MORGAN, LEWIS & BOCKIUS LLP LEGAL CORRESPONDENCE

Outside Legal Counsel for Affirm, Inc. | *Madison Marshall Outreach (July 24, 2026 at 4:34 PM CDT)*

Initial Outreach (July 24 at 4:34 PM CDT): Outreach from Madison Marshall of Morgan Lewis on behalf of Affirm, Inc. (her one and only email before going radio-silent).

Rule 4.2 Ethics Notice (Aug 6): Formal ethics notice sent to outside counsel directing all future communications through designated legal channels.

Underlying legal correspondence displayed below:

Gmail

Chase Kinslow <chase.kinslow@gmail.com>

Re: Affirm Account / Payments & Representation Clarification

1 message

Chase Kinslow <chase.kinslow@gmail.com> Thu, Aug 6, 2026 at 4:37 PM
To: "Marshall, Madison" <madison.marshall@morganlewis.com>
Cc: arjun.rao@morganlewis.com

Madison,

In your only email to me, you stated that you represent Affirm and understood I wanted to make payments on my loans, asking to set up a call.

Meanwhile, Affirm’s automated system is continuously spamming my phone and inbox with "you are overdue" texts and emails for performing loans that your client has made impossible to pay in-app due to the UI lockdown.

Per my email yesterday, I confirmed I’m pro se, so Rule 4.2 no longer restricts your communication.

By asserting representation over this matter and going radio-silent, while Affirm’s prior directives block me from contacting the company directly, you effectively trap a consumer who can neither pay performing debts nor get straight answers, all while your client continues automated collection efforts.

Please promptly clarify the scope of your current representation. Affirm's systemic, cognitive dissonance has been on full display throughout this ordeal.

We both understand the concept of zealous advocacy and its limitations. I would encourage you to look within and be better than your client.

Thanks,

Chase Kinslow