

Linda Selvidge

481 W Callado Ct

Mountain House, California 95391

birdielovr@gmail.com

510-851-5043

RECEIVED
2025 MAY -1 A 9:00
CLERK
US BANKRUPTCY COURT
DISTRICT OF DELAWARE

April 23, 2025

To: Office of the Clerk of the United States Bankruptcy Court for the District of Delaware

824 North Market Street

Wilmington, Delaware 19801

Subject: Objection to listing in Schedule 1 - Case No. 24 113⁹00 TMH Docket 976 Filed 04/23/25

Dear Counsel for the Liquidating Trustee of Fisker LLC,

I am writing to formally respond to the exclusion filed against my claim listed on Schedule 1 on 04/23/2025. I appreciate your attention as I present documentation after having had the opportunity to review the details of your claim.

In response to your exclusion stated in Schedule 1:

- **I am the claimant:** Linda Selvidge, Claim Number 510, in the amount of \$1,000.00 which was given in good faith as a deposit towards a Fisker Ocean vehicle.
- **Factual Basis:** \$250.00 was deposited on 06/12/2022 for initial reservation and \$750.00 was added 10/30/2023 for official purchase.
- **Supporting Documentation:** Attached is Purchase Order with \$1000.00 paid itemized; bank statement from Golden 1 Credit Union October 2023 showing \$750.00 paid via ACH to Fisker, statement from Capital One June 2022 showing \$250.00 paid to Fisker as initial reservation, various emails confirming receipt, deposit, purchase in process.
- **Counsel Communication:** Counsel may communicate with claimant directly as listed above as there is no additional legal representative.



24113902505010000000000001

Based on the above responses, I seek resolution to this matter. I believe that a thorough examination of the facts will affirm my position.

I am open to discussing this matter further and exploring potential resolutions. Please feel free to contact me directly at your convenience.

Thank you for your attention to this matter.

Sincerely,

A handwritten signature in cursive script that reads "Linda Selvidge". The signature is written in dark ink and has a fluid, connected style.

Linda Selvidge

FIKSKER **Purchase Order**

Seller's name: Fisker Group Inc

Address: 1888 Rosecrans Ave

City: Manhattan Beach

State: CA

Email:

FiskerVehicleAdmin@fiskerinc.com

Zip: 90266

Purchaser's Name: Linda Selvidge

Address: 481 W Callado Ct,

City/State: Mountain House , CA

Telephone*: (510) 851-5043

Email: birdielovr@gmail.com

Zip: 95391

Co-Purchaser's Name: Kayleigh Selvidge

Address: 481 W Callado Ct,

City/State: Mountain House , CA

Telephone*: 5108515043

Email: birdielovr@gmail.com

Zip: 95391

VEHICLE BEING SOLD

Stock No:

Year: 2023

Make: Fisker

Model: Ocean

Trim: Extreme

Vin: VCF1EBU27PG008515

Rel #:

Odometer: 8

OPTIONS

MaliBlu (Indigo Alcantara)

Mariana

22" F5a AirGlider

Recycled Floor Mats

Expanding Cargo Organizer

Retractable Cargo Area Cover

VEHICLE PRICE

\$61,499.00

A processing fee is not an official fee. A processing fee is not required by law, but may be charged to buyers for handling documents and performing services related to the closing of a sale.

\$0.00**\$0.00****\$0.00**

A processing fee may not exceed \$85 for a motor vehicle contract or a reasonable amount agreed to by the parties for a heavy commercial vehicle contract. This notice is required by law.

\$250.00**\$0.00****\$199.00**

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

Total cash price

\$61,948.00

Inventory Discount

\$24,000.00

Unpaid Balance

\$37,948.00

State sales tax

\$3,129.92

Title and Registration fee

\$587.00

Destination & Handling fee

\$2,438.00

Delivery fee

\$375.00

Processing fee

\$85.00

Sub-total

\$44,562.92

Reservation and Order fees paid

\$1,000.00

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

TRADE-IN INFORMATION (if applicable)

Year:

Make:

Stock No:

VIN:

Model:

License Plate:

Mileage:

Lienholder:

Address:

Telephone*:

Lien/Payoff amount:

Payoff amount good until:

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

initial

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

initial

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

Amount of Mileage in excess of Mechanical limits

Initial

IS NOT actual mileage or there is an odometer discrepancy

Initial

Total due

\$43,562.92

Your signature acknowledges and agrees that the Fisker Ocean Order Agreement for MY 23 In-Stock Vehicles and all documents referenced therein are incorporated into this Purchase Order and complete the terms of sale.

