

CAUSE NO. 6.226-01048-DB

MIDLAND CREDIT MANAGEMENT, INC.
Plaintiff,

vs.

CHRISTIAN E PARDO
Defendant

IN THE JUSTICE COURT

PRECINCT 6, PLACE 2

EL PASO COUNTY, TEXAS

PLAINTIFF'S ORIGINAL PETITION

TO THE HONORABLE COURT:

MIDLAND CREDIT MANAGEMENT, INC., the Plaintiff, complains of CHRISTIAN E PARDO, the Defendant, and for cause of action shows:

Discovery Level

1. Plaintiff reserves the right to petition this Court to engage in pretrial discovery pursuant to Rule 500.8 of the Texas Rules of Civil Procedure.

Parties and Service of Citation

2. The Plaintiff is a foreign limited liability company duly authorized to conduct business in the State of Texas.

3. The Defendant resides within the venue of the above referenced court and may be served at the following address, or wherever the Defendant may be found:

CHRISTIAN E PARDO
12504 WENDY REED DR
EL PASO, TX 79928-1768

Venue and Jurisdiction; Relief Sought

4. Venue is proper in this county because Defendant, a natural person, resides in this county. The amount in controversy is within the jurisdictional limit of this court. The Plaintiff seeks only monetary relief of \$20,000.00 or less, including damages of any kind, penalties, cost, expenses if any. Plaintiff does not seek pre-judgment interest or attorney's fees.

**Plaintiffs Efforts To Resolve
The Underlying Obligation**

5. Plaintiff, MIDLAND CREDIT MANAGEMENT, INC., owns portfolios of consumer receivables, which it attempts to collect. When working with individual consumers, Plaintiff, MIDLAND CREDIT MANAGEMENT, INC., and its affiliates (collectively, "Plaintiff") generally attempt to contact consumers like Defendant through several means, all in an effort to establish contact and to resolve the underlying

obligation. In doing so, Plaintiff attempts to assess each consumer's willingness to pay, through phone calls, letters or other means. Plaintiff attempts to exclude consumers from its collection efforts, where Plaintiff believes those consumers are facing extenuating circumstances or hardships that would prevent them from making any payments.

6. When Plaintiff contacts consumers, it strives to treat consumers with respect, compassion and integrity. Plaintiff works with consumers in an effort to find mutually-beneficial solutions, often offering discounts, hardship plans, and payment options. Plaintiff's efforts are aimed at working with consumers to repay their obligations and to attain financial recovery. Plaintiff strives to engage in dialogue that is honorable and constructive, and to play a positive role in consumers' lives.

7. Despite Plaintiff's efforts to reach consumers and resolve the consumer's obligations, only a percentage of consumers choose to engage with Plaintiff. Those who do are often offered discounts or payment plans that are intended to suit their needs. Plaintiff would prefer to work with consumers to establish voluntary payment arrangements resulting in the resolution of any underlying obligations. However, the majority of Plaintiff's consumers ignore calls or letters, and some simply refuse to repay their obligations despite an apparent ability to do so. When this happens, Plaintiff must decide then whether to pursue collection through legal channels, including litigation like the present action against Defendant. Although the account is now in litigation, Plaintiff remains willing to explore a mutually-beneficial solution through voluntary payment arrangements, if possible.

Count I

8. Defendant had an account with THE BANK OF MISSOURI. Plaintiff purchased Defendant's debt on or about July 26, 2024. Plaintiff has been assigned the debt, and Plaintiff is now owed money from Defendant. MIDLAND CREDIT MANAGEMENT, INC. is the current owner of the debt, and any prior holders of the debt are listed in the attached Affidavit Relating to Damages and Business Records and are incorporated by reference.

Relevant information related to the account is as follows:

ORIGINAL CREDITOR:	THE BANK OF MISSOURI
ACCOUNT NO.:	XXXXXXXXXXXX-2608
DATE OF CHARGE-OFF:	July 04, 2024
CHARGE-OFF BALANCE:	\$2,225.35
DATE OF ORIGINATION:	December 13, 2021

Account Stated

9. Plaintiff is the owner and beneficiary of all claims related to the account opened by Defendant with Plaintiff's predecessor-in-interest. Thus, Plaintiff is entitled to relief under the common law cause of action account stated because (i) transactions between the parties or their predecessors-in-interest gave rise to indebtedness of the Defendant to the Plaintiff (ii) there existed an agreement, express or implied, between the parties establishing a fixed amount due, and (iii) the Defendant made a promise, express or implied, to pay the indebtedness, but has failed to do so.

