

CAUSE NO. 6.226-01021-DBOPORTUN, INC  
PLAINTIFF

v.

Ivonne Contreras-gonzalez  
DEFENDANT

IN THE JUSTICE OF THE PEACE COURT

Precinct 6 Place 2

EL PASO COUNTY, TEXAS

**PLAINTIFF'S ORIGINAL PETITION**

1. Plaintiff, OPORTUN, INC, is authorized to conduct business in the State of Texas.
2. Service is requested on Defendant(s), Ivonne Contreras-gonzalez, by personal service at home or work or by alternative service. Upon information and belief, Plaintiff says that Ivonne Contreras-gonzalez, an individual may be served at the following address 3255 MAPLE POINT DR, EL PASO TX 79938..
3. Defendant executed and delivered to Plaintiff a promissory note in favor of Plaintiff. Attached hereto and incorporated herein by reference as **Exhibit A** is a true and correct copy of the promissory note. The last four digits of the Defendant's account number is \*\*\*8580.
4. Pursuant to Tex. R. Civ. P. 508.2, the date, amount, and final payment due date of the original loan are described in Exhibit A.
5. Plaintiff owns and holds the note.
6. Defendant(s) materially breached the promissory note by failing to timely pay Plaintiff as required by the promissory note, and, therefore, the obligation of Defendant(s) is in default.
7. It is unknown if the loan was accelerated prior to this lawsuit. However, Defendant waived their right to notice of intent to accelerate and notice of acceleration. Shumway v. Horizon Credit Corp., 801 S.W.2d 890 (Tex. 1991).

8. By virtue of the default by Defendant(s), Plaintiff seeks monetary damages in the amount of \$5,603.22, which is the amount due as of the filing of this petition. Attached hereto and incorporated herein as **Exhibit B** is a true and correct copy of a statement of the account of the Defendant(s).
9. Plaintiff is not seeking ongoing interest.
10. Defendant is not on active military service. Plaintiff statement that Defendant is not on active military service is based upon the attached certificate issued by the Servicemembers Civil Relief Act (SCRA) Website. Obtained by using the defendant's Social Security Number, Last Name and Date of Birth and showing that Defendant is not on active duty. Attached hereto and incorporated herein as **Exhibit C** is a true and accurate copy of the certificate issued by the Service members Civil Relief Act (SCRA) Website.

WHEREFORE, Plaintiff requests a judgment in its favor and against Defendant for:

- for total damages of unpaid sum \$5,603.22
- costs of this action and all other proper relief.

/s/ Malaysha Seals  
\_\_\_\_\_  
Bar No.: 24128493  
Aldridge Pite Haan, LLP  
P.O. Box 7389  
Marietta, GA 30065  
[txefile@aph-law.com](mailto:txefile@aph-law.com)  
Tel.: 800-844-0045  
Fax: 470-201-1231  
APH No.: 26-35335

Judge Enedina Nina Serna  
El Paso County  
6.226-01021-DB

**CASE NO.**

OPORTUN, INC  
PLAINTIFF

v.

Ivonne Contreras-gonzalez  
DEFENDANT(S)

IN THE JUSTICE OF THE PEACE COURT  
  
Precinct 6 Place 2  
  
EL PASO COUNTY, TEXAS

**CERTIFICATE OF LAST KNOWN ADDRESS**

In strict compliance with Rule 503.1 (d), Texas Rules of Civil Procedure, it is hereby certified that the last known mailing address of Defendant is as follows:

3255 MAPLE POINT DR  
Defendant's Address

EL PASO TX 79938  
City, State, and Zip Code

/s/ Malaysha Seals  
Signature of Attorney for Plaintiff

1/14/26  
Date

txefile@aph-law.com  
E-Mail Address

26-35335\_TXSUIT\_January 10, 2026

## Electronic Records and Signature Disclosure / Divulgación de firma y de registros electrónicos

You have indicated you wish to receive and sign the Communications relating to your Loan with us electronically. We are required by law to give you certain information "in writing" – which means you are entitled to receive it on paper. We need your consent in order to provide you this information electronically, instead. We also need your general consent to use electronic records and signatures in our relationship with you. **Whether or not you consent does not affect your ability to obtain a Loan from us.** You may complete the Loan application process, and review and sign your Loan documents if approved, on paper at one of our retail locations instead.

Usted ha manifestado su deseo de recibir y firmar electrónicamente las comunicaciones relacionadas con el préstamo que usted tiene con nosotros. La ley nos exige que le demos cierta información "por escrito", lo cual significa que usted tiene el derecho de recibirla en papel. Necesitamos su consentimiento a fin de proporcionarle esta información, en cambio, en forma electrónica. También requerimos su consentimiento general para utilizar firmas y registros electrónicos en nuestra relación con usted. **Se dé o no, el consentimiento no afecta su capacidad para obtener un préstamo de nosotros.** Usted podría, en cambio, completar el proceso de solicitud del préstamo y revisar y firmar sus documentos de préstamo en papel, si este es aprobado, en cualquiera de nuestras localidades.

In this Consent, the words "we," "us," and "our" means Oportun, Inc. and any of its assignees. The words "you" and "your" means the person giving consent. "Loan" means the application for, and the origination, closing and servicing of, the consumer loan for which you have applied. "Communications" means each disclosure, notice, agreement, record, document or other information related to the Loan that was provided electronically.

### **Scope of your consent**

Your consent applies to all of the Communications we provide to you, or that you sign or agree to or submit at our request, in connection with the Loan. We may also use electronic signatures and obtain them from you on any Communication. Your consent only applies to Communications related to this Loan -- it does not apply to other transactions that you may wish to enter into with us.

We may always, in our sole discretion, provide you with any Communications on paper, even if you have authorized electronic delivery. Sometimes the law, or our agreement with you, requires you to give us a written notice. You must still provide these notices to us on paper, unless we tell you how to deliver the notice to us electronically.

**At any time before you sign your Loan agreement electronically, you have the right to obtain and review a paper copy of the Loan agreement and the related disclosures (a "Review Copy"). If you are signing your Loan agreement in-person at a retail location, you may ask your agent to print you a Review Copy. If you are signing your Loan agreement remotely, you may obtain a Review Copy by visiting any of our retail locations or by following the instructions we provide below.** You may keep the Review Copy whether or not you decide to proceed with the Loan. If you decide to proceed with the Loan, and you sign the Loan agreement electronically, we will also provide you with an opportunity to keep an electronic copy of the Loan agreement and disclosures for future reference.

### **How we will notify you that we have sent Communications to you electronically**

When we wish to send you Communications electronically to devices that we do not provide as part of an in-person experience at a retail location, we will send a message to the electronic address that you have designated for the receipt of Communications. The electronic address may be an email address or a mobile phone number for the delivery of SMS text messages. The message will provide instructions on how to access the Communications we sent to you, which may include accessing the Communications at a secure website or through a software application. You agree that we can send Communications to you this way, including by sending SMS text messages to the telephone number you have provided to us using an autodialer.

En este consentimiento, las palabras "nosotros" y "nuestro(a)" se refieren a Oportun, Inc. y a cualquiera de sus cesionarios. Las palabras "usted" y "su" se refieren a la persona que está dando el consentimiento. "Préstamo" se refiere a la solicitud y la apertura, cierre y servicio del préstamo de cliente que usted ha solicitado. "Comunicaciones" significa cada divulgación, notificación, acuerdo, registro, documento u otra información relacionada con el préstamo que haya sido suministrada electrónicamente.

### **Alcance de su consentimiento**

Su consentimiento es aplicable a todas las comunicaciones que nosotros le suministremos o que usted firme, acuerde o envíe a solicitud nuestra, en conexión con el préstamo. También podemos utilizar firmas electrónicas y obtenerlas de usted en cualquier comunicación. Su consentimiento solamente aplica a comunicaciones relacionadas con este préstamo. No aplica a otras transacciones que usted pueda tener con nosotros.

Podriamos siempre, a nuestra discreción, suministrarle comunicaciones en papel, aun cuando usted haya autorizado el envío electrónico. Algunas veces la ley o nuestro contrato con usted le exigen que nos dé una notificación por escrito. Usted todavía debe brindarnos estas notificaciones en papel, a menos que le digamos cómo enviárnoslas electrónicamente.

**En cualquier momento antes de firmar electrónicamente su contrato de préstamo, usted tiene el derecho de obtener y revisar una copia en papel de su contrato de préstamo y de las divulgaciones relacionadas (una "Copia para Revisar"). Si usted desea firmar su contrato de préstamo en persona en una localidad, puede solicitarle al agente que le imprima una Copia a Revisar. Si firma su contrato de préstamo de manera remota, puede obtener una Copia para Revisar visitando cualquiera de nuestras localidades o siguiendo las instrucciones que le suministramos a continuación.** Usted puede conservar la Copia para Revisar así sea que decida o no proseguir con el préstamo. Si decide proseguir con el préstamo y firma electrónicamente el contrato de préstamo, nosotros también le daremos la oportunidad de guardar una copia electrónica del contrato de préstamo y de las divulgaciones, para referencias futuras.

### **Cómo le notificaremos que le hemos enviado comunicaciones electrónicas**

Cuando deseemos enviarle comunicaciones electrónicas, a dispositivos que no brindemos como parte de una experiencia en persona en una localidad, enviaremos un mensaje a la dirección electrónica que usted haya señalado para recibir dichas comunicaciones. La dirección electrónica puede ser un correo electrónico o un número de teléfono móvil para el envío de mensajes de texto. El mensaje le dará instrucciones sobre cómo acceder a las comunicaciones que le hemos enviado, lo cual puede incluir acceder a las comunicaciones en un sitio de Internet seguro o a través de una aplicación de software. Usted acuerda que nosotros le podamos enviar comunicaciones de este modo, incluyendo el envío de mensajes de texto al número telefónico que nos ha suministrado, usando un marcador automático (autodialer).

After you have provided your consent to receive Communications electronically, you may request paper copies of any electronically-provided Communications by calling us at 1-888-564-0084 or request paper copies at any retail location. We will not charge you a fee for obtaining paper copies.

### **How to Print and/ or Retain Communications**

After you have provided your consent to receive Communications electronically, you may, at no charge to you, access a copy of any Communication we provided or made available to you electronically, and if you have the required software and hardware, you may print or retain electronically such a copy by following the following procedures (please note this process supports Android and iOS operating systems for mobile devices, and Mac and Windows operating systems for desktops or laptops):

Our electronic signature provider, DocuSign, will make a menu of options available to retain and print your documents for review.

#### **Android**

Using your Android device, you'll have the option to print from DocuSign's main menu. If you prefer to save a PDF file, click on Print in the DocuSign main menu to access a PDF file, and then save the PDF to your device to keep an electronic copy.

#### **iOS**

Using your iOS mobile device, such as an iPhone, you'll have the option to print from DocuSign's main menu by clicking Print, and then using your device's menu to select a configured printer. If you prefer to retain a PDF file, use the print option to access the PDF file and then use the "Open in..." feature to load the PDF in your preferred iOS application to save PDF files to your device. Popular options include iBooks, iCloud, Dropbox, Evernote, and more.

