

FILED
2/4/2026 1:29 PM
Dallas County
Justice of the Peace Pct 1-1
By: Lenita Bailey

JPC-26-02197-11

EXHIBIT A

EXHIBIT A

BILL OF SALE

Comenity Capital Bank ("Seller"), for value received and pursuant to the terms and conditions of that certain Credit Card Account Purchase Agreement dated January 4, 2021 between Seller and Midland Credit Management, Inc. ("Purchaser"), its successors and assigns ("Credit Card Account Purchase Agreement"), hereby assigns effective as of the Closing Date December 26, 2024 of all rights, title and interest of Seller in and to those certain Accounts described in the Credit Card Account Purchase Agreement and Schedule 1 (the "Asset Schedule") attached hereto and made part hereof for all purposes, to Purchaser.

The information contained in the Sale File (collectively, "Seller's Accounts Information") is true and complete as of the File Creation Date. Further, all of the information contained in Seller's Accounts Information (a) constitutes Seller's own business records regarding the Accounts and (b) accurately reflects in all material respects the information about the Accounts in Seller's possession. All of Seller's Accounts Information has been kept in the regular course of Seller's business, and was made or compiled at or near the time of the event and recorded by (or from information transmitted by) a person (i) with knowledge of the data entered into and maintained in Seller's business records, or (ii) who caused the data to be entered into and maintained in Seller's business records. All capitalized terms used, but not defined, in this Bill of Sale shall have the meanings assigned to such term in the Credit Card Account Purchase Agreement.

Comenity Capital Bank



This Bill of Sale is executed without recourse except as stated in the Credit Card Account Purchase Agreement to which this is an Exhibit. No other representation of or warranty of title or enforceability is expressed or implied.

Comenity Capital Bank
By: Bruce Swinton
Date: 1/22/2025
Title: Chief Credit Officer

Midland Credit Management, Inc.
By: Danille Whelpdale
Date: 02/17/2025
Title: MVP Business Development

SCHEDULE 1 TO BILL OF SALE

ASSET SCHEDULE

The individual Accounts transferred pursuant to the Credit Card Account Purchase Agreement and Bill of Sale are described in the electronic file named MCMG.MF.DEC 2024.LC.WFCB.TXT ; MCMG.MF.DEC 2024.CM.WFCB.TXT delivered by Comenity Capital Bank to Midland Credit Management, Inc. on December 18, 2024 and summarized in the table immediately below (the "Sale File").

# of Charged-off Accounts	Aggregate Unpaid Balance	Percent	File Creation Date
[REDACTED]			12/17/2024

EXHIBIT B
CLOSING STATEMENT

Agreement Date:	January 4, 2021
Seller:	Comenity Capital Bank
Purchaser:	Midland Credit Management, Inc.
File Number:	MCMG.MF.DEC 2024.LC.WFCB.TXT ; MCMG.MF.DEC 2024.CM.WFCB.TXT
Number of Accounts:	
Total Unpaid Purchase Balance:	
Purchase Price Percentage:	
Purchase Price	
File Creation Date	December 17, 2024
Closing Date:	December 26, 2024
Wiring Instructions:	Comenity Capital Bank [REDACTED]

PORTFOLIO LEVEL AFFIDAVIT OF SALE BY ORIGINAL CREDITOR

State of Utah

§

County of Salt Lake

On 1/22/2025, Bruce A. Sweeten ("Affiant") being duly sworn, deposes and says:

1. I am over 18 and I am the Chief Credit Officer of Comenity Capital Bank ("Seller"). In that capacity and as part of my regular job duties, I have custody of certain business records of Seller, routinely review such business records, and am familiar with Seller's processes for the sale and assignment of accounts and business records, including those that are maintained in electronic form.
2. Seller owns certain accounts and maintains and records information in the records as they relate to such accounts. I am authorized to make the statements and representations set forth in this affidavit on behalf of Seller. The statements set forth herein are true and correct to the best of my knowledge, information, and belief, based on either personal knowledge or review of the business records of the Seller. If called upon as a witness, I can testify competently to the facts contained herein.
3. My regular job duties include having knowledge of, and access to, business records relating to the Accounts (as defined below). These records are kept by Seller in the regular course of business, and it was in the regular course of business of Seller, for an employee or representative with personal knowledge of the act, event, condition, or opinion recorded to make memorandum or records or to transmit information thereof to be included in such memorandum or records; and that the records were made at or near the time of the act and/or event recorded or reasonably soon thereafter.
4. On or about 12/26/2024, Seller sold a pool of charged-off accounts (the "Accounts") by a Credit Card Account Purchase Agreement to Midland Credit Management, Inc. ("Buyer"). The original creditor at the time of charge-off was Comenity Capital Bank.
5. Pursuant to the sale, Seller sold, transferred, assigned, conveyed, granted, bargained, set over and delivered to Buyer and its successors and assigns, good and marketable title to the Accounts and any unpaid balance free and clear of any encumbrance, equity, lien, pledge, charge, claim or security interest. I am not aware of any errors in the Accounts.
6. In connection with the sale of the Accounts, electronic and other records were transferred to or otherwise made available to the Buyer (the "Transferred Records"). The Transferred Records have been kept in the regular course of Seller's business, and were made or compiled at or near the time of the event and recorded by (or from information transmitted by) a person. (i)with knowledge of the data entered into and maintained in Seller's business records, or (ii) who caused the data to be entered into and maintained in Seller's business records. To the extent that

the Transferred Records include records that were prepared by a third party, they are records that were incorporated into the records of Seller as a business record and the accuracy of such records are relied upon by Seller in the regular course of business.

7. I certify under penalty of perjury that the foregoing is true and correct.

FURTHER AFFIANT SAYETH NOT.

Signed this 22nd day of January, 2025

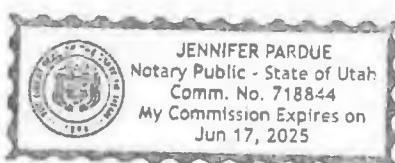
Bruce A. Sweeten

Bruce A. Sweeten (AFFIANT NAME)

Subscribed and sworn to before me Jennifer Pardue, on this 72nd (date) day of January, in the year 2025, by Bruce A. Sweeten, who proved on the basis of satisfactory evidence to be the person whose name is subscribed to in this document.

(Notary's Official Seal)

Jennifer Pardue
Notary Signature



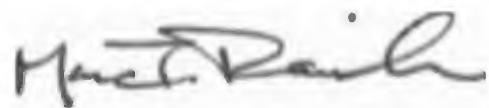
CERTIFICATE OF CONFORMITY

STATE OF UTAH

COUNTY OF SALT LAKE

The undersigned does hereby certify that she/he is an attorney at law duly admitted to practice in the State of Utah and is a resident of Utah, County of Salt Lake, Utah; that she/he is a person duly qualified to make this certificate of conformity; that the foregoing acknowledgment by Bruce A. Sweeten named in the foregoing instrument taken before Jennifer Pardue a notary in the State of Utah duly conforms with the laws of the State of Utah, being the State in which it was taken; and when executed by Mr. Sweeten in the manner indicated will qualify as a valid and effective sworn statement in such state.

2/4/2025
Date



Attorney at Law for the State of Utah

Field	Field Data
Account Number	00 [REDACTED] 0694
Seller Account ID	000000001123191684
First Name	JUAN
Last Name	MARTINEZ
SSN	XXX-XX-6368
Date of Birth	[REDACTED]
Address 1	3617 FOREST LAWN DR
City	BALCH SPRINGS
State	TX
Zip	75180
Home Phone	9725571399
Open Date	05/11/2020
Last Purchase Date	01/18/2024
Last Purchase Amount	\$64.90
Last Payment Date	05/09/2024
Last Payment Amount	\$40.00
Sale Amount	\$1,769.11
Charge Off Date	11/30/2024
Charge off Balance	\$1,769.11
Post Charge Off Interest	\$0.00
Post Charge off Fee	\$0.00
Post Charge off Payments	\$0.00
Post Charge off Payments and Credits	\$0.00
Post Charge off Credits	\$0.00
Affinity	DELL PAY

Account information provided by Comenity Capital Bank pursuant to the Bill of Sale/Assignment of Accounts transferred on or about 12/26/2024 in connection with the sale of accounts from Comenity Capital Bank to Midland Credit Management, Inc.