PURCHASER

SELLER




CO PURCHASER

TITLE

Sr VP, Global Marketing, Sales & Service

Date

Date

 Quick Tip: Need to see transactions older than 90 days? Click "Statements & Documents" or utilize the "Show advanced" option to access additional history.

Account Details



Transaction Details

Type	Keyword	Date	
<input type="text" value="All"/>	<input type="text" value="Enter Description, Check"/>	<input type="text" value="Last 30 Days"/>	
From	To	Amount	Amount From
<input type="text" value="10/01/2023"/>	<input type="text" value="11/30/2023"/>	<input type="text" value="\$750.00"/>	<input type="text"/>
Amount To	<input type="text"/>		
<input type="button" value="Search"/>		Clear Search	
		Hide advanced	

In Process Transactions

Date	Description	Amount
There are no upcoming transactions.		

Past Transactions

Date	Description	Amount
Oct 30, 2023	Withdrawal-ACH-A-1576216 WEBFISKER (FISKER)	<u>-\$750.00</u>

Payment Information

Payment Due Date **Jul 12, 2022** For online and phone payments, the deadline is 8pm ET.

New Balance **\$399.93** Minimum Payment Due **\$27.00**

LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$40.00.

MINIMUM PAYMENT WARNING: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Minimum Payment	18 Month(s)	\$470

If you would like information about credit counseling services, call 1-888-326-8055.

Account Summary

Previous Balance	\$173.50
Payments	- \$27.50
Other Credits	\$0.00
Transactions	+ \$250.00
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$3.93
New Balance	= \$399.93
Credit Limit	\$700.00
Available Credit (as of Jun 17, 2022)	\$300.07
Cash Advance Credit Limit	\$280.00
Available Credit for Cash Advances	\$280.00

Important Notice

We are unable to provide your Rewards Summary on this month's statement. To review your current Rewards balance or for additional Rewards information, please log in to your account at cabelas.com/myclub, the Capital One Mobile Banking app, or call the customer service number on this statement.

Account Notifications

- ① Please note that balances described as "Other Purchases and Transfers" in account opening disclosures and other program documents are displayed as the "Purchases" balance on this statement.

Pay or manage your account at cabelas.capitalone.com

Customer Service: 1-800-850-8402

See reverse for Important Information



LINDA D SELVIDGE
481 W CALLADO CT
TRACY, CA 95391-2070



Save time, stay informed.
Discover new features with
the Capital One Mobile app.

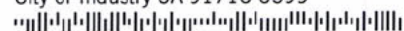
Scan this QR Code with your phone's camera to download the top-rated Capital One Mobile app.

Payment Due Date: Jul 12, 2022

New Balance **\$399.93** Minimum Payment Due **\$27.00** Amount Enclosed \$ _____

Please send us this portion of your statement and only one check (or one money order) payable to Capital One to ensure your payment is processed promptly. Allow at least seven business days for delivery.

Capital One
P.O. Box 60599
City of Industry CA 91716-0599



1 5463256879554621 17 0399930027500027004

How can I Avoid Paying Interest Charges? If you pay your New Balance in full by the due date each month, we will not charge interest on new transactions that post to the purchase balance. If you have been paying in full **without** Interest Charges, but fail to pay your next New Balance in full, we will charge interest on the unpaid balance. Interest Charges on Cash Advances and Special Transfers start on the transaction date. Promotional offers may allow you to pay less than the total New Balance and avoid paying interest on new transactions that post to your purchase balance. See the front of your statement for additional information.

How is the Interest Charge Determined? Interest Charges accrue from the date of the transaction, date the transaction is processed or the first day of the Billing Cycle. Interest accrues daily on every unpaid amount until it is paid in full. Interest accrued during a Billing Cycle posts to your account at the end of the Billing cycle and appears on your next statement. You may owe Interest Charges even if you pay the entire New Balance one month, but did not do so the prior month. Once you start accruing Interest Charges, you generally must pay your New Balance in full two consecutive Billing Cycles before Interest Charges stop being posted to your Statement. Interest Charges are added to the corresponding segment of your account.

