

EXHIBIT 23

Concepcion max \$5,400 price tag
and forced sale desktop appraisal.

SBA collateral (taxpayers'
money) valuation was based on
a fractional list of equipment.
The property was neither seen
nor inspected.



METRO PHOENIX BANK

Exhibit 23 p_1

January 12, 2021

**Melton & Hernandez \$5,400 Max price
for the entire content of the restaurant**

VIA Email to: hannaarizona@gmail.com

Beaver Choice Scandinavian Comfort Food
C/O Maria Prys
12820 N Mountainside Dr. Unit C Fountain
Hills, AZ 85268

Hanna Gabrielsson C/O
Maria Prys
12820 N Mountainside Dr. Unit C Fountain
Hills, AZ 85268

and

The appraisal was completed December 18, 2020

Christian J Gabrielsson
C/O Maria Prys
12820 N Mountainside Dr. Unit C Fountain
Hills, AZ 85268

Re: Metro Phoenix Bank re Beaver Choice Scandinavian Comfort Food, LLC
Loan No. 160000328

Dear Hanna and Christian:

As it pertains to the above referenced SBA loan, we have asked you to come in to the bank to discuss the subject Beaver Choice loan. You have not done so yet. While we would have preferred to discuss this matter with the both of you present, the subject is to inform you of the following:

1. As the business, Beaver Choice Scandinavian Comfort Food, LLC, is no longer a going concern, the bank cannot provide a deferment of the loan. The bank cannot follow the standard guidelines of a deferment in this instance because the business is not operating under normal circumstances. It is no longer operating.
2. The bank is bound to protect the collateral position, as required by SBA, however, the bank cannot simply just provide you access to the equipment, as you have requested. You were informed previously that the bank cannot do that.
3. As required by SBA, the bank has obtained an appraisal on the equipment and based on the third-party appraisal obtained, the equipment is valued at \$12,000 (its liquidation value). While there was no inspection done on the equipment, the equipment is assumed to be in working order. This captures only the major equipment. A copy of it attached for your reference.
4. The bank will continue to assert its collateral claim to the landlord in an effort to protect the interests of the SBA loan. As you are aware, the bank does not have a Landlord Lien Waiver on the subject lockout location. We previously prepared and provided one to you to get the landlord to execute, however, you never returned the executed document back to us. This is an issue, as the landlord can claim priority on the collateral.

Exhibit 23 p_2

Beaver Choice Scandinavian Comfort Food

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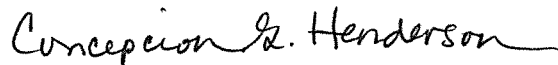
January 12, 2021

You have indicated that you want the equipment liquidated. It is the bank's objective and duty to liquidate the equipment in a manner that maximizes the recovery of the loan based on the appraised value referenced above. To that affect, the bank is informing you that the landlord has a new or prospective tenant to be located at the subject location interested in the equipment. The bank will be having a discussion with the new/prospective tenant about the equipment. They have offered \$5,400, however, as the equipment appraised at \$12,000, the bank will negotiate a higher price, which we expect to be somewhere between these two figures. It is in the best interest of the loan to liquidate the collateral and sell the equipment where it is, as it will eliminate the cost of the bank liquidating through an auction, which lowers the potential proceeds that will be realized from the sale because of the auction-related costs.

Upon liquidation of the collateral equipment, the bank will provide you with balances on your loan, including the costs associated with the sale (such as auction costs, if necessary), and the application of the sale funds to the total amount due on your loan. You will then have the opportunity to work with the bank to discuss the balance and repayment of it.

You may contact me at chenderson@metrophoenixbank.com or at (602) 346-1833 to discuss the matter or if you have any questions.

Sincerely,



Concepcion G. Henderson,
For Metro Phoenix Bank Its
Assistant Vice President