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Comenity Capital Bank



This Bill of Sale is executed without recourse except as stated in the Credit Card Account Purchase Agreement to which this is an Exhibit. No other representation of or warranty of title or enforceability is expressed or implied.

Comenity Capital Bank
By: Bruce Sweeten
Date: 1/22/2025
Title: Chief Credit Officer

Midland Credit Management, Inc.
By: Danielle Wolfenbarger
Date: 02/17/2025
Title: MVP Business Development

SCHEDULE 1 TO BILL OF SALE

ASSET SCHEDULE

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EXHIBIT B
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Purchaser:	Midland Credit Management, Inc.
File Number:	MCMG.MF.DEC 2024.LC.WFCB.TXT ; MCMG.MF.DEC 2024.CM.WFCB.TXT
Number of Accounts:	
Total Unpaid Purchase Balance:	
Purchase Price Percentage:	
Purchase Price	
File Creation Date	December 17, 2024
Closing Date:	December 26, 2024
Wiring Instructions:	Comenity Capital Bank [REDACTED]

PORTFOLIO LEVEL AFFIDAVIT OF SALE BY ORIGINAL CREDITOR

State of Utah

§

County of Salt Lake

On 1/22/2025, Bruce A. Sweeten ("Affiant") being duly sworn, deposes and says:

1. I am over 18 and I am the Chief Credit Officer of Comenity Capital Bank ("Seller"). In that capacity and as part of my regular job duties, I have custody of certain business records of Seller, routinely review such business records, and am familiar with Seller's processes for the sale and assignment of accounts and business records, including those that are maintained in electronic form.
2. Seller owns certain accounts and maintains and records information in the records as they relate to such accounts. I am authorized to make the statements and representations set forth in this affidavit on behalf of Seller. The statements set forth herein are true and correct to the best of my knowledge, information, and belief, based on either personal knowledge or review of the business records of the Seller. If called upon as a witness, I can testify competently to the facts contained herein.
3. My regular job duties include having knowledge of, and access to, business records relating to the Accounts (as defined below). These records are kept by Seller in the regular course of business, and it was in the regular course of business of Seller, for an employee or representative with personal knowledge of the act, event, condition, or opinion recorded to make memorandum or records or to transmit information thereof to be included in such memorandum or records; and that the records were made at or near the time of the act and/or event recorded or reasonably soon thereafter.
4. On or about 12/26/2024, Seller sold a pool of charged-off accounts (the "Accounts") by a Credit Card Account Purchase Agreement to Midland Credit Management, Inc. ("Buyer"). The original creditor at the time of charge-off was Comenity Capital Bank.
5. Pursuant to the sale, Seller sold, transferred, assigned, conveyed, granted, bargained, set over and delivered to Buyer and its successors and assigns, good and marketable title to the Accounts and any unpaid balance free and clear of any encumbrance, equity, lien, pledge, charge, claim or security interest. I am not aware of any errors in the Accounts.
6. In connection with the sale of the Accounts, electronic and other records were transferred to or otherwise made available to the Buyer (the "Transferred Records"). The Transferred Records have been kept in the regular course of Seller's business, and were made or compiled at or near the time of the event and recorded by (or from information transmitted by) a person. (i)with knowledge of the data entered into and maintained in Seller's business records, or (ii) who caused the data to be entered into and maintained in Seller's business records. To the extent that

the Transferred Records include records that were prepared by a third party, they are records that were incorporated into the records of Seller as a business record and the accuracy of such records are relied upon by Seller in the regular course of business.

7. I certify under penalty of perjury that the foregoing is true and correct.

FURTHER AFFIANT SAYETH NOT.

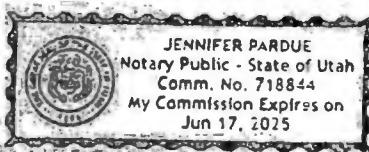
Signed this 22nd day of January, 2025



Bruce A. Sweeten (AFFIANT NAME)

Subscribed and sworn to before me Jennifer Pardue, on this 22nd (date) day of January, in the year 2025, by Bruce A. Sweeten, who proved on the basis of satisfactory evidence to be the person whose name is subscribed to in this document.

