guochun He and Zheng Wang, paid bribes to an official with access to sensitive details of the investigation into Huawei by the U.S. attorney in the Eastern District of New York, according to charging documents unsealed on Monday. The person turned out to be an agent working for the F.B.I. who handed over phony documents.

The indictment was part of three unrelated legal actions against Chinese operatives in the United States that senior law enforcement officials announced on Monday, a day after President Xi Jinping of China solidified his grip on power as the Communist Party congress in Beijing closed.

Attorney General Merrick B. Garland and Christopher A. Wray, the director of the F.B.I., issued blunt denunciations of China during a news conference, accusing the country's leaders of meddling in the American judicial system, stealing technology and bullying Chinese citizens who emigrate to the United States.

"The government of China sought to interfere with the rights and freedoms of individuals in the United States and to undermine our judicial system that protects those rights," Mr. Garland told reporters. "We will continue to fiercely protect the rights guaranteed to everyone in our country."

Mr. Wray said the cases, which total 13 indictments and two arrests, "highlight the threat" that China's intelligence services pose to "rights of people in the United States."

The bureau has identified 10 of the 13 people charged as intelligence agents, and will continue to focus on rooting out other Chinese agents, he said.

The cases could cast a shadow over an effort by the Biden administration and TikTok to resolve national security concerns posed by the Chinese-owned video app. A draft agreement between the two parties has faced some skepticism among some administration officials, including Deputy Attorney General Lisa O. Monaco — who said the new allegations involving Huawei should serve as a warning to U.S. officials.

"This case exposes the interconnection between intelligence officers and Chinese companies, and it demonstrates once again why such companies especially in the telecommunications industry shouldn't be trusted to securely handle our sensitive personal data and communications," Ms. Monaco said on Monday.

In the Huawei case unsealed in Brooklyn federal court, the two Chinese intelligence operatives contacted an official with knowledge of the department's investigation into Huawei in 2019, asking for documents, including trial evidence and witness lists, as well as summaries of confidential strategy meetings. Neither operative is in custody.

They did not know the official was working with the F.B.I.

Since that time, they have paid the official $41,000 in Bitcoin in exchange for what they believed to be inside information on the case. Instead, the F.B.I.'s double agent sent them a phony document, marked "Secret," which contained publicly available information.

Mr. He responded by telling the official, who was not identified, that the company was "obviously interested" in receiving more stolen material, according to court documents.

A Huawei representative did not immediately respond to a request for comment.

Huawei has been a persistent target of the United States government since the administration of President Donald J. Trump, which worried that the company could give Beijing access to sensitive information that travels over telecommunications networks. And the government's efforts are part of a larger push to limit China's influence over American consumers.

In February 2020, the Justice Department indicted Huawei, the world's largest telecommunications equipment manufacturer, and two U.S. subsidiaries, over the company's use of "fraud and deception" to obtain sophisticated technology from U.S. companies.

Top American officials told allies around the world that they should exclude the Chinese company's equipment from their next-generation wireless networks. The Commerce Department blacklisted the company in a bid to cut off its access to key American supplies for its products.

Congress has provided money to reimburse American telecom operators who stop using equipment made by Chinese companies like Huawei.

The Federal Communications Commission is also expected to vote soon on a measure to ban new Huawei products from being sold in the United States. It already blocks companies from spending federal subsidies on the gear.

The government has also sought to rein in the influence of other Chinese companies.

The Trump administration forced a Chinese company to sell Grindr, the dating app. It also tried to ban the viral video app TikTok unless its Chinese parent company sold a share of the app to an American company.

Also on Monday, the Justice Department unsealed an indictment in Brooklyn charging seven people with engaging in a multiyear harassment campaign to force an unnamed U.S. resident to return to China as part of a repatriation effort known as Operation Fox Hunt.

Two of those charged, Quanzhong An, 55, and Guangyang An, 34, both of Roslyn, N.Y., were arrested; the others remain at large, according to the department.

In another case unsealed on Monday, the U.S. attorney in the District of New Jersey charged four people, including three Chinese intelligence officers, with recruiting agents while working under the cover of an academic institute, according to the charging documents.

None of them are in U.S. custody.

Britain's Economic Troubles Rush Up to Greet Sunak

By ESHE NELSON

Rishi Sunak already has experience steering Britain's public finances through a crisis, but that is unlikely to make tackling the country's economic challenges any less daunting.