#### **Desktop and Laptop Users**

On your personal computer, you can use your browser's features to print and save or alternatively use print and save features built into the website itself. The options to print and download will be conveniently displayed before you start signing.

### **How to withdraw your consent; consequences of withdrawing your consent**

After you have given your consent to receive Communications from us electronically, you may change your mind at any time and tell us that thereafter you wish to receive Communications only in paper format. To inform us that you no longer wish to receive Communications in electronic format, simply visit a retail location where you can complete your transaction and receive paper Communications, or call us at 1-888-564-0084. You may also withdraw your consent to receive SMS text messages at your telephone number by giving us notice using any reasonable means. We will not charge you any fees if you choose to withdraw your consent to receive Communications electronically.

### **How to advise us of your new e-mail address and telephone number**

You must keep your e-mail address and telephone number current with us. To change the e-mail address or telephone number where we should send Communications electronically to you, please notify us by calling 1-888-564-0084.

### **Cómo solicitar copias en papel**

Una vez que haya proporcionado su consentimiento para recibir comunicaciones por vía electrónica, usted puede solicitar copias en papel de las comunicaciones proporcionadas electrónicamente llamándonos al 1-888-564-0084 o puede solicitar copias en papel en cualquier localidad. Nosotros no le cobraremos una tarifa para obtener copias en papel.

### **Cómo imprimir y/o conservar comunicaciones**

Después de que haya dado su consentimiento para recibir comunicaciones en forma electrónica, usted podrá acceder sin ningún cargo a una copia de cualquier comunicación que le hayamos suministrado o que se encuentre a su disposición en forma electrónica y, si tiene el software y hardware requeridos, usted puede imprimir o conservar electrónicamente dicha copia, siguiendo los procedimientos a continuación (por favor tenga en cuenta que este proceso es compatible con los sistemas operativos Android y iOS para dispositivos móviles, y con los sistemas operativos Mac y Windows para computadores y portátiles):

DocuSign, nuestro proveedor de firma electrónica, pondrá a disposición un menú de opciones para conservar e imprimir los documentos para revisión.

#### **Android**

Usando su dispositivo Android, usted tendrá la opción de imprimir desde el menú principal de DocuSign. Si prefiere guardar un archivo PDF, haga clic en "Print" (Imprimir) en el menú principal de DocuSign para acceder a un archivo PDF, y luego guarde el PDF en su dispositivo para conservar una copia electrónica.

#### **iOS**

Usando su dispositivo móvil iOS, como un iPhone, usted tendrá la opción de imprimir desde el menú principal de DocuSign, haciendo clic en "Print" (Imprimir), y luego utilizando el menú de su dispositivo para seleccionar una impresora ya configurada. Si prefiere conservar un archivo PDF, use la opción de imprimir para acceder al archivo PDF y luego utilice la opción "Open in..." (Abrir en) para cargar el PDF en su aplicación iOS preferida, para guardar los archivos PDF en su dispositivo. Algunas de las opciones más populares incluyen a iBooks, iCloud, Dropbox, Evernote, y más.

#### **Usuarios de computadores y portátiles**

En su computador personal, usted puede utilizar las opciones de su navegador para imprimir y guardar o utilizar alternativamente las opciones de imprimir y guardar que se encuentran dentro del mismo sitio web. Las opciones para imprimir y descargar aparecerán convenientemente antes de que usted empiece a firmar.

### **Cómo retirar su consentimiento; consecuencias de retirar su consentimiento**

Después de que nos haya dado su consentimiento para recibir comunicaciones en forma electrónica, usted puede cambiar de opinión en cualquier momento y decírnos que a partir de ese momento desea recibir las comunicaciones solamente en papel. Para informarnos que ya no desea seguir recibiendo comunicaciones en forma electrónica, simplemente visite una de nuestras localidades, donde podrá completar su transacción y recibir comunicaciones en papel, o llámenos al 1-888-564-0084. También puede retirar su consentimiento para recibir mensajes de texto en su número telefónico, notificándonos mediante cualquier medio razonable. No le cobraremos ningún cargo si usted desea retirar su consentimiento para recibir comunicaciones electrónicas.

### **Cómo informarnos sobre su nuevo correo electrónico y número telefónico**

Usted debe tener actualizados tanto su correo electrónico como su número telefónico con nosotros. Para cambiar el correo electrónico o el número telefónico a los cuales nosotros debamos enviarle las comunicaciones electrónicas, por favor notifíquenos llamando al 1-888-564-0084.

**Minimum required hardware and software**

If you are signing your Loan agreement in-person at a retail location, all Communications associated with finalizing your Loan will be provided on an electronic device that we provide to you.

To receive and review electronic Communications on electronic devices that we do not provide to you, you must have access to:

- Valid e-mail address;
- Ability to receive SMS text messages on a device with an active mobile phone number;
- A mobile device that utilizes a Current Version of an operating system we support, an internet browser we support (with per session cookies enabled), and a PDF reader;
- On the mobile device, the ability to increase the font size of documents and/or magnify portions of screens, if desired; and
- A printer, if you wish to print copies.

By "Current Version," we mean a version of the software that is currently being supported by its publisher.

From time to time, we may offer services or features that require that your Internet browser be configured in a particular way, such as permitting the use of JavaScript or cookies, or require the use of a particular software application on your mobile device. We will provide instructions to you when necessary on how to configure your mobile device or download any required software application.

**Your consent to use of electronic Communications and electronic signatures**

By checking the box and signing to agree to use electronic records and signatures, you confirm that:

1. you can access, have read and understand the terms and conditions of this Electronic Records and Signature Disclosure;
2. you have the hardware and software described above, including an active email account and a PDF reader; and
3. you consent to the use of electronic Communications and electronic signatures in connection with the Loan.

**BORROWER SIGNATURE / FIRMA DEL DEUDOR:**

DocuSigned by:



Ivonne Gonzalez  
89587D91CA4F44

Borrower (Deudor)

08/11/2022

Date (Fecha)

**THIS IS A COPY**

The Authoritative Copy of this record is held at na2.docusign.net

**Hardware y software mínimos requeridos**  
 Judge Enedina Nina Serna  
 Si firma su contrato de préstamo en persona en una localidad, todas las comunicaciones relacionadas con la finalización de su préstamo se brindarán en un dispositivo electrónico que le proporcionemos  
 El Paso County  
 6.226.01021-DB

Para recibir y revisar comunicaciones electrónicas en los dispositivos electrónicos que no le proporcionemos, usted debe tener acceso a:

- Un correo electrónico válido;
- Capacidad para recibir mensajes de texto en un dispositivo con un número de teléfono móvil activo;
- Un dispositivo móvil que utilice una versión actual de un sistema operativo que sea compatible con el nuestro, un navegador de Internet igualmente compatible (con cookies por sesión habilitados), y un lector de PDF;
- En el dispositivo móvil, la capacidad para aumentar el tamaño de la letra de los documentos y/o magnificar partes de la pantalla, si se desea; y
- Una impresora, si desea imprimir copias.

Por "versión actual," nos referimos a una versión de software que esté siendo actualmente respaldada por su editor.

Ocasionalmente, podemos ofrecer servicios u opciones que requieren que su navegador de Internet esté configurado de una determinada manera, por ejemplo que permita el uso de JavaScript o cookies, o que requiera el uso de una aplicación de software en particular, en su dispositivo móvil. Nosotros le daremos instrucciones cuando sea necesario, sobre cómo configurar su dispositivo móvil o cómo descargar una aplicación de software que sea indispensable.

**Su consentimiento para el uso de comunicaciones y firmas electrónicas**

Al marcar la casilla y al firmar que está de acuerdo con el uso de firmas y registros electrónicos, usted confirma que:

1. Puede acceder, ha leído y ha entendido los términos y condiciones de esta divulgación de firma y de registros electrónicos;
2. Tiene el hardware y el software descritos anteriormente, que incluye una cuenta de correo electrónico activa y un lector de PDF; y
3. Da su consentimiento para el uso de comunicaciones y firmas electrónicas en conexión con el préstamo.

Exhibit A



## RESUMEN DE PRÉSTAMO & CALENDARIO DE PAGOS

El Paso County

LOAN SUMMARY &amp; PAYMENT SCHEDULE

Deudor (Borrower): Ivonne Contreras-Gonzalez  
 Co-Borrower (Codeudor): N/A

No. de Préstamo (Loan No.): █ 0907  
 Fecha del Préstamo (Loan Date): 08/11/2022

### Resumen del Préstamo (Loan Summary)

Refinanciación del préstamo anterior:	\$1,510.15	Refinance of Prior Loan
Monto del préstamo entregado a usted:	\$6,989.85	Loan Proceeds Given to You
Tarifa administrativa:	\$100.00	Administrative Fee
Total del préstamo:	\$8,600.00	Total Loan Amount
Tasa de interés anual:	26.00% (2.17% cada mes/ per month)	Annual Interest Rate
Plazo del préstamo (meses):	43	Loan Term (Months)
Número total de pagos:	84	Number of Payments
Su pago regular:	\$158.00	Regular Payment Amount
Intervalo de pagos:	Dos veces por mes (Two times per month)	Payment Period
Días de pagos:	Días 5 y 20 de cada mes (Days 5 and 20 of each month)	Days Payments Are Due
Primer día de pago:	09/05/2022	First Payment Due
Último día de pago:	02/20/2026	Last Payment Due

### Calendario de Pagos (Payment Schedule)

Totales* (Totals*)			
Pagos (Payments)	Interés (Total Interest)	Capital (Principal)	
\$13,207.69	\$4,607.67	\$8,600.00	