(Notary's Official Seal)


Notary Signature

CERTIFICATE OF CONFORMITY

STATE OF UTAH

COUNTY OF SALT LAKE

The undersigned does hereby certify that she/he is an attorney at law duly admitted to practice in the State of Utah and is a resident of Utah, County of Salt Lake, Utah; that she/he is a person duly qualified to make this certificate of conformity; that the foregoing acknowledgment by Bruce A. Sweeten named in the foregoing instrument taken before Jennifer Pardue a notary in the State of Utah duly conforms with the laws of the State of Utah, being the State in which it was taken; and when executed by Mr. Sweeten in the manner indicated will qualify as a valid and effective sworn statement in such state.

2/4/2025
Date



Attorney at Law for the State of Utah

PAGE 1 OF 2

Summary of account activity		Payment information	
Account no.	*****-0694	New balance	\$1,769.11
Previous balance	+\$1,686.84	Minimum payment due	\$362.00
Payments	-0.00	Payment due date	12/17/2024
Other credits	-0.00	Minimum Payment Warning: If you make only the minimum payment for each period, you will pay more in interest and it will take you longer to pay off your balance. For example:	
Purchases	+0.00	If you make no additional charges using this card and each month you pay:	And you will end up paying an estimated total of:
Other debits	+0.00	In about:	
Fees charged	+40.00		
Interest charged	+42.27	Only the minimum payment	18 years
New balance	\$1,769.11	For information regarding credit counseling services, call 1-800-284-1706.	
Past due amount	\$308.00		
Credit limit	\$1,400.00		
Available credit	-\$369.00		
Statement closing date	11/22/2024		
Days in billing cycle	30		
Details of your transactions			
TRANS DATE	TRANSACTION DESCRIPTION/LOCATION	AMOUNT	
Fees			
11/17/2024	LATE FEE	\$4.00	
TOTAL FEES FOR THIS PERIOD			
		\$40.00	
Interest charged		\$42.27	
Interest Charge on Purchases		\$42.27	
Total Interest For This Period		\$42.27	
2024 totals year to date			
Total fees charged in 2024		\$396.00	
Total interest charged in 2024		\$379.51	

Interest charge calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account. See BALANCE COMPUTATION METHOD on page 2 for more details. Minimum interest charge may exceed interest charge below, per your credit card agreement.

TYPE OF BALANCE	ANNUAL PERCENTAGE RATE (APR)	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Purchases	29.99% (v)	1,715.10 (DA)	42.27

Additional important messages

Protect yourself against mail and phone consumer fraud. <http://about.usps.com/publications/pub281/welcome.htm>

IMMEDIATE ATTENTION REQUIRED! Your Account is extremely past due and will be written off as a bad debt SOON. To avoid this, you must pay the Minimum payment amount shown on this statement at least 4 days prior to the end of the month in which this statement closed. You can find the Statement closing date in the Summary of account activity on page 1 of this statement. If you are not able to pay the Minimum payment amount, we may still be able to assist you. Call us immediately at 1-855-617-8089 (TDD/TTY 1-888-819-1918) to discuss your payment options. If written off, the bad debt will be reported to the three major credit bureaus and our Recovery team will determine the appropriate steps, as permitted and available under applicable law, to protect our interests.

NOTICE: See reverse side for important information.

Please tear at perforation above



Account number	••••-••••-0694
New balance	Minimum payment
\$1,769.11	\$362.00

GLB

Yes, I have moved or updated my e-mail address - see reverse.

Amount enclosed: *Mailed payments must reach us by 5pm ET on 12/17/2024.*

Please make check payable to:

Please return this portion along with your payment to:
PO Box 650971

JUAN MARTINEZ

JUAN MARTINEZ
3617 FOREST LAWN DR
BALCH SPRINGS TX 75180-2613

9632058346

0971

0694 000036200 000176911

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Justice of the Peace Pct 1-1
By: Lenita Bailey

Keep this portion for your records.

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: Community Capital Bank, PO Box 182620, Columbus, OH 43218-2620.

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, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

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, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases
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, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. 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.
3. 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: Community Capital Bank, PO Box 182620, Columbus, OH 43218-2620.

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.