10. Demand for payment has been made by Plaintiff, and as of December 19, 2025, Defendant has refused and failed to remit the remaining principal amount of \$2,225.35. No interest (0%) is accruing on the account.

Damages

11. Plaintiff seeks liquidated damages in the amount of \$2,225.35 along with post judgment interest at the statutory rate provided by applicable law.

Conditions Precedent

12. All conditions precedent have been performed, have occurred, or should be excused.

Prayer

For these reasons, Plaintiff asks that Defendant be cited to appear and answer, and that Plaintiff have judgment against Defendant for the following:

- a. Actual damages in the amount of \$2,225.35;
- b. All costs of suit; and
- c. All other relief, in law and equity, to which Plaintiff may be entitled.

Respectfully submitted
MIDLAND CREDIT MANAGEMENT, INC.



Peter Newman

Brian Staley, Texas Bar No. 00797483
Michael Young, Texas Bar No. 24037759
Peter Newman, Texas Bar No. 24106928
Juan Goenaga, Texas Bar No. 00797868
Cynthia Stevens, Texas Bar No. 24129749
Genail Logan, Texas Bar No. 24117754
Sunny Park, Texas Bar No. 24149285
John Gillespie, Texas Bar No. 07926300
Amanda Okoli, Texas Bar No. 24140904
Eliel Escobedo Jr., Texas Bar No. 24124860
David D. Backer, Texas Bar No. 24128895
Kristy Gabrielova, Texas Bar No. 24042929
Attorneys for MIDLAND CREDIT MANAGEMENT,
INC.
P.O. Box 460568
Houston, TX 77056
Tel: (866) 300-8750
Fax: 877-232-9721
Email: InternalLegal-TexasFax@MCMCG.COM

PLEASE UNDERSTAND THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN
ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT
PURPOSE.

You can view documents related to your account by visiting our website at www.midlandcredit.com and
logging into your account.

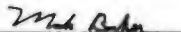
EXHIBIT A

**BILL OF SALE AND ASSIGNMENT OF ACCOUNTS
FROM THE BANK OF MISSOURI TO CONCORA CREDIT INC.**

Pursuant to and in accordance with THE BANK OF MISSOURI: Section 36 of that certain Second Amended and Restated Receivables Sale Agreement (as amended, the "RSA"), effective as of February 5, 2020, by and between The Bank of Missouri ("Seller") and Concora Credit Inc., formerly known as Genesis FS Card Services, Inc., ("Buyer"), as of the applicable account charge off date, for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, Seller transferred, assigned and set-over to Buyer all right, title and interest of Seller in and to those certain charged-off accounts specified in Exhibit A, which were originated by Seller.

Dated: Oct 9, 2024

THE BANK OF MISSOURI

By: 
Mark Barker (Oct 9, 2024 08:36 EDT)

Name: Mark Barker

Title: Chief Contract Services Officer

EXHIBIT A

ACCOUNT SCHEDULE

Those accounts pursuant to the RSA and this BILL OF SALE AND ASSIGNMENT OF ACCOUNTS FROM THE BANK OF MISSOURI TO CONCORA CREDIT INC. that are specifically identified in the electronic file named 'Account Data (CO-1033) - Midland - GPCC - Flow 23.xlsx' and 'Account Data (CO-1033) - Midland - Jewelry and Other - Flow 17.xlsx' with such electronic file incorporated herein by reference.