No.	Día de la Semana (Day of Week)	Fecha de Pago (Due Date)	Pago (Payment)	Interés (Interest)	Capital (Principal)	Saldo De Capital (Principal Balance)
	Saldo inicial (Starting Balance)					\$8,600.00
1	Lunes (Monday)	09/05/2022	\$158.00	\$153.15	\$4.85	\$8,595.15
2	Martes (Tuesday)	09/20/2022	\$158.00	\$91.84	\$66.16	\$8,528.99
3	Miercoles (Wednesday)	10/05/2022	\$158.00	\$91.13	\$66.87	\$8,462.12
4	Jueves (Thursday)	10/20/2022	\$158.00	\$90.42	\$67.58	\$8,394.54
5	Sabado (Saturday)	11/05/2022	\$158.00	\$95.67	\$62.33	\$8,332.21
6	Domingo (Sunday)	11/20/2022	\$158.00	\$89.03	\$68.97	\$8,263.24
7	Lunes (Monday)	12/05/2022	\$158.00	\$88.29	\$69.71	\$8,193.53
8	Martes (Tuesday)	12/20/2022	\$158.00	\$87.55	\$70.45	\$8,123.08
9	Jueves (Thursday)	01/05/2023	\$158.00	\$92.58	\$65.42	\$8,057.66
10	Viernes (Friday)	01/20/2023	\$158.00	\$86.10	\$71.90	\$7,985.76
11	Domingo (Sunday)	02/05/2023	\$158.00	\$91.02	\$66.98	\$7,918.77
12	Lunes (Monday)	02/20/2023	\$158.00	\$84.61	\$73.39	\$7,845.39
13	Domingo (Sunday)	03/05/2023	\$158.00	\$72.65	\$85.35	\$7,760.04
14	Lunes (Monday)	03/20/2023	\$158.00	\$82.92	\$75.08	\$7,684.95
15	Miercoles (Wednesday)	04/05/2023	\$158.00	\$87.59	\$70.41	\$7,614.54
16	Jueves (Thursday)	04/20/2023	\$158.00	\$81.36	\$76.64	\$7,537.90
17	Viernes (Friday)	05/05/2023	\$158.00	\$80.54	\$77.46	\$7,460.44
18	Sabado (Saturday)	05/20/2023	\$158.00	\$79.71	\$78.29	\$7,382.16
19	Lunes (Monday)	06/05/2023	\$158.00	\$84.14	\$73.86	\$7,308.29
20	Martes (Tuesday)	06/20/2023	\$158.00	\$78.09	\$79.91	\$7,228.38
21	Miercoles (Wednesday)	07/05/2023	\$158.00	\$77.23	\$80.77	\$7,147.62
22	Jueves (Thursday)	07/20/2023	\$158.00	\$76.37	\$81.63	\$7,065.99
23	Sabado (Saturday)	08/05/2023	\$158.00	\$80.53	\$77.47	\$6,988.52
24	Domingo (Sunday)	08/20/2023	\$158.00	\$74.67	\$83.33	\$6,905.19
25	Martes (Tuesday)	09/05/2023	\$158.00	\$78.70	\$79.30	\$6,825.89
26	Miercoles (Wednesday)	09/20/2023	\$158.00	\$72.93	\$85.07	\$6,740.83

(Day of Week)	(Due Date)	(Payment)	Interés (Interest)	Capital Principal	Saldo De Capital Principal Balance
27 Jueves (Thursday)	10/05/2023	\$158.00	\$72.03	\$85.97	\$6,654.85
28 Viernes (Friday)	10/20/2023	\$158.00	\$71.11	\$86.89	\$6,567.96
29 Domingo (Sunday)	11/05/2023	\$158.00	\$74.86	\$83.14	\$6,484.81
30 Lunes (Monday)	11/20/2023	\$158.00	\$69.29	\$88.71	\$6,396.10
31 Martes (Tuesday)	12/05/2023	\$158.00	\$68.34	\$89.66	\$6,306.45
32 Miércoles (Wednesday)	12/20/2023	\$158.00	\$67.38	\$90.62	\$6,215.83
33 Viernes (Friday)	01/05/2024	\$158.00	\$70.84	\$87.16	\$6,128.67
34 Sabado (Saturday)	01/20/2024	\$158.00	\$65.48	\$92.52	\$6,036.16
35 Lunes (Monday)	02/05/2024	\$158.00	\$68.80	\$89.20	\$5,946.95
36 Martes (Tuesday)	02/20/2024	\$158.00	\$63.54	\$94.46	\$5,852.50
37 Martes (Tuesday)	03/05/2024	\$158.00	\$58.36	\$99.64	\$5,752.86
38 Miércoles (Wednesday)	03/20/2024	\$158.00	\$61.47	\$96.53	\$5,656.33
39 Viernes (Friday)	04/05/2024	\$158.00	\$64.47	\$93.53	\$5,562.80
40 Sabado (Saturday)	04/20/2024	\$158.00	\$59.44	\$98.56	\$5,464.24
41 Domingo (Sunday)	05/05/2024	\$158.00	\$58.38	\$99.62	\$5,364.62
42 Lunes (Monday)	05/20/2024	\$158.00	\$57.32	\$100.68	\$5,263.94
43 Miércoles (Wednesday)	06/05/2024	\$158.00	\$59.99	\$98.01	\$5,165.94
44 Jueves (Thursday)	06/20/2024	\$158.00	\$55.20	\$102.80	\$5,063.13
45 Viernes (Friday)	07/05/2024	\$158.00	\$54.10	\$103.90	\$4,959.23
46 Sabado (Saturday)	07/20/2024	\$158.00	\$52.99	\$105.01	\$4,854.22
47 Lunes (Monday)	08/05/2024	\$158.00	\$55.32	\$102.68	\$4,751.55
48 Martes (Tuesday)	08/20/2024	\$158.00	\$50.77	\$107.23	\$4,644.32
49 Jueves (Thursday)	09/05/2024	\$158.00	\$52.93	\$105.07	\$4,539.25
50 Viernes (Friday)	09/20/2024	\$158.00	\$48.50	\$109.50	\$4,429.75
51 Sabado (Saturday)	10/05/2024	\$158.00	\$47.33	\$110.67	\$4,319.08
52 Domingo (Sunday)	10/20/2024	\$158.00	\$46.15	\$111.85	\$4,207.23
53 Martes (Tuesday)	11/05/2024	\$158.00	\$47.95	\$110.05	\$4,097.18
54 Miércoles (Wednesday)	11/20/2024	\$158.00	\$43.78	\$114.22	\$3,982.96
55 Jueves (Thursday)	12/05/2024	\$158.00	\$42.56	\$115.44	\$3,867.52
56 Viernes (Friday)	12/20/2024	\$158.00	\$41.32	\$116.68	\$3,750.84
57 Domingo (Sunday)	01/05/2025	\$158.00	\$42.75	\$115.25	\$3,635.59
58 Lunes (Monday)	01/20/2025	\$158.00	\$38.85	\$119.15	\$3,516.44
59 Miércoles (Wednesday)	02/05/2025	\$158.00	\$40.08	\$117.92	\$3,398.51
60 Jueves (Thursday)	02/20/2025	\$158.00	\$36.31	\$121.69	\$3,276.83
61 Miércoles (Wednesday)	03/05/2025	\$158.00	\$30.34	\$127.66	\$3,149.17
62 Jueves (Thursday)	03/20/2025	\$158.00	\$33.65	\$124.35	\$3,024.82
63 Sabado (Saturday)	04/05/2025	\$158.00	\$34.47	\$123.53	\$2,901.30
64 Domingo (Sunday)	04/20/2025	\$158.00	\$31.00	\$127.00	\$2,774.30
65 Lunes (Monday)	05/05/2025	\$158.00	\$29.64	\$128.36	\$2,645.94
66 Martes (Tuesday)	05/20/2025	\$158.00	\$28.27	\$129.73	\$2,516.21
67 Jueves (Thursday)	06/05/2025	\$158.00	\$28.68	\$129.32	\$2,386.89
68 Viernes (Friday)	06/20/2025	\$158.00	\$25.50	\$132.50	\$2,254.39
69 Sabado (Saturday)	07/05/2025	\$158.00	\$24.09	\$133.91	\$2,120.48
70 Domingo (Sunday)	07/20/2025	\$158.00	\$22.66	\$135.34	\$1,985.14
71 Martes (Tuesday)	08/05/2025	\$158.00	\$22.63	\$135.37	\$1,849.76
72 Miércoles (Wednesday)	08/20/2025	\$158.00	\$19.76	\$138.24	\$1,711.53
73 Viernes (Friday)	09/05/2025	\$158.00	\$19.51	\$138.49	\$1,573.03
74 Sabado (Saturday)	09/20/2025	\$158.00	\$16.81	\$141.19	\$1,431.84
75 Domingo (Sunday)	10/05/2025	\$158.00	\$15.30	\$142.70	\$1,289.14
76 Lunes (Monday)	10/20/2025	\$158.00	\$13.77	\$144.23	\$1,144.91
77 Miércoles (Wednesday)	11/05/2025	\$158.00	\$13.05	\$144.95	\$999.96
78 Jueves (Thursday)	11/20/2025	\$158.00	\$10.68	\$147.32	\$852.65
79 Viernes (Friday)	12/05/2025	\$158.00	\$9.11	\$148.89	\$703.76
80 Sabado (Saturday)	12/20/2025	\$158.00	\$7.52	\$150.48	\$553.28
81 Lunes (Monday)	01/05/2026	\$158.00	\$6.31	\$151.69	\$401.58
82 Martes (Tuesday)	01/20/2026	\$158.00	\$4.29	\$153.71	\$247.88
83 Jueves (Thursday)	02/05/2026	\$158.00	\$2.83	\$155.17	\$92.70
84 Viernes (Friday)	02/20/2026	\$93.69	\$0.99	\$92.70	\$0.00

\* Estos montos totales se basan en la asunción de que usted hará todos los pagos a tiempo. Los montos totales pueden variar si usted paga anticipadamente o con retraso. (These totals assume that you will make all of your payments on time. The actual totals may differ if you pay early or late.)



**THIS IS A COPY**  
**LOAN DISCLOSURES AND PROMISSORY NOTE**  
 The Authoritative Copy of this record is held at na2.docusign.net  
 TEXAS (San Paso County)  
 6.226-01021-DB

Loan No. (No. del Préstamo): [REDACTED] 0907

Loan Date (Fecha del Préstamo): 08/11/2022

**Borrower (Deudor):**

Ivonne Contreras-Gonzalez  
 3255 MAPLE POINT DR  
 EL PASO, TX 79938  
 915-383-6198

**Co-Borrower (Codeudor):**

N/A

**Lender (Prestamista):**

Oportun, Inc.  
 2 Circle Star Way  
 San Carlos, CA 94070  
 Toll Free: (866) 488-6090

**Note** means this Loan Disclosures and Promissory Note. **You** means each Borrower and Co-Borrower. **We, "us," and "our** means the Lender named above and any assignee or successor. **Parties** means both you and us and **party** means either you or us.

## TRUTH-IN-LENDING ACT DISCLOSURES

<b>ANNUAL PERCENTAGE RATE</b> The cost of your credit as a yearly rate.		<b>FINANCE CHARGE</b> The dollar amount the credit will cost you.	<b>Amount Financed</b> The amount of credit provided to you or on your behalf.	<b>Total of Payments</b> The amount you will have paid after making all scheduled payments.
26.78%		\$4,707.69	\$8,500.00	\$13,207.69

<b>Payment Schedule:</b>	<b>Number of Payments</b>	<b>Payment Amount</b>	<b>When Payments Are Due</b>
	83	\$158.00	Due on days 5 and 20 of each month, beginning 09/05/2022
	1	\$93.69	Due on 02/20/2026

**Prepayment:** You may prepay this loan at any time. If you pay early, you will not have to pay a penalty.

**Late Charge:** If a payment is more than 10 days late, you will be charged 5% of the late payment.

See the Promissory Note for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

**Itemization of the Amount Financed**

Amount given to you directly:	.....	\$6,989.85
Amount paid on your existing loan to Oportun, Inc. (Prior Loan No. 4506447)	..... +	\$1,510.15
<b>Amount Financed:</b> .....	=	<b>\$8,500.00</b>
Prepaid Finance Charge (Administrative Fee):.....	+	\$100.00
<b>Principal:</b> .....	=	<b>\$8,600.00</b>

**Credit Reporting.** We may report your account information to credit bureaus. Late or missed payments may be reflected in your credit report. Other defaults may also be reflected in your credit report.

