

JPC-26-02093-11

FILED  
2/2/2026 2:32 PM  
Dallas County  
Justice of the Peace Pct 1-1  
By: Lenita Bailey

# EXHIBIT A

**BILL OF SALE AND ASSIGNMENT**


4Q2024 Citi Retail Services DSA Bulk

THIS BILL OF SALE AND ASSIGNMENT dated November 25, 2024, is by Citibank, N.A., a national banking association organized under the laws of the United States, located at 5800 South Corporate Place, Sioux Falls, SD 57108 (the "**Bank**") to Midland Credit Management, Inc., a corporation organized under the laws of the State of Kansas, with its headquarters/principal place of business at 350 Camino De La Reina, Suite 100, San Diego, CA 92108 ("**Buyer**").

For value received and subject to the terms and conditions of the Master Purchase and Sale Agreement dated December 6, 2023 between Buyer and the Bank (the "**Master Purchase Agreement**"), and that certain Addendum No. 12 dated November 20, 2024 between Bank and Buyer (the "**Addendum**," together with the Master Purchase Agreement, the "**Agreement**"), the Bank does hereby transfer, sell, assign, convey, grant, bargain, set over and deliver to Buyer, and to Buyer's successors and assigns, the Accounts summarized on the Asset Schedule attached hereto as Exhibit A and the Final Electronic File. Capitalized terms not defined herein shall have the definition ascribed in the Agreement.

With respect to information for the Accounts summarized on the Asset Schedule and included in the Final Electronic File, the Bank represents and warrants to Buyer that (i) the Account information constitutes the Bank's own business records and accurately reflects in all material respects the information in the Bank's database; (ii) the Account information was kept in the regular course of business; (iii) the Account information was made at or near the time by, or from information transmitted by, a person with knowledge of the data entered into and maintained in the Account's database; and (iv) it is the regular practice of the Bank's business to maintain and compile such data.

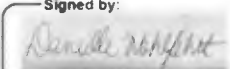
**Citibank, N.A.**

By:   
0A9906144F0B4AF  
(Signature)

Name: Brandy Reardon

Title: Authorized Party

**Midland Credit Management, Inc.**

By:   
08AF7G7300C6460  
(Signature)

Name: Danielle wohlfahrt

Title: MVP, BD & Strategic Partnerships

### Exhibit A to Bill of Sale

The individual Accounts transferred are described in the Final Electronic File named Midland-Citi-Retail-Services-DSA-Bulk-1124 and delivered by the Bank to Buyer, the same deemed attached hereto by this reference.

Lot	Sale ID	# of Accounts	Sale Balance	Cut-Off Date	Purchase Price Percentage
4Q2024 Citi Retail Services DSA Bulk	111324MC1MU4IB			11/13/2024	

Contract ID: MC8MUMAA120623  
Addendum ID: MC8MUMAA120623-1  
Document ID: 111324MC1MU4IBG1

# AFFIDAVIT OF SALE OF ACCOUNTS

State of Missouri  
County of Platte

Terri Bergman, being duly sworn, deposes and says:

I am an authorized employee of Citibank, N.A. ("CBNA") located at 5800 South Corporate Place, Sioux Falls, SD 57108, am authorized to make the statements and representations herein and I am over 18 years of age. In this position, I have access to the creditor's books and records and am aware of the process of the sale of accounts and electronic storage of business records. Original Creditor's records were made and kept in the regular course of business by, or from information transmitted by, a person with knowledge and it was the regular course of such business to make and keep the records in the course of a regularly conducted business activity. The records were made at or near the time of the events recorded. Based on my review of Original Creditor's books and records, I have personal knowledge of the facts set forth in this affidavit.

On or about November 25, 2024, CBNA sold a pool of charged-off accounts (the Accounts) by a Master Purchase and Sale Agreement dated December 6, 2023, Bill of Sale, and Addendum No. 12 dated November 20, 2024 to Midland Credit Management, Inc. As part of the sale of the Accounts, certain electronic records were transferred on individual accounts to the debt buyer. These records were kept in the ordinary course of business of creditor.