BILL OF SALE

Closing Date: July 26, 2024

Concora Credit Inc., a Delaware corporation ("Seller"), in consideration of the Purchase Price (as defined in the Agreement referred to below) and other valuable consideration, the receipt of which is hereby acknowledged, hereby sells, assigns and transfers all right, title and interest in and to (i) the Accounts identified in the Sale File entitled "Account Data (CO-1033) - Midland - Jewelry and Other - Flow 17.xlsx" (which may be in electronic form) to Midland Credit Management, Inc., a Kansas Corporation ("Buyer"), without recourse or representation except as expressly provided herein or pursuant to the terms, and subject to the conditions, set forth in the Agreement (the "Accounts"), and (ii) all proceeds of such Accounts.

The information contained in the Sale File (collectively, "Account Information") is true and complete in all material respects as of the Closing Date. Further, the information contained in the Account Information (a) constitutes business records regarding the Accounts maintained by the Seller and (b) accurately reflects in all material respects the information about the Accounts in Seller's possession. The Account Information, whether acquired or created, has been kept in the regular course of business by Seller 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 business records maintained by Seller, or (ii) who caused the data to be entered into and maintained in business records maintained by the Seller. All capitalized terms used, but not defined, in this Bill of Sale shall have the meanings assigned to such term in the Agreement.

This Bill of Sale is delivered pursuant to that certain Receivables Sale Agreement, dated as of March 29, 2023, by and between Seller and Buyer (as amended, restated, supplemented, or otherwise modified from time to time, the "Agreement"). All capitalized terms used but not defined in this Bill of Sale shall have the meanings assigned to such terms in the Agreement.

MIDLAND CREDIT MANAGEMENT, INC.

By: 

Name: Danielle Wohlfahrt

Title: MVP Business Development

CONCORA CREDIT INC.

By: 

Name: GREGG ATKINSON

Title: CFO

Receivables Sale Agreement dated October 12, 2022

AFFIDAVIT OF SALE OF ACCOUNT BY DEBT SELLER

State of Ohio, County of Summit.

Nicholas Gray being duly sworn, deposes and says:

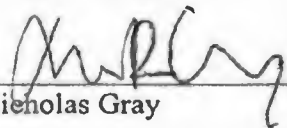
I am over 18 and not a party to this action. I am the Charge Off Sales Manager, Debt Sales of Concora Credit Inc. ("Debt Seller"). In that position I am the custodian of Debt Seller's books and records and am aware of the procedures used for the sale and assignment of electronically stored business records.

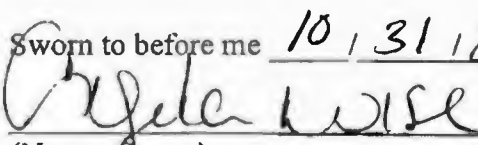
On 7/26/2024 Debt Seller sold a pool of charged-off accounts (the "Accounts") by a Loan Sale Agreement and a Bill of Sale to Midland Credit Management, Inc. ("Buyer").

All records were kept in the regular course of business.

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

Dated: 10 / 31 / 2024


Nicholas Gray

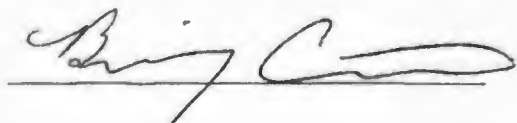
Sworn to before me 10 / 31 / 2024

(Notary Stamp)



ANGELA WISE
Notary Public, State of Ohio
My Commission Expires
December 8, 2025

CERTIFICATE OF CONFORMITY

I Benjamin Comston, an attorney duly licensed to practice law in the State of Ohio, affirm under penalty of perjury and certify that I witnessed the signature of Nicholas Gray as applied to the Affidavit annexed to this Certificate, which was signed and dated on 10 / 31 / 2024. The manner in which same was signed was, and is, in accordance with, and conforms to, the laws for taking oaths and acknowledgments, in the State of Ohio.



Dated: 10 / 31 / 2024

Field	Field Data
Account Number	[REDACTED] 2608
Seller Account ID	7636006039643659
First Name	CHRISTIAN
Middle Name	E
Last Name	PARDO
SSN	XXX-XX-1782
Date of Birth	[REDACTED]
Address 1	3620 NOTION PL
City	EL PASO
State	TX
Zip	79938
Open Date	12/13/2021
Last Purchase Date	11/18/2023
Last Purchase Amount	\$1,352.57
Last Payment Date	11/17/2023
Last Payment Amount	\$90.00
Sale Amount	\$2,225.35
Charge Off Date	07/04/2024
Charge off Balance	\$2,225.35
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	KAY JEWELERS
Alternate Account #1	[REDACTED] 7390

Account information provided by Concora Credit Inc. pursuant to the Bill of Sale/Assignment of Accounts transferred on or about 07/26/2024 in connection with the sale of accounts from Concora Credit Inc. to Midland Credit Management, Inc.

