

Midland Credit Management, Inc.

P.O. Box 939069
San Diego, CA 92193

Date: July 1, 2025
MCM Account #: 123456789

Maria Garcia
456 Park Avenue
Queens, NY 11354

NOTICE OF NEW OWNERSHIP AND COLLECTION

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Midland Credit Management, Inc. has purchased the debt referenced below. The original creditor has sold this account, and we are now responsible for its collection.

Original Creditor: Bank of America, N.A.
Original Account #: 4123-4567-8901-2345
Current Owner: Midland Funding LLC
Balance as of July 1, 2025: \$12,875.43

Your prompt payment is requested. You can make a payment online at www.midlandcredit.com or by calling 1-800-296-2657.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or a copy of a judgment and mail you a copy of such judgment or verification. If you request of this office in writing within 30 days after receiving this notice this office will provide you with the name and address of the original creditor, if different from the current creditor.

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

New York City Department of Consumer Affairs License Number: 1234567