Docket #1381 Date Filed: 08/28/2026

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF DELAWARE

In re: *FISKER INC., et al.,* Debtors.	Chapter 11 Case No. 24-11390 (TMH) (Jointly Administered) Re: D.I. 1376; Claim No. 4305 **Hearing Date: October 13, 2026 at 11:00 a.m. (ET)** **Response Deadline: September 8, 2026 at 4:00 p.m. (ET)**

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DISTRICT OF DELAWARE

RESPONSE OF CLAIMANT HEATHER SENSI IN OPPOSITION TO THE LIQUIDATING TRUSTEE'S TWENTIETH OMNIBUS OBJECTION (SUBSTANTIVE) AS TO CLAIM NO. 4305

Claimant Heather Sensi ("Claimant" or "Ms. Sensi"), appearing pro se, hereby submits this response (this "Response") and the accompanying Declaration of Heather Sensi (the "Declaration") in opposition to the Liquidating Trustee's Twentieth Omnibus Objection (Substantive) Pursuant to 11 U.S.C. § 502, Fed. R. Bankr. P. 3007 and Local Rule 3007-1 to Certain (I) Overstated Claims; and (II) Misclassified Claims [Docket No. 1376] (the "Objection"), solely as it pertains to Claim No. 4305, listed as Row 6 on Schedule 1 to the Objection. In support of this Response, Ms. Sensi respectfully states as follows:

I. IDENTIFICATION OF CLAIMANT AND CLAIM

1. Ms. Sensi is the holder of Claim No. 4305 against Debtor Fisker Inc. (Case No. 24-11390), a claim Ms. Sensi's own records identify as Claim No. 597, originally filed August 9, 2024, and amended February 23, 2026 (the "Amended Claim").

2. The Amended Claim asserts a general unsecured claim and a priority claim arising from the rescission of Ms. Sensi's purchase contract for a 2023 Fisker Ocean (VIN VCF1ZBU20PG004195) due to total failure of consideration and material breach of express and implied warranties, following a certified diagnosis that the vehicle is permanently inoperable and unfixable, together with an unrefunded $1,000.00 deposit for a second, undelivered vehicle (a Fisker Ocean Sport).



3. The undersigned is the person with authority to reconcile, settle, or otherwise resolve this Response, and may be reached at: Heather Sensi, 214 Warner Rd, Columbus, NJ 08022, Telephone: (609) 516-9309, Email: heathersensi@yahoo.com.

II. FACTUAL BACKGROUND

4. On October 6, 2023, Ms. Sensi purchased a 2023 Fisker Ocean for a purchase price of $68,999.00, plus a $2,438.00 destination and handling fee and $870.00 in accessories, financed through a loan with Credit Union of New Jersey. (Exhibit A.)

5. On or about August 4, 2025, the vehicle failed to start and was found to have multiple faults within its high-voltage networks. Despite extensive diagnostic efforts by EVolution Autosports, a Fisker-referred technician, and additional third-party EV specialists over more than six months, the vehicle could not be repaired or restored to operation.

6. On February 19, 2026, EVolution Autosports issued a certified technician's report (Invoice #2929) concluding that the vehicle could not be recovered and that all available technical solutions had been exhausted, at a diagnostic cost to Ms. Sensi of $6,136.50. (Exhibit B.)

7. Because the vehicle no longer served as viable loan collateral, on January 2, 2026, Ms. Sensi satisfied the remaining lien on the vehicle in full, in the amount of $35,977.00, using a home equity line of credit, converting a contingent liability into an actualized out-of-pocket loss. The Credit Union of New Jersey confirmed the lien release by letter dated January 2, 2026. (Exhibit C.) The $35,977.00 payoff is offered as evidence that Ms. Sensi satisfied the lien and obtained clear title to the inoperable vehicle; it is not separately added to the damages calculation below, which already reflects the purchase price and financing interest actually paid, so no component of the claim is duplicated. Financing interest paid prior to the January 2, 2026 lien payoff. Total interest reflected on the loan statement was $3,270.35; the Amended Claim conservatively includes only $3,000.00 of that amount. (Exhibit C.)

8. To mitigate further insurance and storage costs to the Debtors' estate, Ms. Sensi sold the vehicle for its salvage value of $3,000.00 following the February 19, 2026 diagnosis, and that amount has been credited against her claim. (Exhibit D.)

9. Ms. Sensi also incurred $1,906.72 in tire replacement ($1645.72) and installation ($261.00) costs approximately three months before the vehicle became permanently inoperable (Exhibit E).

10. Ms. Sensi separately paid a $1,000.00 deposit on August 10, 2022, for a second vehicle, a Fisker Ocean Sport, which was never delivered. (Exhibit F.)

11. On February 23, 2026, Ms. Sensi filed her Amended Claim, attaching documentation for each component of her claimed damages as Exhibits A through F.

III. ARGUMENT

A. Legal Standard Governing Claim Objections

12. Under 11 U.S.C. § 502(a), a proof of claim is deemed allowed unless a party in interest objects. A proof of claim executed and filed in accordance with the Bankruptcy Rules constitutes prima facie evidence of the validity and amount of the claim. Fed. R. Bankr. P. 3001(f). An objecting party must produce evidence equal in probative force to that prima facie case before the burden of persuasion returns to the claimant. In re Allegheny Int'l, Inc., 954 F.2d 167, 173–74 (3d Cir. 1992) (the same authority the Objection itself cites for this standard, see Objection ¶¶ 28–29).