EXHIBIT B

STATE OF TEXAS

Midland Credit Management, Inc.,

Plaintiff

-vs-

AFFIDAVIT OF BENJAMIN DURAND

CHRISTIAN E PARDO,

Defendant(s).

Benjamin Durand, whose business address is 600 W. Saint Germain St Suite 200, St. Cloud, MN 56301-3616, certifies and says:

1. I am employed as a Legal Specialist and have access to pertinent account records for Midland Credit Management, Inc. ("Plaintiff" or "MCM"). I am a competent person over eighteen years of age, and make the statements herein based upon personal knowledge of those account records maintained by Plaintiff. Plaintiff is the current owner of, and was assigned all the rights, title and interest to Defendant's THE BANK OF MISSOURI/KAY JEWELERS account XXXXXXXXXXXXX2608 (MCM Number 328154307) (hereinafter "the Account").
2. I have access to and have reviewed the electronic records pertaining to the Account maintained by MCM and am authorized to make this affidavit on MCM's behalf. The electronic records reviewed consist of (i) data and records acquired from the seller or assignor when MCM purchased or was assigned the Account, which were incorporated into MCM's business records upon purchase or assignment, and (ii) data and records generated by MCM in connection with servicing the Account since the date the Account was purchased by or was assigned to MCM. In addition, I reviewed the documents that are attached to this affidavit.
3. I am familiar with and trained on the manner and method by which MCM creates and maintains its business records pertaining to the Account, which consist of (i) data and documents acquired from the seller or assignor, and (ii) subsequent collection and/or servicing activities by MCM. The records are acquired or created, and are kept in the regular course of MCM's business. It was in the regular course of MCM's business for a person with knowledge

AFFIDAVIT OF BENJAMIN DURAND - 1



of the subsequent collection and/or servicing activities recorded, and a business duty to report, to make the record or data compilation, or to transmit information thereof to be included in such record, or for such information to be posted in MCM's records by a computer or similar digital means. In the regular course of MCM's business, the record or compilation of the subsequent collection activities is made at or near the time of the act or event by MCM as a regular practice.

4. The accuracy of such records is relied upon by Plaintiff in collecting this Account. These records are trustworthy and relied upon because the original creditor was required to keep careful records of the Account at issue in this case as required by law and/or suffer business loss.

5. MCM's records show that the Account was charged off on 2024-07-04 with a balance of \$2,225.35. On or about 2024-07-26, Plaintiff purchased and was assigned the Account with a balance owed by Defendant of \$2,225.35. As of 2025-12-21, MCM's records show that the balance of \$2,225.35 remains due and owing and no interest has been assessed to the Account. Therefore, Plaintiff seeks the amount of \$2,225.35 from Defendant. All credits and offsets for payments have been applied to the balance.

6. The complete chain of title including THE BANK OF MISSOURI, the original creditor, and all post-charge-off purchasers/assignees of the debt are as follows:

- | | |
|------------------------------------|------------|
| 1. THE BANK OF MISSOURI | 2024-07-04 |
| 2. CONCORA CREDIT INC. | 2024-07-26 |
| 3. Midland Credit Management, Inc. | |

7. Based upon my review, attached hereto are records regarding the Account being a reproduction from Plaintiff's records. The documents attached hereto, are true and correct copies of the originals, except to the extent that confidential and privileged information is omitted or redacted and personal identifying information is omitted or redacted as required by local rules, and applicable state and federal law.

AFFIDAVIT OF BENJAMIN DURAND - 2



I certify under penalty of perjury that the foregoing statements are true and correct.

