

# Exhibit 167

## (Part 18 of 26)

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 02/12/2020.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

[redacted signature]

Date: 12/29/2021

12/30/2021



# CALIFORNIA JURAT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document, to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

STATE OF CALIFORNIA )

COUNTY OF SAN JOAQUIN )

Subscribed and sworn to (or affirmed) before me on this 30<sup>th</sup> day of December, 2021  
Date Month Year

by \_\_\_\_\_

\_\_\_\_\_  
*Name of Signers*

proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

Signature: \_\_\_\_\_

\_\_\_\_\_  
*Signature of Notary Public*



Seal

Place Notary Seal Above

## OPTIONAL

Though this section is optional, completing this information can deter alteration of the document or fraudulent attachment of this form to an unintended document.

### Description of Attached Document

Title or Type of Document: XRP Holder Affidavit (Investor / User -  
Category 2B)

Document Date: \_\_\_\_\_

Number of Pages: \_\_\_\_\_

Signer(s) Other Than Named Above: \_\_\_\_\_

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 06/21/2021  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a "Top 10" cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [redacted]

Date: 11/4/2021.

*W. J. Ark*

*11/4/2021*

*JP 103439 NSW*

XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

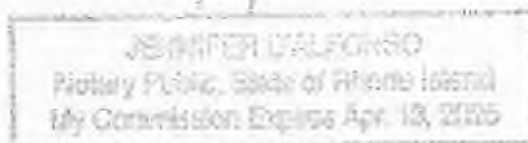
1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on April 19, 2021.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant:

Date:

11/10/21

*Jennifer Valeroso* 11/10/2021





XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 08/19/2019.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [redacted]

Date: 2/11/2021

*Durbanville* 2021/04 no 10 : 55  
*LAUREN TRACY PRANS*  
*Durbanville* 549, 2 Church Dr.  
*Durbanville*  
*(1876)*

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 15-9-2017.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date:

14-12-21

Witnessed by: Jenna Byrne

Date: 14/12/21

XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 02-06-2017  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases

Signature of Affiant

[REDACTED]

Date: 25-05-2022

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is \_\_\_\_\_ and I am 18 years of age or older.  
[full legal name]

2. I reside at \_\_\_\_\_  
[street name, city, state, ZIP code, country]

3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.

4. I acquired XRP for the first time on 11/21/2020  
[mm/dd/yyyy]

5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).

6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.

7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.

8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.

9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.

10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:

- a. As a form of currency for payment for goods and/or services I provided; and/or
- b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: \_\_\_\_\_

Date: 11/5/2021



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 08/09/2021  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 05/25/2022

XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 04/13/2021.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [redacted]

Date: 11/06/2021

XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 03/11/2019  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [redacted]

Date: 11/8/2021

*[Handwritten Signature]* 11/8/21



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 07/12/2019  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11/1/2021



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on approx. on 09/01/2019  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant:

[REDACTED]

Date:

February 11, 2022 56



STEVEN B GARRETT  
Notary Public  
State of Ohio  
My Comm. Expires  
June 22, 2026

*Steven B. Garrett*

2/11/22



## XRP HOLDER AFFIDAVIT INVESTOR USER CATEGORY 2B

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]2. I reside at [redacted]  
[street name, city, state, ZIP code, country]

3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.

4. I acquired XRP for the first time on 12/30/20  
[mm/dd/yyyy]

5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).

6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.

7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.

8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.

9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a "Top 10" cryptocurrency by market cap and was listed at a lower price compared to others.

10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:

- a. As a form of currency for payment for goods and/or services I provided; and/or
- b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [redacted]

Date: 11/1/21



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 01/26/2018  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11-05-2021



**TEXAS ORDINARY CERTIFICATE OF ACKNOWLEDGMENT**

Civil Practice &amp; Remedies Code § 121.007

The State of Texas

County of Harris

Before me,

Bernice Castaneda, Notary PublicName and Character of Notarizing Officer,  
e.g., "John Smith, Notary Public"

on this day personally appeared



Name of Signer

☐ known to me☐ proved to me on the oath of

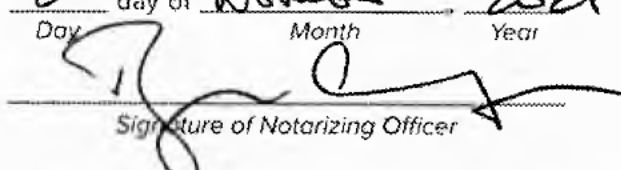
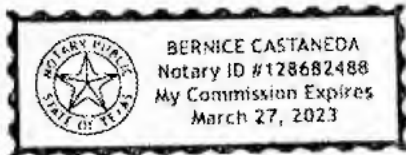
Name of Credible Witness

☒ proved to me through \_\_\_\_\_Tx Driver License

Description of Identity Card or Document

to be the person whose name is subscribed to  
the foregoing instrument and acknowledged  
to me that he/she executed the same for the  
purposes and consideration therein expressed.