13. The Objection's own evidence — the Wright Declaration and the Mathieu Declaration — addresses only a generalized estimate of diminished warranty value applied across multiple, unrelated claimants. It does not address, and does not rebut, the individualized, itemized, and documented components of Ms. Sensi's claim set forth in Section III.C below. To that extent, the prima facie validity of those components remains unrebutted.

B. The Objection's Valuation Methodology Was Designed for Diminution-in-Value Claims, Not a Rescission Claim for a Total Loss

14. The Objection states that the Reviewing Parties determined Ms. Sensi's claim "asserts (i) damages for loss of vehicle warranty; (ii) damages for other assorted features and benefits; (iii) damages for a vehicle deposit," and on that basis proposes to reduce her general unsecured claim to a flat $35,000.00 — a figure derived from an expert valuation of the diminished value of the Fisker limited warranty (Mathieu Declaration ¶¶ 6–25) and for "other assorted non-Warranty vehicle-related features and benefits" that the Liquidating

Trustee applies in the identical amount to at least six other, unrelated claimants on Schedule 1 to the Objection.

15. That characterization does not fit Ms. Sensi's claim. The Amended Claim does not principally seek compensation for a warranty that lost value while Ms. Sensi continued to own and use a functioning vehicle. It seeks rescission of the purchase contract because the vehicle suffered a total, uncorrectable failure and became worthless — a fact the Objection does not dispute, and one confirmed by the independent, certified technician's report attached to the Amended Claim as Exhibit B.

16. The measure of damages for rescission is restitution: return of the consideration paid and reasonably incurred incidental costs, offset by any value received (here, the $3,000.00 salvage recovery) and a fair usage allowance (here, the $14,373.96 mileage offset Ms. Sensi herself applied). It is not a diminution-in-value calculation premised on the vehicle retaining ongoing worth to its owner, which is the theory underlying the warranty valuation the Liquidating Trustee relies on. See Mathieu Declaration ¶ 8 ("The value of the Warranty is based on the expectations of the cost to the owner for repair and replacement obligations . . . ."). An expert opinion valuing the loss of a warranty on a vehicle that still runs has no application to a vehicle that does not run at all and has already been sold for salvage.

17. Accordingly, Ms. Sensi is voluntarily withdrawing the $14,000.00 "Loss of Warranty/Support Value" estimate that appeared in the addendum to her Amended Claim. That line item was an estimate rather than a documented, paid cost, and it has no place in a rescission-based claim for the reasons stated above. Its withdrawal is not a concession that the remainder of the Objection is correct; to the contrary, it clarifies that Ms. Sensi's claim rests entirely on actual, documented, out-of-pocket losses, addressed below.

C. Ms. Sensi's Claim Is Fully Documented, Contrary to the Objection's Stated Basis

18. The Objection's only other stated basis for reducing Ms. Sensi's claim is that "Claimant has not provided sufficient documentation to substantiate damages in excess of the proposed modified Claim amount." That is incorrect. With the exception of the estimate withdrawn in Section III.B above, every dollar of the damages claimed is supported by documentary evidence already on file with the Amended Claim, as summarized below and confirmed in the accompanying Declaration:

Item	Amount	Documentary Support
Purchase price	$68,999.00	Exhibit A (Purchase Order, 10/6/2023)
Destination & handling fee	$2,438.00	Exhibit A
Undelivered accessories	$870.00	Exhibit A
Diagnostic / repair costs	$6,136.50	Exhibit B (EVolution Autosports Invoice #2929)
Tire replacement / installation	$1,906.72	Exhibit E (Tire invoices)
Financing interest paid (of $3,270.35 total)	$3,000.00	Exhibit C (Payoff letter / interest statement)
Subtotal, documented costs	**$83,350.22**	
Plus: priority deposit (2nd vehicle)	$1,000.00	Exhibit F (Deposit confirmation, 8/10/2022)
Gross documented total	**$84,350.22**	
Less: mileage / usage offset	($14,373.96)	Applied by Claimant (~25,000 mi. / 120,000-mi. useful life)
Less: salvage recovery	($3,000.00)	Exhibit D (Bill of sale, salvage)
TOTAL DOCUMENTED CLAIM	**$66,976.26**	
General Unsecured portion	$65,976.26	
Priority portion (11 U.S.C. § 507(a)(7))	$1,000.00	

19. Of this total, $65,976.26 should be allowed as a general unsecured claim, and $1,000.00 should be allowed as a priority claim under 11 U.S.C. § 507(a)(7).

20. This documented total exceeds the Liquidating Trustee's proposed modified claim of $36,000.00 (comprising $35,000.00 general unsecured and $1,000.00 priority) by approximately $30,976.26 — nearly double — using only actual, invoiced, out-of-pocket costs and without reliance on any estimated or speculative figure.

D. The Claim Arises From the Prepetition Purchase and Warranty, Not an Unrelated Postpetition Event

21. Ms. Sensi's claim is based on the vehicle purchase agreement and the express and implied warranties Debtor Fisker Inc. undertook at the time of the October 6, 2023 sale — a prepetition transaction. The Bankruptcy Code defines "claim" broadly to include contingent and unliquidated rights to payment. 11 U.S.C. § 101(5). The vehicle's total failure in August 2025 and its certified diagnosis as unfixable in February 2026 did not create a new, unrelated postpetition obligation; they liquidated and documented the extent of a right to payment that already existed, in contingent and unliquidated form, as of the Petition Date, based on Fisker's warranty obligations under the original purchase contract.

Where liquidation of such a claim would unduly delay administration of the case, the Bankruptcy Code specifically authorizes the Court to estimate it. 11 U.S.C. § 502(c).