I am not aware of any errors in the information provided about the Accounts. The above statements are true to the best of my knowledge.

Executed on December 2, 2024.

[Signature]  
(Signature)

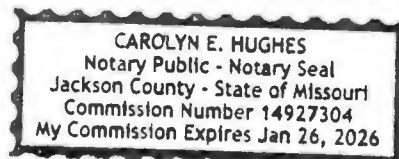
Terri Bergman  
Printed Name

State of Missouri )  
County of Platte ) ss

On this 2 day of Dec, 2024 before me, the undersigned notary, personally appeared Terri Bergman, personally known to me to be the person who signed the preceding or attached document in my presence and who swore or affirmed to me that the contents of the document are truthful and accurate to the best of his/her knowledge and belief.

[Signature] [SEAL]

Midland 120623



Field	Field Data
Account Number	██████████2443
First Name	DANNY
Last Name	WILMORE
SSN	XXX-XX-4001
Date of Birth	██████████
Address 1	485 ROLLING HILLS PL
Address 2	APT 1414
City	LANCASTER
State	TX
Zip	75146
Home Phone	4698319637
Open Date	07/26/2021
Last Purchase Date	05/29/2022
Last Purchase Amount	\$31.37
Last Payment Date	05/13/2022
Last Payment Amount	\$87.13
Sale Amount	\$4,100.78
Charge Off Date	12/19/2022
Charge off Balance	\$4,100.78
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	THE HOME DEPOT

Account information provided by Citibank, N.A. pursuant to the Bill of Sale/Assignment of Accounts transferred on or about 11/25/2024 in connection with the sale of accounts from Citibank, N.A. to Midland Credit Management, Inc.

Midland-Citi-Retail-Services-DSA-Bulk-1124  
111324MC1MU4IB

# EXHIBIT B

**BILL OF SALE AND ASSIGNMENT**

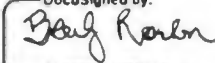
4Q2024 Citi Retail Services DSA Bulk

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**Citibank, N.A.**

DocuSigned by:  
By:   
(Signature)

Name: Brandy ReardonTitle: Authorized Party**Midland Credit Management, Inc.**

Signed by:  
By:   
(Signature)

Name: Danielle wohlfahrtTitle: MVP, BD & Strategic Partnerships

DocuSign Envelope ID: 9611A6BD-DB79-4369-A3DB-FD0273D19002

Contract ID: MC8MUMAA1120623  
Addendum ID: MC8MUMAA1120623  
Document ID: 111324MC1MU4IB1**Exhibit A to Bill of Sale**

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4Q2024 Citi Retail Services DSA Bulk	111324MC1MU4IB			11/13/2024	



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State of Missouri  
County of Platte

Terri Bergman, being duly sworn, deposes and says:

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Executed on December 2, 2024

[Signature]  
(Signature)

Terri Bergman  
Printed Name

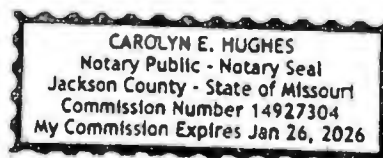
State of Missouri )  
County of Platte ) ss

On this 2 day of Dec, 2024 before me, the undersigned notary, personally appeared Terri Bergman, personally known to me to be the person who signed the preceding or attached document in my presence and who swore or affirmed to me that the contents of the document are truthful and accurate to the best of his/her knowledge and belief.

[Signature] [SEAL]

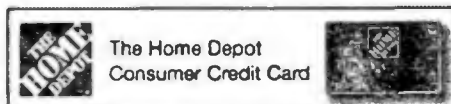
Midland 120623

1



# Account Statement

Send Notice of Billing Errors and Customer Service Inquiries to:  
HOME DEPOT CREDIT SERVICES  
PO Box 790328, St. Louis, MO 63179  
By: Lenita Bailey



