

## Management Certification

The undersigned, on behalf of Elah Holdings, Inc. ("the Company"), certifies that the information provided herein is accurate and complete to the best of the Company's knowledge.

1. The Company is current in its disclosure obligations pursuant to the following reporting standard:

### SEC Reporting Obligations

- The Company has a reporting obligation under Section 13 or 15(d) of the Exchange Act
- The Company has a reporting obligation under Regulation A (Tier 2)
- The Company has a reporting obligation under Regulation Crowdfunding (CF)
- Other (describe)

### Other Reporting Obligations

The Company is a U.S. bank, bank holding company, or similar financial institution exempt from SEC registration, has a reporting obligation to a U.S. Bank Regulator and follows OTC Markets' Bank Reporting requirements.

- The Company is exempt from SEC Registration and is reporting under the Alternative Reporting Standard

The Company is current in its reporting obligation as indicated above.

2. Indicate below whether the Company is a shell company (as defined in Rule 405 of the Securities Act of 1933, Rule 12b-2 of the Exchange Act of 1934 and Rule 15c2-11 of the Exchange Act of 1934):  
Yes:  No:
3. Indicate below whether the Company is subject to Bankruptcy or reorganization proceedings.  
Yes:  No:
4. The Company has a Verified Company Profile on OTCMarkets.com.
5. The Company is duly organized and in good standing under the laws of the state or jurisdiction in which the Company is organized or does business.
6. The Company understands and acknowledges its obligations to report company-related actions pursuant to Exchange Act Rule 10b-17 and FINRA Rule 6490.
7. The Company understands and acknowledges its obligations to publicly disclose material information in a timely manner in accordance with applicable U.S. federal securities laws, including but not limited to Section 10(b) of the Exchange Act and Rule 10b-5 thereunder.
8. The Company's transfer agent and its address are listed below. If the Company acts as its own transfer agent, indicate that by listing the Company and its information in the fields provided.
- |          |  |
|----------|--|
| Name:    | Computershare Investor Services  |
| Email:   | www-us.computershare.com/Investor  |
| Address: | Standard Mail: P.O. Box 43006, Providence, RI 02940-3006;<br>Overnight: 150 Royall Street, Suite 101, Canton, MA 02021 |
9. The Company's most recent Annual Report was prepared by:

Below is a list all law firm(s) and attorney(s) (including internal counsel) that acted as the Company's primary legal counsel in preparing its most recent annual report or, if no attorney assisted in preparing the disclosure, the person(s) who prepared the disclosure and their relationship to the Company.

Kelly G. Howard, Elah Holdings, Inc. General Counsel

10. The Company's Officers, Directors and 5% Beneficial Owners are listed below:

The table below provides information regarding all officers and directors of the Company, or any person that performs a similar function, regardless of the number of shares they own. To the best of the Company's knowledge, it includes all individuals or entities beneficially owning 5% or more of any class of the issuer's equity securities. To identify holders of 5% or more, companies may obtain a recent copy of their shareholder list that includes Non-Objecting Beneficial Owners or "NOBOs." SEC Reporting companies may also research their beneficial ownership and insider transaction filings such as on Schedules 13G or 13D or on Forms 3, 4, and 5.