CREDIT REPORTING: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

NOTICE OF CREDIT REPORT DISPUTES

If you believe information we reported to a consumer reporting agency is inaccurate, notify us at: Community Capital Bank, PO Box 182120, Columbus, OH 43218-2120. Please provide:

- Your name and account number.
- Your address and telephone number.
- What information you dispute and why you believe it is inaccurate.
- If available, a copy of the section of the credit report showing the information you are disputing.

Send all bankruptcy notices and related correspondence to Community Capital Bank, Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043.

PAYMENTS MARKED "PAID IN FULL". All written communications regarding disputed amounts that include any check or other payment instrument marked with "payments in full" or similar language, must be sent to: 3000 Kellaway Drive, Suite 120, Carrollton, TX 75006.
DO NOT USE THE ENCLOSED REMITTANCE ENVELOPE.
- We may accept payment sent to any other address without losing any of our rights.

HOW TO AVOID PAYING INTEREST. Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin to charge interest on new purchases made under a Low APR, Equal Payment or Budget Payment Credit Plan from the date of purchase.

BALANCE COMPUTATION METHOD. We calculate interest separately for each balance using the method(s) described below. The two letters in parentheses next to the Balance Subject to Interest Rate column in the Interest Charge Calculation section on this statement corresponds to the following:

(DA) We figure the interest charge on this balance by applying the periodic rate to the "daily balance" for each day in the billing period. To get the "daily balance" we take the beginning balance each day, add any new transactions and fees and subtract any payments or credits (treating any net credit balance as a zero balance). This gives us the daily balance.

CUSTOMER SERVICE, Visit COMMUNITY.NET/DELLPAY or call 1-866-395-9796 (TDD/TTY 1-888-818-1918). Send all inquiries to:
CUSTOMER SERVICE, PO Box 183003, Columbus, OH 43218-3003.

TELEPHONE MONITORING. To provide you with high-quality service, phone communication with us is monitored and/or recorded.

ADDITIONAL INFORMATION. Abbreviations on your statement mean the following: (v) means variable rate (this rate may vary); WV INT PAY RD means WAIVE INTEREST, PAYMENT REQUIRED; WV INT EO PY means WAIVE INTEREST, EQUAL PAYMENT; WV INT LOW PMT means DEFER INTEREST, PAYMENT REQUIRED; INT PY RD means DEFER INTEREST, EQUAL PAYMENT; INT LOW PMT means DEFER INTEREST, LOW PAYMENT and LOW APR EO PAY means LOW APR, EQUAL PAYMENT. You may pay all of your Account balance at any time without penalty.

NOTICE ABOUT ELECTRONIC CHECK CONVERSION. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction.

PAYMENTS. Payments in U.S. dollars received by the applicable due date and cutoff time will be credited as of the date received. Mailed or overnighted payments must also meet the requirements below. Otherwise, a payment may not be credited for up to five days or may be rejected.

Mailing or Overnight (cutoff time 5:00 p.m. Eastern Time (ET)):

- Send a personal check, money order, traveler's check or cashier's check to the name and address on the payment stub (regular mail) or 3000 Kellaway Drive, Suite 120, Carrollton, TX 75006 (overnight).
- Include your payment stub, use the return envelope provided with your statement, write your account number on the check and send one payment with one payment stub.
- Do not staple or clip your payment to the stub, send any correspondence with your payment or send cash or gift certificates.

Pay By Phone (cutoff time 5:00 p.m. ET): Call us toll free at 1-866-395-9796 (TDD/TTY 1-888-818-1918).

Online (cutoff time 5:00 p.m. ET): Visit COMMUNITY.NET/DELLPAY.

New Information

Title (optional)	First Name	MI	
Last Name	Soc. Sec. No.		
Street Address			
Apt. No.	RR	PO Box	
City	State	Zip Code	Foreign Map Code
Home Phone	Work Phone		
Email Address			

2/4/2026 1:29 PM

Dallas County

Justice of the Peace Pct 1-1

By: Lenita Bailey

Upgrade your tech!

Get the best deals on the latest PCs,
Monitors and Accessories at Dell with
Dell Pay Credit!