**Customer Service:**  
homedepot.com/mycard  
**Account Inquiries:**  
1-866-458-7683 (TTY: 711)

Account Number: 2443

Summary of Account Activity	
Previous Balance	\$3,972.17
Payments	-\$0.00
Other Credits	-\$0.00
Purchases	+\$0.00
Fees Charged	+\$40.00
Interest Charged	+\$88.61
New Balance	\$4,100.78
Past Due Amount	\$986.40
Credit Limit	\$0.00
Available Credit	\$0.00
Amount Over Credit Limit	\$800.78
Statement Closing Date	12/18/2022
Next Statement Closing Date	01/18/2023
Days in Billing Cycle	31

Payment Information	
New Balance	\$4,100.78
Minimum Payment Due	\$1,156.40
Payment Due Date	January 14, 2023
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$40.	
Minimum Payment Warning: If you make only the minimum payment 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 this statement in about
Only the minimum payment	14 years
\$165	3 years
	\$9,143
	\$5,948 (Savings=\$3,195)
If you would like information about credit counseling services, call 1-877-337-818 (TTY: 711).	

Your Minimum Payment Due is \$1,156.40. If you paid your non-promotional (revolving) balances and any expiring promotional balances in full on your last statement, you can avoid interest charges on any new non-promotional (revolving) balances and any expiring promotional balances if you pay \$4,100.78 by 01/14/23. Otherwise, interest will accrue from your statement closing date until we receive your payment. The "How to Avoid Paying Interest on Purchases" section on page 2 has more information.

Please note that if we received your pay by phone or online payment between 5 p.m. ET and midnight ET on the last day of your billing period, your payment will not be reflected until your next statement.

Please update your phone number, including cell phone number on the back of the payment coupon.

## TRANSACTIONS

Trans Date	Description	Reference #	Amount
12/14	LATE FEE		\$ 40.00
TOTAL FEES FOR THIS PERIOD			\$ 40.00

8 HD 11

PLEASE SEE IMPORTANT INFORMATION ON PAGE 2.

Page 1 of 4

This Account is Issued by Citibank, N.A.

↓ Please detach and return lower portion with your payment to ensure proper credit. Retain upper portion for your records. ↓

Your Account Number is 2443



P.O. Box 790393  
St. Louis, MO 63179



Payment Due Date January 14, 2023  
New Balance \$4,100.78  
Past Due Amount† \$986.40  
Minimum Payment Due \$1,156.40

Amount Enclosed: \$

† Past Due Amount is included in the Minimum Payment Due.  
Please print address changes on the reverse side.  
Make Checks Payable to ▼

Statement Enclosed

DANNY WILMORE  
485 ROLLING HILLS PL  
APT 1414  
LANCASTER, TX 75146-1861

HOME DEPOT CREDIT SERVICES  
PO BOX 78011  
PHOENIX, AZ 85062-8011

# Information About Your Account.

**How to Avoid Paying Interest on Purchases.** Your payment due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your New Balance by the payment due date each month. This is called a grace period on purchases. To get a grace period on purchases you must pay the New Balance by the payment due date every billing cycle. If you do not, you will not get a grace period until you pay the New Balance for two billing cycles in a row.

If you have a balance subject to a deferred interest promotion and that promotion does not expire before the payment due date, that balance (an "excluded balance") is excluded from the amount you must pay in full to get a grace period on a purchase balance other than an excluded balance. However, you must still pay any separately required payment on the excluded promotional balance. In billing cycles in which payments are allocated to deferred interest balances first, the deferred interest balance will be reduced before any other balance on the account. However, you will continue to get a grace period on purchases, other than an excluded balance so long as you pay the New Balance less any excluded balance, plus any separately required payment on an excluded balance, in full by the payment due date each billing cycle.

In addition, certain promotional offers may take away the grace period on purchases. Other promotional offers not described above may also allow you to have a grace period on purchases without having to pay all or a portion of the promotional balance by the payment due date. If either is the case, the promotional offer will describe what happens.