Given under my hand and seal of office this

5<sup>th</sup> day of November, 2021  
Day Month Year  
Signature of Notarizing Officer

Place Notary Seal and/or Stamp Above

**OPTIONAL**Completing this information can deter alteration of the document or  
fraudulent reattachment of this form to an unintended document.**Description of Attached Document**Title or Type of Document: KRP Holder Affidavit (Category 2B)  
Document Date: 11/5/2021 Number of Pages: 1  
Signer(s) Other Than Named Above: None

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]

2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]

3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.

4. I acquired XRP for the first time on 01/06/2018  
[mm/dd/yyyy]

5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).

6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.

7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.

8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.

9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.

10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:

- a. As a form of currency for payment for goods and/or services I provided; and/or
- b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

[REDACTED]

Date: 11-05-2021

**TEXAS ORDINARY CERTIFICATE OF ACKNOWLEDGMENT**

Civil Practice & Remedies Code § 121.007

The State of Texas

County of Harris

Before me,

Bernice Castaneda, Notary Public

Name and Character of Notarizing Officer,  
e.g., "John Smith, Notary Public"

on this day personally appeared

[Redacted]

Name of Signer

☐ known to me

☐ proved to me on the oath of

Name of Credible Witness

☒ proved to me through

TX Driver License

Description of Identity Card or Document

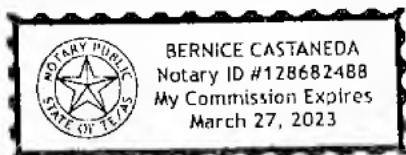
to be the person whose name is subscribed to  
the foregoing instrument and acknowledged  
to me that he/she executed the same for the  
purposes and consideration therein expressed.

Given under my hand and seal of office this

5<sup>th</sup> day of November, 2021

Day Month Year

[Signature]  
Signature of Notarizing Officer



Place Notary Seal and/or Stamp Above

**OPTIONAL**

Completing this information can deter alteration of the document or  
fraudulent reattachment of this form to an unintended document.

**Description of Attached Document**

Title or Type of Document: TRP Holder Affidavit (Category 2B)

Document Date: 11/5/2021 Number of Pages: 1

Signer(s) Other Than Named Above: None

XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside in [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 01/02/2021  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a "Top 10" cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 9/20/21

*Signed by the Affiant at Kelsey in the State of Queensland before me*

*Holland*  
**Tricia Margaret Holland**  
Justice of The Peace (Qualified)

PH: 07 403 518 640





**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

My name is [redacted] and I am 18 years of age or older.

[redacted] (Full legal name)

I reside at [redacted]  
[redacted] (street name, city, state, ZIP code, country)

I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.

I acquired XRP for the first time on 5/8/2020  
[redacted] (mm/dd/yyyy)

When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).

When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.

When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.

Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.

I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a "Top 10" cryptocurrency by market cap and was listed at a lower price compared to others.

In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:

- a. As a form of currency for payment for goods and/or services I provided; and/or
- b. As a substitute for that currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

Date: 11-3-2021



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 6/20/2017.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

[REDACTED]

Date: 11/2/2021



Carol A. Lucardi  
NOTARY PUBLIC  
Commonwealth of  
Massachusetts  
My Commission Expires  
5/13/2027

XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
(full legal name)
2. I reside at [REDACTED]  
(street name, city, state, ZIP code, country)
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 02/14/2021  
(mm/dd/yyyy)
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11/02/2021



XRP HOLDER AFFIDAVIT (INVESTOR - CATEGORY 1B)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 02/14/2021  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I ~~did not~~ rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a "Top 10" cryptocurrency by market cap and was listed at a lower price compared to others.

Signature of Affiant: [REDACTED]

Date 11/02/2021

XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 06/13/2019  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11-11-21

Tiffany Laudette  
NOTARY PUBLIC

Oconee County, GEORGIA

My Commission Expires 02/14/2022

*Tiffany Laudette*  
11/11/2021

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED], 7550  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 04/01/2021  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11/07/2021

XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:


1. My name is [REDACTED] and I am 18 years of age or older.  
(full legal name)
2. I reside at [REDACTED]  
(street name, city, state, ZIP code, country)
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 04/15/2021  
(mm/dd/yyyy)
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a "Top 10" cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 05/24/2022




XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear: 

1. My name is  and I am 18 years of age or older.

[full legal name]

2. I reside at 

[street name, city, state, ZIP code, country]

3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.

4. I acquired XRP for the first time on 6/22/2018

[mm/dd/yyyy]

5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).

6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.


7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.

8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.

9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.

10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:

- a. As a form of currency for payment for goods and/or services I provided; and/or
- b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: 

Date: 5/25/22

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 07/21/2017  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [redacted]

Date: 11/03/2021

Witnessed by: Kanupriya  
KANUPRIYA DHAIR  
Senior Financial Advisor  
Scotiabank Financial

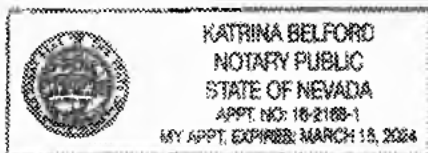
**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 7/19/2021  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of [redacted]

Date: 11/2/21



State of Nevada

County of Clark

This instrument was acknowledged before me on 11/2/2021  
by [redacted]

[Signature]  
Signature of Notarial Officer



XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 10/01/2018  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 12/07/2021

## XRP HOLDER AFFIDAVIT (INVESTOR) USER - CATEGORY 2B1

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
 [redacted]  
 (full legal name)

2. I reside at [redacted]  
 [redacted]  
 (street name, city, state, ZIP code, country)

3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.