JAN 13 2026

Date



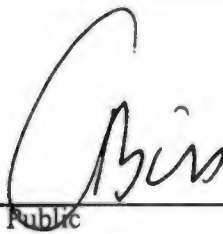
Benjamin Durand

STATE OF MINNESOTA

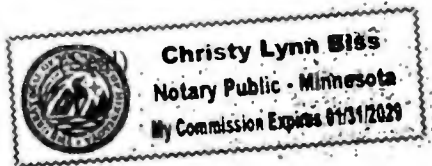
COUNTY OF STEARNS

Signed and sworn to (or affirmed) before me on
by Benjamin Durand.

JAN 13 2026



Notary Public



CA137

AFFIDAVIT OF BENJAMIN DURAND - 3



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Dated: Oct 9, 2024

THE BANK OF MISSOURI

By: 
Mark Barker (Oct 9, 2024 08:36 EDT)

Name: Mark Barker
Title: Chief Contract Services Officer

EXHIBIT A

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Concora Credit Inc., a Delaware corporation ("Seller"), in consideration of the Purchase Price (as defined in the Agreement referred to below) and other valuable consideration, the receipt of which is hereby acknowledged, hereby sells, assigns and transfers all right, title and interest in and to (i) the Accounts identified in the Sale File entitled "Account Data (CO-1033) - Midland - Jewelry and Other - Flow 17.xlsx" (which may be in electronic form) to Midland Credit Management, Inc., a Kansas Corporation ("Buyer"), without recourse or representation except as expressly provided herein or pursuant to the terms, and subject to the conditions, set forth in the Agreement (the "Accounts"), and (ii) all proceeds of such Accounts.

The information contained in the Sale File (collectively, "Account Information") is true and complete in all material respects as of the Closing Date. Further, the information contained in the Account Information (a) constitutes business records regarding the Accounts maintained by the Seller and (b) accurately reflects in all material respects the information about the Accounts in Seller's possession. The Account Information, whether acquired or created, has been kept in the regular course of business by Seller 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 business records maintained by Seller, or (ii) who caused the data to be entered into and maintained in business records maintained by the Seller. All capitalized terms used, but not defined, in this Bill of Sale shall have the meanings assigned to such term in the Agreement.

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MIDLAND CREDIT MANAGEMENT, INC.

By: Danielle Wohlfahrt

Name: Danielle Wohlfahrt

Title: MVP Business Development

CONCORA CREDIT INC.

By: G. Atkinson

Name: GREGG ATKINSON

Title: CFO

Receivables Sale Agreement dated March 29, 2023

AFFIDAVIT OF SALE OF ACCOUNT BY DEBT SELLER

State of Ohio, County of Summit.

Nicholas Gray being duly sworn, deposes and says:

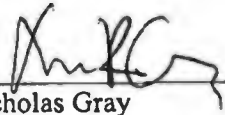
I am over 18 and not a party to this action. I am the Charge Off Sales Manager, Debt Sales of Concora Credit Inc. ("Debt Seller"). In that position I am the custodian of Debt Seller's books and records and am aware of the procedures used for the sale and assignment of electronically stored business records.

On 7/26/2024 Debt Seller sold a pool of charged-off accounts (the "Accounts") by a Loan Sale Agreement and a Bill of Sale to Midland Credit Management, Inc. ("Buyer").

All records were kept in the regular course of business.

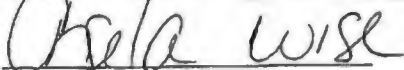
I am not aware of any errors in these Accounts. The above statements are true to the best of my knowledge.

Dated: 11 / 19 / 25



Nicholas Gray

Sworn to before me 11 / 19 / 2025



(Notary Stamp)



ANGELA WISE
Notary Public, State of Ohio
My Commission Expires
December 8, 2025



CHRISTIAN E PARDO

Account number [REDACTED] 2608

ACCOUNT SUMMARY

Credit Limit	\$2,000.00
Available Credit	\$0.00
Past Due Amount	\$660.00
Overlimit Amount	\$225.35
Statement Closing Date	July 03, 2024
Days in Billing Cycle	30
Previous Balance	\$2,138.58
- Payments & Credits	\$0.00
+ Purchases & Other Charges	\$0.00
+ FEES CHARGED	\$40.00
+ INTEREST CHARGED	\$46.77
= New Balance	\$2,225.35

QUESTIONS? Call 1-800-228-8139
Please mail billing inquiries to:
Concora Credit
P.O. Box 4499
Beaverton, OR 97076-4499
www.concoracredit.com/kay

PAYMENT INFORMATION

New Balance	\$2,225.35
Minimum Payment Due	\$771.00
Payment Due Date	August 02, 2024

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$40.00.