E. The Objection Does Not Satisfy Its Burden Under Section 502(b)(1)

22. Section 502(b)(1) permits disallowance only to the extent a claim is unenforceable against the Debtor under the underlying agreement or applicable nonbankruptcy law. 11 U.S.C. § 502(b)(1). The Objection does not identify any provision of the purchase agreement, or any rule of applicable law, that renders any of the documented components in Section III.C unenforceable. Nor does the Objection explain why a uniform $20,704.00 allowance for "other assorted features and benefits" — applied in the identical amount to at least six unrelated claimants — reflects Ms. Sensi's actual, vehicle-specific, documented loss, as opposed to a generalized benchmark not tailored to any individual claimant.

F. The Priority Claim Portion Is Undisputed

23. The Objection does not propose any change to the $1,000.00 priority portion of Ms. Sensi's claim. See Objection, Schedule 1, Row 6 ("Modified Claim Amount and Priority" column). Ms. Sensi understands this component to remain unopposed and allowed in full, and addresses it here only for completeness.

IV. RELIEF REQUESTED

WHEREFORE, Ms. Sensi respectfully requests that the Court:

(a) overrule the Objection as to Claim No. 4305;

(b) allow Claim No. 4305 in the amount of $65,976.26 as a general unsecured claim and $1,000.00 as a priority claim under 11 U.S.C. § 507(a)(7), for a total allowed claim of $66,976.26;

(c) in the alternative, to the extent the Court determines that the full rescission-based amount cannot be allowed on the present record, direct the parties to confer regarding any specifically identified evidentiary deficiency and permit supplementation, estimation, or an evidentiary hearing before entering a reduced amount;

(d) in that alternative circumstance, preserve the Liquidating Trustee's own proposed $35,000.00 general unsecured amount and $1,000.00 priority amount as an undisputed minimum recovery pending any further determination; and

(e) grant such other and further relief as is just and proper.

V. SUPPORTING DOCUMENTATION

24. All documentation supporting the damages set forth in this Response was previously filed with the Amended Claim on February 23, 2026, and is incorporated herein by reference. Ms. Sensi will provide any additional supporting documents to counsel for the Liquidating Trustee upon request.

Dated: August 24, 2026

Respectfully submitted,

Heather Sensi

/s/ Heather Sensi
Heather Sensi, Pro Se
214 Warner Rd
Columbus, NJ 08022
(609) 516-9309
heathersensi@yahoo.com

DECLARATION OF HEATHER SENSI

I, Heather Sensi, declare under penalty of perjury under the laws of the United States of America:

1. I am the claimant who filed Claim No. 4305 (identified on my own records as Claim No. 597) against Debtor Fisker Inc. in this case. I have personal knowledge of the facts set forth in this Declaration and the accompanying Response and, if called as a witness, could and would testify competently to them.

2. I purchased a 2023 Fisker Ocean, VIN VCF1ZBU20PG004195, under a Fisker Purchase Order dated October 6, 2023, for a purchase price of $68,999.00, plus a $2,438.00 destination and handling fee and $870.00 in accessories. Exhibit A to my Amended Claim is a true and correct copy of that Purchase Order.

3. Beginning on or about August 4, 2025, the vehicle would not start or enter gear. I brought the vehicle to EVolution Autosports for diagnosis and repair, and additional Fisker-referred and third-party EV specialists became involved over the following months.

4. Exhibit B to my Amended Claim is a true and correct copy of the EVolution Autosports invoice (#2929) I received and paid, in the amount of $6,136.50, culminating in a February 19, 2026 determination that the vehicle could not be repaired.

5. On January 2, 2026, I satisfied the remaining vehicle lien with the Credit Union of New Jersey in full, using funds from a home equity line of credit, so that I could obtain clear title to the inoperable vehicle. Exhibit C to my Amended Claim is a true and correct copy of the lien release confirmation and loan interest statement. I have not claimed the $35,977.00 lien payoff as a separate item of damages in addition to the purchase price; I have claimed only $3,000.00 of the $3,270.35 in total interest reflected on that loan statement.

6. After the vehicle was determined unfixable, I sold it to EVolution Autosports for $3,000.00 as salvage. Exhibit D to my Amended Claim is a true and correct copy of the payment I received, and I have credited that full amount against my claim.

7. Exhibit E to my Amended Claim consists of true and correct copies of invoices for tires and installation I paid for, totaling $1,906.72, approximately three months before the vehicle became permanently inoperable.

8. I separately paid a $1,000.00 deposit on August 10, 2022, for a second vehicle, a Fisker Ocean Sport, which was never delivered to me. Exhibit F to my Amended Claim is a true and correct copy of my order confirmation for that deposit.

9. The calculations set forth in the accompanying Response are true and correct to the best of my knowledge. They do not add a separate estimate for loss of warranty value on top of the rescission-based vehicle loss, do not add the lien payoff as a second recovery item on top of the purchase price, and credit both the mileage/usage offset and the salvage recovery I received.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on August 24, 2026, at Columbus, New Jersey.