**How We Calculate Your Balance Subject to Interest Rate.** For each balance, the letter following the Annual Percentage Rate in the Interest Charge Calculation section on the front of the statement indicates the method we use to calculate interest charges. For Methods C, H and M, we use a daily balance method (including current transactions) to calculate interest charges. For Methods I and L, we use an average daily balance method (including current transactions) to calculate interest charges. For Method K, we use an average daily balance method (excluding current transactions) to calculate interest charges. To find out more information about the balance computation method that applies to your account and how the resulting interest charges were determined, contact us at Customer Service number on the front.

## Other Account and Payment Information.

**Payment Amount.** You may pay all or part of your account balance at any time. However, you must pay, by the payment due date, at least the minimum payment due.

**When Your Payment Will Be Credited.** If we receive your mailed payment in proper form at our processing facility by 5 p.m. local time there, it will be credited as of that day. A payment received there in proper form after that time will be credited as of the next day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or is not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon. The correct address for express mail is shown in the Express Mail section.

**Proper Form.** For a payment sent by mail or courier to be in proper form, you must:

- Enclose a valid check or money order made payable to Home Depot Credit Services. No cash, gift cards, or foreign currency please.
- Include your name and the last four digits of your account number.

## Payment Other Than By Mail.

- **In-Store Payments.** For your added convenience, payments can be made at The Home Depot stores, with no service fee. Any payment in proper form accepted in-store will be credited as of that day. However, credit availability may be subject to verification of funds.
- **Online/AutoPay.** Go to the URL on Page 1 of your statement to make a payment online. You can also enroll in AutoPay and have your payment amount automatically deducted each month from the payment account you choose.
- **Phone.** Call the number on Page 1 of your statement to make a payment by phone. For phone payments, you authorize us to electronically debit your specified bank account by an ACH transaction in the amount and on the date that you indicate on the phone. You may cancel a phone payment by calling us at the Customer Service number at the top of Page 1 within the time period disclosed to you on the phone. There is no fee for making a payment using our automated voice response system.

## KEY CREDIT TERMS

**NO INTEREST IF PAID IN FULL WITHIN 6 MONTHS\*** on purchases of \$299 or more. Interest will be charged to your account from the purchase date if the purchase balance (including premiums for optional credit insurance) is not paid in full within 6 months.

\*With credit approval for qualifying purchases made on The Home Depot or EXPO Design Center Consumer Credit Card. APR: 17.99% - 26.99%. Minimum interest charge: \$2. See card agreement for details including APR applicable to you. Offer valid for consumer accounts in good standing; 6 months everyday credit offer is subject to change without notice; see store for details.

HD FEB20

1A/ HD - 9196-0400-0002 /BI- 000 - 29A /CI-E - 34 - X - 99 /DI- P - E - Y - O - N /E/- 7 - - - N - Y - O - 0 - /FI- 01/19/22 - 07/01/21 - 17 - November 17, 2022  
/GI- N - - - /HV- 0 - - /HKB /JI- - - - 0 - 0 - - /JI- - - - -

Please provide change of address and update/add your phone numbers here: (Use blue or black ink.)

\*Cell:

\*Home:

\*Phone: By giving us a cell number or a number later converted to a cell number, you agree that we or our service providers can contact you at that number by autodialer, recorded or artificial voice, or a text. Your phone plan charges may apply.

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

Account: \*\*\*\* \* 2443

**TRANSACTIONS (cont.)**

Trans Date	Description	Reference #	Amount
<b>INTEREST CHARGED</b>			
12/18	INTEREST CHARGE ON PURCHASES		\$ 88.61
	<b>TOTAL INTEREST FOR THIS PERIOD</b>		<b>\$ 88.61</b>

2022 Totals Year-to-Date	
Total Fees Charged in 2022	\$269.00
Total Interest Charged in 2022	\$861.99

**ACTIVITY AND PROMOTIONS DETAIL**

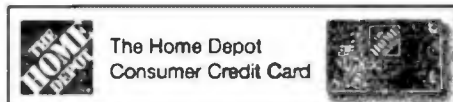
Original Promotion Trans Amount	Promotion Trans Date	Previous Balance	Payments & Other Credits	Purchases, Fees & Other Debits	Interest Charged	New Balance	Promotion Minimum Payment Due	Deferred Interest Charges	Promotion Expiration Date
<b>PURCHASES</b>									
Revolving Balance		\$3,972.17	-	\$40.00	\$88.61	\$4,100.78	-	-	-
<b>TOTAL</b>		<b>\$3,972.17</b>	<b>\$0.00</b>	<b>\$40.00</b>	<b>\$88.61</b>	<b>\$4,100.78</b>	<b>\$0.00</b>	<b>\$0.00</b>	