4. I acquired XRP for the first time on 15-08-2020  
 [mm/dd/yyyy]

5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).

6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.

7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.

8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.

9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a "Top 10" cryptocurrency by market cap and was listed at a lower price compared to others.

10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:

- a. As a form of currency for payment for goods and/or services I provided, and/or
- b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant, \_\_\_\_\_

Date: 15-11-2021



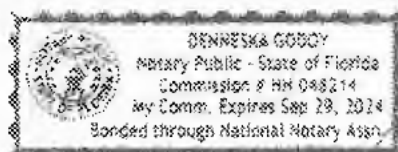
**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 05/01/2017.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [redacted]

Date: 11/05/2021





[REDACTED]

[REDACTED]

[REDACTED]

In Memory  
[1936-2001]

Monday, November 8, 2021

[REDACTED]

RE: S.E.C v. Ripple Labs, Inc. et al U.S.D.C., N.Y.S.D. 20 Civ. 10832

Dear Attorney Deaton,

Enclosed please find my notarized affidavit, category 2B.

I am an XRP holder and I have been following the lawsuit closely. I also wanted you to know that I am a civil litigator with 26 years of trial experience.

If you find that you need some assistance, or a second set of eyes on something, I would be grateful to assist.

Regards,

[REDACTED]

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on August 18, 2017  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

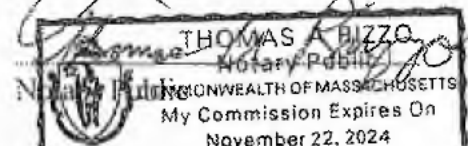
Signature of Affiant

Date: November 8, 2021

Commonwealth of Massachusetts

Norfolk, ss.

On this the 8th day of November 2021, then appeared the above named [REDACTED] who is personally know me and acknowledged the foregoing signature to be his free act and deed before me.



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 09/18/2019  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [redacted]

Date: 11/5/2021

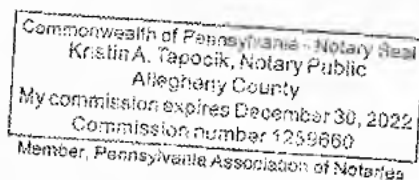
Commonwealth of Pennsylvania  
County of Allegheny

Signed and sworn to (or affirmed) before me.

on

by

November 5, 2021  
Kristin A. Tapocik





XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 11/20/2017  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [redacted]

Date: 9/20/2022

duly sworn on May 24, 2022

Lisa Lewis

LISA LEWIS  
NOTARY PUBLIC-STATE OF NEW YORK  
No. 01LE8184203  
Qualified in Bronx County  
My Commission Expires 03-31-2024

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 03/23/2021  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11/16/2021

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

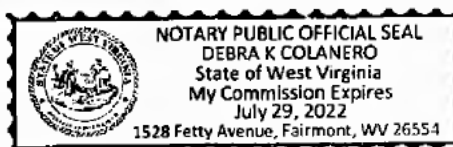
Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 07/26/2017.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of [REDACTED]

Date: 11/03/2021

*Debra K. Colanero*  
Notary





**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

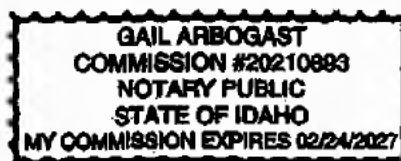
Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 04/20/2019  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11/5/21

Subscribed and sworn to before me this 5<sup>th</sup> day  
of November 2021  
[REDACTED] appeared  
Notary Public for Idaho  
Residing in Ada County  
Comm Exp 02/24/2027



XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 02/13/2019  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [redacted]

Date: 11/11/21

XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)


Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on [REDACTED]  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 10 Nov 2023

State of MAINE County Cumberland  
personally appeared the above  
named [REDACTED] and  
acknowledged the above instrument  
To be his free act and deed

  
SHERRY L. HODOBON  
Notary Public  
State of Maine  
My Commission Expires  
May 17, 2025



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 11/21/2020  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant [REDACTED]

Date: Dec 15/2020

XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 8/20/2020  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11/3/2021



**XRP HOLDER AFFIDAVIT (INVESTOR USE) - CATEGORY 3B**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs, Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 12-3-2020  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low energy output), and/or because it was a "Top 10" cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, medium to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 3-11-2021



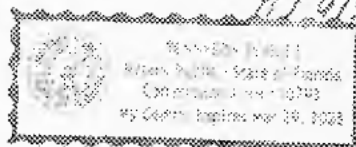
XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 10/6/2017  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a "Top 10" cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11/4/2021



*[Handwritten Signature]*

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is \_\_\_\_\_ and I am 18 years of age or older.  
[full legal name]
2. I reside at \_\_\_\_\_  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 02/15/2020  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: \_\_\_\_\_

Date: 04 November 2021

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 02/27/2021  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant [REDACTED]

Date: 11/1/2021

*Note! In addition, I have labors in the Philippines and intend to send and receive XRP to and from them at a reduced exchange rate and quicker transfer times*