Heather Sensi

/s/ Heather Sensi
Heather Sensi

CERTIFICATE OF SERVICE

I hereby certify that on August 24, 2026, I caused a true and correct copy of the foregoing Response and accompanying Declaration to be filed with the Clerk of the United States Bankruptcy Court for the District of Delaware, 824 North Market Street, 3rd Floor, Wilmington, Delaware 19801, and served via First-Class Mail and Email upon counsel for the Liquidating Trustee at the addresses below:

Justin R. Alberto / Melissa M. Hartlipp • Cole Schotz P.C. • 500 Delaware Avenue, Suite 600 • Wilmington, DE 19801 • jalberto@coleschotz.com / mhartlipp@coleschotz.com

Jason C. DiBattista / Brigette G. McGrath / Rebecca L. Stark • ASK LLP • 2600 Eagan Woods Drive, Suite 400 • St. Paul, MN 55121 • jdibattista@askllp.com / bmcgrath@askllp.com / rstark@askllp.com

Marianna Udem • 60 East 42nd Street, 46th Floor • New York, NY 10165 • mudem@askllp.com

Heather Sensi

/s/ Heather Sensi
Heather Sensi

Exhibit A

FISKER
Purchase Order

Seller's name: Fisker Group Inc
Address: 1888 Rosecrans Ave
City: Manhattan Beach State: CA

Email: FiskerVehicleAdmin@fiskerinc.com
Zip: 90266

Purchaser's Name: Heather Marie Sensi
Address: 214 Warner Rd
City/State: Columbus NJ

Telephone*: +18095169309
Email: heathersensi@yahoo.com
Zip: 08022

Co Purchaser's Name
Address
City/State

Telephone*
Email
Zip

VEHICLE BEING SOLD

Stock No: Year: 2023 Make: FISKER Model: Ocean Trim: One Vin: VCF1ZBU20PG004195

Ref #: 00289
Odometer: 13

OPTIONS

Retractable Cargo Area Cover	$68,999.00
Recycled Floor Mats	$0.00
Emergency Kit	$250.00
Accessory Receiver	$70.00
Expanding Cargo Organizer	$800.00
	$0.00

VEHICLE PRICE

Total cash price	$70,119.00
Unpaid Balance	$70,119.00
Title and Registration fee	$371.00
Destination & Handling fee	$2,438.00
Processing fee	$299.00
Sub-total	$73,227.00
Reservation and Order fees paid	$5,250.00
Cash down payment	$32,000.00
Total due	$35,977.00

A processing fee is not an official fee. A processing fee is not required by law, but may be charged to buyers for handling documents and performing services related to the closing of a sale. A processing fee may not exceed $299 for a motor vehicle contract or a reasonable amount agreed to by the parties for a heavy commerical vehicle contract. This notice is required by law.

Your signature acknowledges Fisker's current Odometer Disclosure on the complying Title

Title and Registration fee estimates may change upon actual date of transfer

TRADE-IN INFORMATION (if applicable)

Year: Make: Stock No:
VIN: Model:
License Plate: Mileage:
Lienholder:
Address:
Telephone*:
Lien Payoff amount: Payoff amount good until:

Purchaser represents and warrants with regard to any trade-in:

HS initial — As the seller, you hereby sell, transfer, and convey all rights, title, and interest in and to the vehicle to Fisker and future assignors designated by Fisker. In consideration of the sale of the vehicle to Fisker the seller enters into an agreement for the amount displayed, which represents the full Value of the Vehicle.

HS initial — You hereby represent and warrant to us that you are the sole legal and record owner of the Vehicle, and that no other party has any interest in or to the Vehicle unless disclosed as Lienholder above. You agree that you are responsible for any negative equity in connection with vehicle payoff. Funds may be utilized from financing with the new Fisker to cover any negative equity. Seller represents and warrants that the odometer of the Vehicle reflects the actual mileage, unless noted below.

___ Amount of Mileage in excess of Mechanical limits
Initial

___ IS NOT actual mileage or there is an odometer discrepancy
Initial

Your signature acknowledges and agrees that the Fisker Ocean One Preorder Agreement Terms and Conditions Addendum and all documents referenced therein are incorporated into this Purchase Order and complete the terms of sale

PURCHASER Heather Sensi Heather Sensi | Oct 6, 2023 17:02 EDT | CO PURCHASER _____ Date 10/06/2023

SELLER Dana Ahmed TITLE Sr VP, Global Marketing, Sales & Service Date _____

*For Fisker Finance℠ customers, you will receive a text at this number to facilitate signing your loan documents. Message and data rates may apply.

Exhibit B

EVolution Autosports
960 Louis Drive
Warminster, PA . 18974
(267) 210-3986
Writer: JOSEPH FERRANTE

OLUTION AUTOSPORTS

INVOICE # 2929

Jferrante@evolutionautosports.com
WWW.EVOLUTIONAUTOSPORTS.COM

HEATHER SENSI	YEAR:	2023	TRANS/DRIVE:	/
214 WARNER RD	MAKE/MODEL:	FISKER OCEAN	LICENSE/STATE:	/PA
COLUMBUS, NJ 08022	VIN:		MILES IN/MILES OUT:	24000/
Cell (609) 516-9309	ENGINE:			