**Privacy Notice.** You confirm you received a copy of the "PRIVACY NOTICE."

**Arbitration Notice.** This Note contains an Arbitration Clause. The Arbitration Clause requires the parties to resolve any disputes through arbitration instead of in court if either party elects to arbitrate. You can opt-out of the Arbitration Clause within **60 days** after the Loan Date.

**Credit Education.** You confirm you received a copy of the "CREDIT EDUCATION." You confirm you were given the opportunity to review this document.

**OCCC Notice.** For questions or complaints about this loan, contact Oportun at 1-866-488-6090 or hello@oportun.com. The lender is licensed and examined under Texas law by the Office of Consumer Credit Commissioner (OCCC), a state agency. If a complaint or question cannot be resolved by contacting the lender, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705. Phone: (800) 538-1579. Fax: (512) 936-7610. Website: occc.texas.gov. E-mail: consumer.complaints@occc.texas.gov.

Loan No. (No. del Préstamo): [REDACTED] 0907

Loan Date (Fecha del Préstamo): 08/20/2021-DB

**(Spanish Translation/Traducciones al español)**

"Pagaré" hace referencia a estas Divulgaciones del Préstamo y Pagaré. "Usted" hace referencia a cada Deudor y Codeudor. "Nosotros", "nos" y "nuestro" hacen referencia al Prestamista mencionado arriba, y a cualquier cesionario y sucesor. "Partes" hace referencia tanto a usted como a nosotros y "parte" hace referencia a usted o a nosotros.

**DECLARACIONES INFORMATIVAS DE VERACIDAD EN LOS PRÉSTAMOS**

TASA DE PORCENTAJE ANUAL (APR)	CARGOS DE FINANCIAMIENTO	Monto financiado	Total de pagos
El costo del crédito expresado como tasa anual. 26.78%	El importe en dólares que le costará el crédito. \$4,707.69	Cantidad de crédito provista a usted o en su nombre. \$8,500.00	El monto que habrá pagado después de haber efectuado todos los pagos programados. \$13,207.69

Calendario de pagos:	Cantidad de pagos	Monto del pago	Cuándo vencen los pagos
	83	\$158.00	Vence los días 5 y 20 de cada mes, a partir del 09/05/2022
	1	\$93.69	Vence el 02/20/2026

**Pagos** Usted puede pagar por adelantado su préstamo en cualquier momento. Si usted paga por adelantado, no tendrá que **adelantados**: pagar una penalidad.

**Cargo por incumplimiento:** Si un pago se hace con más de 10 días de retraso, se le cobrará el 5% del pago en mora.

Consulte el Pagaré para información adicional sobre falta de pago, incumplimiento, el derecho a exigir un reintegro total antes de la fecha programada, y reembolsos y multas por pagos adelantados.

**Detalle del Monto Financiado**

Monto entregado a usted directamente:	.....	\$6,989.85
Monto pagado en su préstamo existente a Oportun, Inc. (Número del préstamo anterior 4506447):	.....+	\$1,510.15
<b>Monto financiado:</b> .....=		<b>\$8,500.00</b>
Cargo por financiamiento pagado por adelantado (Tarifa administrativa):.....+		\$100.00
Capital:.....=		\$8,600.00

**Informes crediticios.** Podemos reportar información sobre su cuenta a las agencias de crédito. Los pagos atrasados o impagos pueden reflejarse en su informe de crédito. Otros incumplimientos también pueden verse reflejados en su informe de crédito.

**Aviso de privacidad.** Usted confirma que ha recibido una copia del aviso titulado "AVISO DE PRIVACIDAD."

**Aviso de arbitraje.** El Pagaré contiene una Cláusula de Arbitraje que exige que las partes resuelvan cualquier disputa a través del arbitraje en lugar de acudir a los tribunales si alguna de las partes opta por arbitrar. Usted puede excluirse de la Cláusula de Arbitraje dentro de los **60 días** después de la Fecha del Préstamo.

**Información crediticia.** Usted confirma que ha recibido y ha tenido oportunidad de revisar el documento titulado "INFORMACIÓN CREDITICIA."

**Aviso OCCC.** Para preguntas o quejas sobre este préstamo, comuníquese con Oportun al 1-866-488-6090 o escríbanos un correo electrónico a hello@oportun.com. El prestamista es examinado y autorizado bajo la ley de Texas por la oficina del Comisionado de Crédito del Consumidor (OCCC), que es una agencia estatal. Si una queja o pregunta no puede ser resuelta comunicándose con el prestamista, los consumidores pueden contactar la OCCC para registrar una queja o para hacer una pregunta general relacionada con el crédito. La dirección de la OCCC es: 2601 N. Lamar Blvd., Austin, Texas 78705. Teléfono: (800) 538-1579. Fax: (512) 936-7610. Sitio de Internet: occc.texas.gov. Correo electrónico: consumer.complaints@occc.texas.gov.

Exhibit A

PROMISSORY NOTE

**Principal:** \$8,600.00    **Lender:** Oportun, Inc.  
**Interest Rate:** 26.00% per year  
**Payment Schedule:** Days 5 and 20 of each month,  
83 payments of \$158.00 and 1 payment of \$93.69  
**First Payment Due:** 09/05/2022  
**Final Payment Due:** 02/20/2026

**1. TERMS.** The following terms are used in this Note.

- “**Loan Date**” means the date we disburse the loan proceeds to you.
- “**Maturity Date**” means the Final Payment Due date above.
- “**Note**” means this Loan Disclosures and Promissory Note.
- “**Parties**” means both you and us and “**party**” means either you or us.
- “**You**” means each Borrower and Co-Borrower.
- “**We,” “us,” and “our**” means the Lender named above and any assignee or successor.

**2. PROMISE TO PAY.** You promise to pay Oportun the Principal plus interest and fees. You will pay us according to the Payment Schedule. We apply each of your payments first to accrued unpaid interest, next to the unpaid Principal due, then to late fees and other charges; or in any other order we choose as allowed by law. Any remaining amount of the payment will be applied to the unpaid Principal balance.

**3. INTEREST.** Interest accrues daily on the unpaid Principal balance at the Interest Rate. Interest accrues from the Loan Date until you pay the Principal in full. The same Interest Rate applies after the Maturity Date if this loan remains unpaid.

Interest accrues on a simple-interest basis using a 365-day year. Daily accrued interest is the Interest Rate divided by 365 and then multiplied by the unpaid Principal balance.

**4. PAYMENTS.** You will pay us in United States dollars. We apply payments on the date we receive them.

**We do not make change for cash payments. We will apply any overage as a credit to your balance.**

You may mail checks to Oportun, P.O. Box 2063, Menlo Park, CA 94026-2063 or to another payment address we may provide. Please print your Loan No. on any mailed check.

**Capital:** \$8,600.00    **Prestamista:** Oportun, Inc.

**Tasa de interés:** 26.00% anual

**Calendario de pagos:** Días 5 y 20 de cada mes,  
83 pagos de \$158.00 y 1 pago de \$93.69

**Fecha de vencimiento del primer pago:** 09/05/2022

**Fecha de vencimiento del último pago:** 02/20/2026

**1. TÉRMINOS.** En este Pagaré, se utilizan los siguientes términos.

- “**Fecha del Préstamo**” hace referencia a la fecha en que le desembolsamos el monto del préstamo.
- “**Fecha de Vencimiento**” hace referencia a la fecha de vencimiento del último pago que se detalla anteriormente.
- “**Pagaré**” hace referencia a estas Divulgaciones del Préstamo y Pagaré.
- “**Partes**” se refiere tanto a usted como a nosotros, y “**parte**” hace referencia a usted o a nosotros.
- “**Usted**” hace referencia a cada Deudor y Codeudor.
- “**Nosotros”, “nos” y “nuestro**” hacen referencia al Prestamista mencionado arriba, y a cualquier cesionario o sucesor.

**2. PROMESA DE PAGO.** Usted promete pagar a Oportun el monto de Capital más intereses y cargos. Usted nos pagará según el calendario de pagos. Aplicaremos cada uno de sus pagos primero a los intereses acumulados no pagados, luego al Capital no pagado, y luego a cualquier cargo por incumplimiento y demás cargos; o en cualquier otro orden que determinemos como autorice la ley. Cualquier monto restante del pago se aplicará al saldo de Capital no pagado.

**3. INTERESES.** Los intereses se acumulan diariamente sobre el Capital no pagado a la Tasa de interés. Los intereses se acumulan a partir de la Fecha del Préstamo hasta que usted paga el Capital en su totalidad. Después de la Fecha de vencimiento, si este préstamo continúa impago, aplica la misma Tasa de interés.

Los intereses se acumulan basados en intereses simples, con un año de 365 días. Los intereses diarios acumulados son la Tasa de interés dividida por 365 y luego multiplicada por el saldo de Capital no pagado.

**4. PAGOS.** Usted nos pagará en dólares estadounidenses. Aplicamos los pagos en la fecha en que los recibimos.

**No damos cambio con pagos en efectivo. Aplicaremos cualquier excedente como crédito a su saldo.**

Puede enviarnos cheques por correo a Oportun, P.O. Box 2063, Menlo Park, CA 94026-2063 o a cualquier otra dirección de pago que le brindemos. Escriba su Número del Préstamo en cualquier cheque que envíe por correo.

**5. MATURITY DATE.** On the Maturity Date, you will pay the full amount you owe under this Note. The Payment Schedule assumes you make your payments on time. Your final payment may be more than the scheduled amount if you pay late. Your final payment may be less than the scheduled amount if you pay early. Your final payment amount may vary slightly due to rounding.

**6. RIGHT TO PREPAY.** You may pay any amount owed early without penalty. If you pay off this loan early, we can collect the unpaid Administrative Fee. The Administrative Fee will not be refunded.

**7. LATE FEE AND RETURNED ITEM FEE.** If you do not pay any payment in full within **10** days after its due, we will charge a late fee. The late fee will be **5%** of the late payment.

If any check or electronic payment is returned unpaid, we will charge a returned item fee. The returned item fee will be up to **\$30**.

Any fees we charge will be due immediately.

**8. DEFAULT.** You will be in default if you fail to make any payment when due. You will be in default if you gave us any false or misleading information when you applied for this loan. You will be in default if you break any promise in this Note.

If you default, you must immediately pay us the full amount owed on this Note. We do not have to tell you when we demand or intend to demand payment in full. If we do not demand full payment after a default, we retain our right to do so if you default again. If we accept late or partial payments, you must still make your payments on time and in full.

**9. COLLECTION COSTS.** If you default, you will pay us any court costs and attorney's fees assessed by a court that we incur to collect or enforce this Note, if allowed by law.

**10. LOAN CHARGES.** If any interest or other charge under this Note is more than the law allows, we will lower it to the allowed limit. We will refund any excess amounts we collected from you.