[REDACTED]



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 12/25/2017  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a "Top 10" cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

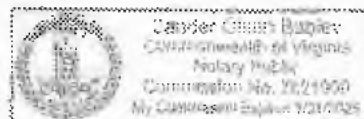
Date:

11/8/21

*[Signature]*  
Notary Public  
The foregoing instrument was acknowledged before me this 11th day of November, 2021.  
[redacted]  
(Name of person seeking acknowledgment)

Notary Public

Commission Expires [redacted] Notary Registration: [redacted]



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 12/05/2020  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

Date: 11/2/21

SUBSCRIBED AND SWORN BEFORE ME THIS

2 DAY OF November, 2021

by [REDACTED]

Tammy R. Gallegos

NOTARY - EL PASO COUNTY - COLORADO

MY COMMISSION EXPIRES August 5, 2023

TAMMY RENEE GALLEGOS

NOTARY PUBLIC

STATE OF COLORADO

NOTARY ID 20194029521

MY COMMISSION EXPIRES AUGUST 5, 2023

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 09/28/2021  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 09/11/2021



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is \_\_\_\_\_ and I am 18 years of age or older.  
[full legal name]
2. I reside at \_\_\_\_\_  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on \_\_\_\_\_  
12/03/2017  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: \_\_\_\_\_

Date: \_\_\_\_\_

11/17/21

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is \_\_\_\_\_ and I am 18 years of age or older.  
[full legal name]
2. I reside at \_\_\_\_\_  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on \_\_\_\_\_  
06/18/2018  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: \_\_\_\_\_

Date: 11-05-2021

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 07/19/2019  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11-5-21

Sworn to and subscribed before me  
this 5<sup>th</sup> day of November, 2021

Notary Public  
[Signature]





**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates. 12/8/2020
4. I acquired XRP for the first time on 12/8/2020 [REDACTED]  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11/8/2021

Sworn to me on this  
8th day of November, 2021.

REBECCA A. KARK  
Notary Public, State of New York  
No. 01KA6395013  
Qualified in Broome County  
Commission Expires July 22, 2023

X B. J. [Signature]

Notary Public

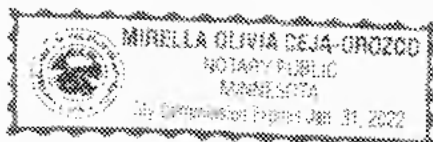
XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 11/10/2020  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a "Top 10" cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11/3/2021



Signed before me on  
Nov. 3, 2021.

A handwritten signature in black ink, appearing to be "M. Deja-Grozd", written over a horizontal line.



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 12/30/2017  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a "Top 10" cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [redacted]

Date: 11/1/2021



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is \_\_\_\_\_ and I am 18 years of age or older.  
[full legal name]
2. I reside at \_\_\_\_\_  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on \_\_\_\_\_  
01/08/2018  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: \_\_\_\_\_

Date: 11/12/2021

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 10/26/2018.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [redacted]

Date: Nov 5/2021

*Kasmer Williams*



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 09/08/2020  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11/04/2021



LUCAS UNDERWOOD  
President of Vanderburgh County, IN  
Commission Expires: February 8, 2021  
Commission # 886385

*[Handwritten Signature]*  
11-4-21



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

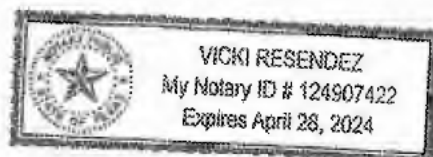
1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 03/24/2020  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

Date:

12/23/2021

*Vicki Resendez*  
12/23/21



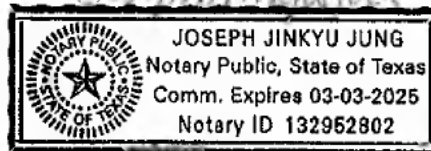
**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 08/18/2020.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11-15-21



XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 4/24/2020  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

[REDACTED]

Date: 10/8/2021



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is \_\_\_\_\_ and I am 18 years of age or older.  
[full legal name]
2. I reside at \_\_\_\_\_  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 12/02/2017  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: \_\_\_\_\_

Date: 11-3-21

State of Arizona

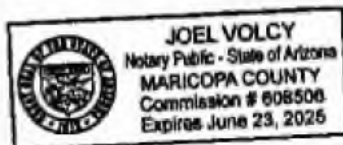
County of Maricopa

The foregoing instrument was acknowledged before me this 3 day of November 2021.

by: [Signature]

Notary Public

My commission expires 06/23/2025



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 07/26/2021  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [redacted]

Date: 11/04/2021

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 09/03/2019  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [redacted]

Date: 11/02/2021



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 02/02/2021  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross-border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a "Top 10" cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [redacted]

Date: 02/11/2021

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 3/20/2020  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [redacted]

Date: 11/5/2021

State of Colorado county of Jefferson  
Subscribed and sworn before me on 5th November 2021

Nicole Kerr  
(Notary Signature)

NICOLE KERR  
NOTARY PUBLIC  
STATE OF COLORADO  
NOTARY ID 20214037161  
MY COMMISSION EXPIRES 09/20/2025

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 05/31/2018  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant:

Date:

11/5/2021

*Loss certificate attached*

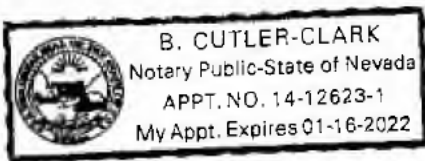


**JURAT**

State of Nevada  
County of Clark } ss.