In 8/4/2025 Out 2/19/2026 Email: heathersensi@yahoo.com

VEHICLE ISSUE #1: VEHICLE WONT START AT CLIENTS HOUSE 8/4/2025

TECH REPORT SERVICE CALL TO CLIENTS HOME. FOUND 12V BATTERY DEAD. REPLACED 12V BATTERY. VEHICLE WILL NOT GO INTO GEAR. MULTIPLE FAULTS WITHIN HV NETWORKS. WILL NEED TO BE TRANSFERRED TO SHOP FOR DIAGNOSIS.
VEHICLE ARRIVED AT OUR LOCATION. FOUND MULTIPLE FAULT CODES INDICATING POSSIBLE PDU ISSUE. REMOVED AND REPLACED PDU
REMAINING FAULTS PRESENT ARE COMMUNICATION FAULTS WITH INVERTER CAN NETWORK. INVERTER CAN NETWORK IS NOT RESPONSIVE. FOUND 1.2 VOLTS ON INVERTER CAN AT THE SPIDER CONNECTOR. SWAPPED VCU, NO GOOD.
CONTACTED RUSS FROM BLACKBARN EV, FISKER EXPERT. ARRIVED ON SITE, SPENT 6 HOURS ATTEMPTING TO RECOVER THE NETWORK, UNSUCCESSFUL
WE PROCEEDED TO REMOVE THE DASH AND SWAP OUT THE GATEWAY MODULE. CODED GATEWAY REMOTELEY WITH GUI FROM FOA. STILL NO RESPONSE.
FOA SPENT MORE THAN 15 HOURS COLLECTIVELY REMOTING IN OVER SEVERAL DAYS ATTEMPTING TO RECOVER THE INVERTER CAN. NO LUCK
TECHNICIAN GREG BEARD CAME OUT TO ATTEMPT RECOVERING SPENT 4 HOURS, WAS UNSUCCESSFUL.
A TECHNICIAN FROM OCEAN REPAIR SERVICES CAME AND SPENT 5 HOURS DIAGNOSING AND WAS UNABLE TO UNBRICK THE VEHICLE.
WE HAVE EXHAUSTED ALL TECHNICAL HELP AND SOLUTIONS TO RECOVER THE VEHICLE AND ARE UNABLE TO PROVIDE A REPAIR SOLUTION AT THIS TIME.

LABOR FERRANTE DIAGNOSIS OF BRICKED VEHICLE	$5,775.00	LABOR

Total for "VEHICLE WONT START AT CLIENTS HOUSE 8/4/2025": $5,775.00

Recommended Repairs:

Warranty From the date of delivery for a period of 12 months or 12000 miles, whichever comes first, this firm will repair free of charge any defects in material and workmanship to the repairs stated on the invoice. All work to be done in our shop only. This does not include towing charges or customer supplied parts. A storage fee of 50.00 per day will be charged 24 hours after notification that work is complete. Neglect/abuse of vehicle will immediately void any and all warranties.

Labor/Jobs	$5,775.00
Parts	$0.00
Sublet	$0.00
Total Fees	$15.00
Subtotal	$5,790.00
Tax @ 6%	$346.50
Total	$6,136.50
Payments	$6,136.50
Balance	$0.00

Replaced parts may be requested by customer. I hereby authorize the above repair work to be done along with all necessary materials. You and your employees may operate the above vehicle for the purposes of testing, inspection or delivery at my risk. An express mechanic's lien is acknowledged on the above vehicle to secure the amount of repairs thereto. The shop will not be held responsible for loss or damage to vehicle or articles left in vehicle in case of fire, theft, accident or any other cause beyond your control. In the event legal action is necessary to enforce this contract, I understand that I am solely responsible for all costs including attorney's fees and court costs. I have read the above and acknowledge receipt of an estimate.

X _____ Date 2/19/2026

Exhibit C

P.O Box 7921
1301 Parkway Ave
Ewing, NJ 08628

P 609 538 4061
F 609 538 4057
cunj.org

LIEN RELEASE LETTER

Jan 2, 2026

Heather Sensi
214 Warner Rd
Columbus, NJ, 08022-1221

Dear Sir or Madam:

The Security Agreement between the Credit Union of New Jersey A Federal Credit Union, 1301 Parkway Avenue, Ewing, NJ 08628, and this member has been satisfied:

For the below described vehicle has been terminated.

2023 Fisker Ocean

VIN# VCF1ZBU20PG004195

IMPORTANT

This notice cannot be processed unless the complete and exact vehicle identification number is given. Any further questions please call CUofNJ at 609-538-4061 ext. 2042.

Credit Union of New Jersey

Title Specialist Authorized Signature

Exhibit C

~~Loan: 0005550000 L 0002 Auto~~

Identification	Loan ID	0002	Description	Auto
	Balance		Overlimit Pay Opt-In	No
	Unapplied Funds Balance		Overlimit Pay Opt-In Change Date	
	Minimum Balance		Overlimit Fee Charged	No
	Minimum Advance		Positive Pay Option	None
	Down Payment		Draw Period Expiration Date	
	Master Line		Draw Period Status	Normal
Balance and Limits	Credit Limit/ Approved Amount	$35,977.00	Non-Revolving Balance	
	Credit Limit Expiration Date		Maximum Valuation Credit Limit	
	Credit Limit Shared Group		Set Credit Limit From Valuation	No
	Credit Card Cash Advance Limit Percentage		Lease Remaining Payment Count	
	Credit Card Cash Advance Limit Amount		Lease Remaining Payment Amount	
	Overlimit Pay Limit			
	Shadow Date		Charge Off Amount	
	Shadow Balance		Collection Status	None
	Shadow Interest		Collection Handling	Normal
Charge Off and Collection	Shadow Late Fee		Collection Notice Count	
	Charge Off Date		Collection Notice Date	
	Charge Off Type		Bankruptcy Indicator	None
Interest	Interest Paid Total	$3,270.35	Interest Rate Change Scheduled Frequency Day 2	
	Interest Unpaid		Interest Rate Change Scheduled Period	
	Interest Only Unpaid		Interest Rate Change Scheduled Date	
	Interest Deferred		Interest Rate Change Scheduled Rounding Increment	
	Interest Prepaid		Interest Rate Change Scheduled Rounding Option	None
	Interest Calculation Date	12/31/2025	Interest Rate Change Last Date	
	Interest Calculation Balance		Interest Rate Change Notice Status	None
	Interest Rate Current	4.99%	Interest Rate Cap Frequency	None
	Interest Rate	4.99%	Interest Rate Cap Period	
	Interest APR	4.99%	Interest Rate Cap Direction	Increase only