**11. REFUNDS.** If we owe you a refund in connection with this Note or prior loans, we may credit your loan balance or pay it to you directly. We do not have to refund any amount less than \$1.00. We may send refunds to the Borrower or Co-Borrower, or both.

**12. USE OF LOAN.** You agree to use this loan for only personal, family, or household purposes. This loan will not pay for college, university, or vocational school expenses. This includes tuition, fees, books, supplies, or room and board. You will not use this loan for any illegal purpose.

**13. JOINT BORROWERS.** Each Borrower and Co-Borrower must keep every promise in this Note, including the promise to pay the full amount owed. We may enforce our rights against the Borrower or Co-Borrower individually or jointly. We can seek the full amount of this Note from either the Borrower or Co-Borrower.

**5. FECHA DE VENCIMIENTO.** En la Fecha de Vencimiento, usted pagará en su totalidad el saldo adeudado de acuerdo con este Pagaré. El calendario de pagos asume que usted realiza los pagos puntualmente. El monto de su último pago podría ser mayor al monto programado si pagó tarde. El monto de su último pago podría ser inferior si pagó anticipadamente. El monto de su último pago también podría variar ligeramente debido a redondeos.

**6. DERECHO A PAGAR POR ADELANTADO.** Usted puede pagar cualquier monto adeudado por adelantado sin penalidad alguna. Si usted liquida este préstamo por adelantado, nosotros podemos cobrar la Tarifa administrativa no pagada. La Tarifa administrativa no será reembolsada.

**7. TARIFA POR RETRASO Y POR ARTÍCULO RECHAZADO.** Si usted no hace un pago, en su totalidad, dentro de los **10** días posteriores a la fecha de vencimiento, cobraremos una tarifa por retraso. La tarifa por retraso será del **5%** del pago en mora. Si algún cheque o pago electrónico que recibamos como pago es rechazado, cobraremos un cargo por artículo rechazado. El cargo por artículo rechazado será de hasta **\$30**. Cualquier cargo que cobremos vencerá inmediatamente.

**8. INCUMPLIMIENTO.** Usted estará en estado de incumplimiento si no realiza un pago cuando corresponde. Usted estará en estado de incumplimiento si nos brindó información falsa o engañosa cuando solicitó este préstamo. Usted estará en estado de incumplimiento si incumple alguna promesa en este Pagaré.

Si usted está en estado de incumplimiento, debe pagarnos de inmediato el monto total restante de este Pagaré. No tenemos obligación de notificarle cuando exijamos o tengamos la intención de exigir el pago total. Si no exigimos el pago total después del incumplimiento, no perderemos nuestro derecho a hacerlo si usted vuelve a caer en un incumplimiento. Si aceptamos pagos parciales o atrasados, aun así deberá realizar los pagos puntualmente y en su totalidad.

**9. COSTOS DE COBRANZA.** Si usted está en estado de incumplimiento, usted nos pagará cualquier costo de tribunales y los honorarios de los abogados (evaluados por un tribunal) en los que incurramos para cobrar o hacer cumplir este Pagaré, si la ley lo permite.

**10. CARGOS DEL PRÉSTAMO.** Si el monto de algún interés u otro cargo bajo este Pagaré superan el permitido por la ley, se reducirá al límite permitido. Le reembolsaremos cualquier monto excedente que ya hayamos cobrado.

**11. REEMBOLSOS.** Si le debemos un reembolso en relación con este Pagaré o préstamos anteriores, podemos acreditarlo al saldo de su préstamo o pagárselo directamente. No estamos obligados a realizar un reembolso si el monto no supera \$1.00. Podemos enviar un reembolso al Deudor o al Codeudor, o a ambos.

**12. USO DEL PRÉSTAMO.** Usted acuerda utilizar este préstamo únicamente para propósitos personales, familiares o domésticos. Este préstamo no se utilizará para pagar gastos de facultad, universidad o instituto de formación profesional. Esto incluye matrícula, honorarios, libros, suministros y pensión. No podrá utilizar este préstamo para propósitos ilegales.

**13. DEUDORES CONJUNTOS.** Cada Deudor y Codeudor debe mantener toda promesa hecha bajo este Pagaré, incluso la promesa de pagar el monto total adeudado. Podemos hacer cumplir nuestros derechos contra el Deudor o el Codeudor de manera individual, o contra ambos conjuntamente. Esto significa que podemos intentar cobrar el monto total de este Pagaré del Deudor o del Codeudor.

**14. NOTICES AND UPDATES.** You will send any written notices, including credit reporting disputes, to Oportun, PO Box 4085 Menlo Park, CA 94026. You can email us written notices at hello@oportun.com.

Legal notices must be sent to Oportun's state registered agent. This includes notice you filed for bankruptcy and notice you have an attorney. Our state registered agent's information is found at your state's Secretary of State website.

We may send any written notices to you at your last known address. **You will notify us within 10 days after any change to your name, address, phone number(s) or employment.** We may update our records with any forwarding address on file with the postal service.

**15. AMOUNT PAID ON YOUR PRIOR LOAN.** Any amount paid on your prior loan to Oportun, Inc. is meant to pay off that loan. If your prior loan is not paid off because a payment was returned, we will add that balance to this loan and interest will accrue. That means you may owe us past the Maturity Date even if you make your scheduled payments on time.

**16. CREDIT REPORTS AND INVESTIGATION.** We may obtain your credit reports or other consumer reports in connection with collecting or servicing this Note. We may investigate your income and employment status or history at any time while you have a remaining balance on this Note.

**17. CONSENT TO CALL AND TEXT.** You give us permission to call or text any phone number you give us with information about this loan or to send surveys before or after this Note is paid.

You agree we may use automated telephone dialing and we may play pre-recorded messages. The messages may be played automatically once the phone is answered. The messages may also be recorded by your answering machine. You understand anyone with access to your phone may listen to or read the messages we send.

You understand when you receive such calls or texts, your phone provider may charge you for them. You agree we are not responsible for any fees, inconvenience, annoyance, or privacy loss in connection with such calls or texts.

If a phone number you gave us changes, you will notify us right away so we may update our records.

You expressly authorize us to monitor and record your calls.

Your authorization to receive communications described in this section is given as a bargained for exchange.

**14. AVISOS Y ACTUALIZACIONES.** Usted deberá enviarnos cualquier aviso por escrito, que incluye disputas a informes de crédito, a Oportun, PO Box 4085 Menlo Park, CA 94026. Puede enviarnos avisos por escrito por correo electrónico a hello@oportun.com.

Los avisos legales deben enviarse al agente estatal registrado de Oportun. Esto incluye avisos que haya presentado por bancarrota y avisos de que tiene un abogado. La información de nuestro agente estatal registrado se encuentra en el sitio de Internet del Secretario de Estado de su estado.

Podemos enviarle avisos por escrito a la última dirección conocida según nuestros registros. **Nos notificará dentro de los 10 días después de cualquier cambio de nombre, dirección, número(s) de teléfono o empleo.** Podemos actualizar nuestros registros con cualquier dirección de reenvío que figure en archivo con el servicio postal.

**15. MONTO PAGADO EN SU PRÉSTAMO ANTERIOR.** Cualquier monto pagado en su préstamo anterior a Oportun, Inc. está destinado a pagar ese préstamo. Si no liquida su préstamo anterior porque un pago fue rechazado, añadiremos ese saldo a este préstamo y acumulará intereses. Esto significa que usted puede debernos dinero pasada la Fecha de vencimiento, incluso si realiza los pagos programados en tiempo y forma.

**16. INFORMES CREDITICIOS E INVESTIGACIONES.** Podemos obtener uno o más informes crediticios, u otros informes sobre consumidores en relación con el cobro o servicio de este Pagaré. Podemos investigar su estado o historial de ingresos y empleo en cualquier momento mientras usted tenga un saldo pendiente con este Pagaré.

**17. AUTORIZACIÓN PARA LLAMADAS Y MENSAJES DE TEXTO.** Usted nos autoriza a llamar o a enviar mensajes de texto a cualquier número de teléfono que haya brindado para darle información sobre este préstamo, o a enviar encuestas antes o después del pago de este Pagaré.

Usted acuerda que podemos utilizar el marcado automático y podemos reproducir mensajes previamente grabados. Los mensajes se reproducirán automáticamente cuando usted conteste el teléfono. Los mensajes también podrán grabarse en su contestadora. Usted comprende que cualquier persona con acceso a su teléfono puede escuchar o leer los mensajes que le enviamos.

Usted comprende que cuando reciba dichas llamadas o mensajes de texto, el proveedor de su teléfono puede cobrarle por ellos. Usted acuerda que nosotros no somos responsables de ningún cargo, inconveniente, molestia o pérdida de privacidad en relación con dichas llamadas o mensajes de texto.

Si un número de teléfono que nos brindó cambia, usted nos notificará de inmediato para que podamos actualizar nuestros registros.

Usted nos autoriza expresamente a monitorear y grabar sus llamadas.

Su autorización para recibir las comunicaciones descritas en esa sección se brinda como un intercambio negociado.

**18. THIRD-PARTY COMMUNICATIONS.** If you are late making any payment and we cannot reach you, we may contact any references or alternate contact persons you provided. We will not disclose information about you or this loan to them. We will only ask for your contact information or leave a message for you to contact us. You can ask us not to contact these persons by calling 1-866-488-6090. We may also contact any other persons, as the law permits.

**19. GENERAL.** Our delay or failure to exercise or enforce our rights under this Note does not mean we waive them. We may assign or transfer this Note without your consent or notice to you unless the law requires it. If any part of this Note is held legally invalid, the rest of this Note will remain valid and enforceable. You must give us additional information, documents, or signatures upon request in connection with this loan. Our agents, affiliates, and contractors can do anything you authorize us to do.

**20. MODIFICATIONS.** This Note is the entire agreement between you and us. This Note replaces any prior promissory notes or agreements (verbal or written) regarding this loan. We may, but are not required to, verbally agree to requests for payment extensions, deferments, and due date changes. As applicable law permits, we may change any invalid part of this Note to make it valid. Any other changes to this Note must be made in a writing each party signs.

**21. GOVERNING LAW.** Texas and federal law govern this Note. However, the Federal Arbitration Act governs the Arbitration Clause in Section 24.

**22. ELECTRONIC RECORD.** We may ask you to sign this Note in paper or electronic form. If you sign this Note in paper form, we can change it into and store in electronic form. If we do, we can destroy the paper original. We can change any electronic form of this Note to paper form. If we do, the paper form will be deemed the original. If we change this Note from one form to another, it will remain fully enforceable, and your obligations will not change.

**23. SPANISH TRANSLATIONS.** We provide Spanish translations certified by a third-party translator. We do so as a courtesy to our Spanish-speaking customers. The English provisions are the legally binding provisions. If the Spanish translations differ from the English provisions, the English provisions control.

**24. ARBITRATION CLAUSE.** The following Arbitration Clause (this "Clause") does not apply if you are a "covered borrower" under the Military Lending Act, as defined in that regulation when this Note is signed.

