## Questions and Answers about how EVD Veteran Debt will be located and erased.

1. When you purchase a pool of debt, how do you filter veteran-owned debt?
**Prior to buying debt owed by veterans, we use the Department of Defense's SCRA database to determine if an individual is or was in the armed forces**.

2. Are all of the debts purchased with non-profit funds?

**Yes, all of the debts are purchased with non-profit funds from EVD.**

3. If so, how do you manage allocations for non-veteran debt that is collected?

F**orgiveCo never collects on accounts, whether the individual is a veteran or not.**

4. Does it filter back to the non-profit? To buy additional debt?

**N/A**

5. What is the ratio of veteran debt in the pools of debt that are purchased?

**All of the debt purchased and forgiven is owed by veterans**.

6. When discharging or canceling veteran-owned debt, are you issuing a 1099-C?

**No, ForgiveCo does not issue a 1099C to the individual or the IRS**.

7. If so, how much has been discharged or canceled? Or are you simply not collecting the debt, thereby technically leaving it on the books?

**The full account or accounts we buy are extinguished. When ForgiveCo buys the debt, it is contractually extinguished. It cannot be resold or collected.**