	Interest Rate Variable Option	Fixed	Interest Rate Cap Start Date		
	Interest Rate Index		Interest Rate Cap Start Rate		
	Interest Rate Margin		Interest Rate Cap		
	Interest Rate Discount		Interest Rate Adjustment		
	Interest Rate Risk Premium		Interest Rate Adjustment Reason		
	Interest Rate Minimum		Interest Charged YTD		
	Interest Rate Maximum		Interest Charged Last Year	$1,296.36	
	Interest Rate Change Start Date		Interest Paid YTD		
	Interest Rate Change Scheduled Frequency	Monthly	Interest Paid Last Year	$1,296.36	
	Interest Rate Change Scheduled Frequency Day 1		Interest Nonaccrual Status	Normal	
	Payment Method	Cash	Payment Count Delinquent 30 To 59 Days		
	Payment Coupon Date		Payment Count Delinquent 60 To 89 Days		
	Payment Amount For Due Date	$680.80	Payment Count Delinquent 90 To 119 Days		
	Payment Amount	$680.80	Payment Count Delinquent 120 And Up Days		
	Payment Partial Amount		Payment Last Date	12/31/2025	
	Payment Calculation		Payment Frequency	Monthly	
Payment	Payment Calculation Status	Normal	Payment Frequency Day 1	27	
	Payment Calculation Scheduled Frequency	Monthly	Payment Frequency Day 2		
	Payment Calculation Scheduled Frequency Day 1		Payment Skip Count		
	Payment Calculation Scheduled Period		Payment Skip Start Month		
	Payment Calculation Scheduled Date		Payment Skip Start Day		
	Payment Count Scheduled	60	Payment Ahead	Specified day count	
	Payment Count Made	28	Payment Ahead Count	60	
	Payment Count Delinquent Under 30 Days	1	Payment Due Date	03/27/2026	
	Late Fee Unpaid		Maintenance Fee		
	Late Fee Calculation	Late Fee - 5%	Maintenance Fee Effective Date		
Fees	Late Fee Calculation Date	02/07/2025	Maintenance Fee Expiration Date		
	Late Fee Calculation Accrual		Maintenance Fee Unpaid		

Escrow	Escrow Amount		Escrow Share	
	Escrow Partial Amount			
Sales Tax	Sales Tax		Sales Tax Amount	
	Sales Tax City		Sales Tax Partial Amount	
	Sales Tax County		Sales Tax Paid Total	
	Sales Tax State		Sales Tax Unpaid	
Insurance	Life Insurance		Single Premium Disability	
	Disability Insurance		Insurance Method	Loan advance
	Single Premium Life		Insurance Share	
Credit Reporting	Credit Reporting Primary ECOA Code	'1' Individual	Credit Reporting Compliance Condition Code	Retain previous value
	Credit Reporting Primary Consumer Final Date		Credit Reporting First Delinquency Date	
	Credit Reporting Primary Consumer Information Indicator	Retain previous value	Credit Reporting Account Status	'13' Paid or closed account zero balance
	Credit Reporting Primary Bankruptcy Date		Credit Reporting Payment History Profile	D000000000000000000000
	Credit Reporting Account Type	Do not report	Credit Reporting Identification Number	6720124
	Credit Reporting Portfolio Type Override	'I' Installment	Credit Reporting Consumer Account Number	0005550000L0002
	Credit Reporting Special Comment Code	None	Credit Reporting Last Date	12/31/2025
Historical	Monetary Purge Date		Original Due Date	11/27/2023
	Last Monetary Date	12/31/2025	Original Balance	$35,977.00
	Last Activity Date	12/31/2025	Acquisition Date	
	Last Advance Date		Acquisition Balance	
	Original Loan Date	10/05/2023	ACH Payment Last Amount	
	Original Funding Date	10/05/2023	ACH Payment Last Date	
Statement	Mail Person Address Link		Statement Last Cutoff Transaction	
	Statement Mail Group		Statement Prior Cutoff Date	11/30/2025
	Statement Cutoff Group	Monthly	Statement Prior Cutoff Transaction	
	Statement Last Cutoff Date	12/31/2025	Statement Reg E Count	
Approval	Processor		Credit Score Category	Experian FICO V2
	Approval Loan Officer		Credit Score	819
	Approval Date	10/05/2023	Paper Grade	Paper Grade P
Tax	Application Tax Person	Sensi,Heather	IRS Form Option	None

FASB 91	FASB 91 Type		FASB 91 Unamortized Fees		
	FASB 91 Original Rate		FASB 91 Amortization Amount		
	FASB 91 Effective APR		FASB 91 Funding Option	None	
Credit Card	Credit Card Purchase Balance Old		Credit Card Cash Advance Grace Indicator New	No	
	Credit Card Purchase Balance New		Credit Card Balance Transfer Balance Old		
	Credit Card Purchase Average Balance		Credit Card Balance Transfer Balance New		
	Credit Card Purchase Interest Rate		Credit Card Balance Transfer Average Balance		
	Credit Card Purchase Interest Rate Variable Option	Fixed	Credit Card Balance Transfer Interest Rate		
	Credit Card Purchase Interest Charge		Credit Card Balance Transfer Interest Rate Variable Option	Fixed	
	Credit Card Purchase Interest Unpaid Old		Credit Card Balance Transfer Interest Charge		
	Credit Card Purchase Interest Unpaid New		Credit Card Balance Transfer Interest Unpaid Old		
	Credit Card Purchase Grace Indicator Old	No	Credit Card Balance Transfer Interest Unpaid New		
	Credit Card Purchase Grace Indicator New	No	Credit Card Balance Transfer Grace Indicator Old	No	
	Credit Card Cash Advance Balance Old		Credit Card Balance Transfer Grace Indicator New	No	
	Credit Card Cash Advance Balance New		Credit Card Fee Balance Old		
	Credit Card Cash Advance Average Balance		Credit Card Fee Balance New		
	Credit Card Cash Advance Interest Rate		Credit Card Total Balance Old		
	Credit Card Cash Advance Interest Rate Variable Option	Fixed	Credit Card Total Balance New		
	Credit Card Cash Advance Interest Charge		Credit Card First Year Fees Maximum		
	Credit Card Cash Advance Interest Unpaid Old		Credit Card First Year Fees Charged		
	Credit Card Cash Advance Interest Unpaid New		Credit Card Penalty Interest Rate		
	Credit Card Cash Advance Grace Indicator Old	No			