<b>INTEREST CHARGE CALCULATION</b>				Your Annual Percentage Rate (APR) is the annual interest rate on your account.
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge	
<b>PURCHASES</b>				
Revolving Balance	25.99% (M)	\$4,014.88	\$88.61	

# Account Statement

By: Lenita Bailey

Send Notice of Billing Errors and Customer Service Requests to:  
HOME DEPOT CREDIT SERVICES  
PO Box 790328, St. Louis, MO 63179



**Customer Service:**  
homedepot.com/mycard  
**Account Inquiries:**  
1-800-677-0232 (TTY: 711)

Account Number: 2443

Summary of Account Activity	
Previous Balance	\$3,043.03
Payments	-\$87.13
Other Credits	-\$0.00
Purchases	+\$149.77
Fees Charged	+\$0.00
Interest Charged	+\$61.56
New Balance	\$3,167.23
Past Due Amount	\$0.00
Credit Limit	\$3,300.00
Available Credit	\$121.00
Amount Over Credit Limit	\$0.00
Statement Closing Date	05/18/2022
Next Statement Closing Date	06/17/2022
Days in Billing Cycle	31

Payment Information	
New Balance	\$3,167.23
Minimum Payment Due	\$94.10
Payment Due Date	June 14, 2022
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$40.	
Minimum Payment Warning: If you make only the minimum payment 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	Only the minimum payment
You will pay off the balance shown on this statement in about	15 years
And you will end up paying an estimated total of	\$8,730
	\$130
	3 years
	\$4,688 (Savings=\$4,042)
If you would like information about credit counseling services, call 1-877-337-818 (TTY: 711).	

Your Minimum Payment Due is \$94.10. If you paid your non-promotional (revolving) balances and any expiring promotional balances in full on your last statement, you can avoid interest charges on any new non-promotional (revolving) balances and any expiring promotional balances if you pay \$2,860.90 by 06/14/22. Otherwise, interest will accrue from your statement closing date until we receive your payment. The "How to Avoid Paying Interest on Purchases" section on page 2 has more information.

You must pay your promotional balance of \$309.43 in full by 09/14/22 to avoid paying deferred interest charges.

Please update your phone number, including cell phone number on the back of the payment coupon.

Marketing offers included in this statement are intended for residents of the United States and its Territories.

## TRANSACTIONS

Trans Date	Description	Reference #	Amount
05/07	THE HOME DEPOT LANCASTER TX HARDWARE	0610385	\$ 85.52
05/10	THE HOME DEPOT IRVING TX HARDWARE	7511014	\$ 25.95



**MAKE MOVING EASY**  
Shop [homedepot.com/move](http://homedepot.com/move).



HD 11

PLEASE SEE IMPORTANT INFORMATION ON PAGE 2.

Page 1 of 6

This Account is Issued by Citibank, N.A.

↓ Please detach and return lower portion with your payment to ensure proper credit. Retain upper portion for your records. ↓



P.O. Box 790393  
St. Louis, MO 63179

Your Account Number is 2443



Your Account is enrolled in AutoPay.  
Your next AutoPay payment of \$94.10 will be deducted from your bank account on 06/13/2022. Please note that the next AutoPay payment may be reduced if you have made additional payments or received any credits during the current billing cycle.

Payment Due Date	June 14, 2022
New Balance	\$3,167.23
Past Due Amount	\$0.00
Minimum Payment Due	\$94.10

Amount Enclosed: \$

Please print address changes on the reverse side.  
Make Checks Payable to ▼

Statement Enclosed

DANNY WILMORE  
485 ROLLING HILLS PL  
APT 1414  
LANCASTER, TX 75146-1861

HOME DEPOT CREDIT SERVICES  
PO BOX 78011  
PHOENIX, AZ 85062-8011

03000 0009410 0316723 0008713 0 2443 1111



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#### Other Account and Payment Information.