Visit Dell.com/Deals



PAGE 1 OF 4

Summary of account activity

Account no.	*****-0694
Previous balance	+\$1,268.67
Payments	-40.00
Other credits	-0.00
Purchases	+\$0.00
Other debits	+\$0.00
Fees charged	+\$40.00
Interest charged	+\$32.41
New balance	+\$1,301.08
Past due amount	\$36.00
Credit limit	\$1,400.00
Available credit	\$98.00
Statement closing date	05/23/2024
Days in billing cycle	31

Payment information

New balance	\$1,301.08
Minimum payment due	\$76.00
Payment due date	06/17/2024

Late payment warning:
If we do not receive your minimum payment by 06/17/2024 you may have to pay up to a \$40.00 late fee.

Minimum Payment Warning: If you make only the minimum payment for 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 the statement in about:	And you will end up paying an estimated total of:
Only the minimum payment	16 years	\$4,784

For information regarding credit counseling services, call 1-800-284-1706.

Account Questions? Need to make a payment? Want to know how to go paperless?
Visit COMENITY.NET/DELLPAY or call 1-866-395-9796 (TDD/TTY 1-888-819-1918).

www.dell.com/dellpay

Manage Your Account

To review transaction history, make payments and sign up for paperless statement, please visit Visit Dell.com/ManageDellPay.

Top Deals

Upgrade your tech today with the latest deals! Visit Dell.com/Deals

Dell Rewards

Join Dell Rewards™ to earn rewards on all purchases at Dell! Visit Dell.com/Rewards for details!

Details of your transactions

TRANS DATE	TRANSACTION DESCRIPTION/LOCATION	AMOUNT
05/08/2024	PAYMENT - THANK YOU	-40.00

Fees

05/17/2024	LATE FEE	40.00
	TOTAL FEES FOR THIS PERIOD	\$40.00

Interest charged

Interest Charge on Purchases	-\$32.41
Total Interest For This Period	-\$32.41

2024 totals year to date

Total fees charged in 2024	\$156.00
Total interest charged in 2024	\$151.48

NOTICE: See reverse side for important information.

Please tear at perforation above.

DELL Technologies

Yes, I have moved or updated my e-mail address - see reverse.

Account number	*****-0694
New balance	Minimum payment \$1,301.08

Mailed payments must reach us by 5pm ET on 06/17/2024.

\$

Please make check payable to:
COMENITY - DELL PAY

Please return this portion along with your payment to:
PO Box 650971
Dallas TX 75265-0971



9637058316

0971

0694

000007600 000130108

2/4/2026 1:29 PM

Dallas County

Justice of the Peace Pct 1-1

By: Lenita Bailey

Offer is available to Dell rewards Account members. See Dell.com/Rewards for terms and Conditions.

Credit Account offers are subject to credit approval.
Dell Pay Credit Accounts are issued by Comenity Capital Bank.

Keep this portion for your records.

What To Do If You Think You Find A Mistake On Your Statement
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- 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, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

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, you are responsible for the remainder of your credit limit.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. 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.
3. 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: Comenity Capital Bank, PO Box 182620, Columbus, OH 43218-2620.

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.

CREDIT REPORTING. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

NOTICE OF CREDIT REPORT DISPUTES

If you believe information we reported to a consumer reporting agency is inaccurate, notify us at Comenity Capital Bank, PO Box 182120, Columbus, OH 43218-2120. Please provide:

- Your name and account number
- Your address and telephone number
- What information you dispute and why you believe it is inaccurate
- If available, a copy of the section of the credit report showing the information you are disputing

Send all bankruptcy notices and related correspondence to Comenity Capital Bank, Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043.

PAYMENTS MARKED "PAID IN FULL". All written communications regarding disputed amounts that include any check or other payment instrument marked with "payment in full" or similar language, must be sent to: 3000 Kellaway Drive, Suite 120, Carrollton, TX 75006.

DO NOT USE THE ENCLOSED REMITTANCE ENVELOPE.

- We may accept payment sent to any other address without losing any of our rights.

HOW TO AVOID PAYING INTEREST. Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases

If you pay your entire balance by the due date each month. We will begin to charge interest on new purchases made under a Low APR, Equal Payments or Budget Payment Credit Plan from the date of purchase.