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...	And you will end up paying an estimated total of...
Only the minimum payment	6 years	\$3,420.00

If you would like information about credit counseling services, call 1-800-228-8139.

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/03	07/03		FEES CHARGED	
			LATE FEE	40.00
			TOTAL FEES FOR THIS PERIOD	40.00
07/03	07/03		INTEREST CHARGED	
			Interest Charge on Purchases	46.77
			TOTAL INTEREST FOR THIS PERIOD	46.77

Totals 2024 Year-to-Date

Total fees charged in 2024	\$280.00
Total interest charged in 2024	\$308.61

Please detach bottom portion and submit with payment using enclosed envelope



Concora Credit
PO BOX 4477
Beaverton OR 97076-4477

PAYMENT INFORMATION

Account number	[REDACTED] 2608
Payment Due Date	August 02, 2024
New Balance	\$2,225.35
Minimum Payment Due	\$771.00

Make Check
Payable to:

Amount Enclosed:

\$

CHRISTIAN E PARDO
3620 NOTION PL
EL PASO, TX 79938-4680



Concora Credit
PO BOX 96541
Charlotte NC 28296-0541



[REDACTED] 3659

000771008

002225358

**YOUR ACCOUNT IS ISSUED BY THE BANK OF MISSOURI
AND SERVICED BY CONCORA CREDIT INC.
PAYMENTS**

Payments should be mailed with the payment coupon and in the envelope provided to the Concora Credit payment address indicated on the payment coupon. Any payment received in that form and at that address on or before 5:00 P.M. Eastern on a normal banking day will be credited to your Account that day. If your payment is received in that form and at that address after 5:00 P.M. Eastern Time on a normal banking day, or anytime on a non banking day, we will credit it to your Account the next banking day. Payments can also be made online. When you provide a check as payment, you authorize us either to use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment and you will not receive your check back from your financial institution. Payments received at other than the remittance address on the face of this statement may be subject to a delay in crediting of up to 5 days after the date of receipt.

DEFERRED INTEREST PROMOTIONS

If applicable, each deferred interest promotion balance accrues interest from the date of Purchase, but interest will not be charged if you pay the promotion balance in full before the end of the deferred interest period and you make monthly payments as required. The deferred interest period will end when one or more of the following events occur:

- Promotional end date as reflected on the front of your statement;
- Your Account becomes more than 180 days past due;
- Your Account is charged off for any reason.

Interest on a promotion balance will accrue during the deferred interest period at the APR reflected on the front of your statement, and such interest will be charged to your Account if you do not pay the promotion balance in full before the end of the deferred interest period.

You must make monthly minimum payments during the deferred interest period. Paying only the monthly minimum payment may not pay off the deferred interest balance within the deferred interest period. You may have to make additional or increased payments during the deferred interest period to avoid having to pay all accrued deferred interest.

ALLOCATING YOUR PAYMENT

YOUR PAYMENTS WILL BE ALLOCATED AS REQUIRED BY LAW. ANY PAYMENT AMOUNT ABOVE THE MINIMUM PAYMENT DUE WILL BE APPLIED AS FOLLOWS: (1) IF YOU HAVE A DEFERRED INTEREST PROMOTION BALANCE IN THE LAST TWO CYCLES PRIOR TO EXPIRATION, EXCESS PAYMENTS WILL BE APPLIED TO THAT BALANCE FIRST, AND (2) IN ALL OTHER SITUATIONS, WE WILL APPLY EXCESS PAYMENTS TO YOUR HIGHER INTEREST BALANCES.

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.