Subscribed and sworn to (or affirmed) before me this

5th day of November, 2021 by  
Date Month Year



Place Notary Seal/Stamp Above

Name of Signer No. 1

[Redacted]  
Name of Signer No. 2 (if any)

[Signature]  
Signature of Notary Public

None  
Any Other Required Information  
(Residence, Expiration Date, etc.)

**OPTIONAL**

*This section is required for notarizations performed in Arizona but is optional in other states. Completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.*

**Description of Attached Document**

Title or Type of Document: XBP Hester Affidavit - cert. 2B  
Document Date: November 5, 2021 Number of Pages: 1  
Signer(s) Other Than Named Above: None

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 3/20/2020  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

Date:

11/5/2021

State of Colorado County of Jefferson  
Subscribed and sworn before me on 5th November 2021  
(Date)

Nicole Kerr  
(Notary Signature)

NICOLE KERR  
NOTARY PUBLIC  
STATE OF COLORADO  
NOTARY ID 20214037161  
MY COMMISSION EXPIRES 09/29/2023

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is \_\_\_\_\_ and I am 18 years of age or older.  
[full legal name]
2. I reside at \_\_\_\_\_  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on \_\_\_\_\_  
06/01/2020  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: \_\_\_\_\_

Date: 05/23/2022



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 11 / 23 / 2020.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: Nov 31 21

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.

[full legal name]

2. I reside at [REDACTED]

[street name, city, state, ZIP code, country]

3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.

4. I acquired XRP for the first time on approx Oct 2019.  
[mm/dd/yyyy]

5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).

6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.

7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.

8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.

9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.

10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:

- a. As a form of currency for payment for goods and/or services I provided; and/or
- b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

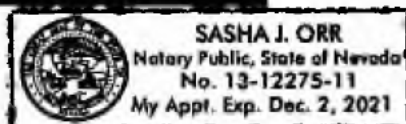
Date: 11-5-2021

State of Nevada  
County of Lincoln

This instrument was acknowledged before me

on 5 day of Nov, 2021 by [REDACTED]

Sasha J. Orr  
Notary Public's Signature  
My Commission Expires Dec 2 2021



XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 11-10-2021  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:  
~~a. As a form of currency for payment for goods and/or services I provided; and/or.~~  
b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 3.A. November 2021

SWORN BEFORE ME,  
JEREMY HUNTER-SILLMAN,  
SOLICITOR, AT 25  
HERITAGE ROAD, HITCHIN,  
HERTFORDSHIRE, SG5 1BS,  
UNITED KINGDOM On 3.A.  
November 2021





XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 04/11/2021.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant:

Date: 11/02/2021

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]

2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]

3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.

4. I acquired XRP for the first time on 09/21/2020.  
[mm/dd/yyyy]

5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).

6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.

7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.

8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.

9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.

10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:

- a. As a form of currency for payment for goods and/or services I provided; and/or
- b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: Nov. 5, 2021

*Notarized before me on November 5, 2021  
at Fort McMurray in the province  
of Alberta, Canada  
Phyllis C. Yetman*

**PHYLLIS C. YETMAN**  
Notary Public for the Province of Alberta  
My Appointment Expires: December 31, 2023  
202A, 8706 Franklin Ave.  
Fort McMurray, AB T9H 2J6  
780-743-2880



XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 10/04/2020  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11/01/2021



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 03/04/2018.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [redacted]

Date: 11/04/2021

[redacted]  
Comp  
Rip 2/12/2024  
11/4/2021  
[redacted]

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

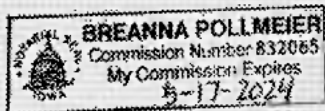
Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 04/10/2021  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

[redacted signature]

Date:

11-5-21*Breanna Pollmeier*



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.

[full legal name]

2. I reside at [redacted]  
[street name, city, state, ZIP code, country]

3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.

4. I acquired XRP for the first time on 07/22/2020  
[mm/dd/yyyy]

5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).

6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.

7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.

8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.

9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.

10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:

- a. As a form of currency for payment for goods and/or services I provided; and/or
- b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [redacted]

Date: 12/9/21



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 03 / 17 / 2021.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [redacted]  
[redacted]

Date: 2<sup>nd</sup> Nov 2021.