**18. COMUNICACIONES DE TERCEROS.** Si usted se atrasa con un pago y no podemos comunicarnos con usted, podemos contactar a cualquier referencia o persona alternativa de contacto que usted haya proporcionado. No divulgaremos información sobre usted ni sobre el préstamo a otras personas. Solo les solicitaremos su información de contacto o dejaremos un mensaje para que usted se comunique con nosotros. Usted puede solicitarnos que no nos comuniquemos con estas personas, llamando al 1-866-488-6090. Nosotros también podemos contactarnos con otras personas, mientras lo permita la ley.

**19. GENERAL.** Si nos demoramos en ejercer o hacer cumplir nuestros derechos según este Pagaré, o no lo hacemos, no implica que hayamos renunciado a ellos. Podemos asignar o transferir este Pagaré sin su consentimiento ni previo aviso, excepto que la ley así lo exija. Si cualquier parte de este Pagaré se considera legalmente inválida, el resto del Pagaré continuará siendo válido y ejecutable. Usted debe brindarnos la información adicional, documentos o firmas que solicitemos en relación con este préstamo. Nuestros agentes, afiliados y contratistas pueden hacer cualquier cosa que usted nos autorice a hacer.

**20. MODIFICACIONES.** Este Pagaré conforma todo acuerdo entre usted y nosotros. Este Pagaré sustituye cualquier pagaré o acuerdo anterior (sea oral o escrito) en relación con este préstamo. Podemos, aunque no estamos obligados a hacerlo, acordar oralmente las solicitudes de extensiones de pago, aplazamientos y cambios de fecha de vencimiento. Mientras la ley correspondiente lo permita, podemos cambiar cualquier parte inválida de este Pagaré para que sea válida. Cualquier otro cambio de este Pagaré debe realizarse por escrito, y ser firmado por ambas partes.

**21. LEYES VIGENTES.** Este Pagaré será regido por las leyes del estado de Texas y las leyes federales. No obstante, la Cláusula de Arbitraje de la sección 24 será regida por la Ley Federal de Arbitraje.

**22. REGISTRO ELECTRÓNICO.** Podemos solicitarle que firme este Pagaré en papel o en formato electrónico. Si usted firma este Pagaré en papel, podemos convertirlo y almacenarlo en formato electrónico. Si lo hacemos, podemos destruir el original en papel. Podemos convertir cualquier formato electrónico de este Pagaré a papel. Si lo hacemos, la copia en papel será considerada original. Si cambiamos el formato de este Pagaré, permanecerá siendo totalmente ejecutable y sus obligaciones no cambiarán.

**23. TRADUCCIONES AL ESPAÑOL.** Brindamos traducciones al español, certificadas por un traductor externo, como cortesía para nuestros clientes hispanohablantes. Las disposiciones en inglés son siempre las disposiciones legalmente vinculantes. Si la traducción al español es distinta a las disposiciones en inglés, la versión en inglés es la que regirá.

**24. CLÁUSULA DE ARBITRAJE.** La siguiente Cláusula de Arbitraje (esta "Cláusula") no aplica si usted es un "prestatario cubierto" bajo la Ley Federal de Préstamos para Personal Militar ("Military Lending Act"), según lo define esa reglamentación cuando se firma este Pagaré.

Exhibit A

**NOTICE**

- EITHER PARTY MAY CHOOSE TO HAVE ANY CLAIM BETWEEN THEM RESOLVED BY ARBITRATION INSTEAD OF IN COURT.
- THE CLAIM WILL BE DECIDED ON AN INDIVIDUAL BASIS ONLY AND NOT AS A CLASS ACTION.
- DISCOVERY AND OTHER RIGHTS ARE MORE LIMITED IN ARBITRATION THAN IN COURT.
- **THE PARTIES GIVE UP THE RIGHT TO A JURY OR COURT TRIAL.**
- YOU GIVE UP ANY RIGHT TO START OR PARTICIPATE IN A CLASS ACTION.
- YOU MAY "OPT OUT" OF THIS CLAUSE IN WRITING WITHIN 60 CALENDAR DAYS.

**AVISO**

- CUALQUIERA DE LAS PARTES PUEDE OPTAR POR QUE CUALQUIER RECLAMACIÓN ENTRE ELLAS SE RESUELVA POR ARBITRAJE EN LUGAR DE ACUDIR A UN TRIBUNAL.
- LA RECLAMACIÓN SE RESOLVERÁ ÚNICAMENTE DE FORMA INDIVIDUAL Y NO COMO DEMANDA COLECTIVA.
- LAS EXPLICACIONES Y OTROS DERECHOS ESTÁN MÁS LIMITADOS EN EL ARBITRAJE QUE EN UN TRIBUNAL.
- **LAS PARTES RENUNCIAN AL DERECHO DE TENER UN JUICIO POR JURADO O TRIBUNAL DE SENTENCIA.**
- USTED RENUNCIA A TODO DERECHO DE PRESENTAR UNA DEMANDA COLECTIVA O PARTICIPAR EN ELLA.
- PUEDE "EXCLUIRSE" DE ESTA CLÁUSULA DE ARBITRAJE POR ESCRITO DENTRO DE LOS 60 DÍAS CALENDARIO.

a. **Qualifying Claims.** All Claims between the parties, and against our affiliates, agents, and representatives must be resolved by arbitration if a party chooses. In this case, the parties give up the right to a jury or court trial on those Claims. Neither party gives up the right to arbitrate by filing suit in court.

The term "**Claim**" means:

- disputes of any kind, which come from or relate to this loan, a previous loan, or the parties' relationship; and
- all claims or disputes of any kind, such as for a breach of this Note or a violation of law, statute, regulation, or ordinance, that could have been brought in court.

The term "**Claim**" does not include:

- Small Claims as explained below; and
- disputes about the validity, enforceability, coverage, or scope of this Clause.

b. **CLASS ACTION WAIVER. AN ARBITRATION MUST BE ON AN INDIVIDUAL BASIS ONLY. FOR ARBITRATED CLAIMS, YOU GIVE UP ANY RIGHT TO START OR JOIN A CLASS OR OTHER REPRESENTATIVE ACTION. YOU CANNOT BE A CLASS MEMBER, CLASS REPRESENTATIVE OR PRIVATE ATTORNEY GENERAL REGARDING ANY OTHER CLAIMS. YOU CANNOT JOIN SUCH CLAIMS WITH CLAIMS OF ANY OTHER PERSON IN EITHER COURT OR IN ARBITRATION.**

a. **Reclamaciones que califican.** Toda reclamación entre las partes, y contra nuestros afiliados, agentes o representantes debe, si una de las partes así lo dispone, ser resuelta por arbitraje. En este caso, las partes renuncian al derecho de un juicio por jurado o tribunal de sentencia para dichas reclamaciones. Ninguna de las partes renuncia al derecho de arbitrar iniciando una acción judicial.

El término "**reclamación**" significa:

- disputas de cualquier tipo, que provengan de o estén relacionadas con este préstamo, un préstamo anterior o la relación de las partes; y
- todas las reclamaciones o disputas de cualquier tipo, como por una violación de este Pagaré o de la ley, un decreto, una reglamentación o una ordenanza que podría llevarse ante un tribunal.

El término "**reclamación**" no incluye:

- Reclamos Menores tal como se explica más adelante; ni
- disputas sobre la validez, exigibilidad, cobertura o alcance de esta Cláusula.

b. **RENUNCIA A LA DEMANDA COLECTIVA. LOS ARBITRAJES SERÁN ÚNICAMENTE INDIVIDUALES. PARA LAS RECLAMACIONES ARBITRADAS, USTED RENUNCIA A TODO DERECHO QUE TENGA DE INICIAR O PARTICIPAR EN UNA DEMANDA COLECTIVA U OTRA ACCIÓN REPRESENTATIVA. USTED NO PUEDE SER MIEMBRO DE UNA DEMANDA COLECTIVA, REPRESENTANTE EN UNA DEMANDA COLECTIVA, NI APODERADO GENERAL EN RELACIÓN CON NINGUNA OTRA RECLAMACIÓN. NO PUEDE UNIRSE A DICHAS RECLAMACIONES CON RECLAMACIONES DE NINGUNA OTRA PERSONA, YA SEA EN UN TRIBUNAL O EN ARBITRAJE.**

- c. **Selecting an Administrator.** The parties must agree to the arbitrator. If the parties cannot agree, the court will appoint one in accordance with the Federal Arbitration Act ("Act"). The arbitration hearing may be in person or by phone. The arbitration hearing will take place in the United States. If in person, the hearing will take place in the federal district where you live, at any place required by law, or at another place that is more convenient to you if we agree.
- d. **Fees and Costs.** If either party chooses arbitration, filing costs and administrative fees (other than hearing fees) will be paid according to the rules of the administrator, or according to governing law if it conflicts with the administrator's rules. We will pay the administrator's hearing fees for one full day of hearings. Fees for hearings that are more than one day will be paid by the party requesting the hearing unless this is not allowed by the arbitration rules or state law. Each party is responsible to pay its own attorneys' fees, except as otherwise provided by applicable law. If a statute (including but not limited to Rule 11 of the Federal Rules of Civil Procedure) gives you the right to recover any of these fees, these statutory rights shall apply in the arbitration notwithstanding anything to the contrary herein. We will pay any fees and costs that are required by law or that are necessary to make this Clause enforceable.
- e. **Language.** The arbitration hearings will be in English. You may have the hearing translated in Spanish or another language by a translator agreed to by the parties. If the parties cannot agree to a translator, the arbitrator will appoint one.
- f. **Law and Process.** The Act will govern this Clause. The arbitrator's award will be **final and binding**, except for the limited right to appeal in the Act. If the amount of the Claim is more than \$25,000, any party can appeal the decision within 14 days after the entry of the award by the arbitrator. The appeal will be to a three-arbitrator panel managed by the administrator. The costs of an appeal will be paid according to the "Fees and Costs" section above. Any final decision from an appeal panel is subject to judicial review only as provided under the Act.
- g. **Small Claims.** Either party may bring a Claim to the small claims court or your state's similar court (a "**Small Claim**") that is within such jurisdiction. The parties do not have to arbitrate a Small Claim that is filed in small claims court. However, if any counterclaim or crossclaim is for more than the small claims court's jurisdiction, the entire Claim (including the counterclaim or crossclaim) must be resolved by arbitration if either party chooses.
- h. **Enforceability.** If the court finds that the Class Action Waiver is invalid, this entire Clause (except for this sentence) will be unenforceable for the class action or representative claims. If the court finds that any other part of this Clause is invalid, the rest of this Clause will be enforced. This Clause will remain effective even after this Note is paid off or terminates. A class action or representative claim will never be arbitrated.
- Exhibit A**

i. **Opt-Out.** You can opt out of this Clause if you do not want to resolve Claims through arbitration. To opt out, send us a notice as explained in Section 13 ("Notices and Updates") of this Note **within 60 calendar days** after the Loan Date. You must include your name, address, phone number, the Loan No. and Loan Date and state that you want to opt out of this Clause. **This is the only way you can opt out of this Clause.** Opting out will not affect any other parts of this Note.

