

Lucas Swingley

4335 Rice Street Shoreview, MN 55126

Phone: 320-761-6460

Email: leswingley@icloud.com

"Response" to Omnibus Objection Case 24-11390, Claim 1973

This is a written "Response" to Liquidating Trustee Matthew Dundon. Sending this response before "Response Deadline" via certified USPS mail with signature required to arrive before "Response Deadline." At this same time this document is also being sent via e-mail to the undersigned counsel of the liquidating trustee. E-mails were sent to COLE SCHOTZ P.C to the following e-mails (jalberto@coleschotz.com , mhartlipp@coleschotz.com , jdibattista@askllp.com, bmcgrath@askllp.com, rstark@askllp.com, mudeem@askllp.com)

Per page 9 of Case 24-11390-TMH Doc 1185, filed 12-1-25: The above response to objection contains the following:

- A caption setting forth the name of the court: United States Bankruptcy Court for District of Delaware. Name of Debtors: Fisker Inc, Case 24-11390-TMH, Objecting "No Liability" ruling with proof of claims information.
- Claim number for me, Lucas Swingley: 1973 Description of the basis of the claim:
 - Material Misstatements: Fisker Inc made numerous "promises" and false statements about the "strong" business with huge prospects and warranty claims
 - Misleading guidance: So much positivity was sent to me as a future owner. These statements on warranty and "Exclusive Benefits" mislead me as a purchaser and forced my hand to move forward with the purchase even though I originally decided to be ok with losing the \$5,000 deposit. Now I am out over \$70,000 on a vehicle that doesn't work and is unsafe.
 - Warranty and support loss: warranty promises on the original "window sticker" were very misleading. At current, American Lease will only cover warranties in a "shop" in New York. I am stuck with a vehicle with numerous safety recalls and no way to fix them.
 - Safety and Performance: I have had multiple power loses, brake issues, features on the "window sticker" such as park assist, and speed assist never where on the vehicle.



241139025121700000000001

- Factual basis is demonstrated below with hardcopy e-mails in this letter to the court. I have hundreds of other e-mails communicating with Fisker Inc. These are just some of the main "highlights" of the deception from Fisker Inc.

TO: Liquidating Trustee, Matthew Dundon, to serve upon counsel for Liquidating Trustee

- Name of Court: Office of Clerk of the United States Bankruptcy Court, from Lucas Swingley, Claim 1973, Case 24-11390
 - Title of Objection: Object to ruling of "No Liability"
 - Filing Claim against Fisker Inc., the Debtors
- Liquidating trustee is to communicate with:
 - Lucas Swingley
 - Address: 4335 Rice Street, Shoreview, MN 55126
 - Phone: 320-761-6460
 - E-mail: leswingley@icloud.com
- I, Lucas Swingley am hereby contesting to the "Objection" with attention to Office of Clerk of the United States Bankruptcy court of District of Delaware. This is in response to Case 24-11390, Doc 1185, Filed 12-1-2025, debtor FISKER INC., et al. This is to object to the "Basis for Objection." This document describes multiple e-mail communication descriptions of deception from Fisker Inc. Thee e-mails (printed also in hardcopy with handwritten page numbers, show sufficient information and documentation to constitute prima facie evidence of a valid claim for \$70,000. Fisker Inc. took advantage of me as an early adopter. Strung me along with multiple delivery date changes where money was lost due to finance rates increasing. At the time of deciding to back away from the purchase due to many red flags (poor communication), Fisker Inc. took yet another deceptive turn by sending out the communication noted on the hardcopy e-mail on pages 15-18 and shown below. This e-mail communication below is what made me "stay the course" but none of it actually happened. My family and I are stuck with a vehicle we paid \$72,957 for that doesn't work. This vehicle locks us inside, the heat and defrost sometimes don't work, the brakes slip on bumpy surfaces, the navigation system doesn't work, the radio inconsistently connects to Bluetooth, countless warnings beep at random, the multiple safety recalls aren't being resolved because the only place doing the repairs is in New York. Again, below is the deceptive e-mail that drove me to lose \$70,000 dollars:

From: Fisker Inc <noreply@marketing.fiskerinc.com>

Date: October 26, 2023 at 11:50:13 AM CDT

To: leswingley@icloud.com

Subject: Fisker Ocean Owner-Exclusive Benefits

Reply-To: "Fisker Group, Inc." <reply-fecb157475600775-295_HTML-50782556-526002773-9@marketing.fiskerinc.com>



Read in your browser

Presenting Your Exclusive Benefits

Dear Valued Fisker Ocean One Owner,

With your launch-edition Fisker Ocean One, you deserve an unparalleled ownership experience, **and I wanted to personally tell you that we're dedicated to delivering it.**

I'm proud to announce a package of benefits, discounts, and free services uniquely connected to your vehicle and exclusively assembled for you—an early supporter of the Fisker brand.

Exclusive Fisker Ocean One Owner Benefits:

Technology

- **Free vehicle infotainment system upgrades:**

Every upgrade to your infotainment system—including the next generation ICC chip at a currently estimated worth of \$2,995—is free for you. We expect this chip to be available in the 1st half of 2025.

- **Free OTA upgrades:**

Additionally, select new features that we can distribute via OTA are completely complimentary on your Fisker Ocean One during your vehicle's life (contingent on hardware compatibility).

- **Lifetime Complimentary Premium Wireless Connectivity:**

Previously 3 years, the service is now extended through the life of your vehicle, and is expected to be upgraded from 4G to 5G in mid-2024.

- **10-year hotspot:**

Your vehicle will be equipped with a hotspot with up to 15gb of free data usage a month, active for a full decade.

- **Early access to new features:**

You'll be the first to experience new vehicle features, gaining access to them before any other customers.

Service

- **Extended warranty:**

You're getting a one-year/12,000 mile global extension to your Fisker basic warranty, extending your coverage through the first seven years/72,000 miles (whichever occurs first).

- **4-year/48,000 mile service package:**

Enjoy our service package that covers repairs on select components of your Fisker Ocean One within the first 4 years or 48,000 miles (whichever occurs first) at no additional cost per the parameters of your service agreement.

- **Free first tire replacement:**

You will receive a free set of 4 original Bridgestone Alenza Sport A/S tires (or equivalent) for your first tire replacement at a Fisker Certified Facility.

Charging

- **\$1,000 ChargePoint gift card:**

Charge your Fisker Ocean One for free up to \$1,000 at ChargePoint charging stations nationwide through 2024.

- [illegible]

- **From:** Fisker Inc <noreply@marketing.fiskerinc.com>
Date: May 18, 2023 at 8:05:43 AM CDT
To: leswingley@icloud.com
Subject: First North American Fisker Ocean Deliveries Planned for June
Reply-To: "Fisker Group, Inc." <reply-fecc157175620278-295_HTML-50782556-526002773-546@marketing.fiskerinc.com>

→ We are stuck with a vehicle with numerous safety issues (door handles lock us in car, brakes don't work, car accelerates with no warning) Due to Fisker Inc. Deception and Warranty loss we need the \$70,000 back.



En Español

Fisker Ocean Deliveries Planned for June

Your update for the latest Fisker Ocean production news.

- Page 4: Statement from Henrik Fisker “striving to fulfill delivery expectations”. With statements such as “I promise you....” More deception from Fisker Inc. to pay and lose \$70,000 on a vehicle that no longer works.
- **From:** Henrik Fisker <noreply@marketing.fiskerinc.com>
Date: July 9, 2023 at 5:43:51 AM CDT
To: leswingley@icloud.com
Subject: My Personal Message to You
Reply-To: "Fisker Group, Inc." <reply-fed415727567077f-295_HTML-50782556-526002773-485@marketing.fiskerinc.com>

To view this email as a web page, go [here](#).



Read in your browser
Ocean One No. Sequence: 1184

Dear Order and Reservation Holders,

I know it's extremely annoying not to get your Fisker Ocean when you expect it! I'm equally annoyed that we had some suppliers who didn't deliver on time. But we are now ready to move forward with deliveries on a faster timetable. We have some catch up to do, so there will still be waiting periods. And because we are

delivering to several different countries and need to plan the individual build for your vehicle, it might be difficult to provide exact delivery dates. We might also have to make changes due to logistics -- for example, having sufficient vehicles ready to fill an oceangoing cargo shipment or a transport truck.

But I promise you that as we progress, we will continue to improve our processes and strive to be more accurate, fulfilling your delivery expectations. Believe me, our teams across the world are working day and night to deliver your Fisker Ocean as soon as possible. We are grateful for your patience that we need as a new and upcoming brand.

Thank you for being an early customer and helping us make history together!

Henrik Fisker

- Page 5: Showing Delivery is now "as early as October 14"
- Pages 6-14: communication with eventual car financing credit union showing the interest rate increasing over time while waiting for vehicle to come. Rates went up so high, we started making the decision to back out of the purchase of the Fisker Ocean One and be ok with losing the \$5,000 deposit. Our initial "lock in rate" was %4.99 which was high for us but doable. By the time our vehicle finally arrived, that lock in rate expired and we were stuck with the best rate we could find 6.29% losing us thousands in loan interest over 72 months on a vehicle that now doesn't work. See e-mail chain below from St. Paul Credit union. Note the dates of contact corresponding with when Fisker Inc. "Promised" the vehicles would arrive in September Vs. how the rates increased.

St Paul Federal Credit Union loan application

Inbox

David DeSantiago <d-desantiago@stpaulfcu.org>

Fri, Aug 4, 2023,
2:18 PM

to me, paula.swingley@gmail.com

Hello Lucas and Paula. We received the application for a vehicle loan.

Is this a vehicle that you already have picked out or one that is incoming?

Please forward the following items when you have time

1. Purchase agreement from dealer listing us as lienholder
St Paul Federal Credit Union
1330 Conway St Suite 200
St Paul MN 55106
2. Copies of both of your drivers' licenses
3. Most recent paystub for each
4. Proof of auto insurance

Thank you.

**David
DeSantiago**

Loan Officer

Mailing Address
1330 Conway Street, Suite 200
Saint Paul, MN 55106

OFFICE: 651-772-8744 x5724
TOLL FREE 800-782-5767
FAX: 651-403-5750

ddesantiago@stpaulfcu.org
www.stpaulfcu.org



Lucas Swingley <lucasswingley@gmail.com>

Mon, Aug 7, 2023,
9:44 PM

to David, paula.swingley

Hello!

Thank you for your reply. Are you able to let us know what the current interest rates are on the car loans?

Thanks!

Sent from my iPhone

On Aug 4, 2023, at 2:18 PM, David DeSantiago <ddesantiago@stpaulfcu.org> wrote:



David DeSantiago <ddesantiago@stpaulfcu.org>

Tue, Aug 8, 2023,
8:44 AM

to me, paula.swingley@gmail.com

Sure. The lowest rate we have up to 72 months is 4.99% currently.

**David
DeSantiago**

Loan Officer

Mailing Address
1330 Conway Street, Suite 200
Saint Paul, MN 55106

OFFICE: [651-772-8744](tel:651-772-8744) x5724
TOLL FREE: 800-782-5767
FAX: 651-403-5750

ddesantiago@stpaulfcu.org
www.stpaulfcu.org



Lucas Swingley <lucasswingley@gmail.com>

Thu, Sep 7, 2023,
12:20 PM

to David, paula.swingley

Hello!

I have a VIN number for the car we are purchasing. Fisker Ocean One. Are we able to proceed with the loan application?

Thanks!

Lucas Swingley

Sent from my iPhone

On Aug 8, 2023, at 8:44 AM, David DeSantiago <ddesantiago@stpaulfcu.org> wrote:



David DeSantiago <ddesantiago@stpaulfcu.org>

Thu, Sep 7, 2023,
1:58 PM

to me, paula.swingley@gmail.com

Hello Lucas. The application expired on the 2nd since we can only hold an application and rate for 30 days.

If credit scores are the same the 84 month rate would be 9.29% and the 72 month rate would be 7.29%

Let me know if you have any questions before we process the application.

We would still need the following.

1. Purchase agreement from dealer listing us as lienholder
St Paul Federal Credit Union
1330 Conway St Suite 200
St Paul MN 55106
2. Copies of both of your drivers' licenses
3. Most recent paystub for each
4. Proof of auto insurance

**David
DeSantiago**

Loan Officer

Mailing Address
1330 Conway Street, Suite 200
Saint Paul, MN 55106

OFFICE: [651-772-8744](tel:651-772-8744) x5724
TOLL FREE: 800-782-5767
FAX: 651-403-5750

ddesantiago@stpaulfcu.org
www.stpaulfcu.org



Lucas Swingley <lucasswingley@gmail.com>

to David, Paula

David,

Hello! Are you able to provide us with car loan rate updates?

Mon, Oct 2, 2023,
8:03 AM

Thanks!

Lucas and Paula



David DeSantiago <ddesantiago@stpaulfcu.org>

Mon, Oct 2, 2023,
9:06 AM

to me, Paula

Currently they are the same as quoted back on September 7th. They haven't gone up further but also haven't gone down.



Lucas Swingley <lucasswingley@gmail.com>

Fri, Oct 6, 2023,
1:23 PM

to David

David,

Hello! Sorry to keep bugging you. It looks like the rates on your website are 6.29% for 72 months?

Sent from my iPhone

On Oct 2, 2023, at 9:06 AM, David DeSantiago <ddesantiago@stpaulfcu.org> wrote:



David DeSantiago <ddesantiago@stpaulfcu.org>

Fri, Oct 6, 2023,
1:25 PM

to me

Yes that is correct. Our lowest rate for credit scores above 740 are 6.29% up to 72 months.



Lucas Swingley <lucasswingley@gmail.com>

Thu, Nov 9, 2023,
10:07 AM

to David

Hello!

We are close to finishing up our upcoming delivery of our new vehicle. Just wanted to check in one last time before we go with another lender. We are looking to finance \$54,000 for our new vehicle. Can you provide auto loan rates and monthly payment info options for us?

Thanks!



David DeSantiago <d-desantiago@stpaulfcu.org>

Thu, Nov 9, 2023,
10:25 AM

to me

Hey there Lucas, currently rate are at 72 months 7.29% 84 months 9.29% assuming credit is the same. If credit has gone up since last time to 741+ it would be 6.29% and 8.29%

Payments would look like this.

\$929 for 72 months
\$877 for 84 months

Also we are closed tomorrow for Veterans Day just in case you didn't hear back from me until Monday.



Lucas Swingley <lucasswingley@gmail.com>

Thu, Nov 9, 2023,
10:28 AM

to David

Thanks! So \$929 for 72months is at 6.29%?



David DeSantiago <ddesantiago@stpaulfcu.org>

Thu, Nov 9, 2023,
10:30 AM

to me

No that was using 7.29% if it's 6.29% payment would be \$902



Lucas Swingley <lucasswingley@gmail.com>

Thu, Nov 9, 2023,
10:49 AM

to David

My wife's credit score is better. How can we tell if we're >741?

Thanks!

Sent from my iPhone

On Nov 9, 2023, at 10:30 AM, David DeSantiago <ddesantiago@stpaulfcu.org> wrote:



David DeSantiago <ddesantiago@stpaulfcu.org>

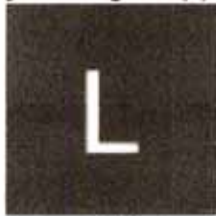
Thu, Nov 9, 2023,
11:09 AM

to me

Well the application from August expired already so it would be processing a new application to update the credit

...