Do you assess a Minimum Interest Charge? We may assess a minimum Interest Charge of \$0.00 for each Billing Cycle if your account is subject to an Interest Charge.

How do you Calculate the Interest Charge? We use a method called Average Daily Balance (including new transactions).

1. First, for each segment we take the beginning balance each day and add in new transactions and the periodic Interest Charge on the previous day's balance. Then we subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if your previous statement balance was zero or a credit amount, new transactions which post to your purchase segment are not added to the daily balance.

2. Next, for each segment, we add the daily balances together and divide the sum by the number of days in the Billing Cycle. The result is the Average Daily Balance for each segment.

3. At the end of each Billing Cycle, we multiply your Average Daily Balance for each segment by the daily periodic rate (APR divided by 365) for that segment, and then we multiply the result by the number of days in the Billing Cycle. We add the Interest Charges for all segments together. The result is your total Interest Charge for the Billing Cycle.

The Average Daily Balance is referred to as the Balance Subject to Interest Rate in the Interest Charge Calculation section of this Statement.

NOTE: Due to rounding or a minimum Interest Charge, this calculation may vary slightly from the Interest Charge actually assessed.

How can I Avoid Membership Fees? If a Renewal Notice is printed on this statement, you may avoid paying an annual membership Fee by contacting Customer Service no later than 45 days after the last day in the Billing Cycle covered by this statement to request that we close your account. To avoid paying a monthly membership Fee, close your account and we will stop assessing your monthly membership Fee.

How can I Close My Account? You can contact Customer Service anytime to request that we close your account.



Pay online at cabelas.capitalone.com



Pay using the Capital One mobile app



Customer Service 1-800-850-8402

Changing your mailing address?

You can change your address by signing into your account online or by calling Customer Service.

Any written request on this form will not be honored.

How do you Process Payments? When you make a payment, you authorize us to initiate an ACH or electronic payment that will be debited from your bank account or other related account. When you provide a check or check information to make a payment, you authorize us to use information from the check to make a one-time ACH or other electronic transfer from your bank account. We may also process it as a check transaction. Funds may be withdrawn from your bank account as soon as the same day we process your payment.

How do you Apply My Payment? We generally apply payments up to your Minimum Payment first to the balance with the lowest APR (including 0% APR), and then to balances with higher APRs. We apply any part of your payment exceeding your Minimum Payment to the balance with the highest APR, and then to balances with lower APRs.

Billing Rights Summary (Does not Apply to Small Business Accounts)

What To Do If You Think You Find A Mistake On Your Statement: If you think there is an error on your statement, write to us at:

P.O. Box 30285, Salt Lake City, UT 84130-0285.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. We will notify you in writing within 30 days of our receipt of your letter. While we investigate whether or not there has been an error, the following are true:
 - We cannot try to collect the amount in question, or report you as delinquent on that amount. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
 - While you do not have to pay the amount in question until we send you a notice about the outcome of our investigation, you are responsible for the remainder of your balance.
 - We can apply any unpaid amount against your credit limit. Within 90 days of our receipt of your letter, we will send you a written notice explaining either that we corrected the error (to appear on your next statement) or the reasons we believe the bill is correct.

Your Rights If You Are Dissatisfied With Your Purchase: If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, the following must be true:

- 1) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify; and
- 2) You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: P.O. Box 30285, Salt Lake City, UT 84130-0285. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

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ETC-08 10/01/2020

How do I Make Payments? You may make your payment in several ways:

1. Online Banking by logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Calling the telephone number listed on the front of this statement and providing the required payment information;
4. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

When will you Credit My Payment?

- ◆ For mobile, online or over the phone, as of the business day we receive it, as long as it is made by 8 p.m. ET.
- ◆ For mail, as of the business day we receive it, as long as it is received by 5 p.m. local time at our processing center. You must send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least seven (7) business days for mail delivery. Mailed payments received by us at any other location or payments in any other form may not be credited as of the day we receive them.