**25. CLASS ACTION WAIVER.** An arbitration must be on an individual basis only. For arbitrated claims, you give up any right to start or join a class or other representative action. You cannot be a class member, class representative or private attorney general regarding any other claims. You cannot join such claims with claims of any other person in either court or in arbitration.

**26. MILITARY LENDING ACT NOTICE.** The following notice applies to "covered borrowers" under the Military Lending Act, as defined by that regulation:

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

You may call us toll-free at 1-888-408-3020 to hear the above notice and your loan payment schedule.

By signing below, you acknowledge that: (1) you have received and read a copy of this Note, **including the Arbitration Clause**, and (2) you agree to all its terms and conditions.

SIGNATURE(S)(FIRMA(S))

DocuSigned by:

Tuonne Gonzalez

89587D91CA4F48C...

Borrower (Deudor)

N/A

Co-Borrower (Codeudor)

i. **Exclusión.** Si no desea resolver las Reclamaciones a través del arbitraje, puede excluirse de esta Cláusula. Para hacerlo, envíenos un aviso tal como se indica en la sección 13 ("Avisos y Actualizaciones") de este Pagaré **dentro de los 60 días calendario** a partir de la Fecha del Préstamo. Debe incluir su nombre, dirección, número de teléfono, Número del Préstamo y Fecha del Préstamo, y debe aclarar que desea excluirse de esta Cláusula. **Esta es la única manera de excluirse de esta Cláusula.** Su exclusión no afectará ninguna otra parte de este Pagaré.

**25. RENUNCIA A LA DEMANDA COLECTIVA.** Los Arbitrajes o cualquier otra acción legal serán únicamente individuales. Para todas las reclamaciones arbitradas o judiciales, usted renuncia a todo derecho que tenga de iniciar o participar en una demanda colectiva u otra acción representativa. Usted no puede unirse a dichas reclamaciones con reclamaciones de ninguna otra persona, ya sea en un tribunal o en arbitraje.

**26. AVISO SOBRE LA LEY DE PRÉSTAMOS PARA PERSONAL MILITAR ("MILITARY LENDING ACT").** El siguiente aviso aplica a los "prestarios cubiertos" bajo la Ley de préstamos para personal militar, según se define en dicha reglamentación:

La ley federal brinda importantes protecciones a los miembros de las fuerzas armadas y sus dependientes en relación con la extensión de créditos al consumidor. En general, el costo del crédito al consumidor para un miembro de las fuerzas armadas y sus dependientes puede no exceder de una tasa de porcentaje anual de 36 por ciento. Esta tasa debe incluir, según aplique a la cuenta o transacción del crédito: Los costos asociados con las primas del seguro del crédito; los cargos por productos secundarios vendidos en conexión con la transacción del crédito; cualquier cargo que se haga por la solicitud (que no sean ciertos cargos de solicitud por cuentas o transacciones de crédito especificadas); y cualquier cargo de participación hecho (que no sean ciertos cargos de participación por una cuenta de tarjeta de crédito).

Puede llamarnos a la línea gratuita 1-888-408-3020 para escuchar el aviso anterior y su programación de pagos del préstamo.

Al firmar abajo, usted certifica que: (1) ha recibido y leído una copia de este Pagaré, **incluyendo la Cláusula de Arbitraje**, y (2) acepta todos sus términos y condiciones.

08/11/2022

Date (Fecha)

08/11/2022

Date (Fecha)



Judge Enedina Nina Serna  
El Paso County  
6.226-01021-DB

Ivonne Contreras-Gonzalez  
3255 MAPLE POINT DR  
EL PASO,TX79938

Client ID: 3608580

**Loan summary for loan # 0907**

Date of Last Payment	2025-03-31
Amount of Last Payment	\$7.90
<b>Payoff balance of</b>	2025-10-27
Principal:	\$4892.69
Interest	\$655.23
Fee:	\$55.30
Total Balance	\$5603.22

**Transaction History**

Transaction Date	Type	Amount	Principal	Interest	Fees	Balance
2025-03-31	LATE_FEE	\$7.90	\$0.00	\$0.00	\$0.00	\$5603.22
2025-03-16	LATE_FEE	\$7.90	\$0.00	\$0.00	\$0.00	\$5543.04
2025-03-03	LATE_FEE	\$7.90	\$0.00	\$0.00	\$0.00	\$5489.83
2025-02-16	LATE_FEE	\$7.90	\$0.00	\$0.00	\$0.00	\$5429.65
2025-01-31	LATE_FEE	\$7.90	\$0.00	\$0.00	\$0.00	\$5365.99
2025-01-16	LATE_FEE	\$7.90	\$0.00	\$0.00	\$0.00	\$5305.81
2024-12-31	LATE_FEE	\$7.90	\$0.00	\$0.00	\$0.00	\$5242.15
2024-10-19	FEE_WAIVER	\$7.90	\$0.00	\$0.00	\$7.90	\$4979.82
2024-10-16	LATE_FEE	\$7.90	\$0.00	\$0.00	\$0.00	\$4977.26
2024-09-24	PAYMENT	\$158.00	\$104.60	\$53.40	\$0.00	\$4892.69
2024-09-09	PAYMENT	\$158.00	\$96.32	\$61.68	\$0.00	\$4997.29
2024-08-23	PAYMENT	\$158.00	\$98.82	\$59.18	\$0.00	\$5093.61
2024-08-07	PAYMENT	\$158.00	\$90.27	\$67.73	\$0.00	\$5192.43
2024-07-20	PAYMENT	\$158.00	\$127.17	\$30.83	\$0.00	\$5282.70
2024-07-12	PAYMENT	\$158.00	\$75.94	\$82.06	\$0.00	\$5409.87
2024-06-21	PAYMENT	\$158.00	\$94.40	\$63.60	\$0.00	\$5485.81
2024-06-05	PAYMENT	\$158.00	\$93.34	\$64.66	\$0.00	\$5580.21
2024-05-20	PAYMENT	\$158.00	\$88.23	\$69.77	\$0.00	\$5673.55
2024-05-03	PAYMENT	\$158.00	\$111.98	\$46.02	\$0.00	\$5761.78
2024-04-22	PAYMENT	\$158.00	\$102.66	\$55.34	\$0.00	\$5873.76
2024-04-09	PAYMENT	\$158.00	\$80.34	\$77.66	\$0.00	\$5976.42
2024-03-22	PAYMENT	\$158.00	\$83.64	\$74.36	\$0.00	\$6056.76
2024-03-05	PAYMENT	\$158.00	\$85.81	\$62.19	\$0.00	\$6140.40
2024-02-20	PAYMENT	\$158.00	\$90.40	\$67.60	\$0.00	\$6236.21
2024-02-05	PAYMENT	\$158.00	\$80.41	\$77.59	\$0.00	\$6326.61
2024-01-19	PAYMENT	\$158.00	\$93.18	\$64.82	\$0.00	\$6407.02
2024-01-05	PAYMENT	\$158.00	\$92.26	\$65.74	\$0.00	\$6500.20
2023-12-22	PAYMENT	\$158.00	\$91.35	\$66.65	\$0.00	\$6592.46
2023-12-08	PAYMENT	\$158.00	\$76.14	\$81.86	\$0.00	\$6683.81
2023-11-21	PAYMENT	\$158.00	\$70.42	\$87.58	\$0.00	\$6759.95
2023-11-03	PAYMENT	\$158.00	\$89.00	\$69.00	\$0.00	\$6830.37

2023-10-20	PAYMENT	\$158.00	\$88.12	\$69.88	\$0.00	Judge Ending Nina Serna El Paso County 6.23601021-DB
2023-10-06	PAYMENT	\$158.00	\$92.25	\$65.75	\$0.00	EI
2023-09-23	PAYMENT	\$158.00	\$81.27	\$76.73	\$0.00	6.23601021-DB
2023-09-08	PAYMENT	\$158.00	\$49.83	\$108.17	\$0.00	\$7181.01
2023-08-18	PAYMENT	\$158.00	\$49.10	\$108.90	\$0.00	\$7230.84
2023-07-28	PAYMENT	\$158.00	\$121.10	\$36.90	\$0.00	\$7279.94
2023-07-21	PAYMENT	\$158.00	\$83.36	\$74.64	\$0.00	\$7401.04
2023-07-07	PAYMENT	\$158.00	\$55.09	\$102.91	\$0.00	\$7484.40
2023-06-26	PAYMENT	\$158.00	\$0.00	\$158.00	\$0.00	\$7583.32
2023-06-03	PAYMENT	\$158.00	\$0.00	\$158.00	\$0.00	\$7617.80
2023-05-17	FEE_WAIVER	\$7.90	\$0.00	\$0.00	\$7.90	\$7684.50
2023-05-16	LATE_FEE	\$7.90	\$0.00	\$0.00	\$0.00	\$7687.03
2023-04-20	PAYMENT	\$158.00	\$130.68	\$27.32	\$0.00	\$7539.49
2023-04-15	PAYMENT	\$158.00	\$31.81	\$126.19	\$0.00	\$7670.17
2023-03-23	PAYMENT	\$158.00	\$85.88	\$72.12	\$0.00	\$7701.98
2023-03-10	PAYMENT	\$158.00	\$74.00	\$84.00	\$0.00	\$7787.86
2023-02-23	PAYMENT	\$158.00	\$62.04	\$95.96	\$0.00	\$7861.86
2023-02-06	PAYMENT	\$158.00	\$66.93	\$91.07	\$0.00	\$7923.90
2023-01-21	PAYMENT	\$158.00	\$71.85	\$86.15	\$0.00	\$7990.83
2023-01-06	PAYMENT	\$158.00	\$42.53	\$115.47	\$0.00	\$8062.68
2022-12-17	PAYMENT	\$158.00	\$70.64	\$87.36	\$0.00	\$8105.21
2022-12-02	PAYMENT	\$158.00	\$75.71	\$82.29	\$0.00	\$8175.85
2022-11-18	PAYMENT	\$158.00	\$74.96	\$83.04	\$0.00	\$8251.56
2022-11-04	PAYMENT	\$158.00	\$74.22	\$83.78	\$0.00	\$8326.52
2022-10-21	PAYMENT	\$158.00	\$61.55	\$96.45	\$0.00	\$8400.74
2022-10-05	PAYMENT	\$158.00	\$72.88	\$85.12	\$0.00	\$8462.29
2022-09-21	PAYMENT	\$158.00	\$64.83	\$93.17	\$0.00	\$8535.17
2022-09-07	PAYMENT	\$158.00	\$0.00	\$158.00	\$0.00	\$8601.28
2022-08-11	ADMIN_FEE	\$100.00	\$0.00	\$0.00	\$0.00	\$8600.00
2022-08-11	DISBURSEMENT	\$8500.00	\$0.00	\$0.00	\$0.00	\$8500.00