External	External Account Number		External Investor Code	
	External Account Action	None	External Investor Group Code	
	External Investor Bank Code		Last Import Date	
General	Type	Auto - New	Shared Collateral Option	Not allowed
	Processing	Normal	Note Number	
	Branch	E-Branch	Share Secured Option	Not share secured
	Open Date	10/05/2023	Share Secured Amount	
	Opened By User	akcelerant	Balloon Date	
	Close Date	12/31/2025	Balloon Amount	
	Close Reason		Residual Value	
	Shared Branch Option	Standard	Promotional Rate Type	
	Note Restriction	Unrestricted	Segment Count Limit	
	Maturity Date	10/27/2028	MLA Limitation	No
	Purpose	New Auto Loans	Participation Pool	
	Collateral Type	Auto - New	Last FM Date	01/01/2026

~~*Note: Skip A Pay Eligible*~~

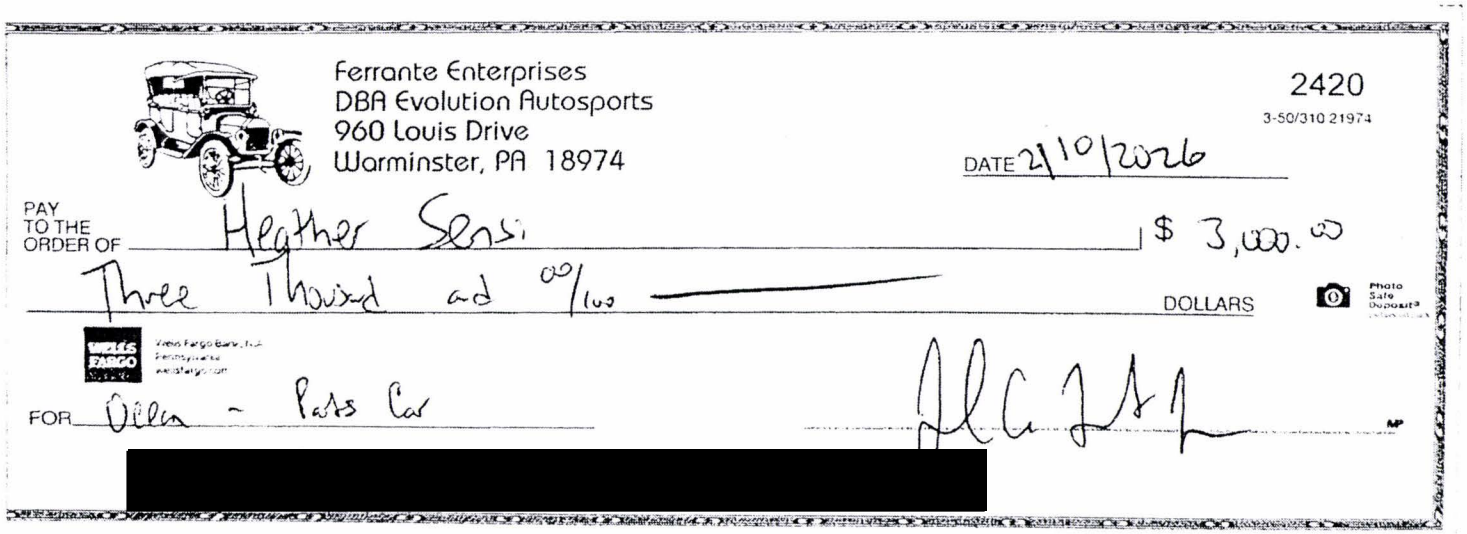
~~*Collateral: Auto – New*~~

~~*YTD: Year 2025*~~

~~*YTD: Year 2024*~~

~~*YTD: Year 2023*~~

FINANCE CHARGE OF 1 1/2% PER MONTH, WHICH IS AN ANNUAL PERCENTAGE RATE OF 18%.