CLASSIC

May 19, 2022 - Jun 17, 2022 | 30 days in Billing Cycle

Transactions

Visit cabelas.capitalone.com to see detailed transactions.

LINDA D SELVIDGE Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
Jun 11	Jun 11	CAPITAL ONE ONLINE PYMTAuthDate 27-May	-\$27.50

LINDA D SELVIDGE Transactions

Trans Date	Post Date	Description	Amount
Jun 12	Jun 13	ISKER INC.MANHATTAN BEACA	\$250.00

LINDA D SELVIDGE Total Transactions **\$250.00**

AYDAN SELVIDGE #9109: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
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AYDAN SELVIDGE Transactions

Trans Date	Post Date	Description	Amount
------------	-----------	-------------	--------

TODD W SELVIDGE Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
------------	-----------	-------------	--------

TODD W SELVIDGE Transactions

Trans Date	Post Date	Description	Amount
------------	-----------	-------------	--------

Total Transactions for This Period **\$250.00**

Fees

Trans Date	Post Date	Description	Amount
------------	-----------	-------------	--------

Total Fees for This Period **\$0.00**

Interest Charged

Interest Charge on Bass Pro/Cabela's Purchases	\$0.00
Interest Charge on Purchases	\$3.93
Interest Charge on Cash Advances	\$0.00
Interest Charge on Other Balances	\$0.00

Total Interest for This Period **\$3.93**

Totals Year-to-Date

Total Fees charged **\$0.00**

Total Interest charged **\$24.34**



CLASSIC

May 19, 2022 - Jun 17, 2022 | 30 days in Billing Cycle

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charged
Bass Pro/Cabela's Purch	9.99%	\$0.00	\$0.00
Purchases	21.84% F	\$218.66	\$3.93
Cash Advances	25.84% F	\$0.00	\$0.00

Variable APRs: If you have a letter code displayed next to any of the above APRs, this means they are variable APRs. They may increase or decrease based on one of the following indices (reported in The Wall Street Journal) as described below.

Code next to your APR(s)	How do we calculate your APR(s)?	When your APR(s) will change
P	Prime Rate + margin	The first day of the Billing Cycles that end in Jan., April, July and Oct.
L	3 month LIBOR + margin	
D	Prime Rate + margin	The first day of each Billing Cycle
F	1 month LIBOR + margin	

4/23/25, 9:39 PM



Gmail - Your Fisker Inc. receipt [#1491-6043]

Linda Selvidge <birdielovr@gmail.com>

Your Fisker Inc. receipt [#1491-6043]

1 message

Fisker Inc. <receipts+acct_1Afcc4EXbeJYDcCr@stripe.com>
Reply-To: "Fisker Inc." <support@fiskerinc.com>
To: birdielovr@gmail.com

Sun, Jun 12, 2022 at 12:59 AM



Receipt from Fisker Inc.

Receipt #1491-6043

AMOUNT PAID	DATE PAID	PAYMENT METHOD
\$250.00	June 12, 2022	MasterCard
SUMMARY		
Payment to Fisker Inc.		\$250.00
Amount charged		\$250.00

4/23/25, 9:39 PM

Gmail - Your Fisker Inc. receipt [#1491-6043]

If you have any questions, contact us at support@fiskerinc.com.

Something wrong with the email? [View it in your browser](#).

You're receiving this email because you made a purchase at Fisker Inc., which partners with [Stripe](#) to provide invoicing and payment processing.

4/23/25, 9:41 PM



Gmail - Reservation Confirmed: Welcome to the Fisker Fam!

Linda Selvidge <birdielovr@gmail.com>

Reservation Confirmed: Welcome to the Fisker Fam!