As of (latest practicable date): March 16, 2026

<b>Individual Name or Entity Name</b> <i>(See Notes Column for Control Persons)</i>	<b>Position/ Company Affiliation</b>	<b>City and State</b>	<b>Number of Shares Owned</b> <i>(List common, preferred, warrants and options separately)</i>	<b>Class of Shares Owned</b>	<b>Percentage of Class of Shares Owned</b> <i>(Undiluted; * Less than 1%)</i>	<b>Notes, including Names of Control Person(s) if a Corporate Entity</b>
Kyle Ross	Chief Executive Officer, President	Los Angeles, CA	1,161	Common	*	These options to purchase shares of Company common stock (“Options”) have vested in full (exercise price of \$64.29/share). These stock options vested over a three-year period, with full vesting in May 2021 (the “Option Terms”).
			3,171	Options	*	
Michael Hobey	Chief Financial Officer, EVP, Treasurer	Barcelona, Spain	295	Common	*	These Options to purchase shares vested on the Option Terms and have vested in full (exercise price of \$64.29/share).
			1,480	Options	*	
Kelly G. Howard	General Counsel, EVP, Corp. Secretary	Oakton, VA	219	Common	*	These Options to purchase shares vested on the Option Terms and have vested in full (exercise price of \$64.29/share).
			2,749	Options	*	
C. Clark Webb	Chairman of the Board; 5% beneficial holder	Dallas, TX	185,514	Common	25.10%	Shares include (i) 1,075 shares directly owned by Mr. Webb, and (ii) 184,439 shares indirectly owned jointly with Mr. Alpert through 210/RELY Partners, LP (the “210 Shares”). 210/RELY Investment, LLC is the general partner of, and may be deemed to beneficially own certain securities of 210/RELY Partners. 210 Capital, LLC is the sole member of, and may be deemed to beneficially own certain securities of 210/RELY Investment. Covenant RHA Partners, LP and CCW/LAW Holdings, LLC are the members of, and may be deemed to beneficially own certain securities owned by, 210 Capital. Mr. Webb is the sole member of, and may be deemed to beneficially own certain securities owned by, CCW/LAW Holdings. RHA Investments, Inc. is the general partner of, and may be deemed to beneficially own certain securities owned by, Covenant RHA Partners. Mr. Alpert is the President and sole shareholder of, and may be deemed to beneficially own certain securities owned by, RHA Investments. This description of the ownership of ELLH shares shall not be deemed an admission that such persons are, for purposes of Section 13(d), 13(g) or 16 of the Securities Exchange Act of 1934, as amended, or for any other purpose, the beneficial owners of any securities so described, and Messrs. Webb and Alpert and the foregoing entities disclaim beneficial ownership of the securities so described, except to the extent of the pecuniary interest of such persons in such securities, if any.
Robert H. Alpert	Director; 5% beneficial holder	Dallas, TX	184,439	Common	24.95%	Shares represent the 210 Shares discussed above.
Randolph E. Brown	Director	Dallas, TX	22,123	Common	2.99%	Shares held by The Randolph E. Brown 5X5 Trust.
Richard A. Shapiro	Director	Stamford, CT	2,538	Common	*	Shares held in personal account.
Douglas Tabor	Director	Dallas, TX	35,750	Common	4.83%	Shares include (i) 25,750 shares held directly, and (ii) 10,000 shares held indirectly through Texas Time Express.
<b>All Directors &amp; Officers as a Group</b>		--	<b>255,000</b>	<b>Common</b>	<b>34.50%</b>	
210/RELY Partners, LP	5% holder	Dallas, TX	184,439	Common	24.95%	Please see the discussion of the 210 Shares above. <i>Control Persons:</i> Robert Alpert and Clark Webb, 210 Capital, LLC

Goldman Sachs BDC, Inc.	5% holder	New York, NY	111,650	Common	15.11%	Pursuant to a Schedule 13D jointly filed by the entities with the SEC on May 18, 2019, Goldman Sachs Asset Management, LP (“GSAM”) reported it had shared voting and dispositive power over an aggregate 181,036 shares as follows: (i) 46,214 shares held directly by Goldman Sachs BDC, Inc. (“GSBDC”); (ii) 69,386 shares held directly by Goldman Sachs Private Middle Market Credit LLC (“GSPMMC”); and (iii) 65,436 shares held directly by Goldman Sachs Middle Market Lending Corp. (“GSMMLC”, and such three entities, the “GS Purchasers”). Subsequently, GSAM informed the Company that (x) GSMMLC merged with and into GSBDC and GSBDC holds all ELLH shares formerly held by GSMMLC, and (y) GSPMMC merged with and into Silver Capital Holdings, LLC, also a GSAM entity. GSAM is an investment adviser registered under the Investment Advisers Act of 1940, as amended, and serves as the investment adviser to each of the GS Purchasers, and as such may be deemed to beneficially own the ELLH shares beneficially held by each GS Purchaser. This description of the ownership of ELLH shares shall not be deemed an admission that GSAM is, for purposes of Section 13(d), 13(g) or 16 of the Securities Exchange Act of 1934, as amended, or for any other purpose, the beneficial owners of the aforementioned securities directly held by each of the GS Purchasers. <i>Control Person:</i> Matt Carter, GSAM
Silver Capital Holdings, LLC (f/k/a Goldman Sachs Private Middle Market Credit LLC)	5% holder	New York, NY	69,386	Common	9.39%	
OCM Opps 7b Real Holdings, LLC	5% holder	Los Angeles, CA	59,785	Common	8.09%	

Any additional material details, including conversion terms of any class of the issuer’s equity securities, are below: See Table for stock option exercise terms.

11. The Company has Convertible Debt as detailed below:

Check this box to confirm the Company had no Convertible Debt issued or outstanding at any point during this period.

**Signature:**

Name of Principal Executive Officer or Principal Financial Officer: Michael J. Hobey

Title: Chief Financial Officer

Date: March 16, 2026

Signature: /s/ Michael J. Hobey