

Information to identify the case:**Debtors: Cred Inc., et al.****EIN: 85-2308268****United States Bankruptcy Court for the District of Delaware****Lead case number: 20-12836 (JTD)****Date case filed in chapter 11: November 7, 2020**

Official Form 309F1 (For Corporations or Partnerships)

Notice of Chapter 11 Bankruptcy Case

11/20

For the debtor listed above, 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 and debtors, including information about the meeting of creditors and deadlines. Read both 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>), or by accessing the website maintain by Donlin Recano, available at <https://www.donlinrecano.com/cred> free of charge).

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:				See chart below.
2. All other names used in the last 8 years:				See chart below (if applicable).
Debtor	Other Names Used in the Last 8 Years	Case No.	EIN	
Cred Inc.	Cred LLC, Libra Credit (US) LLC	20-12836	85-2308268	
Cred (US) LLC		20-12837	83-1785799	
Cred Capital, Inc.		20-12838	84-5094064	
Cred Merchant Solutions LLC		20-12839	84-4583150	
Cred (Puerto Rico) LLC		20-12840	66-0943566	
3. Address for all Debtors:				
3 East Third Avenue Suite 200 San Mateo, California 94401				

Debtor: Cred Inc.

Case Number: 20-12836 (JTD)

4. Debtors' Attorneys:**PAUL HASTINGS LLP**

James T. Grogan
Mack Wilson
600 Travis Street, Fifty-Eighth Floor
Houston, Texas 77002

- and -

PAUL HASTINGS LLP

G. Alexander Bongartz
Derek Cash
200 Park Avenue
New York, New York 10166

COUSINS LAW LLC

Scott D. Cousins
Brandywine Plaza West
1521 Concord Pike, Suite 301
Wilmington, Delaware 19803

Debtors' Claims and Noticing Agent

If you have questions about this notice, please
contact Donlin Recano.

Contact phone: (877) 739-9988 (toll-free)
Email: credinfo@donlinrecano.com
Website: <https://www.donlinrecano.com/cred>

5. Bankruptcy Clerk's Office:

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 www.pacer.gov, or by accessing
the website maintained by Donlin Recano,
available at <https://www.donlinrecano.com/cred>,
free of charge).

Clerk of the U.S. Bankruptcy Court
for the District of Delaware
824 Market St. N., 3rd Floor
Wilmington, DE 19801

Contact phone: (302) 252-2900
Monday to Friday 8:00 a.m.-4:00 p.m.

6. Meeting of Creditors

The debtor's representative
must attend the meeting to be
questioned under oath.

Creditors may attend but are not
required to do so.

December 17, 2020 at 2:00 p.m. (ET)
Date Time

The meeting may be continued or
adjourned to a later date. If so, the
date will be on the court docket.

Location: Meeting to be conducted
telephonically.
Dial-in: 866-621-1355
Passcode: 7178157#

7. 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.

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<p>8. Exception to Discharge Deadline</p> <p>The bankruptcy clerk's office must receive a complaint and any required filing fee by the following deadline.</p>	<p>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.</p> <p>Deadline for filing the complaint: <u>To be determined</u></p>
<p>9. Creditors With a Foreign Address</p>	<p>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.</p>
<p>10. Filing a Chapter 11 Bankruptcy Case</p>	<p>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.</p>
<p>11. Discharge of Debts</p>	<p>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.</p>

If you have questions about this notice, please contact the Debtors' Claims and Noticing Agent, Donlin, Recano & Company, Inc., at (877) 739-9988 (toll-free), or by email at credinfo@donlinrecano.com

You may also find out more information at
<https://www.donlinrecano.com/cred>