[Message clipped] [View entire message](#)



Lucas Swingley <lucasswingley@gmail.com>

Thu, Nov 9, 2023,
11:57 AM

to David

Can we reprocess?

Sent from my iPhone

On Nov 9, 2023, at 11:09 AM, David DeSantiago <ddesantiago@stpaulfcu.org> wrote:



David DeSantiago <ddesantiago@stpaulfcu.org>

Thu, Nov 9, 2023,
12:40 PM

to me

Credit score increased so it would be 6.29% 72 months

Here is the remainder of the information we would need

1. Most recent paystub for each of you
 2. Drivers licenses for each of you
 3. Proof of auto insurance
- Dealer purchase agreement listing us as lienholder
ST PAUL FEDERAL CREDIT UNION, 1330 CONWAY ST SUITE 200, ST PAUL
MN 55106

...

[Message clipped] [View entire message](#)

- **Pages 15-18:** Again, this e-mail is SO important to my case because it is the very reason we didn't back out of the purchase and move

forward. October 26, still no vehicle nor communication as to exact delivery date.. Email stating the benefits of ownership:

- FREE Upgrades “worth \$2,995”
- FREE OTA updates
- Lifetime wireless
- 10-year HotSpot
- Extended warranty
- Free First Tire Replacement
- \$1,000 ChargePoint Gift Card
 - This e-mail deceived us and made us make the decision to move forward with taking delivery instead of losing the \$5,000 deposit. This is a HUGE deal and is extremely distressing. We made our decision to stay the course and continue with the purchase based on this e-mail communication. Without this deception, we would have stopped delivery.
- Pages 19-31: Shows the multiple communication between financing credit union demonstrating the range of interest rates and money lost as a result of delivery delays. Similar to e-mail chain above but attaching more evidence since it demonstrates the “stringing along” that Fisker Inc. performed.
- Pages 32-34: Shows more issues with Fisker communication and deception trying to finance.



David DeSantiago <d-desantiago@stpaulfcu.org>

Tue, Nov 21, 2023,
9:22 AM

to me

- Hello Lucas just following up on your loan since this is a short week for us.
-
- Let me know if you are still wanting to finance the car with us.
-
- Thank you
-

**David
DeSantiago**

Loan Officer

Mailing Address
1330 Conway Street, Suite 200
Saint Paul, MN 55106

OFFICE: 651-772-8744 x5724
TOLL FREE: 800-782-5767
FAX: 651-403-5750

ddesantiago@stpaulfcu.org
www.stpaulfcu.org

This email and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed. If you have received this email in error, please notify the system manager. This message contains confidential information and is intended only for the individual named. If you are not the named addressee you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by mistake. Do not print this message. If you are not the named addressee you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by mistake. Do not print this message.

- **From:** David DeSantiago
- **Sent:** Monday, November 13, 2023 9:48 AM
- **To:** Lucas Swingley <lucasswingley@gmail.com>
- **Subject:** RE: License and Paystubs
-
- Yes If you went with 72 months for \$54,000 payment is looking at \$902. There are no early payoff fees or processing fees of any kind.
-
- I have the drivers licenses and paystubs updated. Only thing pending would be if the car is ready the dealer/manufacture should have a purchase agreement for you that lists the total price, vin # etc. That would just need to also list us as lienholder.
-
- St Paul Federal Credit Union
- 1330 Conway St Suite 200
- St Paul MN 55106
-
- We would also just need a copy of current auto insurance.
-
- If the car is not ready yet for them to provide that the approval is good for 30 days.
-

- Keep me posted.

•
•
•
•

- **From:** Lucas Swingley <lucasswingley@gmail.com>
Sent: Monday, November 13, 2023 8:08 AM
To: David DeSantiago <ddesantiago@stpaulfcu.org>
Subject: License and Paystubs



•
Lucas Swingley <lucasswingley@gmail.com>

Wed, Nov 22,
2023, 8:21 AM

to David

- Hello!
-
- Thanks for reaching out. Fisker hasn't returned my requests to get St Paul Credit Union as the line holder. They are having all sorts of issues rolling out their new vehicle that the customer service lines are continually full. How long is our application good for? What if the rates change?

•

- Lucas
- Sent from my iPhone

•

- On Nov 21, 2023, at 9:22 AM, David DeSantiago <ddesantiago@stpaulfcu.org> wrote:



•
David DeSantiago <ddesantiago@stpaulfcu.org>

Wed, Nov 22, 2023,
9:08 AM

to me

- Oh I see. Wow that is kind of scary hopefully they aren't growing too fast for their own good.

•

- The application is good for 30 days since the date it was submitted which was 11/9/2023. Basically, credit report expires after 30 days so we don't pull a new one unless it's over 30 days.
-
- If rates go down we just give you the lowest rate. But if rate goes up we give you the rate at time of application.
-
-
- The application I have is good for 30 days

**David
DeSantiago**

Loan Officer

Mailing Address
1330 Conway Street, Suite 200
Saint Paul, MN 55106

OFFICE: 651-772-8744 x5724
TOLL FREE: 800-782-5767
FAX: 651-403-5750

ddesantiago@stpaulfcu.org
www.stpaulfcu.org

- Page 35: Shows communication to Fisker about first (of many) issues = loud clicking fan noise. Fisker Inc. Never fixed the issue
- Page 36-43: less than a month after delivery and financing for 6.29%, Fisker now offers 1.99% deal. Since we took delivery, we missed out on this offer despite having lower offers when delivery was supposed to occur in "September". We attempted to get the offer with no response. More evidence on how many thousands of dollars I have lost due to Fisker Inc. communication a deception



Read in your browser

Faster Delivery + Interest Rates As Low As 1.99% APR ¹

Great news! An all-electric Fisker Ocean can be yours in as little as 4-10 days ² when you purchase a pre-configured vehicle. Plus, we're offering financing as low as 1.99% APR for 60 months for top qualified buyers that meet select criteria. Offer for Fisker Finance SM ³ applicants who apply and are approved between December 1, 2023, and January 10, 2024.

- Page44: Ongoing issues with getting Tabs on vehicle
- Page 45-46: Door handle Issues never addressed
- Page 47: Ongoing license plate tab issues
- Page 48-64: Door handle issues. Multiple times being locked inside car. No respectable response and never a solution before or after bankruptcy. To this day (12-12-2025) we continue to get physically locked inside our vehicle. We literally have to roll down our windows to get out or crawl in the back. The car locks us in!!!! Because we paid \$70,000, we can't afford a new car. This vehicle has put so much strain and stress on my young family. We are stuck in this \$70,000 problem. This objection will help my family financially and allow us to get into a safer and more reliable vehicle.

From: Lucas Swingley <leswingley@icloud.com>

Date: January 31, 2024 at 7:43:20 PM CST

To: support@fiskerinc.com

Subject: Re: Regarding Case 00190214 [thread::Mm3hTakILVmYO7wXEzoUDS8::]

Hello,

This is not a good enough answer and is actually insulting. All of these solutions wouldn't help in an emergency at all. Please route me to someone else or I will have to escalate this to a national safety agency.

Lucas Swingley
Sent from my iPhone

On Jan 31, 2024, at 9:09 AM, support@fiskerinc.com wrote:



Hi LP Swingley,

I'm sorry to hear that you are experiencing difficulty opening your Fisker vehicle from the inside. I understand that you are concerned about being locked in the car during an emergency.

Here are some steps that you can take to ensure that you can exit the vehicle quickly and safely in case of an emergency:

1. Use the **Emergency Tool Kit** that comes with the Fisker Ocean to open the hood and access the battery. The tool kit includes tools to open the hood and a spare CR2032 battery for the key fob.
2. If you are unable to open the vehicle from the inside, you can contact a professional locksmith or an authorized Fisker dealer for assistance. However, you can find the nearest authorized Fisker dealer by visiting the Fisker Inc. store locator page. You can also contact Fisker's toll-free support number at 1-844-347-5371 option 3.
3. The **Owner's Manual**: The owner's manual provides detailed instructions on how to open the hood and access the battery in case of an emergency.

Thank you for choosing Fisker and we look forward to hearing from you soon.

Best regards,
Fisker Customer Service

- Page 65-70: Trying to get better rate with Fisker. Fisker rep guiding to "sell" my current vehicle and purchase a new Fisker
- **From:** Andrew Simontacchi <asimontacchi@fiskerinc.com>
Date: February 23, 2024 at 4:48:44 PM CST
To: Lucas Swingley <leswingley@icloud.com>
Subject: Re: Your FISKER Ocean
-
-
- Hello Lucas,
-
- I want to formally apologize for any lack of communication you've received from anyone here at Fisker. Our Sales team strives for the best customer service we can possibly provide; with improvements to our protocol and procedures coming each and every day.

-
- As a consolation, please take my personal cell: (424) 352-6636, as I am the Sales Manager for this region and will have no issue being a contact for you should any future issues arise!
-
-
- Thanks again,
- Your Personal Sales Manager,
- Andrew
-
-
-

Andrew Simontacchi
Manager, Sales

asimontacchi@fiskerinc.com
www.fiskerinc.com

-
- This message contains information which may be confidential and/or privileged. Unless you are the intended recipient (or authorized to receive for the intended recipient), you may not read, use, copy or disclose to anyone the message or any information contained in the message. If you have received the message in error, please advise the sender by reply e-mail and delete the message and any attachment(s) thereto without retaining any copies.
 -
 - **From:** Lucas Swingley <leswingley@icloud.com>
Sent: Friday, February 23, 2024 4:57 PM
To: Andrew Simontacchi <asimontacchi@fiskerinc.com>
Subject: Re: Your FISKER Ocean
 -

You don't often get email from leswingley@icloud.com. [Learn why this is important](#)

- **CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.
-
- Got it. Poor communication is kind of in the Fisker inc theme.
-
- Your comments below are also insulting. Please direct me to the information for your manager.
-
- Off the record, my memory serves me that had you received the car earlier anyhow, interest rates in that delayed delivery period did not spike such that would cost thousands; the rate difference available at that time may have just fluctuated 1% or 2%, maximum.
-
-

-
- Sent from my iPhone
-
- On Feb 23, 2024, at 3:50 PM, Andrew Simontacchi
<asimontacchi@fiskerinc.com> wrote:
-
- Good Afternoon Lucas,
-
- Apologies for missing your email - we've been inundated with Sales lately!
-
- My only advice, speaking to you potentially obtaining the promotion, would be to sell your vehicle, and purchase a new one through FISKER with the advertised rate – which is only lasting until the end of February! If not, my hands are unfortunately tied.
-
- Thanks,
- Your Personal Sales Manager,
- Andrew
-
-
-
-
-
-
-

Andrew Simontacchi
Manager, Sales

asimontacchi@fiskerinc.com
www.fiskerinc.com

<IMG_3609_9333afc7-
f856-4d6b-92ed-
30669d6a4ce1.png>

[<036 sm fb a1347472-45be-4a0b-af83-b901fa688c57.png>](#)

[<036 sm in 468e365e-e301-4c97-a0b4-805cb9a8926e.png>](#)

[<036 sm twitter ead36a19-13db-46c4-9186-b34bea9f203c.png>](#)

[<036 sm instagram 9927e091-e056-4b30-a2b6-
e681664c9634.png>](#)

[<App-Store-Badge 5fb0c327-dfb1-45e9-8fab-0503049885d7.png>](#)

[<google-play-badge 61775ef0-21f3-473c-baa4-01fe66e796b3.png>](#)

-
- This message contains information which may be confidential and/or privileged. Unless you are the intended recipient (or authorized to receive for the intended recipient), you may not read, use, copy or disclose to anyone the message or any information contained in the message. If you have received the message in error, please advise the sender by reply e-mail and delete the message and any attachment(s) thereto without retaining any copies.

-
- **From:** Lucas Swingley <leswingley@icloud.com>
Sent: Friday, February 23, 2024 4:46 PM
To: Andrew Simontacchi <asimontacchi@fiskerinc.com>
Subject: Re: Your FISKER Ocean
-

You don't often get email from leswingley@icloud.com. [Learn why this is important](#)

- **CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.
-
- Please respond
- Sent from my iPhone
-
- On Feb 20, 2024, at 7:28 PM, Lucas Swingley <leswingley@icloud.com> wrote:
- Andrew,
-
- No. My car didn't come until November. I had a rate of 2.99 secured with a local lender until end of September when car was suppose to be here. The lowest rate I could find by the time I finally received the car was 6.29. This is costing me thousands more for sure.
-
- Can we trade in the car to get a new one for that rate?
-
- Regards,
-
- Lucas Swingley
- Sent from my iPhone
-

- On Feb 20, 2024, at 3:58 PM, Andrew Simontacchi <asimontacchi@fiskerinc.com> wrote:
-

- Good Afternoon Lucas,
-
- Unfortunately, we are unable to backdate the promotion as in the vehicle industry, it's typical that promotions do occur sporadically.

Off the record, my memory serves me that had you received the car earlier anyhow, interest rates in that delayed delivery period did not spike such that would cost thousands; the rate difference available at that time may have just fluctuated 1% or 2%, maximum.

My only advice, speaking to you potentially obtaining the promotion, would be to sell your vehicle, and purchase a new one through FISKER with the advertised rate – which is only lasting until the end of February! If not, my hands are unfortunately tied.

-
- If you have any questions, please do not hesitate to reach out!
-
-
- Thanks,
- Your Personal Sales Manager,
- Andrew
-
-
-

Andrew Simontacchi
Manager, Sales

asimontacchi@fiskerinc.com
www.fiskerinc.com

<IMG_3609_9333afc7-
f856-4d6b-92ed-
30669d6a4ce1.png>

<036_sm_fb_a1347472-45be-4a0b-af83-b901fa688c57.png>

<036_sm_in_468e365e-e301-4c97-a0b4-805cb9a8926e.png>

<036_sm_twitter_ead36a19-13db-46c4-9186-b34bea9f203c.png>

<036_sm_instagram_9927e091-e056-4b30-a2b6-
e681664c9634.png>

<App-Store-Badge_5fb0c327-dfb1-45e9-8fab-0503049885d7.png>

<google-play-badge_61775ef0-21f3-473c-baa4-01fe66e796b3.png>

- This message contains information which may be confidential and/or privileged. Unless you are the intended recipient (or authorized to receive for the intended recipient), you may not read, use, copy or disclose to anyone the message or any information contained in the message. If you have received the message in error, please advise the sender by reply e-mail and delete the message and any attachment(s) thereto without retaining any copies.
- **From:** Lucas Swingley <leswingley@icloud.com>
Date: Sunday, February 18, 2024 at 5:47 AM
To: Andrew Simontacchi <asimontacchi@fiskerinc.com>
Subject: Re: Your FISKER Ocean

You don't often get email from leswingley@icloud.com. [Learn why this is important](#)

- CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.
-
- Hello,
-
- I currently own a FOO and was dissatisfied with the inability with the Fisker team to get me 1.99% financing. I had financing all set to go in September of 2023 with a local finance company for 2% with the car to be delivered by 'end of September' per

multiple reports from everyone I spoke with at Fisker. No car at end of September and my window for my rate of 2% expired. By the time the car actually arrived in November, the interest rates spiked to 7%. Now come December 2023 and Fisker offers 1.99% financing. Nobody from Fisker responded to my requests to get this rate given the misinformation about the original delivery date. Because of the horrible communication from Fisker about delivery dates and delivery I will end up paying thousands of more dollars with the spike in interest rates.