Ferrante Enterprises
DBA Evolution Autosports
960 Louis Drive
Warminster, PA 18974

2420
3-50/310 21974

DATE 2/10/2026

PAY TO THE ORDER OF Heather Sensi $ 3,000.00

Three Thousand and 00/100 DOLLARS

Photo Safe Deposit

WELLS FARGO

FOR Dilla - Pats Car

[redacted]

EXHIBIT D

Exhibit E

TIRE RACK

7101 Vorden Parkway
South Bend, IN 46628-8422
(574) 287-2345
(800) 428-8355
Customer Service: Ext. 4360
Fax: (574) 236-7707

****
REPRINT
****

INVOICE

INVOICE NUMBER	INVOICE DATE	PAGE
PK37754	4/22/25	1
PURCHASE ORDER NUMBER		
R1764694360		

2/15/26
11:49:24

BILL TO:

1573577-000
Sensi, Kevin
214 Warner Rd
Columbus NJ 08022 1221

SHIP TO:

1573577-000
Sensi, Kevin
214 Warner Rd
Columbus NJ 08022 1221

SHIP METHOD: UPS Ground

SHIP-TO PHONE: 609-516-9308

ORDER DATE	SALES REP NAME / PHONE EXT	TERMS	MAKE, MODEL AND YEAR	WHSE
4/21/25	ECOMMERCE ORDERS	American Express	FISK, OCEAN AWD,23	DE

PART NUMBER	QTY ORDERED	QTY SHIPPED	GROUP	DESCRIPTION	UNIT PRICE	EXTENSION
545VR2CCLX20XL 15578360000	4	4	90	255/45R22 CO CROSS CONT LX20 1557836 107V XL	384.46	1537.84
Road Hazard ID:				Two Year Road Hazard Included* 550026685720 550026685721 550026685722 550026685723		
SEGCHRDR REGISTRATIONR	1	1		Rim Width Range 8.00 to 9.50 Tire DOT Number registration has been filed electronically	N/C	
				FIND WARRANTY DETAILS @ WWW.TIRERACK.COM/CO0425		
				New Jersey Tire Fee		6.00
				Subtotal		1543.84
				Sales Tax-New jersey		101.88
..........2018				American Express Payment	-1645.72	
				Total Payment		-1645.72

* To make a claim visit www.tirerack.com/roadhazard.
* To obtain roadside assistance please call 877-920-0503.

Total Amount Due $.00 USD

Weight 136

Payable in U.S. Funds

ALL PAST DUE ACCOUNTS ARE SUBJECT TO A FINANCE CHARGE OF 1 1/2% PER MONTH, WHICH IS AN ANNUAL PERCENTAGE RATE OF 18%.

Exhibit E

30TH ANNIVERSARY AMERICAN TIRE & AUTO CARE Your One Stop Auto Center

AMERICAN TIRE & AUTO CARE
of Mercerville LLC
3275 QUAKER BRIDGE RD
TRENTON,NJ 08619
(609)588-5555

Customer ID: 0005048626
Name: KEVIN & HEATHER SENSI
Address 214 WARNER ROAD
Address 2
City State Zip Code COLUMBUS, NJ 08022
Home Phone (609) 516-9308
Work Phone () -
Mobile Phone () -
Tax Exempt #

Year 23
Make FISKER INC
Model OCEAN
Lic No 1OCEAN1
VIN VCF1ZBU20PG004195
Color DK BLUE
Engine EV
Mileage In 22744
Mileage Out 22744

Create Date 05/02/25 10:50:15
Date/Time 05/02/25 12:05:21
Workorder # 562044
Invoice # 400988

Email Address na
PO Number
Fleet/Wholesale N

Salesperson D CARNEY
Service comments:

>> INSTALL CUSTOMER SUPPLIED TIRES TO VEHICLE...

Qty.	Part #	RFR	Loc	Description	Parts	Labor	Total
4	DM22			DISMOUNT AND MOUNT 22" TIRE	22.95	0.00	91.80
4	PWB			PERFORMANCE WHEEL BALANCE	0.00	29.95	119.80
4	TEF			TIRE ENVIRONMENTAL FEE	4.00	0.00	16.00

*** Customer Wishes To Discard Old Parts_____***

CREDIT CARD # XXXX-XXXX-XXXX[redacted]
APPROVAL # 05634D
TICKET #

APPLABEL VISA CREDIT
TVR 0000000000
IAD 1F420132A0000000001003027300000000400000000000000000000000000000
ARQC D2A6DBED0FD39ECF
ARC 00
CVM N

Thank you for your business. If you have any questions or concerns, please contact the store manager Dale at 609-588-5555

PAY AMOUNT
VISA 261.00

TECH 005500-0.00 TEAM

Job Supplies	17.18
PARTS TOTAL	107.80
SALES TAX	16.22
LABOR TOTAL	119.80
GRAND TOTAL	261.00

THIS IS A HISTORY REPRINT (Reprinted 02/17/26 10:54:44)

Exhibit F

Owner
OC DURNS

Order Date
Aug 10, 2022

Order No
$1,000

Material Code
KYH8G0

Model
Fisker OCEAN

Trim
Sport

Color
Great White

Wheel
22" Forged Aero Gloss Black

Delivery
Black Abyss

Total Price
$40,544 [1]

VIN
VCF[illegible]27PG013669

Welcome to Fisker!

This website uses cookies to enhance user experience and to analyze performance and traffic on our website. We also share information about your use of our site with our social media, advertising and analytics partners. Our Privacy Policy

Account

Hello!
Heather Sensi

My Fisker

Fisker OCEAN

Fisker OCEAN
Order

Fisker PEAR

Welcome to Fisker!

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Do Not Sell My Personal Information

Reject All

Accept All

UNITED STATES POSTAL SERVICE®

PirateShip.com® Make shipping fun

G

usps.com

US POSTAGE

U.S. POSTAGE PAID USPS Ship

08/25/2026
0 lb 6 oz

Mailed from 08022

USPS GROUND ADVANTAGE™

HEATHER SENSI
214 WARNER RD
COLUMBUS NJ 08022-1221

Created 08/25/2026

RDC 01

U.S.M.S. X-RAY

DISTRICT OF DELAWARE
UNITED STATES BANKRUPTCY COURT
824 N MARKET ST FL 3
WILMINGTON DE 19801-3024

USPS TRACKING # USPS Ship

9300 1110 4390 0008 7259 68