

## **AFFIDAVIT OF DEBT**

State of Utah, County of Salt Lake.

Credit Corp Solutions Inc.

*Plaintiff,*

v.

ARNULFO VILLARREAL

*Defendant.*

After first being sworn, upon oath, Natalie McCray deposes and states as follows:

1. That I am an employee and designated custodian of records for Credit Corp Solutions Inc. I am familiar with and have access to the books and records of Credit Corp Solutions Inc.
2. That the statements made in this affidavit are based on my personal knowledge of the computerized and hard copy records of Credit Corp Solutions Inc. and which at all times relevant hereto are maintained in the ordinary course of business, with the entries being made at or near the time the transactions were made.
3. Under oath, I am authorized to make this affidavit for Plaintiff and I am informed and believe the statements contained in this affidavit are true and correct relating to the account of ARNULFO VILLARREAL Account Number: XXXXXXXXXXXXXXX2843. Defendant opened an account with Synchrony Bank f/k/a GE Capital Retail Bank - Ashley Home Stores on 03-May-15 which account became delinquent and was charged off on 14-Mar-17.
4. On 21-Apr-17 this debt was assigned to Credit Corp Solutions Inc. Upon acquiring ownership of Defendant's account, Plaintiff obtained file detailing the record of, amongst other items, the account holder's name, social security number, account number, outstanding balance, date of last payment and date of charge off. It is standard practice to download the electronic file and media, if available, into a database to protect the integrity and accuracy of the data.
5. The books and records of Plaintiff show that Defendant is indebted to Plaintiff for a total balance of \$2,175.73.
6. All offsets and credits to which Defendant is due and entitled have been applied to the account.
7. To the best of my knowledge, Defendant, is neither a minor, incompetent, nor currently serving in the military service of the United States.

The undersigned affirms that this affidavit does not contain personal identifying information.

Dated: 1/14/2020

Affiant: [Signature]

**Jurat**

State of Utah                                 )  
§  
County of Salt Lake                         )

Subscribed and sworn to before me on this 14 of January, in the year 20 20, by  
Natalie McCray.

Witness my hand and official seal.

Katelyn Mann  
Notary Public