-
- Now my questions for you:
- 1. Can you help me get this 1.99% rate from a customer service standpoint knowing the info outlined above?
-
- 2. If not, can I trade in my FOO to get another Fisker Ocean at the rate of 1.99%.
-
- Regards,
-
- Lucas Swingley
- Sent from my iPhone
-
- On Feb 16, 2024, at 4:14 PM, Andrew Simontacchi <asimontacchi@fiskerinc.com> wrote:

- Page 71: Multiple tickets to customer service not addressed. Ony have had vehicle for 3 months at this stage. None of these tickets ever resolved

- Fwd: Multiple Tickets
- Inbox



Lucas Swingley

9:14 PM (0 minutes ago)

to Lucas

-
- Sent from my iPhone
-
- Begin forwarded message:

- **From:** Lucas Swingley <leswingley@icloud.com>
Date: February 24, 2024 at 9:52:23 AM CST
To: support@fiskerinc.com
Subject: Multiple Tickets

- Hello,

I've been waiting on multiple tickets for many months. Why haven't these been addressed:

- Fan clicking sound
- Doors not opening from interior
- Door handles making loud noise when vehicle is locking
- door handles not fully retracting

Your team sends emails and messages 'we're here for you' but nothing ever gets resolved.

Please help,

Lucas Swingley
Sent from my iPhone

- Page 72: Near accident after update where power in vehicle lunged vehicle into traffic. Showing unpredictability of vehicle. As I am writing this today (12-12-2025) this vehicle still lunges on occasion, doesn't brake properly and the \$70,000 hole my family is in doesn't allow us to get a safer vehicle. We are paying thousands each month in car payments and over \$130 a month in insurance.

- **Fwd: Near Accident after update 2.0 Part 1**
- Inbox



• **Lucas Swingley**

9:16 PM (3 minutes ago)

to Lucas

-
- Sent from my iPhone
- Begin forwarded message:

- **From:** Lucas Swingley <leswingley@icloud.com>
Date: March 1, 2024 at 1:38:47 PM CST
To: FISKER INC SUPPORT <support@fiskerinc.com>
Subject: Near Accident after update 2.0 Part 1
- We received update part 1 of 3 for 2.0 yesterday 2-29. This morning (3-1) our car lost power midway through an intersection after dropping our kids off at school. After numerous seconds it regained power, peeled out in the middle of the road and almost jolted us into the ditch. We also have so many other tickets out including other safety issues. We are requesting a full refund due to almost being seriously hurt this morning. We have 2 younger kids and can't take the drama that this car has brought to our lives.

We will get lemons law lawyers with more press involved if we have to.

Lucas Swingley

- Page 73-79: Continued license plate and tab registration nearly 4 months into ownership.
- Page 80-81: Showing Fisker Not responding to safety concern post update

- **Fwd: Safety Issues**

- Inbox



•
Lucas Swingley

9:21 PM (0
minutes ago)

to Lucas

-
- Sent from my iPhone
-
- Begin forwarded message:
- **From:** Lucas Swingley <leswingley@icloud.com>
Date: March 6, 2024 at 8:20:50 AM CST
To: FISKER INC SUPPORT <support@fiskerinc.com>
Subject: Re: Safety Issues
- Please respond!
Sent from my iPhone

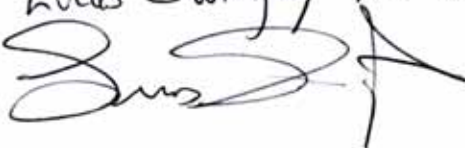
- On Mar 4, 2024, at 5:30 PM, Lucas Swingley <leswingley@icloud.com> wrote:
 -
 -
 -
 - We received update part 1 of 3 for 2.0
 - 2-29. On 3-1 our car lost power midway through an intersection after dropping our kids off at school. After numerous seconds it regained power, peeled out in the middle of the road and almost jolted us into the ditch. We also have so many other tickets out including other safety issues. We are requesting a full refund due to almost being seriously hurt this morning. We have 2 younger kids and can't take the drama that this car has brought to our lives.
 -
 - This is my second attempt to reach your service. Please respond!
 -
- Page 82-83: Showing continued issues with getting vehicle tabs and plates. This is March 8th, almost 4 months after vehicle delivery and we still had no legal plates or tabs. I spent countless days and hours dealing with Fisker Inc on the most basic of car transactions.
 - Page 84: Fiskers response to door handles not opening = send a replacement handle in the mail – wrong color also
 - Page 85: Continued HVAC issues – Fisker sent 2 boxes of new HVAC materials with no instructions on how to replace. At present date. Our HVAC system sometimes doesn't work. Turning on defrost pumps fan up to max speed with AC on in winter and no option to turn fan speed down or change temp.
 - Page 86-87: Continued Fisker communication issues with tabs and license
 - Page 88: Mud flaps break off – all 4 just peel off – no replacement from Fisker.
 - Page 89-92: Mud flap and door handle continual issues never addressed
 - Pages 93-94: Original Window Sticker showing multiple misleading features highlighted:
 - Intelligent Speed assist which is a feature that attracted us to the vehicle = never was a feature
 - Parking assist: also a feature that attracted us to move forward with the purchase = never a feature

- The revolve central screen although a feature initially, now doesn't work and the main central screen often doesn't work which leaves driver with NO control over HVAC system.
 - Warranty coverage: GREAT feature which help us make a decision on moving forward with the vehicle = bankruptcy eliminated this
- Page 93 also shows original purchase price \$72,957

In closing, again, this is a written "Response" to Liquidating Trustee Matthew Dundon. Sending this response before "Response Deadline" via certified USPS mail with signature required to arrive before "Response Deadline." At this same time this document is also being sent via e-mail to the undersigned counsel of the liquidating trustee. E-mails were sent to COLE SCHOTZ P.C to the following e-mails (jalberto@coleschotz.com , mhartlipp@coleschotz.com , jdibattista@askllp.com, bmcgrath@askllp.com, rstark@askllp.com, mudeem@askllp.com)

Per page 9 of Case 24-11390-TMH Doc 1185, filed 12-1-25: The above response to objection contains the following:

- I. A caption setting forth the name of the court: United States Bankruptcy Court for District of Delaware. Name of Debtors: Fisker Inc, Case 24-11390-TMH, Objecting "No Liability" ruling with proof of claims information.
- II. Claim number for me, Lucas Swingley: 1973 Description of the basis of the claim:
 - a. Material Misstatements: Fisker Inc made numerous "promises" and false statements about the "strong" business with huge prospects and warranty claims
 - b. Misleading guidance: So much positivity was sent to me as a future owner. These statements on warranty and "Exclusive Benefits" mislead me as a purchaser and forced my hand to move forward with the purchase even though I originally decided to be ok with losing the \$5,000 deposit. Now I am out over \$70,000 on a vehicle that doesn't work and is unsafe.
 - c. Warranty and support loss: warranty promises on the original "window sticker" were very misleading. At current, American Lease will only cover warranties in a "shop" in New York. I am stuck with a vehicle with numerous safety recalls and no way to fix them.
 - d. Safety and Performance: I have had multiple power loses, brake issues, features on the "window sticker" such as park assist, and speed assist never where on the vehicle.

Lucas Swingley 12-12-2025


From: Lucas Swingley leswingley@icloud.com
Subject: Fwd: First North American Fisker Ocean Deliveries Planned for June
Date: May 18, 2023 at 10:21:14 PM
To: paulaswingley@gmail.com

Sent from my iPhone

Begin forwarded message:

From: Fisker Inc <noreply@marketing.fiskerinc.com>
Date: May 18, 2023 at 8:05:43 AM CDT
To: leswingley@icloud.com
Subject: First North American Fisker Ocean Deliveries Planned for June
Reply-To: "Fisker Group, Inc." <reply-fecc157175620278-295_HTML-50782556-526002773-546@marketing.fiskerinc.com>
m>



En Español

Fisker Ocean Deliveries Planned for June

Your update for the latest Fisker Ocean production news.

1

We expect our earliest North American vehicle deliveries will take place in late June. A variety of factors, including delivery speed and the logistics capabilities of our delivery centers will determine the first wave of vehicles delivered. Customers who are part of the first wave of deliveries will start receiving their estimated delivery dates via email as early as Friday, May 26.



The Next Wave

Our priority will be to finalize the production and delivery of the remaining 5,000 Fisker Ocean Ones to all initial launch markets. For those in the next wave, we will provide you

2

with updates regarding your Ocean One estimated delivery date by month, week, and exact delivery date as those dates approach.

As a reminder, your unique Ocean One number sequence does not dictate the order or timing of your delivery. Vehicle delivery timing will be based on our regional rollout and is not dependent upon the assigned vehicle number.

Read in your browser

FIISKER



This email was sent by Fisker Inc.
1888 Rosecrans Ave Manhattan Beach, CA, 90266, USA

Privacy Policy

3
10

From: Henrik Fisker noreply@marketing.fiskerinc.com
Subject: My Personal Message to You
Date: Jul 9, 2023 at 5:43:51 AM
To: leswingley@icloud.com

[to view this email as a web page, click here.](#)



Read in your browser
Ocean One No. Sequence: 1184

Dear Order and Reservation Holders:

I know it's extremely annoying not to get your Fisker Ocean when you expect it! I'm equally annoyed that we had some suppliers who didn't deliver on time. But we are now ready to move forward with deliveries on a faster timetable. We have some catch up to do, so there will still be waiting periods. And because we are delivering to several different countries and need to plan the individual build for your vehicle, it might be difficult to provide exact delivery dates. We might also have to make changes due to logistics -- for example, having sufficient vehicles ready to fill an oceangoing cargo shipment or a transport truck.

But I promise you that as we progress, we will continue to improve our processes **and strive to be more accurate, fulfilling your delivery expectations.** Believe me, our teams across the world are working day and night to deliver your Fisker Ocean as soon as possible. We are grateful for your patience that we need as a new and upcoming brand.

Thank you for being an early customer and helping us make history together!

Henrik Fisker

4

Vehicle Admin Coordinator

Order Number: **OC-RVK4V**

Hello Lucas,

I'll be your Vehicle Admin Coordinator. I'm here to assist you in completing your order, and I'm happy to inform you that your Fisker Ocean will be ready for delivery as early as October 14, 2023 (dates vary based on customer location and availability). You can view the required next steps to complete your order by logging into your My Fisker account.

[View Account](#)

Your account will be the central hub for submitting your payment, finalizing insurance information, e-signing essential documents, and uploading additional information. I've listed your immediate next steps and the expected upcoming steps so you can begin to prepare for delivery.

What you can complete when your vehicle status is At Sea:

- Select financing or cash purchase
- Submitting your payment

What you can complete when your vehicle status is At Port:

- Completing your trade-In
- Uploading your driver's license
- Finalizing title and registration paperwork
- Insuring your vehicle and uploading your documents
- Signing your vehicle contract
- Scheduling vehicle delivery

David DeSantiago
RE: St Paul Federal Credit Union loan application
Oct 6, 2023 at 1:25:57 PM
Lucas Swingley

Yes that is correct. Our lowest rate for credit scores above 740 are 6.29% up to 72 months.

David
DeSantiago

Mailing Address
1330 Conway Street, Suite 200
Saint Paul, MN 55106

651-772-8744 x570
800-762-5767
651-403-5750

ddesantiago@stpaulfcu.org

From: Lucas Swingley <lucasswingley@gmail.com>
Sent: Friday, October 6, 2023 1:23 PM
To: David DeSantiago <ddesantiago@stpaulfcu.org>
Subject: Re: St Paul Federal Credit Union loan application

David,

Hello! Sorry to keep bugging you. It looks like the rates on your website are 6.29% for 72 months?

Sent from my iPhone

On Oct 2, 2023, at 9:06 AM, David DeSantiago <

> wrote:

Currently they are the same as quoted back on September 7th. They haven't gone up further but also haven't gone down.

6

From: David DeSantiago ddesantiago@stpaulfcu.org
Subject: RE: St Paul Federal Credit Union loan application
Date: Oct 6, 2023 at 1:25:57 PM
To: Lucas Swingley lucasswingley@gmail.com

Yes that is correct. Our lowest rate for credit scores above 740 are 6.29% up to 72 months.



**David
DeSantiago**

Loan Officer

Mailing Address
1330 Conway Street, Suite 200
Saint Paul, MN 55106

OFFICE 651-772-8744 x5724
TOLL FREE 800-782-5767
FAX 651-403-5750

ddesantiago@stpaulfcu.org
www.stpaulfcu.org

From: Lucas Swingley <lucasswingley@gmail.com>
Sent: Friday, October 6, 2023 1:23 PM
To: David DeSantiago <ddesantiago@stpaulfcu.org>
Subject: Re: St Paul Federal Credit Union loan application

This email and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed. This message contains confidential information and is intended only for the individuals named. If you are not the named addressee you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by mistake and delete this e-mail from your system. If you are not the intended recipient you are notified that disclosing, copying, distributing or taking any action in reliance on the contents of this information is strictly prohibited.

David,

Hello! Sorry to keep bugging you. It looks like the rates on your website are 6.29% for 72 months?

Sent from my iPhone

On Oct 2, 2023, at 9:06 AM, David DeSantiago <ddesantiago@stpaulfcu.org> wrote:

Currently they are the same as quoted back on September 7th. They haven't gone up further but also haven't gone down.



7

**David
DeSantiago**

Loan Officer

Mailing Address
1330 Conway Street, Suite 200
Saint Paul, MN 55106

OFFICE 651-772-8744 x5724
TOLL FREE 800-782-5767
FAX 651-403-5750

ddesantiago@stpaulfcu.org
www.stpaulfcu.org

This email and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed. This message contains confidential information and is intended only for the individuals named. If you are not the named addressee you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by mistake and delete this e-mail from your system. If you are not the intended recipient you are notified that disclosing, copying, distributing or taking any action in reliance on the contents of this information is strictly prohibited.

From: Lucas Swingley <lucasswingley@gmail.com>
Sent: Monday, October 2, 2023 8:04 AM
To: David DeSantiago <ddesantiago@stpaulfcu.org>
Cc: Paula Swingley <paula.swingley@gmail.com>
Subject: Re: St Paul Federal Credit Union loan application

David,

Hello! Are you able to provide us with car loan rate updates?

Thanks!

Lucas and Paula

On Thu, Sep 7, 2023 at 1:58 PM David DeSantiago <ddesantiago@stpaulfcu.org> wrote:

Hello Lucas. The application expired on the 2nd since we can only hold an application and rate for 30 days.

If credit scores are the same the 84 month rate would be 9.29% and the 72 month rate would be 7.29%

Let me know if you have any questions before we process the application.

We would still need the following.

1. Purchase agreement from dealer listing us as lienholder
St Paul Federal Credit Union
1330 Conway St Suite 200
St Paul MN 55106

8

1. Copies of both of your drivers' licenses
2. Most recent paystub for each
3. Proof of auto insurance



**David
DeSantiago**

Mailing Address
1330 Conway Street, Suite 200
Saint Paul, MN 55106

Loan Officer:

OFFICE: 651-772-8744 x5724
TOLL FREE: 800-782-5767
FAX: 651-403-5750

ddesantiago@stpaulfcu.org
www.stpaulfcu.org

This email and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed. This message contains confidential information and is intended only for the individuals named. If you are not the named addressee you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by mistake and delete this e-mail from your system. If you are not the intended recipient you are notified that disclosing, copying, distributing or taking any action in reliance on the contents of this information is strictly prohibited.