Exhibit B



Ivonne Contreras-Gonzalez  
3255 MAPLE POINT DR  
EL PASO,TX79938

ID del Cliente: 3608580

**Resumen de préstamo para préstamo # 0907**

Fecha del último pago	2025-03-31
Monto del último pago	\$7.90
<b>Saldo de liquidación al</b>	2025-10-27
Monto abonado a capital:	\$4892.69
Interés:	\$655.23
Tarifa:	\$55.30
Total Balance	\$5603.22

**Historial de Transacciones**

Fecha de Transacciones	Tipo	Monto	Capital	Interés	Tarifa	Balance
2025-03-31	LATE_FEE	\$7.90	\$0.00	\$0.00	\$0.00	\$5603.22
2025-03-16	LATE_FEE	\$7.90	\$0.00	\$0.00	\$0.00	\$5543.04
2025-03-03	LATE_FEE	\$7.90	\$0.00	\$0.00	\$0.00	\$5489.83
2025-02-16	LATE_FEE	\$7.90	\$0.00	\$0.00	\$0.00	\$5429.65
2025-01-31	LATE_FEE	\$7.90	\$0.00	\$0.00	\$0.00	\$5365.99
2025-01-16	LATE_FEE	\$7.90	\$0.00	\$0.00	\$0.00	\$5305.81
2024-12-31	LATE_FEE	\$7.90	\$0.00	\$0.00	\$0.00	\$5242.15
2024-10-19	FEE_WAIVER	\$7.90	\$0.00	\$0.00	\$7.90	\$4979.82
2024-10-16	LATE_FEE	\$7.90	\$0.00	\$0.00	\$0.00	\$4977.26
2024-09-24	PAYMENT	\$158.00	\$104.60	\$53.40	\$0.00	\$4892.69
2024-09-09	PAYMENT	\$158.00	\$96.32	\$61.68	\$0.00	\$4997.29
2024-08-23	PAYMENT	\$158.00	\$98.82	\$59.18	\$0.00	\$5093.61
2024-08-07	PAYMENT	\$158.00	\$90.27	\$67.73	\$0.00	\$5192.43
2024-07-20	PAYMENT	\$158.00	\$127.17	\$30.83	\$0.00	\$5282.70
2024-07-12	PAYMENT	\$158.00	\$75.94	\$82.06	\$0.00	\$5409.87
2024-06-21	PAYMENT	\$158.00	\$94.40	\$63.60	\$0.00	\$5485.81
2024-06-05	PAYMENT	\$158.00	\$93.34	\$64.66	\$0.00	\$5580.21
2024-05-20	PAYMENT	\$158.00	\$88.23	\$69.77	\$0.00	\$5673.55
2024-05-03	PAYMENT	\$158.00	\$111.98	\$46.02	\$0.00	\$5761.78
2024-04-22	PAYMENT	\$158.00	\$102.66	\$55.34	\$0.00	\$5873.76
2024-04-09	PAYMENT	\$158.00	\$80.34	\$77.66	\$0.00	\$5976.42
2024-03-22	PAYMENT	\$158.00	\$83.64	\$74.36	\$0.00	\$6056.76
2024-03-05	PAYMENT	\$158.00	\$95.81	\$62.19	\$0.00	\$6140.40
2024-02-20	PAYMENT	\$158.00	\$90.40	\$67.60	\$0.00	\$6236.21
2024-02-05	PAYMENT	\$158.00	\$80.41	\$77.59	\$0.00	\$6326.61
2024-01-19	PAYMENT	\$158.00	\$93.18	\$64.82	\$0.00	\$6407.02
2024-01-05	PAYMENT	\$158.00	\$92.26	\$65.74	\$0.00	\$6500.20
2023-12-22	PAYMENT	\$158.00	\$91.35	\$66.65	\$0.00	\$6592.46
2023-12-08	PAYMENT	\$158.00	\$76.14	\$81.86	\$0.00	\$6683.81
2023-11-21	PAYMENT	\$158.00	\$70.42	\$87.58	\$0.00	\$6759.95
2023-11-03	PAYMENT	\$158.00	\$89.00	\$69.00	\$0.00	\$6830.37
2023-10-20	PAYMENT	\$158.00	\$88.12	\$69.88	\$0.00	\$6919.37
2023-10-06	PAYMENT	\$158.00	\$92.25	\$65.75	\$0.00	\$7007.49
2023-09-23	PAYMENT	\$158.00	\$81.27	\$76.73	\$0.00	\$7099.74

2023-09-08	PAYMENT	\$158.00	\$49.83	\$108.17	\$0.00	Judge Enedina Nina Serna \$7161.01 \$720.84 EPA County 6.226-01021-DB
2023-08-18	PAYMENT	\$158.00	\$49.10	\$108.90	\$0.00	
2023-07-28	PAYMENT	\$158.00	\$121.10	\$36.90	\$0.00	
2023-07-21	PAYMENT	\$158.00	\$83.36	\$74.64	\$0.00	
2023-07-07	PAYMENT	\$158.00	\$55.09	\$102.91	\$0.00	\$7484.40
2023-06-26	PAYMENT	\$158.00	\$0.00	\$158.00	\$0.00	\$7583.32
2023-06-03	PAYMENT	\$158.00	\$0.00	\$158.00	\$0.00	\$7617.80
2023-05-17	FEE_WAIVER	\$7.90	\$0.00	\$0.00	\$7.90	\$7684.50
2023-05-16	LATE_FEE	\$7.90	\$0.00	\$0.00	\$0.00	\$7687.03
2023-04-20	PAYMENT	\$158.00	\$130.68	\$27.32	\$0.00	\$7539.49
2023-04-15	PAYMENT	\$158.00	\$31.81	\$126.19	\$0.00	\$7670.17
2023-03-23	PAYMENT	\$158.00	\$85.88	\$72.12	\$0.00	\$7701.98
2023-03-10	PAYMENT	\$158.00	\$74.00	\$84.00	\$0.00	\$7787.86
2023-02-23	PAYMENT	\$158.00	\$62.04	\$95.96	\$0.00	\$7861.86
2023-02-06	PAYMENT	\$158.00	\$66.93	\$91.07	\$0.00	\$7923.90
2023-01-21	PAYMENT	\$158.00	\$71.85	\$86.15	\$0.00	\$7990.83
2023-01-06	PAYMENT	\$158.00	\$42.53	\$115.47	\$0.00	\$8062.68
2022-12-17	PAYMENT	\$158.00	\$70.64	\$87.36	\$0.00	\$8105.21
2022-12-02	PAYMENT	\$158.00	\$75.71	\$82.29	\$0.00	\$8175.85
2022-11-18	PAYMENT	\$158.00	\$74.96	\$83.04	\$0.00	\$8251.56
2022-11-04	PAYMENT	\$158.00	\$74.22	\$83.78	\$0.00	\$8326.52
2022-10-21	PAYMENT	\$158.00	\$61.55	\$96.45	\$0.00	\$8400.74
2022-10-05	PAYMENT	\$158.00	\$72.88	\$85.12	\$0.00	\$8462.29
2022-09-21	PAYMENT	\$158.00	\$64.83	\$93.17	\$0.00	\$8535.17
2022-09-07	PAYMENT	\$158.00	\$0.00	\$158.00	\$0.00	\$8601.28
2022-08-11	ADMIN_FEE	\$100.00	\$0.00	\$0.00	\$0.00	\$8600.00
2022-08-11	DISBURSEMENT	\$8500.00	\$0.00	\$0.00	\$0.00	\$8500.00

Exhibit B

**CASE NO.**

OPORTUN, INC  
**PLAINTIFF**

vs.  
Ivonne Contreras-gonzalez  
**DEFENDANT(S)**

IN THE JUSTICE OF THE PEACE COURT

Precinct No. Precinct 6 Place 2

**MILITARY SERVICE DECLARATION**

Plaintiff's attorney herein certifies:

1. Defendant(s) Ivonne Contreras-gonzalez is/are not engaged in Military Service.
2. Attached are the results of a military verification from the Department of Defense Manpower Data Center online database at <https://scra.dmdc.osd.mil>.

My name is Malaysha Seals, and my business address is 3525 Piedmont Rd. NE Building 6, Suite 750, Atlanta, GA 30305, and

I declare under penalty of perjury that the foregoing is true and correct.

- The Defendant(s) is NOT a member of the Armed Forces of the United States on active duty, based upon a search of the DOD Manpower Data Center by the Defendant(s) social security number.

I attached a true copy of the DMDC verification. (If you checked this box, you must attach a copy of the DMDC verification. You can print a copy of the DMDC verification from this web address:

<https://www.dmdc.osd.mil/appj/scra/scraHome.do>.)

1/14/26  
Date

/s/ Malaysha Seals  
Malaysha Seals SBN: 24128493



**Status Report**  
**Pursuant to Servicemembers Civil Relief Act**

SSN: XXX-XX-2109

Birth Date:

Last Name: CONTRERAS GONZALEZ

First Name: IVONNE

Middle Name:

Status As Of: Jan-13-2026

Certificate ID: 7SW8LB7MT1FRD9C

On Active Duty On Active Duty Status Date

Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA

This response reflects the individuals' active duty status based on the Active Duty Status Date

Left Active Duty Within 367 Days of Active Duty Status Date

Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA

This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date

The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Active Duty Status Date

Order Notification Start Date	Order Notification End Date	Status	Service Component
NA	NA	No	NA

This response reflects whether the individual or his/her unit has received early notification to report for active duty

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, Space Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty.

Exhibit C

The DoD strongly supports the enforcement of the Servicemembers Civil Relief Act (50 USC App. § 3901 et seq, as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced only a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual was on active duty for the active duty status date, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service. Service contact information can be found on the SCRA website's FAQ page (Q35) via this URL: <https://scra.dmdc.osd.mil/scra/#/faqs>. If you have evidence the person was on active duty for the active duty status date and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. § 3921(c).

This response reflects the following information: (1) The individual's Active Duty status on the Active Duty Status Date (2) Whether the individual left Active Duty status within 367 days preceding the Active Duty Status Date (3) Whether the individual or his/her unit received early notification to report for active duty on the Active Duty Status Date.

### **More information on "Active Duty Status"**

Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d) (1). Prior to 2010 only some of the active duty periods less than 30 consecutive days in length were available. In the case of a member of the National Guard, this includes service under a call to active service authorized by the President or the Secretary of Defense under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy Training and Administration of the Reserves (TARs), Marine Corps Active Reserve (ARs) and Coast Guard Reserve Program Administrator (RPAs). Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps).

### **Coverage Under the SCRA is Broader in Some Cases**

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate. SCRA protections are for Title 10 and Title 14 active duty records for all the Uniformed Services periods. Title 32 periods of Active Duty are not covered by SCRA, as defined in accordance with 10 USC § 101(d)(1).

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of the SCRA extend beyond the last dates of active duty.

Those who could rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected

**WARNING:** This certificate was provided based on a last name, SSN/date of birth, and active duty status date provided by the requester. Providing erroneous information will cause an erroneous certificate to be provided.

Exhibit C