As chancellor of the Exchequer from February 2020 to this July, Mr. Sunak spent heavily to shield households and businesses from some of the economic fallout from the coronavirus pandemic. Back then, inflation was low and the Bank of England was buying government debt, helping keep interest rates low as borrowing ballooned to pay for the large increase in spending.

Now, Mr. Sunak, who is set to be Britain's next prime minister after being named leader of the Conservative Party on Monday, will face a very different economic backdrop: The inflation rate has topped 10 percent, the highest in 40 years and, like many countries, the economy is slowing down and at risk of falling into a recession. Meanwhile, the Bank of England is continuing to raise interest rates to curb inflation, and won't be there to purchase government debt because starting next month it is planning to slowly sell its holdings of bonds. That means the government will rely more on investors, who have been demanding higher interest rates, than the central bank to buy bonds.

In these circumstances, Mr. Sunak has several urgent issues to resolve. One is how to support households squeezed by rising energy costs, after Russia's war in Ukraine introduced huge volatility into global energy markets. As things stand, household bills have been frozen from this month through to April at an average of 2,500 pounds ($2,826) a year, but after that the government is expected to develop a cheaper policy to help the most vulnerable households. A similar policy is in place to help businesses for six months.

After setting aside tens of billions of pounds to keep energy bills down, the government is also under pressure to show how it will keep borrowing in check, in an effort to restore Britain's fiscal credibility in markets. Jeremy Hunt, the finance minister recently installed by Liz Truss but a supporter of Mr. Sunak, is scheduled to deliver a fiscal statement on Oct. 31 that he said would show Britain's debt falling as a share of national income over the medium term.

To bring down debt levels, "decisions of eye-watering difficulty" on spending and tax will need to be made, Mr. Hunt has said. He said he would ask every government department to find ways to save money despite their already stretched budgets. At the same time, Mr. Hunt said taxes were likely to rise as well. Mr. Sunak, however, is not obligated to keep Mr. Hunt as chancellor or stick to the current timetable for the fiscal statement, though many analysts expect him to.

"The United Kingdom is a great country, but there is no doubt we face a profound economic challenge," Mr. Sunak said on Monday in a short speech. "We now need stability and unity."

Mr. Sunak has not yet revealed details about his economic plan as prime minister, but investors appear to be taking the prospect of his premiership in stride.

The pound is trading at about $1.13, a little higher than it was on Sept. 22 before the tax-cutting plan by Ms. Truss that roiled markets, pushing the pound steeply lower and borrowing costs higher.

Government bonds yields have fallen from their recent highs. On Monday afternoon, the yield on 10-year bonds was at about 3.75 percent, after closing at 4 percent on Friday. It's the lowest level since the fiscal statement by Ms. Truss's government in September.

Lower interest rates will be a comfort to Mr. Sunak. For one, lower rates will shrink the amount of money the Treasury will need to set aside for interest rate payments, which could ease spending cuts and tax increases. But there are other reminders of the economic difficulties Britain faces.

On Monday, a measure of economic activity in Britain dropped, as the services industry posted its worst monthly decline since January 2021, according to the Purchasing Managers' Index, which measures economic trends. The index for both services and manufacturing activity fell to 47.2 points. A reading below 50 means a contraction in activity.

The data showed that the pace of economic decline was gathering momentum, said Chris Williamson, an economist at S&P Global Market Intelligence.

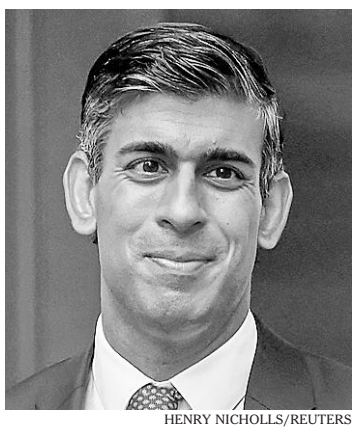
And on Friday, the credit ratings agency Moody's changed its outlook on Britain to negative, from stable, while reaffirming the country's current Aa3 investment grade rating. A lower credit rating tends to lead to higher government borrowing costs.

Moody's said the outlook was changed to negative because of the "heightened unpredictability in policymaking amid weaker growth prospects and high inflation." There was also a risk that increased borrowing would challenge Britain's debt affordability, especially if there was a "sustained weakening in policy credibility."

A different backdrop than the one he had as finance minister.

These are just the latest in a laundry list of the government's economic concerns. They include supporting low-income households against the rising cost of living, encouraging investment to improve weak productivity growth, smoothing Britain's trading relationship with the European Union and growing the labor market to ensure businesses can find people with the right skills.