From: Lucas Swingley <lucasswingley@gmail.com>
Sent: Thursday, September 7, 2023 12:21 PM
To: David DeSantiago <ddesantiago@stpaulfcu.org>
Cc: paula.swingley@gmail.com
Subject: Re: St Paul Federal Credit Union loan application

Hello!

I have a VIN number for the car we are purchasing. Fisker Ocean One. Are we able to proceed with the loan application?

Thanks!

Lucas Swingley

Sent from my iPhone

On Aug 8, 2023, at 8:44 AM, David DeSantiago <ddesantiago@stpaulfcu.org> wrote:

Sure. The lowest rate we have up to 72 months is 4.99% currently.

9

From: Lucas Swingley lucasswingley@gmail.com
Subject: Re: St Paul Federal Credit Union loan application
Date: Oct 2, 2023 at 8:03:31 AM
To: David DeSantiago ddesantiago@stpaulfcu.org
Cc: Paula Swingley paula.swingley@gmail.com

David,

Hello! Are you able to provide us with car loan rate updates?

Thanks!

Lucas and Paula

On Thu, Sep 7, 2023 at 1:58 PM David DeSantiago <ddesantiago@stpaulfcu.org> wrote:

Hello Lucas. The application expired on the 2nd since we can only hold an application and rate for 30 days.

If credit scores are the same the 84 month rate would be 9.29% and the 72 month rate would be 7.29%

Let me know if you have any questions before we process the application.

We would still need the following.

1. Purchase agreement from dealer listing us as lienholder

St Paul Federal Credit Union

1330 Conway St Suite 200

St Paul MN 55106

10

2. Copies of both of your drivers' licenses
3. Most recent paystub for each
4. Proof of auto insurance



**David
DeSantiago**

Loan Officer

Mailing Address
1330 Conway Street, Suite 200
Saint Paul, MN 55106

OFFICE 651-772-8744 x5724
TOLL FREE 800-782-5767
FAX 651-403-5750

ddesantiago@stpaulfcu.org
www.stpaulfcu.org

This email and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed. This message contains confidential information and is intended only for the individuals named. If you are not the named addressee you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by mistake and delete this e-mail from your system. If you are not the intended recipient you are notified that disclosing, copying, distributing or taking any action in reliance on the contents of this information is strictly prohibited.

From: Lucas Swingley <lucasswingley@gmail.com>

Sent: Thursday, September 7, 2023 12:21 PM

To: David DeSantiago <ddesantiago@stpaulfcu.org>

Cc: paula.swingley@gmail.com

Subject: Re: St Paul Federal Credit Union loan application

Hello!

11

I have a VIN number for the car we are purchasing. Fisker Ocean One. Are we able to proceed with the loan application?

Thanks!

Lucas Swingley

Sent from my iPhone

On Aug 8, 2023, at 8:44 AM, David DeSantiago <ddesantiago@stpaulfcu.org> wrote:

Sure. The lowest rate we have up to 72 months is 4.99% currently.



**David
DeSantiago**

Loan Officer

Mailing Address
1330 Conway Street, Suite 200
Saint Paul, MN 55106

OFFICE: 651-772-8744 x5724
TOLL FREE: 800-782-5767
FAX: 651-403-5750

ddesantiago@stpaulfcu.org
www.stpaulfcu.org

This email and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed. This message contains confidential information and is intended only for the individuals named. If you are

12

not the named addressee you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by mistake and delete this e-mail from your system. If you are not the intended recipient you are notified that disclosing, copying, distributing or taking any action in reliance on the contents of this information is strictly prohibited.

From: Lucas Swingley <lucasswingley@gmail.com>
Sent: Monday, August 7, 2023 9:45 PM
To: David DeSantiago <ddesantiago@stpaulfcu.org>
Cc: paula.swingley@gmail.com
Subject: Re: St Paul Federal Credit Union loan application

Hello!

Thank you for your reply. Are you able to let us know what the current interest rates are on the car loans?

Thanks!

Sent from my iPhone

On Aug 4, 2023, at 2:18 PM, David DeSantiago <ddesantiago@stpaulfcu.org> wrote:

Hello Lucas and Paula. We received the application for a vehicle loan.

Is this a vehicle that you already have picked out or one that is incoming?

Please forward the following items when you have time

1. Purchase agreement from dealer listing us as lienholder

St Paul Federal Credit Union

1330 Conway St Suite 200

St Paul MN 55106

2. Copies of both of your drivers' licenses
3. Most recent paystub for each
4. Proof of auto insurance

Thank you.



**David
DeSantiago**

Loan Officer

Mailing Address
1330 Conway Street, Suite 200
Saint Paul, MN 55106

OFFICE: 651-772-8744 x5724
TOLL FREE: 800-782-5767
FAX: 651-403-5750

ddesantiago@stpaulfcu.org
www.stpaulfcu.org

This email and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed. This message contains confidential information and is intended only for the individuals named. If you are not the named addressee you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by mistake and delete this e-mail from your system. If you are not the intended recipient you are notified that disclosing, copying, distributing or taking any action in reliance on the contents of this information is strictly prohibited.

14

From: Fisker Inc noreply@marketing.fiskerinc.com
Subject: Fisker Ocean Owner-Exclusive Benefits
Date: Oct 26, 2023 at 11:50:13 AM
To: leswingley@icloud.com



[Read in your browser](#)



Presenting Your Exclusive Benefits

Dear Valued Fisker Ocean One Owner,

With your launch-edition Fisker Ocean One, you deserve an unparalleled ownership experience, and I wanted to personally tell you that we're dedicated to delivering it.

I'm proud to announce a package of benefits, discounts, and free services uniquely connected to your vehicle and exclusively assembled for you—an early supporter of the Fisker brand.

Exclusive Fisker Ocean One Owner Benefits:

Technology

Free vehicle infotainment system upgrades:

Every upgrade to your infotainment system—including the next generation ICC chip at a currently estimated worth of \$2,995—is free for you. We expect this chip to be available in the 1st half of 2025.

Free OTA upgrades:

Additionally, select new features that we can distribute via OTA are completely complimentary on your Fisker Ocean One during your vehicle's life (contingent on hardware compatibility).

Lifetime Complimentary Premium Wireless Connectivity:

Previously 3 years, the service is now extended through the life of your vehicle, and is expected to be upgraded from 4G to 5G in mid-2024.

10-year hotspot.

Your vehicle will be equipped with a hotspot with up to 15gb of free data usage a month, active for a full decade.

Early access to new features:

You'll be the first to experience new vehicle features, gaining access to them before

any other customers.

Service

Extended warranty:

You're getting a one-year/12,000 mile global extension to your Fisker basic warranty, extending your coverage through the first seven years/72,000 miles (whichever occurs first).

4-year/48,000 mile service package:

Enjoy our service package that covers repairs on select components of your Fisker Ocean One within the first 4 years or 48,000 miles (whichever occurs first) at no additional cost per the parameters of your service agreement.

Free first tire replacement:

You will receive a free set of 4 original Bridgestone Alenza Sport A/S tires (or equivalent) for your first tire replacement at a Fisker Certified Facility.

Charging

\$1,000 ChargePoint gift card:

Charge your Fisker Ocean One for free up to \$1,000 at ChargePoint charging stations nationwide through 2024.

Access

Automatic access to the Fisker Ocean One Membership Club:

Stay tuned for details!

Plus, more premium exclusives to come:

Limited edition Fisker branded merchandise

Special events and private test drive opportunities for future vehicle models

All these benefits will be accessible soon—along with full details—via your Rewards Page below.

I would like to take this opportunity to thank you for choosing Fisker. I can't wait to roll out all the exciting enhancements we have planned that will elevate your enjoyment of your Fisker Ocean One purchase.

From: David DeSantiago ddesantiago@stpaulfcu.org
Subject: RE: St Paul Federal Credit Union loan application
Date: Nov 9, 2023 at 11:09:43 AM
To: Lucas Swingley lucasswingley@gmail.com

Well the application from August expired already so it would be processing a new application to update the credit



**David
DeSantiago**

Loan Officer

Mailing Address
1330 Conway Street, Suite 200
Saint Paul, MN 55106

OFFICE: 651-772-8744 x5724
TOLL FREE 800-782-5767
FAX 651-403-5750

ddesantiago@stpaulfcu.org
www.stpaulfcu.org

From: Lucas Swingley <lucasswingley@gmail.com>
Sent: Thursday, November 9, 2023 10:50 AM
To: David DeSantiago <ddesantiago@stpaulfcu.org>
Subject: Re: St Paul Federal Credit Union loan application

This email and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed. This message contains confidential information and is intended only for the individuals named. If you are not the named addressee you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by mistake and delete this e-mail from your system. If you are not the intended recipient you are notified that disclosing, copying, distributing or taking any action in reliance on the contents of this information is strictly prohibited.

My wife's credit score is better. How can we tell if we're >741?

Thanks!

Sent from my iPhone

On Nov 9, 2023, at 10:30 AM, David DeSantiago <ddesantiago@stpaulfcu.org> wrote:

No that was using 7.29% if it's 6.29% payment would be \$902



**David
DeSantiago**

Loan Officer

Mailing Address
1330 Conway Street, Suite 200
Saint Paul, MN 55106

OFFICE: 651-772-8744 x5724
TOLL FREE: 800-782-5767
FAX: 651-403-5750

ddesantiago@stpaulfcu.org
www.stpaulfcu.org

This email and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed. This message contains confidential information and is intended only for the individuals named. If you are not the named addressee you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by mistake and delete this e-mail from your system. If you are not the intended recipient you are notified that disclosing, copying, distributing or taking any action in reliance on the contents of this information is strictly prohibited.

From: Lucas Swingley <lucasswingley@gmail.com>
Sent: Thursday, November 9, 2023 10:29 AM
To: David DeSantiago <ddesantiago@stpaulfcu.org>
Subject: Re: St Paul Federal Credit Union loan application

Thanks! So \$929 for 72months is at 6.29%?

On Thu, Nov 9, 2023 at 10:25 AM David DeSantiago <ddesantiago@stpaulfcu.org> wrote:
Hey there Lucas, currently rate are at 72 months 7.29% 84 months 9.29% assuming credit is the same. If credit has gone up since last time to 741+ it would be 6.29% and 8.29%

Payments would look like this.

\$929 for 72 months
\$877 for 84 months

Also we are closed tomorrow for Veterans Day just in case you didn't hear back from me until Monday.



**David
DeSantiago**

Loan Officer

Mailing Address
1330 Conway Street, Suite 200
Saint Paul, MN 55106

OFFICE: 651-772-8744 x5724
TOLL FREE: 800-782-5767
FAX: 651-403-5750

ddesantiago@stpaulfcu.org
www.stpaulfcu.org

This email and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed. This message contains confidential information and is intended only for the individuals named. If you are not the named addressee you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by mistake and delete this e-mail from your system. If you are not the intended recipient you are notified that disclosing, copying, distributing or taking any action in reliance on the contents of this information is strictly prohibited.

From: Lucas Swingley <lucasswingley@gmail.com>
Sent: Thursday, November 9, 2023 10:08 AM
To: David DeSantiago <ddesantiago@stpaulfcu.org>
Subject: Re: St Paul Federal Credit Union loan application

Hello!

We are close to finishing up our upcoming delivery of our new vehicle. Just wanted to check in one last time before we go with another lender. We are looking to finance \$54,000 for our new vehicle. Can you provide auto loan rates and monthly payment info options for us?

Thanks!

ddesantiago@stpaulfcu.org

Yes that is correct. Our lowest rate for credit scores above 740 are 6.29% up to 72 months.

	
David DeSantiago <small>Loan Officer</small>	Mailing Address 1330 Conway Street, Suite 200 Saint Paul, MN 55106 <small>OFFICE</small> 651-772-8744 x5724 <small>TOLL FREE</small> 800-782-5767 <small>FAX</small> 651-403-5750 ddesantiago@stpaulfcu.org www.stpaulfcu.org

This email and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed. This message contains confidential information and is intended only for the individuals named. If you are not the named addressee you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by mistake and delete this e-mail from your system. If you are not the intended recipient you are notified that disclosing, copying, distributing or taking any action in reliance on the contents of this information is strictly prohibited.

From: Lucas Swingley <lucasswingley@gmail.com>
Sent: Friday, October 6, 2023 1:23 PM
To: David DeSantiago <ddesantiago@stpaulfcu.org>
Subject: Re: St Paul Federal Credit Union loan application

David,

Hello! Sorry to keep bugging you. It looks like the rates on your website are 6.29% for 72 months?

Sent from my iPhone

On Oct 2, 2023, at 9:06 AM, David DeSantiago <ddesantiago@stpaulfcu.org> wrote:

Currently they are the same as quoted back on September 7th. They haven't gone up further but also haven't gone down.

**David
DeSantiago**

Loan Officer

Mailing Address
1330 Conway Street, Suite 200
Saint Paul, MN 55106

OFFICE: [651-772-8744](tel:651-772-8744) x5724
TOLL FREE: 800-782-5767
FAX: 651-403-5750

ddesantiago@stpaulfcu.org
www.stpaulfcu.org

This email and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed. This message contains confidential information and is intended only for the individuals named. If you are not the named addressee you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by mistake and delete this e-mail from your system. If you are not the intended recipient you are notified that disclosing, copying, distributing or taking any action in reliance on the contents of this information is strictly prohibited.

From: Lucas Swingley <lucasswingley@gmail.com>
Sent: Monday, October 2, 2023 8:04 AM
To: David DeSantiago <ddesantiago@stpaulfcu.org>
Cc: Paula Swingley <paula.swingley@gmail.com>
Subject: Re: St Paul Federal Credit Union loan application

David,

Hello! Are you able to provide us with car loan rate updates?

Thanks!

Lucas and Paula

ddesantiago@stpaulfcu.org

Hello Lucas. The application expired on the 2nd since we can only hold an application and rate for 30 days.

If credit scores are the same the 84 month rate would be 9.29% and the 72 month rate would be

7.29%

Let me know if you have any questions before we process the application.

We would still need the following.

1. Purchase agreement from dealer listing us as lienholder
St Paul Federal Credit Union
1330 Conway St Suite 200
St Paul MN 55106

1. Copies of both of your drivers' licenses
2. Most recent paystub for each
3. Proof of auto insurance

	
David DeSantiago Loan Officer	Mailing Address 1330 Conway Street, Suite 200 Saint Paul, MN 55106 OFFICE 651-772-8744 x5724 TOLL FREE 800-782-5767 FAX 651-403-5750 ddesantiago@stpaulfcu.org www.stpaulfcu.org

This email and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed. This message contains confidential information and is intended only for the individuals named. If you are not the named addressee you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by mistake and delete this e-mail from your system. If you are not the intended recipient you are notified that disclosing, copying, distributing or taking any action in reliance on the contents of this information is strictly prohibited.

From: Lucas Swingley <lucasswingley@gmail.com>
Sent: Thursday, September 7, 2023 12:21 PM
To: David DeSantiago <ddesantiago@stpaulfcu.org>
Cc: paula.swingley@gmail.com
Subject: Re: St Paul Federal Credit Union loan application

Hello!

I have a VIN number for the car we are purchasing. Fisker Ocean One. Are we able to proceed with the loan application?

Thanks!

Lucas Swingley

Sent from my iPhone

On Aug 8, 2023, at 8:44 AM, David DeSantiago <ddesantiago@stpaulfcu.org> wrote:

Sure. The lowest rate we have up to 72 months is 4.99% currently.