HOW INTEREST CHARGES ARE DETERMINED

When We Charge Interest. We charge interest on your Purchases from the post date until you pay the Purchase in full. We charge interest on Fees and other debits from the transaction date until you pay the Fees in full.

However, we do not assess interest charges in the following circumstances:

1. If you paid the New Balance at the beginning of your previous Billing Cycle by the Payment Due Date during the previous Billing Cycle, or if that New Balance was \$0 or a credit balance, then:
 - a. if you pay the New Balance on your current month's statement in full by the Payment Due Date in your current Billing Cycle, we will not assess interest charges on Purchases during your current Billing Cycle; and
 - b. if you make a payment that is less than the New Balance by the Payment Due Date in your current Billing Cycle, we will credit that payment as of the first day in your current Billing Cycle.
2. If you had a New Balance at the beginning of your previous Billing Cycle and you did not pay that New Balance by the Payment Due Date during that previous Billing Cycle, then we will not assess interest charges on any Purchases during the current Billing Cycle if you pay the New Balance at the beginning of your current Billing Cycle by the Payment Due Date in your current Billing Cycle.

How We Calculate Interest. We calculate interest separately for each balance segment on your Account. We do this by applying the daily periodic rate to your average daily balance (including new Purchases), and then multiplying the resulting number by the number of days in the Billing Cycle for each balance segment. An average daily balance is calculated for the following balance segments as applicable: Purchase Balance segments and the Regular Balance segment.

We calculate interest for each balance segment as follows:

1. For each day, we take the beginning balance of each balance segment in the Billing Cycle, including any unpaid interest charges, add any new Purchases, Fees, and debits, and then subtract the applicable portion of any payments and credits. This gives us the daily balance.
2. Then, we add all the daily balances for the Billing Cycle together and divide the total by the number of days in the Billing Cycle. This gives us the average daily balance.
3. If you had a New Balance at the beginning of your previous Billing Cycle and you did not pay that New Balance by the Payment Due Date during that previous Billing Cycle, then we will not assess interest charges on any Purchases during the current Billing Cycle if you pay the New Balance at the beginning of your current Billing Cycle by the Payment Due Date in your current Billing Cycle.
4. Next, we multiply the daily periodic rate by the average daily balance.
5. Finally, we take the resulting number from #3 and multiply it by the number of days in the Billing Cycle. This gives us the interest charge for each balance segment for the Billing Cycle.

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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 or electronically. 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 or electronically at: Concora Credit, P.O. Box 4499, Beaverton, Oregon, 97076.

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.

OTHER DISCLOSURES

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CA Collection Agency License Number 10739-99

CHRISTIAN E PARDO

Account number

2608

IMPORTANT ACCOUNT INFORMATION

YOUR ACCOUNT IS PAST DUE. THE PAST DUE AMOUNT IS INCLUDED IN THE MINIMUM PAYMENT.
PLEASE REMIT IMMEDIATELY.

YOUR ACCOUNT IS CURRENTLY OVER YOUR CREDIT LIMIT.

YOUR ACCOUNT IS CURRENTLY CLOSED.

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
Purchases	29.99%	\$1,897.63	\$46.77

(v) = variable



CHRISTIAN E PARDO

Account number [REDACTED] 2608

ACCOUNT SUMMARY

Credit Limit	\$2,000.00
Available Credit	\$363.00
Past Due Amount	\$0.00
Overlimit Amount	\$0.00
Statement Closing Date	December 03, 2023
Days in Billing Cycle	30
Previous Balance	\$349.79
- Payments & Credits	\$90.00
+ Purchases & Other Charges	\$1,352.57
+ FEES CHARGED	\$0.00
+ INTEREST CHARGED	\$24.38
= New Balance	\$1,636.74

QUESTIONS? Call 1-800-228-8139
Please mail billing inquiries to:
Concora Credit
P.O. Box 4499
Beaverton, OR 97076-4499
www.concoracredit.com/kay

PAYMENT INFORMATION

New Balance	\$1,636.74
Minimum Payment Due	\$82.00
Payment Due Date	January 02, 2024

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$40.00.

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...	And you will end up paying an estimated total of...
Only the minimum payment	6 years	\$2,914.00

If you would like information about credit counseling services, call 1-800-228-8139.