1 message

FISKER INC <noreply@fiskerinc.com>

To: "birdielovr@gmail.com" <birdielovr@gmail.com>

Sun, Jun 12, 2022 at 12:59 AM



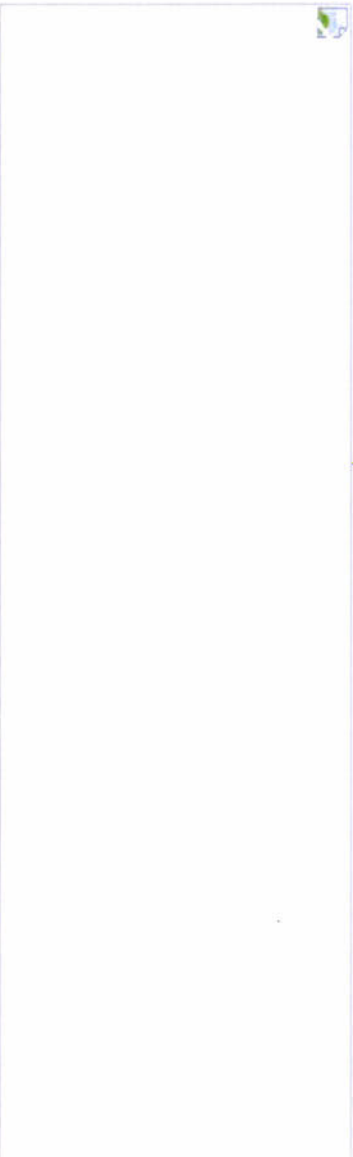
Thank you for reserving Fisker Ocean

[Images will no longer download to print.]

**Reservation Confirmed: Welcome to the
Fisker Fam!**

Thank you for reserving your Fisker Ocean.

Remember to share your referral code to get some Fisker Gear. Stay tuned for more updates.



4/23/25, 9:36 PM

Gmail - Your Order Fee Is Due



Linda Selvidge <birdielovr@gmail.com>

Your Order Fee Is Due

1 message

Fisker Inc <noreply@marketing.fiskerinc.com>

Reply-To: "Fisker Group, Inc." <reply-fec815717d610778-295_HTML-50790145-526002773-13@marketing.fiskerinc.com>

To: birdielovr@gmail.com

Wed, Jun 28, 2023 at 10:20 AM

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



Read in your browser

Upgrade, Lock In, and Save.

Great news! It's time to secure your order and check out some newly released pricing offers on optional upgrades.

[View Account](#)



[image](#)

Hello Linda,

We'd like you to confirm your order and lock in your vehicle configuration, but before you do, we wanted to let you know about some offers available on

optional upgrades, which will only be available for a limited time.

We love the bold choices our customers are making by pairing 22" wheels with Fisker-original colors. To show our appreciation, we are sharing three incredible, limited time offers with our reservation holders who order their Fisker Ocean Extreme.

Save up to \$4,525 total on select options with the Fisker Ocean Extreme

50% off all 22" wheel options (Save up to \$1,900)

Malibu premium interior now only \$2,900 (Save \$2,100)

Select exterior colors now only \$975 (Save \$525)

Upgrade your trim to the Fisker Ocean Extreme and take full advantage of our special offers. If you prefer the Ultra or Sport, you can still access 50% off all 22" wheel upgrades before you lock in your order.

We request that you lock in your order prior to June 30, 2023, by submitting a non-refundable \$750 Order Fee. **Starting June 30, additional reservation holders will be invited to order.**

Note: Your original Reservation Fee will automatically be added to your Order Fee. The combined sum equals the \$1,000 required to secure your order. Your full Order Fee will later be applied to the final purchase price of your vehicle.

[View Account](#)

4/23/25, 9:36 PM

Gmail - Your Order Fee Is Due

How to Submit Order Fee Payment

1

Sign Into Your Account

Select the My Orders tab, and then press **Get Started** to begin.

2

Confirm and Pay

When happy with your vehicle configuration, confirm your order by agreeing to the terms and conditions and submitting your \$750 Order Fee.

3

Update Account Details

Update and confirm your address, contact information, and other requested details.

If you have any questions or require assistance, please contact a Fisker R&Dgiver at support@fiskerinc.com. We appreciate your prompt attention to this matter.

[View Account](#)



This email was sent by: Fisker Inc.

1888 Rosecrans Ave Manhattan Beach, CA, 90266, USA

[Privacy Policy](#)

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

ridge
W Collado Ct
Mountain House CA 95391

CERTIFIED MAIL®



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0000373488/APR 25 2008

Office of the Clerk of the United States
Bankruptcy Court for the
District of Delaware
824 North Market St
Wilmington DE 19801