	
David DeSantiago <small>Loan Officer</small>	Mailing Address 1330 Conway Street, Suite 200 Saint Paul, MN 55106 OFFICE: 651-772-8744 x5724 TOLL FREE: 800-782-5767 FAX: 651-403-5750 ddesantiago@stpaulfcu.org www.stpaulfcu.org

This email and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed. This message contains confidential information and is intended only for the individuals named. If you are not the named addressee you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by mistake and delete this e-mail from your system. If you are not the intended recipient you are notified that disclosing, copying, distributing or taking any action in reliance on the contents of this information is strictly prohibited.

From: Lucas Swingley <lucasswingley@gmail.com>
Sent: Monday, August 7, 2023 9:45 PM
To: David DeSantiago <ddesantiago@stpaulfcu.org>
Cc: paula.swingley@gmail.com
Subject: Re: St Paul Federal Credit Union loan application

Hello!

Thank you for your reply. Are you able to let us know what the current interest rates are on the car loans?

Thanks!

Sent from my iPhone

On Aug 4, 2023, at 2:18 PM, David DeSantiago <ddesantiago@stpaulfcu.org> wrote:

Hello Lucas and Paula. We received the application for a vehicle loan.

Is this a vehicle that you already have picked out or one that is incoming?

Please forward the following items when you have time

1. Purchase agreement from dealer listing us as lienholder
St Paul Federal Credit Union
1330 Conway St Suite 200
St Paul MN 55106

1. Copies of both of your drivers' licenses
2. Most recent paystub for each
3. Proof of auto insurance

Thank you.



**David
DeSantiago**

Loan Officer

Mailing Address
1330 Conway Street, Suite 200
Saint Paul, MN 55106

OFFICE: 651-772-8744 x5724
TOLL FREE: 800-782-5767
FAX: 651-403-5750

ddesantiago@stpaulfcu.org
www.stpaulfcu.org

This email and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed. This message contains confidential information and is intended only for the individuals named. If you are not the named addressee you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by mistake and delete this e-mail from your system. If you are not the intended recipient you are notified that disclosing, copying, distributing or taking any action in reliance on the contents of this information is strictly prohibited.

From: David DeSantiago ddesantiago@stpaulfcu.org
Subject: RE: St Paul Federal Credit Union loan application
Date: Nov 9, 2023 at 10:25:51 AM
To: Lucas Swingley lucasswingley@gmail.com

Hey there Lucas, currently rate are at 72 months 7.29% 84 months 9.29% assuming credit is the same. If credit has gone up since last time to 741+ it would be 6.29% and 8.29%

Payments would look like this.

\$929 for 72 months
\$877 for 84 months

Also we are closed tomorrow for Veterans Day just in case you didn't hear back from me until Monday.



**David
DeSantiago**

Loan Officer

Mailing Address
1330 Conway Street, Suite 200
Saint Paul, MN 55106

PHONE 651-772-8744 x5724
TOLL FREE 800-782-5767
FAX 651-403-5750

ddesantiago@stpaulfcu.org
www.stpaulfcu.org

From: Lucas Swingley <lucasswingley@gmail.com>
Sent: Thursday, November 9, 2023 10:08 AM
To: David DeSantiago <ddesantiago@stpaulfcu.org>
Subject: Re: St Paul Federal Credit Union loan application

Hello!

We are close to finishing up our upcoming delivery of our new vehicle. Just wanted to check in one last time before we go with another lender. We are looking to finance \$54,000 for our new vehicle. Can you provide auto loan rates and monthly payment info options for us?

Thanks!

26

On Fri, Oct 6, 2023 at 1:25 PM David DeSantiago <ddesantiago@stpaulfcu.org> wrote:
Yes that is correct. Our lowest rate for credit scores above 740 are 6.29% up to 72 months.



This email and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed. This message contains confidential information and is intended only for the individuals named. If you are not the named addressee you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by mistake and delete this e-mail from your system. If you are not the intended recipient you are notified that disclosing, copying, distributing or taking any action in reliance on the contents of this information is strictly prohibited.

From: Lucas Swingley <lucasswingley@gmail.com>
Sent: Friday, October 6, 2023 1:23 PM
To: David DeSantiago <ddesantiago@stpaulfcu.org>
Subject: Re: St Paul Federal Credit Union loan application

David,

Hello! Sorry to keep bugging you. It looks like the rates on your website are 6.29% for 72 months?

Sent from my iPhone

On Oct 2, 2023, at 9:06 AM, David DeSantiago <ddesantiago@stpaulfcu.org> wrote:

Currently they are the same as quoted back on September 7th. They haven't gone up further but also haven't gone down.



ddesantiago@stpaulfcu.org
www.stpaulfcu.org

This email and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed. This message contains confidential information and is intended only for the individuals named. If you are not the named addressee you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by mistake and delete this e-mail from your system. If you are not the intended recipient you are notified that disclosing, copying, distributing or taking any action in reliance on the contents of this information is strictly prohibited.

From: Lucas Swingley <lucasswingley@gmail.com>
Sent: Monday, October 2, 2023 8:04 AM
To: David DeSantiago <ddesantiago@stpaulfcu.org>
Cc: Paula Swingley <paula.swingley@gmail.com>
Subject: Re: St Paul Federal Credit Union loan application

David,

Hello! Are you able to provide us with car loan rate updates?

Thanks!

Lucas and Paula

ddesantiago@stpaulfcu.org

Hello Lucas. The application expired on the 2nd since we can only hold an application and rate for 30 days.

If credit scores are the same the 84 month rate would be 9.29% and the 72 month rate would be 7.29%

Let me know if you have any questions before we process the application.

We would still need the following.

1. Purchase agreement from dealer listing us as lienholder
St Paul Federal Credit Union
1330 Conway St Suite 200
St Paul MN 55106
1. Copies of both of your drivers' licenses
2. Most recent paystub for each
3. Proof of auto insurance



**David
DeSantiago**

Loan Officer



Mailing Address
1330 Conway Street, Suite 200
Saint Paul, MN 55106

OFFICE: 651-772-8744 x5724
TOLL FREE: 800-782-5767
FAX: 651-403-5750

ddesantiago@stpaulfcu.org
www.stpaulfcu.org

This email and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed. This message contains confidential information and is intended only for the individuals named. If you are not the named addressee you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by mistake and delete this e-mail from your system. If you are not the intended recipient you are notified that disclosing, copying, distributing or taking any action in reliance on the contents of this information is strictly prohibited.

From: Lucas Swingley <lucasswingley@gmail.com>
Sent: Thursday, September 7, 2023 12:21 PM
To: David DeSantiago <ddesantiago@stpaulfcu.org>
Cc: paula.swingley@gmail.com
Subject: Re: St Paul Federal Credit Union loan application

Hello!

I have a VIN number for the car we are purchasing. Fisker Ocean One. Are we able to proceed with the loan application?

Thanks!

Lucas Swingley

Sent from my iPhone

On Aug 8, 2023, at 8:44 AM, David DeSantiago <ddesantiago@stpaulfcu.org> wrote:

Sure. The lowest rate we have up to 72 months is 4.99% currently.



**David
DeSantiago**

Mailing Address
1330 Conway Street, Suite 200
Saint Paul, MN 55106



Loan Officer

OFFICE: 651-772-8744 x5724
TOLL FREE 800-782-5767
Fax 651-403-5750

ddesantiago@stpaulfcu.org
www.stpaulfcu.org

This email and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed. This message contains confidential information and is intended only for the individuals named. If you are not the named addressee you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by mistake and delete this e-mail from your system. If you are not the intended recipient you are notified that disclosing, copying, distributing or taking any action in reliance on the contents of this information is strictly prohibited.

From: Lucas Swingley <lucasswingley@gmail.com>
Sent: Monday, August 7, 2023 9:45 PM
To: David DeSantiago <ddesantiago@stpaulfcu.org>
Cc: paula.swingley@gmail.com
Subject: Re: St Paul Federal Credit Union loan application

Hello!

Thank you for your reply. Are you able to let us know what the current interest rates are on the car loans?

Thanks!

Sent from my iPhone

On Aug 4, 2023, at 2:18 PM, David DeSantiago <ddesantiago@stpaulfcu.org> wrote:

Hello Lucas and Paula. We received the application for a vehicle loan.

Is this a vehicle that you already have picked out or one that is incoming?

Please forward the following items when you have time

1. Purchase agreement from dealer listing us as lienholder
St Paul Federal Credit Union
1330 Conway St Suite 200
St Paul MN 55106
1. Copies of both of your drivers' licenses
2. Most recent paystub for each
3. Proof of auto insurance

20

Thank you.



**David
DeSantiago**

Loan Officer

Mailing Address
1330 Conway Street, Suite 200
Saint Paul, MN 55106

OFFICE 651-772-8744 x5724
TOLL FREE 800-782-5767
FAX 651-403-5750

ddesantiago@stpaulfcu.org
www.stpaulfcu.org

This email and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed. This message contains confidential information and is intended only for the individuals named. If you are not the named addressee you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by mistake and delete this e-mail from your system. If you are not the intended recipient you are notified that disclosing, copying, distributing or taking any action in reliance on the contents of this information is strictly prohibited.

This email and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed. This message contains confidential information and is intended only for the individuals named. If you are not the named addressee you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by mistake and delete this e-mail from your system. If you are not the intended recipient you are notified that disclosing, copying, distributing or taking any action in reliance on the contents of this information is strictly prohibited.

From: David DeSantiago ddesantiago@stpaulfcu.org
Subject: RE: License and Paystubs
Date: Nov 22, 2023 at 9:08:46 AM
To: Lucas Swingley lucasswingley@gmail.com

Oh I see. Wow that is kind of scary hopefully they aren't growing too fast for their own good.

The application is good for 30 days since the date it was submitted which was 11/9/2023. Basically, credit report expires after 30 days so we don't pull a new one unless it's over 30 days.

If rates go down we just give you the lowest rate. But if rate goes up we give you the rate at time of application.

The application I have is good for 30 days



**David
DeSantiago**

Loan Officer

Mailing Address
1330 Conway Street, Suite 200
Saint Paul, MN 55106

OFFICE 651-772-8744 x5724
TOLL FREE 800-782-5767
FAX 651-403-5750

ddesantiago@stpaulfcu.org
www.stpaulfcu.org

From: Lucas Swingley <lucasswingley@gmail.com>
Sent: Wednesday, November 22, 2023 8:21 AM
To: David DeSantiago <ddesantiago@stpaulfcu.org>
Subject: Re: License and Paystubs

This email and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed. This message contains confidential information and is intended only for the individuals named. If you are not the named addressee you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by mistake and delete this e-mail from your system. If you are not the intended recipient you are notified that disclosing, copying, distributing or taking any action in reliance on the contents of this information is strictly prohibited.

Hello!

Thanks for reaching out. Fisker hasn't returned my requests to get St Paul Credit Union as the line holder. They are having all sorts of issues rolling out their new vehicle that the customer service lines are continually full. How long is our application good for? What if the rates change?

Lucas

32

Sent from my iPhone

On Nov 21, 2023, at 9:22 AM, David DeSantiago <ddesantiago@stpaulfcu.org> wrote:

Hello Lucas just following up on your loan since this is a short week for us.

Let me know if you are still wanting to finance the car with us.

Thank you

	
<hr/>	
David DeSantiago <small>Loan Officer</small>	<small>Mailing Address</small> 1330 Conway Street, Suite 200 Saint Paul, MN 55106 <small>PHONE: 651-772-8744 x5724</small> <small>TOLL FREE: 800-782-5767</small> <small>FAX: 651-403-5750</small> ddesantiago@stpaulfcu.org www.stpaulfcu.org

This email and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed. This message contains confidential information and is intended only for the individuals named. If you are not the named addressee you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by mistake and delete this e-mail from your system. If you are not the intended recipient you are notified that disclosing, copying, distributing or taking any action in reliance on the contents of this information is strictly prohibited.

From: David DeSantiago
Sent: Monday, November 13, 2023 9:48 AM
To: Lucas Swingley <lucasswingley@gmail.com>
Subject: RE: License and Paystubs

Yes If you went with 72 months for \$54,000 payment is looking at \$902. There are no early payoff fees or processing fees of any kind.

I have the drivers licenses and paystubs updated. Only thing pending would be if the car is ready the dealer/manufacture should have a purchase agreement for you that lists the total price, vin # etc. That would just need to also list us as lienholder.

St Paul Federal Credit Union
1330 Conway St Suite 200
St Paul MN 55106

33

We would also just need a copy of current auto insurance.

If the car is not ready yet for them to provide that the approval is good for 30 days.

Keep me posted.

From: Lucas Swingley <lucasswingley@gmail.com>

Sent: Monday, November 13, 2023 8:08 AM

To: David DeSantiago <ddesantiago@stpaulfcu.org>

Subject: License and Paystubs

David,

I have attached our license and paystubs. What else did you need?

Also to verify... there is no payoff early penalty on the loan?

Thanks!

341

From: Lucas Swingley leswingley@icloud.com
Subject: Fan Clicking
Date: Nov 28, 2023 at 9:50:31 AM
To: FISKER INC SUPPORT support@fiskerinc.com

Hello!

Our Ocean One (last 4 of VIN 5723) has a loud clicking noise from the fan. This clicking gets louder in lower speeds and stops when fan is at high speeds. Please help!

Lucas Swingley

Sent from my iPhone

From: Fisker Inc noreply@marketing.fiskerinc.com
Subject: Own A Fisker Ocean Sooner
Date: Dec 15, 2023 at 1:02:40 PM
To: lucasswingley@gmail.com



[Read in your browser](#)

Faster Delivery + Interest Rates As Low As 1.99% APR ¹

Great news! An all-electric Fisker Ocean can be yours in as little as 4-10 days ² when you purchase a pre-configured vehicle. Plus, we're offering financing as low as 1.99% APR for 60 months for top qualified buyers that meet select criteria. Offer for Fisker Finance SM ³ applicants who apply and are approved between December 1, 2023, and January 10, 2024.

[Shop Inventory](#)

26

APRs are available for terms between 60 months and 84 months. Rates, terms, and conditions are subject to change without notice, and availability may vary by state. The offer period ends on January 10, 2024. Other restrictions and limitations apply. Must reside in the United States.

² Fisker is responsible for delivery of vehicle. Delivery estimates vary depending on location and availability.

³ The tradename Fisker Finance SM and the Fisker logo are owned by Fisker Group Inc. ("Fisker") or its affiliates and are licensed to JPMorgan Chase Bank, N.A. ("Chase"). Fisker is solely responsible for its products and services and for promotional statements about them, and is not affiliated with Chase or its affiliates. Auto finance accounts are owned by Chase and are subject to credit approval, terms and conditions



This email was sent by: Fisker Group Inc.
1888 Rosecrans Ave Manhattan Beach, CA, 90266, USA

[Privacy Policy](#)

[Click here to manage your profile, subscription or unsubscribe from all.](#)

From: Lucas Swingley leswingley@icloud.com
Subject: 1.99% Rate
Date: Dec 17, 2023 at 8:55:46 AM
To: Fisker.Finance.Closing@chase.com

Hello!

We just finished the financing for our new Fisker Ocean One and now see the 1.99% offering. Can we get on this updated financing rate?

Thank you for your help!
Lucas Swingley
Sent from my iPhone

From: Lucas Swingley leswingley@icloud.com
Subject: Re: Congratulations! Your Fisker Ocean is Fully Paid For
Date: Dec 21, 2023 at 7:55:53 PM
To: Fisker Group, Inc. reply-
fec415747c66007a-295_HTML-44798711-526002773-82@marketing.fiskerinc.com

Hello!