"We need a clear long-term vision of how the new prime minister will deal with the challenges ahead," Shevaun Haviland, the director general of the British Chambers of Commerce, said in a statement, "and create the business conditions that allow firms, and the communities that rely on them, to thrive."



HENRY NICHOLLS/REUTERS

Rishi Sunak was chancellor of the Exchequer from early 2020 until July.

With Tesla's Shares Drooping, Company Cuts Prices in China

By JACK EWING

Tesla on Monday cut prices for its cars in China, a sign of intensifying competition in the world's largest car market that provoked a slump in the company's shares.

Tesla's Chinese website was offering the Model 3 sedan on Monday for a starting price of 265,900 renminbi, or $36,600, including government subsidies, a 5 percent reduction. The Model Y sport utility vehicle was advertised at 288,900 renminbi, a 9 percent cut.

Tesla shares fell more than 6 percent before recovering a little as the price cuts reinforced fears among investors that the company's profitability and dominance of the electric vehicle market was threatened by slowing economic growth and increased competition. Until recently, strong demand for Tesla cars had allowed the company to frequently raise prices.

In China, Tesla faces competition from domestic companies like BYD, SAIC Motor and Nio, which are also pushing into the European market with more affordable electric vehicles. The Chinese government has promoted its electric vehicle and battery makers, seeing the shift in technology as a chance to break into the global market and challenge established Japanese, German, Korean and U.S. carmakers.

Although China has the world's largest car market, Chinese automakers are small players in the rest of the world. Investors closely monitor Tesla's performance in China because the country is seen as having far more growth potential than Europe or the United States.

Tesla shares have fallen 12 percent since Wednesday, when the company reported third quarter profit figures that disappointed Wall Street. Although its earnings in the third quarter doubled from a year earlier, to $3.3 billion, investors had expected more.

Investors have been concerned about problems that Tesla has encountered increasing production at new factories near Berlin and Austin, Texas. "Factory ramps take time," Tesla told investors last week.

9%

Price reduction in China on a Model Y S.U.V.

Tesla stock is also under pressure because traders widely expect that the company's chief executive, Elon Musk, will have to sell more shares to come up with the money he needs to close his purchase of Twitter by Friday.

For car buyers, the Tesla price cuts in China could be good news. Popular electric models like the Ford Mach-E, Hyundai Ionic 5 or Volkswagen ID.4 have been difficult to find, and there are reports of dealers demanding thousands of dollars more than the retail prices suggested by manufacturers.

The market may be shifting as automakers produce more cars because they have fewer supply chain problems, and rising interest rates reduce demand by raising monthly car payments sharply.

Wait times for Teslas have already been shrinking, in part because the company was able to increase production at its factory in Shanghai, which had been hit by slowdowns related to pandemic lockdowns.

Tesla's Chinese website tells potential buyers they could receive a Model Y in as little as a week. The United States website tells buyers they could receive a Model 3 as early as this month. Previously, Tesla buyers had to wait several months.



ALY SONG/REUTERS

Tesla Model 3 sedans at the company's factory in Shanghai.

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Information to identify the case:
Debtor: Kabbage, Inc. d/b/a KServicing, *et al.* EIN: 36-4973937
United States Bankruptcy Court for the District of Delaware
Date case filed for chapter 11: October 3, 2022
Case Number: 22-10951 (CTG)

Official Form 309F1 (For Corporations or Partnerships)

Notice of Chapter 11 Bankruptcy Case 10/20

For the debtors listed below, a case has been filed under chapter 11 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtor or the debtor's property. For example, while the stay is in effect, creditors cannot sue, assert a deficiency, repossess property, or otherwise try to collect from the debtor. Creditors cannot demand repayment from the debtor by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees.

Confirmation of a chapter 11 plan may result in a discharge of debt. A creditor who wants to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadline specified in this notice. (See line 11 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.
Do not file this notice with any proof of claim or other filing in the case.

