Gmail

Chase Kinslow <chase.kinslow@gmail.com>

Cease and Desist

Andy Chen <andy.chen@affirm.com> Fri, Jul 17, 2026 at 12:11 PM
To: Chase Kinslow <chase.kinslow@gmail.com>

Dear Mr. Kinslow,

I am legal counsel for Affirm, Inc. ("Affirm"). This is your formal notice that all future communications regarding this matter must be directed exclusively to me at this email address. Contact with any other Affirm personnel is strictly prohibited and will not be tolerated. As previously communicated, Affirm confirmed yesterday July 16th that you will **not** be held responsible for the Shop Pay Installments loan XQ8M-YX19 (the "Loan") made in your name, and any furnished tradeline(s) associated with this Loan will be removed from your credit report.

As a direct and necessary consequence of your report of unauthorized activity, Affirm has frozen your account and blocked it from being used to obtain future loans unless and until you re-secure your account. Given that an unauthorized loan was previously taken out in your name, this measure is both necessary and appropriate. You may also find additional information regarding extended fraud alerts and credit freezes at the following Help Center article: https://helpcenter.affirm.com/s/article/extended-fraud-alert-and-credit-freeze

Accordingly, you are hereby directed to immediately cease and desist from contacting any other Affirm personnel. Any further attempts to circumvent this directive and contact Affirm employees directly will be blocked and redirected to me without further response. Thank you for your attention to the foregoing.

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affirm

Andy Y. Chen
Managing Counsel, Litigation

Cease and Desist

Andy Chen <andy.chen@affirm.com> Fri, Jul 17, 2026 at 5:31 PM
To: Chase Kinslow <chase.kinslow@gmail.com>

Dear Mr. Kinslow,

There is no conflict in directives: calling (855) 423-3729 to restore your access is the *only* way to resolve your account freeze and I encourage you to do so. Moreover, your disingenous offer to "remit payment securely through" me is not, and never has been, an available option under the [Payment Methods] section of your Loan Agreements, as I'm sure you are aware. Consequently, the choice to make this call rests solely with you and any delay resulting from your refusal to do so remains your complete responsibility, not Affirms. Thank you for your attention to the foregoing.

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affirm

Andy Y. Chen
Managing Counsel, Litigation

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Gmail

Chase Kinslow <chase.kinslow@gmail.com>

Cease and Desist

Andy Chen <andy.chen@affirm.com> Mon, Jul 20, 2026 at 4:01 PM
To: Chase Kinslow <chase.kinslow@gmail.com>

Dear Mr. Kinslow,

Affirm is in receipt of your weekend correspondence. Please note that automated, system-generated marketing and refund emails do not alter the restricted status of your account nor do they supersede my previous directives. Accordingly, Affirm's position remains unchanged: to restore your account access and resolve this issue, you must contact customer care at (855) 423-3729.

Should you choose to pursue this frivolous matter, Affirm is prepared to vigorously defend its position and reserves all rights to seek all damages and costs against you, including, but not limited to, filing a counterclaim for the $1,185.52 combined outstanding balance for loan IDs WFPW-I3IB, JU1A-H4IU, QOTK-FFT1, and W57T-CWET (as of today's date) and recovering all applicable legal fees and costs (*See* Section 15(d) of your Loan Agreements: Affirm "will have the right to be paid back by you for all of its costs and expenses in enforcing this Agreement to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.").

Thank you for your attention to the foregoing.

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affirm

Andy Y. Chen
Managing Counsel, Litigation

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