Please help me secure the 1.99% financing offer from Fisker finance. I had originally had an offer of 2.99% back in September when everyone was expecting their delivery of their car. This deal lapsed because the car wasn't ready. The best deal I could find in the interim was 6.29%. Now with the 1.99% offer it's super unfair for me to have to pay many thousands more.

Thank you!
Sent from my iPhone

On Dec 21, 2023, at 2:31PM, Fisker Inc
<noreply@marketing.fiskerinc.com> wrote:

To view this email as a web page, go [here](#).



[Read in your browser](#)



Full Payment Received

Order Number: OC-RVK4V
Total Amount Received: 73967.29 USD

40

Payment Status: **Under Paid**

Hello LP,

Congratulations! We've successfully processed the full payment for your Fisker Ocean One (Launch Edition). As you prepare for the arrival of your vehicle, we'll be reaching out soon with next steps. Until then, you can always stay up-to-date on your order details by logging into your account.

[View Account](#)



Your Fisker Ocean One (Launch Edition) Configuration

Trim: **Fisker Ocean One (Launch Edition)**

Wheels: **22" F3a SlipStream**

Color: **Blue Planet**

Interior: **Black Abyss Plus**

Customer Information: **LP , leswingley@icloud.com**



This email was sent by: Fisker Group Inc.
1888 Rosecrans Ave Manhattan Beach, CA 90266, USA

[Privacy Policy](#)

[Click here to manage your profile, subscription or unsubscribe from all.](#)

© 2025 Fisker Group Inc. All rights reserved.
Fisker Group Inc. 1888 Rosecrans Ave Manhattan Beach, CA 90266, USA
Fisker Group Inc. 1888 Rosecrans Ave Manhattan Beach, CA 90266, USA

[view our policy](#)

43

From: Lucas Swingley leswingley@icloud.com
Subject: License Plates/tabs/registration
Date: Jan 4, 2024 at 3:58:24 PM
To: FISKER INC SUPPORT support@fiskerinc.com

Hello!

Can you please provide an update on when we will receive our license plates/tabs/title with the state of Minnesota? Werner Rivera from Fisker reached out initially but isn't responding to messages. Our temporary plates expire 1-31-24 so this needs to be done asap.

Lucas Swingley
Sent from my iPhone

44

Unable to load remote content privately.

Load Content

From: Lucas Swingley leswingley@icloud.com
Subject: Fwd: Regarding your Case 00185897

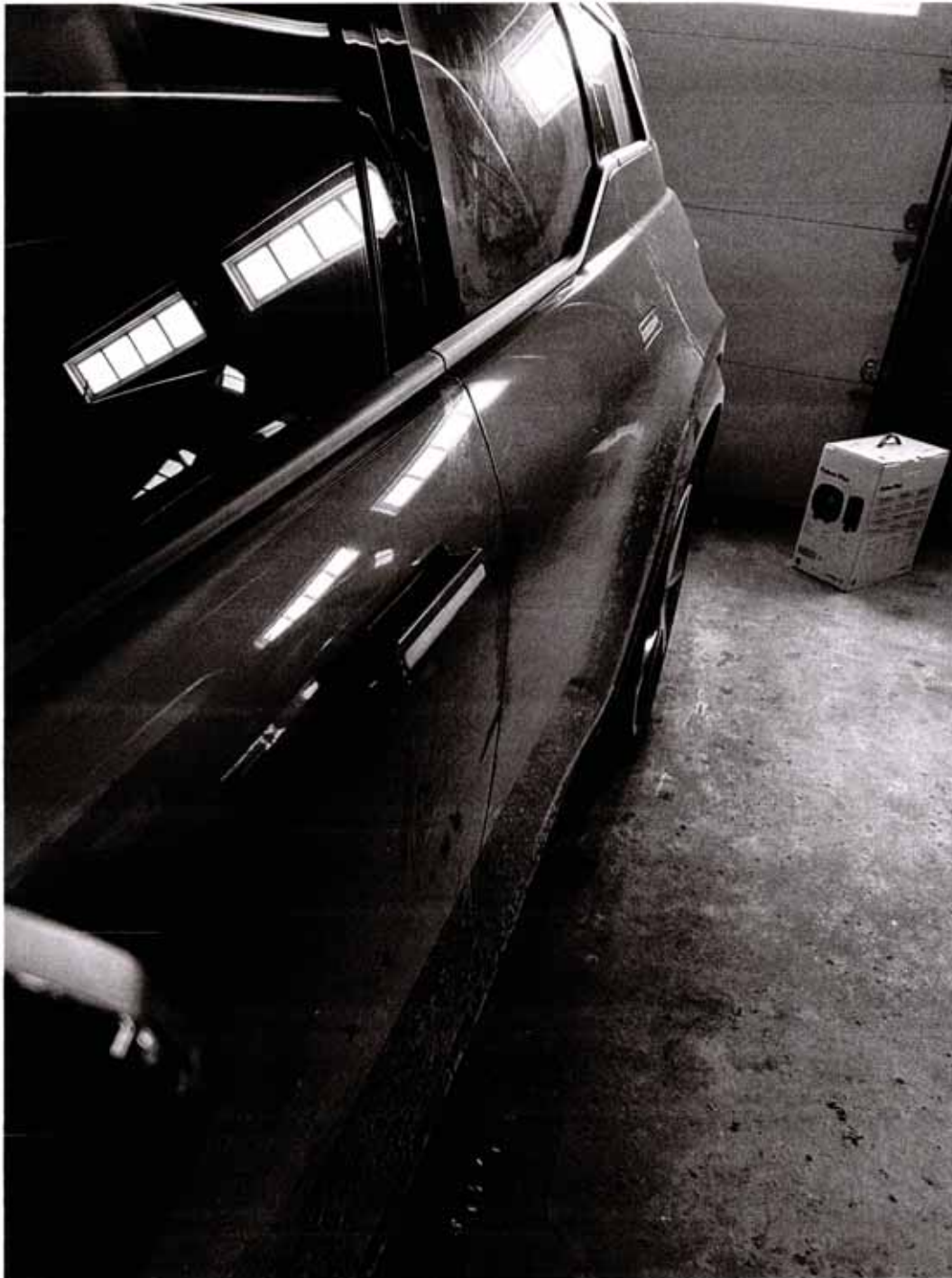
Sent from my iPhone

Begin forwarded message:

From: Lucas Swingley <leswingley@icloud.com>
Date: January 18, 2024 at 9:51:55 AM CST
To: support@fiskerinc.com
Subject: Re: Regarding your Case 00185897 [thread::OAd9QyMwJdeprMcG0eFmzi8::]

When the door handle doesn't retract, there is more issues with the locking and unlocking. A handle out like this is a huge pinch risk. I have younger kids and if you put your hand close to the handle like this when car is locked it snaps back randomly. Please, please respond to some of my ticket requests.

45



Sent from my iPhone

On Jan 16, 2024, at 10:30 AM, support@fiskerinc.com wrote:

From: Lucas Swingley leswingley@icloud.com
Subject: Multiple Tickets out No response
Date: Jan 24, 2024 at 6:54:11AM
To: FISKER INC SUPPORT support@fiskerinc.com

Hello!

Can you please help me address at least 2 of my outstanding tickets? The last 4 of my VIN is 005783. My name is Lucas Swingley.

I called the support line yesterday wondering if I would get my temporary license plates renewed and she said I would get a call back within the hour. I was also wondering what the hold up is on my actual license plates?

Second issue is a big safety problem. Our doors won't open from the inside at random. We need to know what this is caused by and why it's happening otherwise we can't drive the car if we're concerned that we can't get out. Please get back to me. I work until 3pm central time today.

Thank you kindly,

Lucas Swingley
Sent from my iPhone

Unable to load remote content privately.

Load Content

From: Lucas Swingley leswingley@icloud.com
Subject: Re: Regarding Case 00190214

Hello,

This is not a good enough answer and is actually insulting. All of these solutions wouldn't help in an emergency at all. Please route me to someone else or I will have to escalate this to a national safety agency.

Lucas Swingley
Sent from my iPhone

On Jan 31, 2024, at 9:09 AM, support@fiskerinc.com wrote:





Hi [LP Swingley](#),

I'm sorry to hear that you are experiencing difficulty opening your Fisker vehicle from the inside. I understand that you are concerned about being locked in the car during an emergency.

Here are some steps that you can take to ensure that you can exit the vehicle quickly and safely in case of an emergency:

1. Use the **Emergency Tool Kit** that comes with the Fisker Ocean to open the hood and access the battery. The tool kit includes tools to open the hood and a spare CR2032

FIKSKER

49

3. The **Owner's Manual**: The owner's manual provides detailed instructions on how to open the hood and access the battery in case of an emergency.

Thank you for choosing Fisker and we look forward to hearing from you soon.

Best regards,
Fisker Customer Service

Unable to load remote content privately.

Load Content

From: support@fiskerinc.com



Hi LP Swingle,

I'm sorry to hear that you are experiencing difficulty opening your Fisker vehicle from the inside. I understand that you are concerned about being locked in the car during an emergency.

Here are some steps that you can take to ensure that you can exit the vehicle quickly and safely in case of an emergency:

1. Use the **Emergency Tool Kit** that comes with the Fisker Ocean to open the hood and

51

access the battery. The tool kit includes tools to open the hood and a spare CR2032 battery for the key fob.

2. If you are unable to open the vehicle from the inside, you can contact a professional locksmith or an authorized Fisker dealer for assistance. However, you can find the nearest authorized Fisker dealer by visiting the [Fisker Inc. store locator page](#). You can also contact Fisker's toll-free support number at 1-844-347-5371 option 3.
3. The **Owner's Manual**: The owner's manual provides detailed instructions on how to open the hood and access the battery in case of an emergency.

Thank you for choosing Fisker and we look forward to hearing from you soon.

Best regards,
Fisker Customer Service

FISKER



thread::Mm3hTakILVmYO7wXEzoUDS8::

Unable to load remote content privately.

Load Content

From: Lucas Swingley leswingley@icloud.com
Subject: Re: Regarding your Case 00190214

Mandy,

I am available tomorrow after 3pm. Please give me a timeframe when you would be calling.

Thank you,

Lucas

Sent from my iPhone

On Feb 18, 2024, at 10:50 AM, support@fiskerinc.com wrote:

Hi Lucas,

Thank you for bringing your concern to our attention. I sincerely apologize for the inconvenience. Please let me know when you are available for a phone call to discuss your concern further. I look forward to speaking with you soon.

Best Regards,
Mandy

----- Original Message -----

From: Lucas Swingley [leswingley@icloud.com]

Sent: 2/15/2024, 6:48 PM

To: support@fiskerinc.com

Subject: Re: Regarding your Case 00190214 [thread::Mm3hTakILVmYO7wXEzoUDS8::]

Hello,

It's the the driver's side handle. It doesn't go in all the way (see pic attached). We can be locked out at random and it's a huge

53

safety concern. This issues needs attention and needs to be routed to a higher priority for change. Please update how this issue will be resolved and handled. We worry going somewhere for fear of not being able to get out of the car.

Lucas Swingley

<image0.jpeg>

Sent from my iPhone

On Feb 13, 2024, at 9:14 AM, support@fiskerinc.com wrote:

----- Original Message -----

From: Lucas Swingley [leswingley@icloud.com]

Sent: 1/31/2024, 5:43 PM

To: support@fiskerinc.com

Subject: Re: Regarding Case 00190214 [thread::Mm3hTaklLVmYO7wXEzoUDS8::]





Dear Lucas,

We apologize for any frustration caused, and we understand the seriousness of your concerns. Your safety is our top priority, and we want to ensure that we address all your concerns adequately.

To provide you with the best assistance, we would like to discuss your concerns over the phone. Please give us a call at 1-844-FISKER, and we will be ready to assist you further.

If you prefer to communicate via email, please provide us with the following information:

1. Which door handle on the vehicle is not opening?
2. How often does the door handle not open?
3. When did you begin to notice the door handle not working?
4. Are you still experiencing this concern today?

A 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100

FISKER

1 al.

Sr. Consumer relations

On Jan 31, 2024, at 9:09 AM, support@fiskerinc.com wrote:





Hi L.P. Swingley,

I'm sorry to hear that you are experiencing difficulty opening your Fisker vehicle from the inside. I understand that you are concerned about being locked in the car during an emergency.

FISKER

2. If you are unable to open the vehicle from the inside, you can contact a professional locksmith or an authorized Fisker dealer for assistance. However, you can find the nearest authorized Fisker dealer by visiting the Fisker Inc. store locator page. You can also contact Fisker's toll-free support number at 1-844-347-5371 option 3.

3. The **Owner's Manual**: The owner's manual provides detailed instructions on how to open the hood and access the battery in case of an emergency.

Thank you for choosing Fisker and we look forward to hearing from you soon.

Best regards,
Fisker Customer Service

Unable to load remote content privately.

Load Content

From: support@fiskerinc.com
Subject: Regarding your Case 00190214

----- Original Message -----

From: Lucas Swingley [leswingley@icloud.com]

Sent: 1/31/2024, 5:43 PM

To: support@fiskerinc.com

Subject: Re: Regarding Case 00190214 [thread::Mm3hTaklLVmYO7wXEzoUDS8::]





Dear Lucas,

We apologize for any frustration caused, and we understand the seriousness of your concerns. Your safety is our top priority, and we want to ensure that we

* * * * *

FISSKER

1. Which door handle on the vehicle is not opening?
2. How often does the door handle not open?
3. When did you begin to notice the door handle not working?
4. Are you still experiencing this concern today?

Additionally, if possible, please provide us with a video demonstrating your



Hi LP Swingle,

I'm sorry to hear that you are experiencing difficulty opening your Fisker vehicle from the inside. I understand that you are concerned about being locked in the car during an emergency.

Here are some steps that you can take to ensure that you can exit the vehicle quickly and safely in case of an emergency:

1. Use the **Emergency Tool Kit** that comes with the Fisker Ocean to open the hood and access the battery. The tool kit includes tools to open the hood and a spare CR2032

battery for the key fob.

2. If you are unable to open the vehicle from the inside, you can contact a professional locksmith or an authorized Fisker dealer for assistance. However, you can find the nearest authorized Fisker dealer by visiting the [Fisker Inc. store locator page](#). You can also contact Fisker's toll-free support number at 1-844-347-5371 option 3.
3. The **Owner's Manual**: [The owner's manual provides detailed instructions on how to open the hood and access the battery in case of an emergency.](#)

Thank you for choosing Fisker and we look forward to hearing from you soon.

Best regards,
Fisker Customer Service

FIKER



thread::Mm3hTaklLVmYO7wXEzoUDS8::

Unable to load remote content privately.

Load Content

From: support@fiskerinc.com



Hi LP,

Thank you for contacting Fisker support. We do apologize for any delay in communication. We have gone ahead and ordered the needed parts to fix your AC vents! Your service case, 00179738, has been updated to reflect this information.

Please allow roughly 3-5 business days for the parts to arrive to you! Once the parts arrive, we will coordinate with our Service Technicians in the area to come out and fix your AC Vents.

63

Thank you for your patience and understanding, please let us know if you have any questions.

Sincerely,

The Fisker Team

FIKER



thread::h2j9KLvAlyGHEZ6zSsQfki8::

From: Lucas Swingley leswingley@icloud.com
Subject: Re: Your FISKER Ocean
Date: Feb 23, 2024 at 3:57:28 PM
To: Andrew Simontacchi asimontacchi@fiskerinc.com

Got it. Poor communication is kind of in the Fisker inc theme.