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 05/03/2020  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

Date:

2/2/22

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is \_\_\_\_\_ and I am 18 years of age or older.  
[full legal name]
2. I reside at \_\_\_\_\_  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 07/01/2019  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: \_\_\_\_\_

Date: 12/1/2021



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

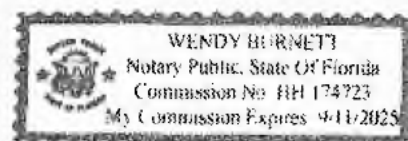
1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 08/28/2020.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11/1/21

*Personally known to me*

*Wendy Burnett*  
*Wendy Burnett*




XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 05/01/2018  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

Date: 11/2/21

  
KRISTEN L. TREEN  
Notary Public in the State of New York  
No. 01TR6032819  
Qualified in Oneida County  
Commission Expires November 8, 2021

<https://files.constantcontact.com/a0bdeafe801/02a2631f2-23412-489107bf>

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country] 00 [redacted]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 02-21-2019.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [redacted]

Date: 11-11-2021

<https://files.constantcontact.com/a0bdeafe801/02a2631f2-23412-489107bf>



XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
(full legal name)
2. I reside at [REDACTED]  
(street name, city, state, ZIP code, country)
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on: 09/07/2018  
(mm/dd/yyyy)
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRP).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a "Top 10" cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 08th November 2021

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 06/18/2019.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

Date: 11/08/21

County/City of Prince William  
Commonwealth/State of Virginia  
The foregoing instrument was acknowledged  
before me this 8th day of November  
2021 by [redacted]  
(name of person seeking acknowledgment)  
Celeste M. Riley  
Notary Public  
My Commission Expires May 31, 2025



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 07/29/2020  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 12/13/2021

Subscribed and sworn before me this 13th day  
of December, 2021.

Mary Morris, Notary Public





XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 08-10-2020.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

[redacted]

Date:

11-2-21

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is \_\_\_\_\_ and I am 18 years of age or older.  
[full legal name]
2. I reside at \_\_\_\_\_  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 12/20/2020  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant \_\_\_\_\_

Date: 11/2/21

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on July 14, 2019.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [redacted]

Date: 11-2-2021

*Shown & Subscribed to me*  
*11-2-2021*  
*Cynthia Renee Wright*  
*Notary Public*



XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 02/14/2020  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant

Date:

11/06/2021

**INDIVIDUAL ACKNOWLEDGMENT**State of IdahoCounty of ButteOn this 11 day of November, 2021, before meBrian Davis, Notary Public, State of Idaho

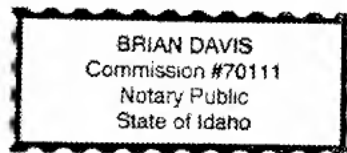
Personally appeared

[Redacted Signature]

☐ personally known to me – OR –☒ proved to me on the basis of satisfactory evidence

to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged to me that he/she/they executed the same for the purposes therein stated.

WITNESS my hand and official seal



Place Notary Seal/Stamp Above

Brian Davis  
 Signature of Notary Public

Brian Davis
Commission #70111  
 Any Other Required Information  
 (Printed Name of Notary, Expiration Date, etc.)
**OPTIONAL**

This section is required for notarizations performed in Arizona but is optional in other states. Completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.

**Description of Attached Document**Title or Type of Document: SRP Holder AffidavitDocument Date: 11.16.2021 Number of Pages: 4

Signer(s) Other Than Name(s) Above:

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [redacted] and I am 18 years of age or older.  
[full legal name]
2. I reside at [redacted]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 06/01/2018.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [redacted]

Date: 11/05/2018

*1666 attached*



**JURAT**

State of Nebraska  
County of Clark } ss.

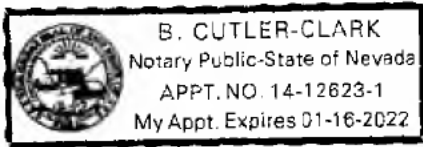
Subscribed and sworn to (or affirmed) before me this  
5th day of November, 2021, by  
Date Month Year

[Redacted Signature]

Name of Signer No. 1

[Redacted Signature]

Name of Signer No. 2 (if any)



Place Notary Seal/Stamp Above

[Signature]  
Signature of Notary Public

Any Other Required Information  
(Residence, Expiration Date, etc.)

**OPTIONAL**

*This section is required for notarizations performed in Arizona but is optional in other states. Completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.*

**Description of Attached Document**

Title or Type of Document: VRP Holder Affidavit - Cert. 2B

Document Date: November 5, 2021 Number of Pages: 1

Signer(s) Other Than Named Above: None

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 04/12/2021.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11-04-2021

In the County of Salt Lake, State of Utah, on this 4 day of November, 2021, a notary public, personally appeared [REDACTED], proved on the basis of satisfactory evidence to be the person(s) whose name(s) (is/are) subscribed to this instrument, and acknowledged (he/she/they) executed the same.



[Signature] Notary Signature and seal

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]

2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]

3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.

4. I acquired XRP for the first time on 11/06/2017  
[mm/dd/yyyy]

5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).

6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.

7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.

8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.

9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a "Top 10" cryptocurrency by market cap and was listed at a lower price compared to others.