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**When Your Payment Will Be Credited.** If we receive your mailed payment in proper form at our processing facility by 5 p.m. local time there, it will be credited as of that day. A payment received there in proper form after that time will be credited as of the next day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or is not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon. The correct address for express mail is shown in the Express Mail section.

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- **In-Store Payments.** For your added convenience, payments can be made at The Home Depot stores, with no service fee. Any payment in proper form accepted in-store will be credited as of that day. However, credit availability may be subject to verification of funds.
- **Online/AutoPay.** Go to the URL on Page 1 of your statement to make a payment online. You can also enroll in AutoPay and have your payment amount automatically deducted each month from the payment account you choose.
- **Phone.** Call the number on Page 1 of your statement to make a payment by phone. For phone payments, you authorize us to electronically debit your specified bank account by an ACH transaction in the amount and on the date that you indicate on the phone. You may cancel a phone payment by calling us at the Customer Service number at the top of Page 1 within the time period disclosed to you on the phone. There is no fee for making a payment using our automated voice response system.

#### KEY CREDIT TERMS

**NO INTEREST IF PAID IN FULL WITHIN 6 MONTHS\*** on purchases of \$299 or more. Interest will be charged to your account from the purchase date if the purchase balance (including premiums for optional credit insurance) is not paid in full within 6 months.

\*With credit approval for qualifying purchases made on The Home Depot or EXPO Design Center Consumer Credit Card. APR: 17.99% - 26.99%. Minimum interest charge: \$2. See card agreement for details including APR applicable to you. Offer valid for consumer accounts in good standing; 6 months everyday credit offer is subject to change without notice; see store for details.

HD FEB20

1A/- HD - 9196-0400-0002 -/B/- 000 - 29A -/C/- 0 - 99 -/D/- P - E - Y - 0 - Y -/E/- 0 - - N - 0 - 0 -/F/- 01/19/22 - 07/01/21 - 10 - April 17, 2022  
-/G/- N - - - -/H/- 0 - -/HKB -/I/- - 0 - M - - -/J/- - - - -

Page 2 of 6

Please provide change of address and update/add your phone numbers\* here: (Use blue or black ink.)

\*Cell:

\*Home:

\*Phone: By giving us a cell number or a number later converted to a cell number, you agree that we or our service providers can contact you at that number by autodialer, recorded or artificial voice, or a text. Your phone plan charges may apply.

- **Agent-Assisted Phone Payments.** If you call us to make a payment with the assistance of a live agent, the payment will be applied the same day and you will be charged an agent expedited payment fee.
- **Express Mail.** Send payment by express mail to: Consumer Payment Dept., 6716 Grade Lane, Building 9, Suite 910, Louisville, KY 40213.
- **Crediting Payments other than by Mail.** The payment cutoff time for Online bill payments, Phone payments, and Express Mail payments is midnight Eastern time. This means that we will credit your account as of the calendar day, based on Eastern time, that we receive your payment request.

If you send an eligible check with this payment coupon, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.

**Credit Reporting Disputes.** We may report information about your account to credit bureaus. If you think we reported inaccurate information, please write us at: Credit Bureau Dispute Verification, P.O. Box 6497, Sioux Falls, SD 57117.

**Report a Lost or Stolen Card Immediately.** Call the Account Inquiries number shown on Page 1.

**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 the address for billing errors and customer service inquiries shown on Page 1 of your statement.

In your letter, give us the following information:

1. Account information: Your name and account number.
2. Dollar amount: The dollar amount of the suspected error.
3. 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 are 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 the address for billing errors and customer service inquiries shown on Page 1 of your statement.

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.