BALANCE COMPUTATION METHOD. We calculate interest separately for each balance using the method(s) described below. The two letters in parentheses next to the Balance Subject to Interest Rate column in the Interest Charge Calculation section on this statement corresponds to the following:

(DA) We figure the interest charge on this balance by applying the periodic rate to the "daily balance" for each day in the billing period. To get the "daily balance" we take the beginning balance each day, add any new transactions and fees and subtract any payments or credits (treating any net credit balance as a zero balance). This gives us the daily balance.

CUSTOMER SERVICE. Visit COMENITY.NET/DELLPAY or call 1-866-395-0796 (TDD/TTY 1-866-619-1918). Send all inquiries to: CUSTOMER SERVICE, PO Box 183003, Columbus, OH 43219-3003.

TELEPHONE MONITORING. To provide you with high quality service, phone communication with us is monitored and/or recorded.

ADDITIONAL INFORMATION. Abbreviations on your statement mean the following: (M) means variable rate (the rate may vary); WV INT PAY RD means WAVE INTEREST, PAYMENT REQUIRED; WV INT EO PAY means WAVE INTEREST, EQUAL PAYMENT; WV INT LOW PMT means WAVE INTEREST, LOW PAYMENT; D INT PY RD means DEFER INTEREST, PAYMENT REQUIRED; DEF INT EO PAY means DEFER INTEREST, EQUAL PAYMENT; DF INT LOW PMT means DEFER INTEREST, LOW PAYMENT and LOW APR EO PAY means LOW APR, EQUAL PAYMENT. You may pay all of your Account balance at any time without penalty.

NOTICE ABOUT ELECTRONIC CHECK CONVERSION. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction.

PAYMENTS. Payments in U.S. dollars received by the applicable due date and cutoff time will be credited as of the date received. Mailed or overnight payments must also meet the requirements below. Otherwise, a payment may not be credited for up to five days or may be rejected.

Mailing or Overnight (cutoff time 5:00 p.m. Eastern Time (ET)):

- Send a personal check, money order, traveler's check or cashier's check to the name and address on the payment stub (regular mail) or 3000 Kellaway Drive, Suite 120, Carrollton, TX 75006 (overnight).
- Include your payment stub, use the return envelope provided with your statement, write your account number on the check and send one payment with one payment stub.
- Do not staple or clip your payment to the stub, send any correspondence with your payment or send cash or gift certificates.

Pay By Phone (cutoff time 5:00 p.m. ET): Call us toll free at: 1-866-395-0796 (TDD/TTY 1-866-619-1918).

Online (cutoff time 5:00 p.m. ET): Visit COMENITY.NET/DELLPAY.

New Information

Title (optional)	First Name	MI	
Last Name	Soc. Sec. No.		
Street Address			
Apt. No.	RR	PO Box	
City	State	Zip Code	Foreign Mail Code
Home Phone	Work Phone		
Email Address			

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Dallas County

Justice of the Peace Pct 1-1

By: Lenita Bailey

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Interest charge calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account. See BALANCE COMPUTATION METHOD on page 2 for more details. Minimum interest charge may exceed interest charge below, per your credit card agreement.

TYPE OF BALANCE	APR	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Purchases	29.99% (V)	1,272.70 (DA)	32.41

Additional important messages

How can you prevent ID Theft? Visit idtheft.gov to find out.

GO PAPERLESS and manage your account online!

With paperless billing, you receive an email reminder prior to your payment due date. Get started today by visiting COMENITY.NET/DELLPAY

STEP 1: Sign in or register your account. STEP 2: Click Paperless account preference on the home page.

In case you've overlooked it, we want to remind you that we have not received the minimum payment due. If you've already made your payment, thank you. If not, you can simply visit Comenity EasyPay at comenity.net/easypay to schedule your payment, or to make a payment over the phone using your bank account, call 1-800-695-8579 (TDD/TTY 1-888-819-1918). You may request certain types of communications in an alternative format, such as large print, braille by calling 1-866-395-9796 (TDD/TTY 1-888-819-1918). We value you as a customer and want to thank you for your business.

FILED
2/4/2026 1:29 PM
Dallas County
Justice of the Peace Pct 1-1
By: Lenita Bailey

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