10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:

- a. As a form of currency for payment for goods and/or services I provided; and/or
- b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11/02/2021



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 11/23/2017  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11/2/2021

**CALIFORNIA JURAT WITH AFFIANT STATEMENT**

GOVERNMENT CODE § 8202

- ☒ See Attached Document (Notary to cross out lines 1-6 below)  
☐ See Statement Below (Lines 1-6 to be completed only by document signer[s], *not* Notary)

1 \_\_\_\_\_  
 2 \_\_\_\_\_  
 3 \_\_\_\_\_  
 4 \_\_\_\_\_  
 5 \_\_\_\_\_  
 6 \_\_\_\_\_

Signature of Document Signer No. 1

Signature of Document Signer No. 2 (if any)

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California

County of Los Angeles

Subscribed and sworn to (or affirmed) before me

on this 2 day of November, 2021,  
 by \_\_\_\_\_  
 Date Month Year

(1) \_\_\_\_\_

(and (2) \_\_\_\_\_)

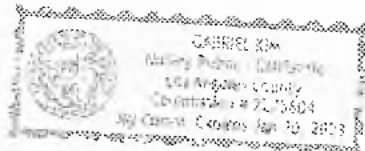
Name(s) of Signer(s)

proved to me on the basis of satisfactory evidence  
 to be the person(s) who appeared before me.

Signature \_\_\_\_\_

Signature of Notary Public

Place Notary Seal Above

**OPTIONAL**

Though this section is optional, completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.

**Description of Attached Document**

Title or Type of Document: XRP Holder Affidavit - Customer User - Category 2B Document Date: 1/17

Number of Pages: 2 Signer(s) Other Than Named Above: \_\_\_\_\_

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 18/12/2017.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 02/11/2021



Western Australia

***Oaths, Affidavits and Statutory Declarations Act 2005***

**Statutory Declaration**

I, [REDACTED] {name of person making declaration}  
of [REDACTED] {address of person making declaration}  
occupation Senior Engineer {occupation of person making declaration}

sincerely declare as follows:

The attached document titled "XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B) being 1 page single sided and signed by myself on the 02/11/2021 is true and correct.

{insert above the content of the statutory declaration; use numbered paragraphs if content is long}

This declaration is true and I know that it is an offence to make a declaration knowing that it is false in a material particular.

This declaration is made under the *Oaths, Affidavits and Statutory Declarations Act 2005*.

At 81 Princep rd Jandakot, Western Australia, 6164, Australia {place}

On 02/11/2021 {date}

By [REDACTED] {Signature of person making the declaration}

In the presence of

[Signature] {Signature of authorised witness}

Oliver Trifunovski {Name of authorised witness}

Physiotherapist {Qualification as such a witness}

**\*Important - This Declaration must be made before any of the following persons:**

Academic (post-secondary institution)	Local government councillor
Accountant	Loss adjuster
Architect	Marriage Celebrant
Australian Consular Officer	Member of Parliament
Australian Diplomatic Officer	Minister of religion
Bailiff	Nurse
Bank Manager	Optometrist
Chartered secretary	Patent Attorney
Chemist	Physiotherapist
Chiropractor	Podiatrist
Company auditor or liquidator	Police officer
Court officer (magistrate, registrar or clerk)	Post Office manager
Defence Force officer	Psychologist
Dentist	Public Notary
Doctor	Public Servant (State or Commonwealth)
Electorate Officer (State – WA only)	Real Estate agent
Engineer	Settlement agent
Industrial organisation secretary	Sheriff or deputy Sheriff
Insurance broker	Surveyor
Justice of the Peace (any State)	Teacher
Lawyer	Tribunal officer
Local government CEO or deputy CEO	Veterinary surgeon

Full descriptions of these professions are available via the following website link  
[http://www.courts.justice.wa.gov.au/files/Professions\\_witness\\_statutory\\_declarations.pdf](http://www.courts.justice.wa.gov.au/files/Professions_witness_statutory_declarations.pdf)

Or

any person before whom, under the *Statutory Declarations Act 1959* of the Commonwealth, a Statutory Declaration may be made.

Any authorised witness for the State of Western Australia may also witness a Commonwealth Statutory Declaration, as long as they are in Western Australia at the time of witnessing - Schedule 2, item 231 of the *Statutory Declarations Regulations 1993 (Commonwealth)*.

Further information on witnessing documents is available at  
[www.courts.justice.wa.gov.au](http://www.courts.justice.wa.gov.au).

Last updated on 31 October 2017



**IN THE CUSTOMARY COURT OF ANAMBRA STATE OF NIGERIA  
IN THE CUSTOMARY COURT OF AWKA MBAILINOFU DISTRICT  
HOLDEN AT AWKA  
AFFIDAVIT OF FACTS**

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

I, [REDACTED] (male) a resident of [REDACTED]  
[REDACTED] and a true citizen of the [REDACTED] do  
hereby make an Oath and state as follows:

1. That I am the deponent in this affidavit.
2. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
3. I acquired XRP for the first time on 23<sup>rd</sup> September, 2019
4. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
5. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
6. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
7. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
8. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and low-energy output), and because it was a Top 10 cryptocurrency by market cap and was listed at a lower price compared to others.
9. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for the following reasons:
  - a. As a form of currency for payment for goods and services I provided; and
  - b. As a substitute for fiat currency, utilized as a store of value, and to purchase everyday items such as food, clothing, and other retail purchases.

**AND THAT** I make this solemn declaration sincerely and conscientiously believing same to be true and correct in accordance with the Oath Acts of 1990.

**DEPONENT**

Sworn to at the Customary Court Registry  
Awka this 11<sup>th</sup> day of November, 2021.