Your comments below are also insulting. Please direct me to the information for your manager.

Off the record, my memory serves me that had you received the car earlier anyhow, interest rates in that delayed delivery period did not spike such that would cost thousands; the rate difference available at that time may have just fluctuated 1% or 2%, maximum.

Sent from my iPhone

On Feb 23, 2024, at 3:50 PM, Andrew Simontacchi
<asimontacchi@fiskerinc.com> wrote:

Good Afternoon Lucas,

Apologies for missing your email - we've been inundated with Sales lately!

My only advice, speaking to you potentially obtaining the promotion, would be to sell your vehicle, and purchase a new one through FISKER with the advertised rate – which is only lasting until the end of February! If not, my hands are unfortunately tied.

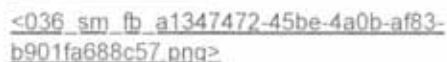
Thanks,
Your Personal Sales Manager,
Andrew

65

Andrew Simontacchi
Manager, Sales

asimontacchi@fiskerinc.com

www.fiskerinc.com

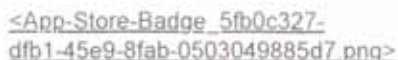
 <036_sm_fb_a1347472-45be-4a0b-af83-b901fa688c57.png>

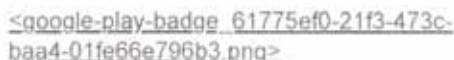
 <036_sm_in_468e365e-e301-4c97-a0b4-805cb9a8926e.png>

<IMG_3609_9333afc7-f856-4d6b-92ed-30669d6a4ce1.png>

 <036_sm_twitter_ead36a19-13db-46c4-9186-b34bea9f203c.png>

 <036_sm_instagram_9927e091-e056-4b30-a2b6-e681664c9634.png>

 <App-Store-Badge_5fb0c327-dfb1-45e9-8fab-0503049885d7.png>

 <google-play-badge_61775ef0-21f3-473c-baa4-01fe66e796b3.png>

~~This message contains information which may be confidential and/or privileged.~~
Unless you are the intended recipient (or authorized to receive for the intended recipient), you may not read, use, copy or disclose to anyone the message or any information contained in the message. If you have received the message in error, please advise the sender by reply e-mail and delete the message and any attachment(s) thereto without retaining any copies.

From: Lucas Swingley <leswingley@icloud.com>
Sent: Friday, February 23, 2024 4:46 PM
To: Andrew Simontacchi <asimontacchi@fiskerinc.com>
Subject: Re: Your FISKER Ocean

You don't often get email from leswingley@icloud.com. [Learn why this is important](#)

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Please respond
Sent from my iPhone

On Feb 20, 2024, at 7:28 PM, Lucas Swingley
<leswingley@icloud.com> wrote:

Andrew,

No. My car didn't come until November. I had a rate of 2.9% secured with a local lender until end of September when car was suppose to be here. The lowest rate I could find by the time I finally received the car was 6.29. This is costing me thousands more for sure.

Can we trade in the car to get a better price for that car?

Regards,

Lucas Swingley

Sent from my iPhone

Andrew Simontacchi
Manager, Sales

asimontacchi@fiskerinc.com

www.fiskerinc.com

[<036_sm_fb_a1347472-45be-4a0b-af83-b901fa688c57.png>](#)

[<036_sm_in_468e365e-e301-4c97-a0b4-805cb9a8926e.png>](#)

<IMG_3609_9333afc7-f856-4d6b-92ed-30669d6a4ce1.png>

[<036_sm_twitter_ead36a19-13db-46c4-9186-b34bea9f203c.png>](#)

[<036_sm_instagram_9927e091-e056-4b30-a2b6-e681664c9634.png>](#)

[<App-Store-Badge_5fb0c327-dfb1-45e9-8fab-0503049885d7.png>](#)

[<google-play-badge_61775ef0-21f3-473c-baa4-01fe66e796b3.png>](#)

From: Lucas Swingley <leswingley@icloud.com>

Date: Sunday, February 18, 2024 at 5:47 AM

To: Andrew Simontacchi <asimontacchi@fiskerinc.com>

Subject: Re: Your FISKER Ocean

You don't often get email from leswingley@icloud.com. [Learn why this is important](#)

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

From: Lucas Swingley leswingley@icloud.com
Subject: Multiple Tickets
Date: Feb 24, 2024 at 9:52:23 AM
To: support@fiskerinc.com

Hello,

I've been waiting on multiple tickets for many months. Why haven't these been addressed:

- Fan clicking sound
- Doors not opening from interior
- Door handles making loud noise when vehicle is locking
- door handles not fully retracting

Your team sends emails and messages 'we're here for you' but nothing ever gets resolved.

Please help,

Lucas Swingley
Sent from my iPhone

From: Lucas Swingley leswingley@icloud.com
Subject: Near Accident after update 2.0 Part 1
Date: Mar 1, 2024 at 1:38:47 PM
To: FISKER INC SUPPORT support@fiskerinc.com

We received update part 1 of 3 for 2.0 yesterday 2-29. This morning (3-1) our car lost power midway through an intersection after dropping our kids off at school. After numerous seconds it regained power, peeled out in the middle of the road and almost jolted us into the ditch. We also have so many other tickets out including other safety issues. We are requesting a full refund due to almost being seriously hurt this morning. We have 2 younger kids and can't take the drama that this car has brought to our lives.

We will get lemons law lawyers with more press involved if we have to.

Lucas Swingley
Sent from my iPhone

From: Steve Sharkey ssharkey@fiskerinc.com
Subject: Re: Fisker Owners Group Post
Date: Mar 2, 2024 at 11:25:16 PM
To: Lucas Swingley leswingley@icloud.com

Hi Lucas,

In no way did I mean to come across as insulting. I have been brought in to ensure that everything moving forward happens as it is supposed to. When we receive wet signatures their time with us is not long as that is what is sent to the State DMV to have the process continue with as little delay as possible .

I will connect with the team first thing to see if I can provide a status update for you and again apologize for the delay. I appreciate your patience and will continue to do everything I can to get this moving in the right direction for you.

Have a wonderful weekend and I will reach out to you monday with the information I have.

Steve

Get [Outlook for iOS](#)

Steve Sharkey
Lead, Fisker Delivery



ssharkey@fiskerinc.com
www.fiskerinc.com



This message contains information which may be confidential and/or privileged. Unless you are the intended recipient (or authorized to receive for the intended recipient), you may not read, use, copy or disclose to anyone the message or any information contained in the message. If you have received the message in error, please advise the sender by reply e-mail and delete the message and any attachment(s) thereto without retaining any copies.

From: Lucas Swingley <leswingley@icloud.com>
Sent: Saturday, March 2, 2024 4:50:48 PM
To: Steve Sharkey <ssharkey@fiskerinc.com>

73

Subject: Re: Fisker Owners Group Post

You don't often get email from leswingley@icloud.com. [Learn why this is important](#)

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Steve,

We had our documents notarized with a 'wet' signature sent in.
It's insulting to say 'you say you sent this in.' Did you receive them?

Regards,

Lucas

Sent from my iPhone

On Mar 2, 2024, at 10:47 AM, Steve Sharkey
<ssharkey@fiskerinc.com> wrote:

Hi Lucas,

I am actively working though all of the cases from Facebook, and had an individual teammate reach out to you to go over what we needed to continue with T&R - your response to her was that you were unwilling to sign anything thin as you believe you signed everything that was needed, and that you were not going to sign anything until the issue you have a case open for on your car was settled.

When I responded to you on Wednesday, I said I would escalate this to the team that handles service issues so that we can get that taken care of. As this is happening, I am actively searching for the paperwork you said you sent in. Moving forward I will reach out to you to let you know whether I have any updates or not so you are not in the dark.

As of this morning,

74

Your Service case has been escalated to the Regional service manager and he is allocating the resources to get your issue resolved. While this is happening, I am looking for the paperwork you said you sent in. That being said, it is a week later, and we could have received all of the documents we requested 2/24 and could be well into resolutions across the board.

If you are interested in receiving a new set of docs to complete so there are no more holdups, please let me know and we can move forward. If this is something you would rather wait on that is fine as well.

Please let me know how you would like to move forward.

Thank you

Steve

Steve Sharkey
Lead, Fisker Delivery

ssharkey@fiskerinc.com

www.fiskerinc.com

[<036_sm_fb_a1347472-45be-4a0b-af83-b901fa688c57.png>](#)

[<036_sm_in_468e365e-e301-4c97-a0b4-805cb9a8926e.png>](#)

<IMG_3609_9333afc7-f856-4d6b-92ed-30669d6a4ce1.png>

[<036_sm_twitter_ead36a19-13db-46c4-9186-b34bea9f203c.png>](#)

[<036_sm_instagram_9927e091-e056-4b30-a2b6-e681664c9634.png>](#)

[<App-Store-Badge_5fb0c327-dfb1-45e9-8fab-0503049885d7.png>](#)

[<google-play-badge_61775ef0-21f3-473c-baa4-01fe66e796b3.png>](#)

This message contains information which may be confidential and/or privileged. Unless you are the intended recipient (or authorized to receive for the intended recipient), you may not read, use, copy or disclose to anyone the message or any information contained in the message. If you have received the message in error, please advise the sender by reply e-mail and delete the message and any attachment(s) thereto without retaining any copies.

From: Lucas Swingley <leswingley@icloud.com>

Sent: Saturday, March 2, 2024 4:39 AM

75

To: Steve Sharkey <ssharkey@fiskerinc.com>

Subject: Re: Fisker Owners Group Post

You don't often get email from leswingley@icloud.com. [Learn why this is important](#)

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Hello?

Sent from my iPhone

On Feb 28, 2024, at 7:34 PM, Lucas Swingley
<leswingley@icloud.com> wrote:

Steve,

We signed everything and had it notarized. Do you not have those?

Sent from my iPhone

On Feb 28, 2024, at 10:46 AM, Steve Sharkey
<ssharkey@fiskerinc.com> wrote:

Hi Lucas,

As I was going through everything I spoke with Samoya, who was trying to assist you. From what I can gather you are having some issues with your vehicle and do not want to sign anything until these issues are resolved, is that correct?

I am going to connect with the local service team to get that moving forward. We will need those documents signed and sent back to Samoya to be able to proceed with your Plates, so as soon as we have those, we will be able to finalize everything. I apologize for the inconvenience but assure you I am working toward a resolution.

Steve Sharkey
Lead, Fisker Delivery

ssharkey@fiskerinc.com

www.fiskerinc.com

<036_sm_fb_a1347472-45be-4a0b-af83-b901fa688c57.png>

<036_sm_in_468e365e-e301-4c97-a0b4-805cb9a8926e.png>

<IMG_3609_9333afc7-f856-4d6b-92ed-30669d6a4ce1.png>

<036_sm_twitter_ead36a19-13db-46c4-9186-b34bea9f203c.png>

<036_sm_instagram_9927e091-e056-4b30-a2b6-e681664c9634.png>

<App-Store-Badge_5fb0c327-dfb1-45e9-8fab-0503049885d7.png>

<google-play-badge_61775ef0-21f3-473c-baa4-01fe66e796b3.png>

~~This message contains information which may be confidential and/or privileged.~~
Unless you are the intended recipient (or authorized to receive for the intended recipient), you may not read, use, copy or disclose to anyone the message or any information contained in the message. If you have received the message in error, please advise the sender by reply e-mail and delete the message and any attachment(s) thereto without retaining any copies.

From: Lucas Swingley <leswingley@icloud.com>

Sent: Wednesday, February 28, 2024 6:13 AM

To: Steve Sharkey <ssharkey@fiskerinc.com>

Subject: Re: Fisker Owners Group Post

You don't often get email from leswingley@icloud.com. [Learn why this is important](#)

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Steve,

Any updates on when my plates will arrive and title?

Thank you,

Lucas Swingley

Sent from my iPhone

On Feb 24, 2024, at 12:43 PM, Steve Sharkey
<ssharkey@fiskerinc.com> wrote:

Hi Lucas,

Thank you for responding to our post on Facebook to help provide some visibility into your Title and registration issue. Rest assured that your name has been moved to the top of the list and I will be working directly with our team to provide updates to you.

Please allow me the next 48 hours to connect with the team handling your State.

Please feel free to reach out with any questions you may have.

Steve Sharkey
Lead, Fisker Delivery

ssharkey@fiskerinc.com
www.fiskerinc.com

<036_sm_fb_a1347472-45be-4a0b-af83-b901fa688c57.png>

<036_sm_in_468e365e-e301-4c97-a0b4-805cb9a8926e.png>

<IMG_3609_9333afc7-f856-4d6b-92ed-30669d6a4ce1.png>

<036_sm_twitter_ead36a19-13db-46c4-9186-b34bea9f203c.png>

<036_sm_instagram_9927e091-e056-4b30-a2b6-e681664c9634.png>

<App-Store-Badge_5fb0c327-dfb1-45e9-8fab-0503049885d7.png>

<google-play-badge_61775ef0-21f3-473c-baa4-01fe66e796b3.png>

This message contains information which may be confidential and/or privileged. Unless you are the intended recipient (or authorized to receive for the intended recipient), you may not read, use, copy or disclose to anyone the message or any information contained in the message. If you have received the message in error, please advise the sender by reply e-mail and delete the message and any

78

| attachment(s) thereto without retaining any copies.

From: Lucas Swingley leswingley@icloud.com
Subject: Re: Safety Issues
Date: Mar 6, 2024 at 8:20:50 AM
To: FISKER INC SUPPORT support@fiskerinc.com

Please respond!

Sent from my iPhone

On Mar 4, 2024, at 5:30PM, Lucas Swingley <leswingley@icloud.com> wrote:

We received update part 1 of 3 for 2022-29. On 3-1 our car lost power midway through an intersection after dropping our kids off at school. After numerous seconds it regained power, peeled out in the middle of the road and almost jolted us into the ditch. We also have so many other tickets out including other safety issues. We are requesting a full refund due to almost being seriously hurt this morning. We have 2 younger kids and can't take the drama that this car has brought to our lives.

This is my second attempt to reach your service. Please respond!

Lucas Swingley

60

From: Lucas Swingley leswingley@icloud.com
Subject: Safety Issues
Date: Mar 4, 2024 at 5:30:47 PM
To: FISKER INC SUPPORT support@fiskerinc.com

We received update part 1 of 3 for 2.0

2-29. On 3-1our car lost power midway through an intersection after dropping our kids off at school. After numerous seconds it regained power, peeled out in the middle of the road and almost jolted us into the ditch. We also have so many other tickets out including other safety issues. We are requesting a full refund due to almost being seriously hurt this morning. We have 2 younger kids and can't take the drama that this car has brought to our lives.

This is my second attempt to reach your service. Please respond!

Lucas Swingley

61

From: David DeSantiago ddesantiago@stpaulfcu.org
Subject: RE: St Paul Federal - Fiskers loan
Date: Mar 8, 2024 at 8:46:17 AM
To: Lucas Swingley lucasswingley@gmail.com
Cc: Tiffany M. Glenn tglenn@stpaulfcu.org

Ok thank you so much for the follow up. I have copied Tiffany Glen who handles all of this on the DMV side.

Let us know if you hear anything back.