1. **Debtors' full name(s): See List Below**
2. **All other names used in the last 8 years: See List Below (if applicable)**

Jointly Administered Cases

Debtor, *Other Names Used in Last 8 Years*, EIN, Case Number: Kabbage, Inc., *d/b/a KServicing; d/b/a KService Corp.; d/b/a KServicing, Inc.; Kabbage Platform (used solely in the state of New York)*, 36-4973937, 22-10951 (CTG); Kabbage Canada Holdings, LLC, *N/A*, N/A, 22-10952 (CTG); Kabbage Asset Securitization LLC, *N/A*, N/A, 22-10953 (CTG); Kabbage Asset Funding 2017-A LLC, *N/A*, 61-1854803, 22-10954 (CTG); Kabbage Asset Funding 2019-A LLC, *N/A*, 83-4698973, 22-10955 (CTG); Kabbage Diameter, LLC, *N/A*, N/A, 22-10956 (CTG)

3. **Address for all Debtors: 925B Peachtree Street NE, Suite 383, Atlanta, GA 30308**
4. **Debtors' attorneys: WEIL, GOTSHAL & MANGES LLP,** Ray C. Schrock, P.C., Candace M. Arthur, Esq., Natasha S. Hwangpo, Esq., Chase A. Bentley, Esq., 767 Fifth Avenue, New York, New York 10153, Telephone: (212) 310-8000, Facsimile: (212) 310-8007, Email: ray.schrock@weil.com, candace.arthur@weil.com, natasha.hwangpo@weil.com, chase.bentley@weil.com -and- **RICHARDS, LAYTON & FINGER, P.A.,** Daniel J. DeFranceschi, Esq., Amanda R. Steele, Esq., Zachary I. Shapiro, Esq., Matthew P. Milana, Esq., One Rodney Square, 920 N. King Street, Wilmington, Delaware 19801, Telephone: (302) 651-7700, Facsimile: (302) 651-7701, Email: defranceschi@rlf.com, steele@rlf.com, shapiro@rlf.com, milana@rlf.com
5. **Debtors' Claims and Noticing Agent: If you have questions about this notice, please contact Omni Agent Solutions, Inc.** Contact phone: (866) 956-2138 (Toll Free) or (747) 226-5953 (International). Email: kservicinginquiries@omniagnt.com. Website: https://omniagentsolutions.com/kservicing
6. **Bankruptcy clerk's office:** Clerk of the U.S. Bankruptcy Court for the District of Delaware, 824 North Market St., 3rd Floor, Wilmington, DE 19801. Hours: Monday to Friday – 8:00 a.m. to 4:00 p.m. Telephone: (302) 252-2900. Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov, or by accessing the website maintained by Omni Agent Solutions, Inc., available at https://omniagentsolutions.com/kservicing, free of charge.
7. **Meeting of creditors: November 10, 2022 at 1:00 p.m. (ET). Location: J. Caleb Boggs Federal Building, 844 King Street, 3rd Floor, Room 3209, Wilmington, DE 19801. The Meeting of Creditors is scheduled to be held by phone. Please call 1-888-390-0720 and use access code 7319898# to join the meeting.** The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. The Debtors' representative must attend the meeting to be questioned under oath. Creditors may attend, but are not required to do so.
8. **Proof of claim deadline: Deadline for filing proof of claim:** Not yet set. If a deadline is set, the court will send you another notice. A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. Your claim will be allowed in the amount scheduled unless: • your claim is designated as *disputed*, *contingent*, or *unliquidated*; • you file a proof of claim in a different amount; or • you receive another notice. If your claim is not scheduled or if your claim is designated as *disputed*, *contingent*, or *unliquidated*, you must file a proof of claim or you might not be paid on your claim and you might be unable to vote on a plan. You may file a proof of claim even if your claim is scheduled. You may review the schedules at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits a creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.
9. **Exception to discharge deadline:** The bankruptcy clerk's office must receive a complaint and any required filing fee by the following deadline. If § 523(c) applies to your claim and you seek to have it excepted from discharge, you must start a judicial proceeding by filing a complaint by the deadline stated below. **Deadline for filing the complaint: To be determined**
10. **Creditors with a foreign address:** If you are a creditor receiving notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.
11. **Filing a Chapter 11 bankruptcy case:** Chapter 11 allows debtors to reorganize or liquidate according to a plan. A plan is not effective unless the court confirms it. You may receive a copy of the plan and a disclosure statement telling you about the plan, and you may have the opportunity to vote on the plan. You will receive notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the property and may continue to operate its business.
12. **Discharge of debts:** Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of your debt. See 11 U.S.C. § 1141(d). A discharge means that creditors may never try to collect the debt from the debtor except as provided in the plan. If you want to have a particular debt owed to you excepted from the discharge and § 523(c) applies to your claim, you must start a judicial proceeding by filing a complaint and paying the filing fee in the bankruptcy clerk's office by the deadline.
13. **Creditors Generally May Not Take Certain Actions:** Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtors by telephone, mail, or otherwise to demand repayment; taking actions to collect money or obtain property from the Debtors; repossessing the Debtors' property; and starting or continuing lawsuits or foreclosures.