**BEFORE ME:**

*[Signature]*  
**COMMISSIONER FOR OATHS**



11-11-2021



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is \_\_\_\_\_ and I am 18 years of age or older.

[full legal name]

2. I reside at \_\_\_\_\_

[street name, city, state, ZIP code, country]

3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.

01/04:2021

4. I acquired XRP for the first time on \_\_\_\_\_

[mm/dd/yyyy]

5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).

6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.

7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.

8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.

9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.

10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:

- a. As a form of currency for payment for goods and/or services I provided; and/or
- b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: \_\_\_\_\_

Date: 11/2/2021

XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is \_\_\_\_\_ and I am 18 years of age or older.

[full legal name]

2. I reside at \_\_\_\_\_

\_\_\_\_\_  
[street name, city, state, ZIP code, country]

3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.

4. I acquired XRP for the first time on \_09/07/2021\_\_\_\_\_.

[mm/dd/yyyy]

5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).

6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.

7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.

8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.

9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.

10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:

a. As a form of currency for payment for goods and/or services I provided; and/or

b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: \_\_\_\_\_ Date:

\_\_11/02/2021\_\_\_\_\_

XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 02/07/2021  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant [REDACTED]

Date: 02/17/2021



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED].  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on \_07/14/2017\_\_\_\_\_.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: \_\_11/02/2021\_\_\_\_

XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 05/23/2019  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11/12/2021

STATE OF NEW YORK  
COUNTY OF NASSAU  
SWORN TO AND SUBSCRIBED BEFORE ME THIS 12<sup>th</sup> DAY OF November 2021  
[Signature]  
NOTARY PUBLIC



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder: I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 12/05/2020.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11/2/2021

Notary: [Signature]

exp/eq: 10/06/2024

Comm. # 20012329





**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is \_\_\_\_\_ and I am 18 years of age or older.  
[full legal name]
2. I reside at \_\_\_\_\_  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 05/13/2021  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: \_\_\_\_\_

Date: 11/1/2021

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 04/22/2020.  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant:

[REDACTED]

Date: 5-25-2022



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED].  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 06/04/2019  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant [REDACTED]

Date: November 2, 2021

SEE ATTACHED  
DOCUMENT



## ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California  
County of San Diego

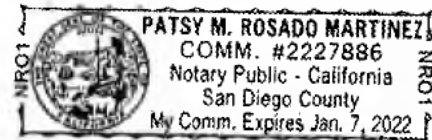
On November 02, 2021 before me, Patsy M. Rosado Martinez Notary Public,  
(insert name and title of the officer)

personally appeared [REDACTED]  
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 11-29-2020  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11-2-2021

**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

1. My name is \_\_\_\_\_ and I am 18 years of age or older.  
[full legal name]
2. I reside at \_\_\_\_\_  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 02/15/2018  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: \_\_\_\_\_

Date: 11/01/2021



XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 03/01/2019  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a "Top 10" cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11/04/21

Notary Public



**XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)**

Under oath, I solemnly swear:

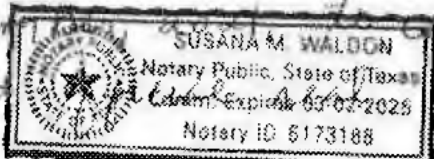
1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 09/20/2020  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. When I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date: 11-4-2021

*Subscribed and Sworn to before me by [REDACTED] on this the 4th day of November 2021, to wit: [REDACTED] which witness my hand and*

*Susana M. Walden*



XRP HOLDER AFFIDAVIT (INVESTOR/USER - CATEGORY 2B)

Under oath, I solemnly swear:

1. My name is [REDACTED] and I am 18 years of age or older.  
[full legal name]
2. I reside at: [REDACTED]  
[street name, city, state, ZIP code, country]
3. I am an XRP Holder. I acquired XRP in the secondary market and not from Ripple Labs Inc. ("Ripple"), its executives, or affiliates.
4. I acquired XRP for the first time on 4-20-2020  
[mm/dd/yyyy]
5. When I first acquired XRP, I was aware of the company Ripple and that it sold software products to banks and offered a product that utilizes XRP for cross border payments. I was also aware that other companies and developers were building products that incorporate the XRP Ledger (XRPL).
6. When I acquired XRP I did not rely on any statements, promises, or inducements from Ripple, its executives, or affiliates.
7. ~~When~~ I acquired XRP I did not believe I was acquiring any legal or financial interest in Ripple.
8. Although I was aware that Ripple offered a product to banks or other companies utilizing XRP, when I acquired XRP I was not relying on the efforts of Ripple or its management team for any purpose.
9. I acquired XRP because of its superior technology related to other digital assets (i.e., superior transaction speed, minimal costs, and/or low-energy output), and/or because it was a 'Top 10' cryptocurrency by market cap and was listed at a lower price compared to others.
10. In addition to acquiring XRP for investment purposes, I have acquired XRP for non-investment reasons. I have acquired XRP for one or more of the following reasons:
  - a. As a form of currency for payment for goods and/or services I provided; and/or
  - b. As a substitute for fiat currency, utilized as a store of value, and/or to purchase everyday items such as food, clothing, and other retail purchases.

Signature of Affiant: [REDACTED]

Date 11/1/21



*Lydia A. Ridge*  
11/1/2021