**David
DeSantiago**

Loan Officer

Mailing Address
1330 Conway Street, Suite 200
Saint Paul, MN 55106

OFFICE: 651-772-8744 x5724
TOLL FREE: 800-782-5767
MO: 651-403-5750

ddesantiago@stpaulfcu.org
www.stpaulfcu.org

From: Lucas Swingley <lucasswingley@gmail.com>
Sent: Thursday, March 7, 2024 7:33 PM
To: David DeSantiago <ddesantiago@stpaulfcu.org>
Cc: paula.swingley@gmail.com
Subject: Re: St Paul Federal - Fiskers loan

This email and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed. This message contains confidential information and is intended only for the individuals named. If you are not the named addressee you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by mistake and delete this e-mail from your system. If you are not the intended recipient you are notified that disclosing, copying, distributing or taking any action in reliance on the contents of this information is strictly prohibited.

David,

Hello! Fisker is very disorganized. We've sent multiple messages to their title and registration team and we're on our second set of temporary plates. We actually just sent more paperwork in today with hopes this will be resolved soon. I can send you an email once they think it's taken care of.

Lucas
Sent from my iPhone

52

On Mar 7, 2024, at 2:53 PM, David DeSantiago <ddesantiago@stpaulfcu.org> wrote:

Hello Lucas and Paula, hope you are both well.

Just following up on the car loan. Have you received a title from the state of MN for the car?

We are looking up at the DMV records and it looks like nothing is registered on that car for you in Minnesota.

Let me know.



**David
DeSantiago**

Loan Officer

Mailing Address
1330 Conway Street, Suite 200
Saint Paul, MN 55106

Direct: [651-772-8744](tel:651-772-8744) x5724
Cell: [800-782-5767](tel:800-782-5767)
Fax: [651-403-5750](tel:651-403-5750)

ddesantiago@stpaulfcu.org
www.stpaulfcu.org



This email and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed. This message contains confidential information and is intended only for the individuals named. If you are not the named addressee you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by mistake and delete this e-mail from your system. If you are not the intended recipient you are notified that disclosing, copying, distributing or taking any action in reliance on the contents of this information is strictly prohibited.

cf3

From: Lucas Swingley leswingley@icloud.com
Subject: Handle Received: Wrong Color
Date: Mar 23, 2024 at 10:23:59 AM
To: FISKER INC SUPPORT support@fiskerinc.com

Hello!

We received our replacement door handle with NFC reading but it's the wrong color. Please resend correct color. We also received more HVaC parts. Is there an update when this will be repaired?

Lucas Swingley
User: LP Swingley
Sent from my iPhone

From: Lucas Swingley leswingley@icloud.com
Subject: Re: Rear View Mirror Fan Noise
Date: Apr 7, 2024 at 9:08:26 PM
To: FISKER INC SUPPORT support@fiskerinc.com

Any help on this?
Sent from my iPhone

On Apr 4, 2024, at 7:52 PM, Lucas Swingley <leswingley@icloud.com> wrote:

Hello!

My rear view mirror has a loud fan noise all the time. Is there a way to shut this off or reduce it? It's very distracting.

Thank you!

Lucas Swingley
'LP Swingley'
Sent from my iPhone

From: Steve Sharkey ssharkey@fiskerinc.com
Subject: Re: Update on Registration Document Processing Timeline.
Date: Apr 11, 2024 at 11:24:02 AM
To: Lucas Swingley leswingley@icloud.com, Central Title & Reg
CentralTitleReg@fiskerinc.com

Hi Lucas!

Everything was sent to the State in mid-March to finalize after a handful of audits by our processing agency. According to the timeline from the state you should be receiving your plates prior to the expiration of your temp tags.

We appreciate your patience as we work through this.

Steve

Steve Sharkey
Lead, Fisker Delivery



ssharkey@fiskerinc.com
www.fiskerinc.com



This message contains information which may be confidential and/or privileged. Unless you are the intended recipient (or authorized to receive for the intended recipient), you may not read, use, copy or disclose to anyone the message or any information contained in the message. If you have received the message in error, please advise the sender by reply e-mail and delete the message and any attachment(s) thereto without retaining any copies.

From: Lucas Swingley <leswingley@icloud.com>
Sent: Thursday, April 11, 2024 8:47 AM
To: Central Title & Reg <CentralTitleReg@fiskerinc.com>
Cc: Steve Sharkey <ssharkey@fiskerinc.com>
Subject: Re: Update on Registration Document Processing Timeline.

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Hello!

Any updates on when my plates will come? Our current (2nd) temp plates expire 4-30-24. We've had the car since November.

Thanks!

SG

Lucas Swingley
Sent from my iPhone

> On Apr 2, 2024, at 6:03 PM, Central Title Registration

<centraltitlereg@fiskerinc.com> wrote:

>

> Hi Lucas,

>

>

> We hope this message finds you well. We want to inform you that your registration documents are currently with the states for processing. While we strive to expedite this process, please note that it may take up to 2-3 Weeks for completion. We sincerely appreciate your patience and understanding during this time. Should you have any questions or concerns, please don't hesitate to reach out to us.

From: Lucas Swingley leswingley@icloud.com
Subject: Broken Mud Flap
Date: Apr 16, 2024 at 6:49:27 PM
To: FISKER INC SUPPORT support@fiskerinc.com

See attached the pic of a broken mud flap from just regular driving. Please explain how this will be replaced or handled.

Lucas Swingley



fg

From: Lucas Swingley leswingley@icloud.com
Subject: Re: Broken Mud Flap
Date: Apr 30, 2024 at 8:19:34 AM
To: FISKER INC SUPPORT support@fiskerinc.com

Sent from my iPhone

On Apr 26, 2024, at 8:13 PM, Lucas Swingley <leswingley@icloud.com> wrote:

Please respond!!!!

Sent from my iPhone

Begin forwarded message:

From: Lucas Swingley <leswingley@icloud.com>
Date: April 16, 2024 at 8:49:27 PM CDT
To: FISKER INC SUPPORT <support@fiskerinc.com>
Subject: Broken Mud Flap

See attached the pic of a broken mud flap from most regular driving. Please explain how this will be replaced or handled.

Lucas Swingley

<image0.jpeg>

Sent from my iPhone

From: Lucas Swingley leswingley@icloud.com
Subject: Re: Door not opening
Date: Apr 30, 2024 at 8:19:31 AM
To: FISKER INC SUPPORT support@fiskerinc.com

Sent from my iPhone

On Apr 26, 2024, at 8:12 PM, Lucas Swingley <leswingley@icloud.com> wrote:

2nd request!! Please respond!!

Sent from my iPhone

Begin forwarded message:

From: Lucas Swingley <leswingley@icloud.com>
Date: April 19, 2024 at 8:12:33 PM CDT
To: FISKER INC SUPPORT <support@fiskerinc.com>
Subject: Door not opening

Please see attached video. Our drivers don't fix the same thing. Please address this huge safety issue!!

<Video.mov>

Sent from my iPhone

From: Lucas Swingley leswingley@icloud.com
Subject: Re: Door not opening
Date: Apr 30, 2024 at 8:18:47 AM
To: FISKER INC SUPPORT support@fiskerinc.com

Sent from my iPhone

On Apr 26, 2024, at 8:12 PM, Lucas Swingley <leswingley@icloud.com> wrote:

2nd request!! Please respond!!

Sent from my iPhone

Begin forwarded message:

From: Lucas Swingley <leswingley@icloud.com>
Date: April 19, 2024 at 8:12:33 PM CDT
To: FISKER INC SUPPORT <support@fiskerinc.com>
Subject: Door not opening

Please see attached video. Our drivers dont has done the same thing. Please address this huge safety issue!!

<Video.mov>

Sent from my iPhone

From: Lucas Swingley leswingley@icloud.com
Subject: Fwd: Door not opening
Date: Apr 26, 2024 at 8:12:43 PM
To: FISKER INC SUPPORT support@fiskerinc.com

2nd request!! Please respond!!

Sent from my iPhone

Begin forwarded message:

From: Lucas Swingley <leswingley@icloud.com>
Date: April 19, 2024 at 8:12:33 PM CDT
To: FISKER INC SUPPORT <support@fiskerinc.com>
Subject: Door not opening

Please see attached video. Our drivers door has done the same thing. Please address this huge safety issue!!!



Video.mov

1.4 MB

Sent from my iPhone

Interior Features*

Power Windows (Driver's Side Power Window Lock)
 Power Door Locks (Driver's Side)
 Power Mirrors (Driver's Side)
 Power Seats (Driver's Side)
 Power Windows (Passenger's Side)
 Power Door Locks (Passenger's Side)
 Power Mirrors (Passenger's Side)
 Power Seats (Passenger's Side)
 Power Windows (Rear)
 Power Door Locks (Rear)
 Power Mirrors (Rear)
 Power Seats (Rear)

Exterior Features

Power Windows (Driver's Side)
 Power Door Locks (Driver's Side)
 Power Mirrors (Driver's Side)
 Power Seats (Driver's Side)
 Power Windows (Passenger's Side)
 Power Door Locks (Passenger's Side)
 Power Mirrors (Passenger's Side)
 Power Seats (Passenger's Side)
 Power Windows (Rear)
 Power Door Locks (Rear)
 Power Mirrors (Rear)
 Power Seats (Rear)

Warranty Coverage & Roadside Assistance*

Basic 3-Year/50,000-Mile
 Powertrain 5-Year/100,000-Mile
 Corrosion 6-Year/100,000-Mile
 Roadside Assistance 3-Year/Unlimited Miles

Model:	2024 Buick Encore
VIN:	1G11B2Z4P005723
Exterior Color:	Blue Pearl
Port of Entry:	Port of Brunswick

Transport:	Transport
EMV ADHESIVE STRIP TO EXPOSE SHIELDING	

Total Vehicle Price

\$72,957.00

my and Environment

MPGe 99 84 37

all fuel cost \$750

Fuel Economy & Greenhouse Gas Rating

Smog Rating 10 to 10

You save \$4,250 in fuel costs over 5 years

Electric Vehicle

Government 5-Star Safety Rating

Parts Content Information

Overall Vehicle Score	Not rated
Frontal Crash	Not rated
Side Crash	Not rated
Rollover	Not rated



VCF1ZBU24PG005723

93

Vehicle Description

Ocean One 7 723

Price Information (Miles)

Basic Price	\$68,970.00
Options	
Black Abyss Plus (FeelTek)	Included
Blue Planet	Included
Retractable Cargo Area Cover	Included
Recycled Floor Mats	\$250.00
22" F3a SlipStream	Included
Flat & Fold Cargo Floor	Included
Emergency Kit	\$70.00
Tow Package - US	\$1,200.00
Destination & Handling	\$2,438.00

Total Vehicle Price

\$72,957.00

fuel economy

City 92 MPGe

Highway 99 MPGe

Charge Time: 18 hours (240V)

Annual fuel cost

\$750

1

fuel economy.gov

Calculate personalized estimates and compare vehicles

Government 5-Star Safety

Overall Vehicle Score

Based on the NHTSA's 5-Star Safety Rating system. Score of 5 stars is the highest possible rating. Score of 1 star is the lowest possible rating. Score of 2 stars is the average rating. Score of 3 stars is the average rating for vehicles in the same class. Score of 4 stars is the average rating for vehicles in the same class.

Frontal Crash

Based on the NHTSA's 5-Star Safety Rating system. Score of 5 stars is the highest possible rating. Score of 1 star is the lowest possible rating. Score of 2 stars is the average rating. Score of 3 stars is the average rating for vehicles in the same class. Score of 4 stars is the average rating for vehicles in the same class.

Side Crash

Based on the NHTSA's 5-Star Safety Rating system. Score of 5 stars is the highest possible rating. Score of 1 star is the lowest possible rating. Score of 2 stars is the average rating. Score of 3 stars is the average rating for vehicles in the same class. Score of 4 stars is the average rating for vehicles in the same class.

Rollover

Based on the NHTSA's 5-Star Safety Rating system. Score of 5 stars is the highest possible rating. Score of 1 star is the lowest possible rating. Score of 2 stars is the average rating. Score of 3 stars is the average rating for vehicles in the same class. Score of 4 stars is the average rating for vehicles in the same class.

94

PRIORITY MAIL EXPRESS®

FLAT RATE ENVELOPE
ONE RATE ■ ANY WEIGHT

To schedule free Package Pickup, scan the QR code.



USPS.COM/PICKUP



PS10001000006

EP13F OCTOBER 2023
OD: 12 1/2 x 9 1/2

PEEL FROM THIS CORNER

- For pickup or USPS Tracking™, visit usps.com or call 800-222-1811.
- \$100.00 Insurance Included.

PAPER
POUCH

e.info



FROM: (PLEASE PRINT)
PHONE (320) 761-6460

Lucas Swingley
4335 Rice St.
Shoreview, MN 55126

DELIVERY OPTIONS (Customer Use Only)

SIGNATURE REQUIRED Note: The mailer must check the "Signature Required" box if the mailer: 1) Requires the addressee's signature; OR 2) Purchases additional insurance; OR 3) Purchases CDD service; OR 4) Purchases Return Receipt service. If the box is not checked, the Postal Service will leave the item in the addressee's mailbox or other secure location without attempting to obtain the addressee's signature on delivery.

- ☐ No Saturday Delivery (delivered next business day)
- ☐ Sunday/Holiday Delivery Required (additional fee, where available*)
- *Refer to usps.com or local Post Office for availability.

TO: (PLEASE PRINT)

Clerk of the Court
824 N. Market St. 3rd Floor
Wilmington, Delaware 19801

ZIP + 4® (U.S. ADDRESSES ONLY)

19801

RDC 07

400.1
S2324Y50082



ER 257 442 893 US

PAYMENT BY ACCOUNT (if applicable)
Federal Agency Acct. No. or Postal Service™ Acct. No.

ORIGIN (POSTAL SERVICE USE ONLY)

PO ZIP Code	55127	Scheduled Delivery Date (MM/DD/YYYY)	12-16-25	Postage	\$ 33.40
Date Accepted (MM/DD/YYYY)	12-13-25	Scheduled Delivery Time	4:00 PM	Insurance Fee	\$ —
Time Accepted	9-11 AM	Sunday/Holiday Premium Fee	\$ —	Return Receipt Fee	\$ —
Special Handling/Fragile	Weight	Acceptance Employee Initials	APF	Live Animal Transportation Fee	\$ —
Weight	19801	Acceptance Employee Initials	APF	Total Postage & Fees	\$ 33.40
Weight	19801	Acceptance Employee Initials	APF		

DELIVERY (POSTAL SERVICE USE ONLY)

Delivery Attempt (MM/DD/YYYY)	Time	Employee Signature
Delivery Attempt (MM/DD/YYYY)	Time	Employee Signature

LABEL 11-B, NOVEMBER 2023 PSN 7600-02-000-9290



POSTNET



**PRIORITY
MAIL
EXPRESS®**



AT RATE ENVELOPE

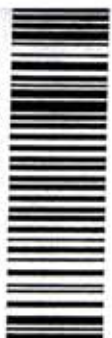
RATE ■ ANY WEIGHT

schedule free Package Pickup,
scan the QR code.



USPS.COM/PICKUP

IT'S AT USPS.COM®
FOR FREE SUPPLIES ONLINE



PS10001000006

EP13F October 2023
OD: 12 1/2 x 9 1/2

*From: Lucas Swingley
4335 Rice St.
Shoreview, MN 55126*

*To: Clerk of the Court
Attn: Case No. 24-11390, Claim 1973
824 N. Market Street, 3rd Floor
Wilmington, Delaware 19801*

GUARANTEED* ■ TRACKED ■ INSURED