**Giving back to veterans  
who have given so much.**



Account: \*\*\*\* \* 2443

**TRANSACTIONS (cont.)**

Trans Date	Description	Reference #	Amount
05/13	AUTOPAY PAYMENT THANK YOU IL	P919400GMEPFTL4Y1	\$ 87.13-
05/15	THE HOME DEPOT LANCASTER TX SEASONAL/GARDEN	2524310	\$ 38.30

**FEES**

TOTAL FEES FOR THIS PERIOD \$ 0.00

**INTEREST CHARGED**

05/18	INTEREST CHARGE ON PURCHASES	\$ 61.56
TOTAL INTEREST FOR THIS PERIOD		\$ 61.56

2022 Totals Year-to-Date	
Total Fees Charged in 2022	\$0.00
Total Interest Charged in 2022	\$240.33

**ACTIVITY AND PROMOTIONS DETAIL**

Original Promotion Trans Amount	Promotion Trans Date	Previous Balance	Payments & Other Credits	Purchases, Fees & Other Debits	Interest Charged	New Balance	Promotion Minimum Payment Due	Deferred Interest Charges	Promotion Expiration Date
<b>PURCHASES</b>									
Revolving Balance									
		\$2,730.47	\$84.00-	\$149.77	\$61.56	\$2,857.80			
-NO INT 12 MOS - PMT REQ									
\$335.38	09/03/21	\$312.56	\$3.13-	-	-	\$309.43	\$3.10	\$65.34	09/14/22
<b>TOTAL</b>		<b>\$3,043.03</b>	<b>\$87.13-</b>	<b>\$149.77</b>	<b>\$61.56</b>	<b>\$3,167.23</b>	<b>\$3.10</b>	<b>\$65.34</b>	

**INTEREST CHARGE CALCULATION**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
<b>PURCHASES</b>			
Revolving Balance	25.99% (M)	\$2,789.27	\$61.56
-NO INT 12 MOS - PMT REQ	25.99% (M)		

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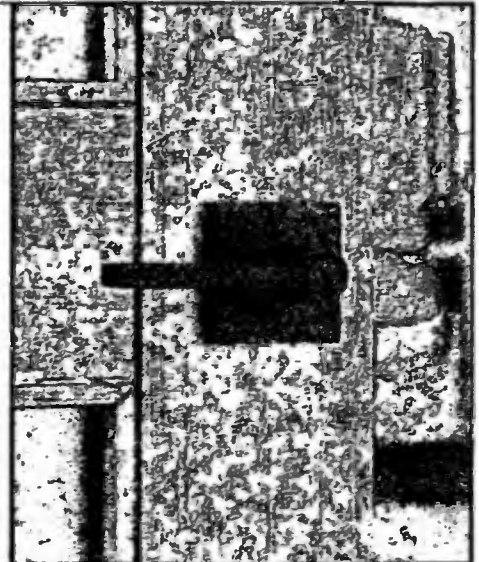
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Featuring SmartKey Security  
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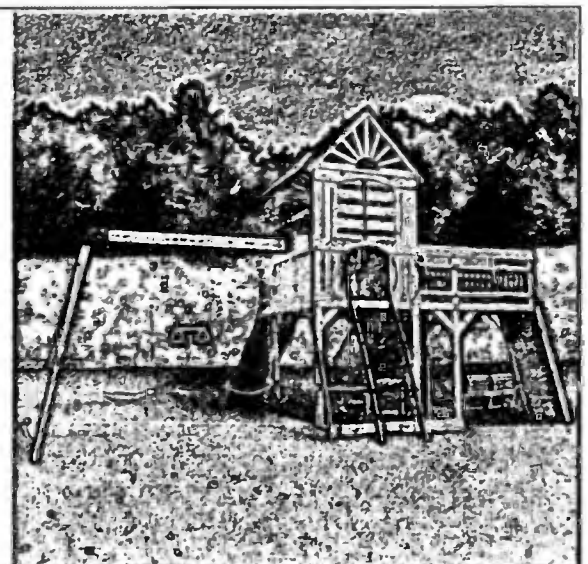
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\*Message and Data rates may apply.

\*\*Payment account information must be on [homedepot.com/mycard](https://www.homedepot.com/mycard) to take advantage of pay by text – feature is not available for debit card payments.  
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