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/17	11/17	P960800A100XSSGJE	PAYMENT RECEIVED - THANK YOU	90.00-
11/18	11/18	P960800A400XTV3YE	#Kay Jewelers AKRON OH 00000000000001584018171	1,352.57
			FEES CHARGED	
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
12/03	12/03		Interest Charge on Purchases	24.38
			TOTAL INTEREST FOR THIS PERIOD	24.38

Please detach bottom portion and submit with payment using enclosed envelope



Concora Credit
PO BOX 4477
Beaverton OR 97076-4477

PAYMENT INFORMATION

Account number	[REDACTED] 2608
Payment Due Date	January 02, 2024
New Balance	\$1,636.74
Minimum Payment Due	\$82.00

Make Check
Payable to:

Amount Enclosed:

\$

CHRISTIAN E PARDO
3620 NOTION PL
EL PASO TX 79938-4680



Concora Credit
PO BOX 84049
Columbus GA 31908-4059



[REDACTED] 3659 000082007 001636747

YOUR ACCOUNT IS ISSUED BY THE BANK OF MISSOURI AND SERVICED BY CONCORA CREDIT INC.

PAYMENTS

Payments should be mailed with the payment coupon and in the envelope provided to the Concora Credit payment address indicated on the payment coupon. Any payment received in that form and at that address on or before 5:00 P.M. Eastern Time on a normal banking day will be credited to your Account that day. If your payment is received in that form and at that address after 5:00 P.M. Eastern Time on a normal banking day, or anytime on a non banking day, we will credit it to your Account the next banking day. Payments can also be made online. When you provide a check as payment, you authorize us either to use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment and you will not receive your check back from your financial institution. Payments received at other than the remittance address on the face of this statement may be subject to a delay in crediting of up to 5 days after the date of receipt.

DEFERRED INTEREST PROMOTIONS

If applicable, each deferred interest promotion balance accrues interest from the date of Purchase, but interest will not be charged if you pay the promotion balance in full before the end of the deferred interest period and you make monthly payments as required. The deferred interest period will end when one or more of the following events occur:

- Promotional end date as reflected on the front of your statement;
- Your Account becomes more than 180 days past due;
- Your Account is charged off for any reason.

Interest on a promotion balance will accrue during the deferred interest period at the APR reflected on the front of your statement, and such interest will be charged to your Account if you do not pay the promotion balance in full before the end of the deferred interest period.

You must make monthly minimum payments during the deferred interest period. Paying only the monthly minimum payment may not pay off the deferred interest balance within the deferred interest period. You may have to make additional or increased payments during the deferred interest period to avoid having to pay all accrued deferred interest.

ALLOCATING YOUR PAYMENT

YOUR PAYMENTS WILL BE ALLOCATED AS REQUIRED BY LAW. ANY PAYMENT AMOUNT ABOVE THE MINIMUM PAYMENT DUE WILL BE APPLIED AS FOLLOWS: (1) IF YOU HAVE A DEFERRED INTEREST PROMOTION BALANCE IN THE LAST TWO CYCLES PRIOR TO EXPIRATION, EXCESS PAYMENTS WILL BE APPLIED TO THAT BALANCE FIRST, AND (2) IN ALL OTHER SITUATIONS, EXCESS PAYMENTS WILL BE APPLIED TO YOUR HIGHER INTEREST BALANCES.

CREDIT BUREAU 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.

HOW INTEREST CHARGES ARE DETERMINED

When We Charge Interest. We charge interest on your Purchases from the post date until you pay the Purchase in full. We charge interest on Fees and other debts from the transaction date until you pay the Fees in full.

However, we do not assess interest charges in the following circumstances:

1. If you paid the New Balance at the beginning of your previous Billing Cycle by the Payment Due Date during the previous Billing Cycle, or if that New Balance was \$0 or a credit balance, then:
 - a. If you pay the New Balance on your current monthly statement in full by the Payment Due Date in your current Billing Cycle, we will not assess interest charges on Purchases during your current Billing Cycle; and
 - b. If you make a payment that is less than the New Balance by the Payment Due Date in your current Billing Cycle, we will credit that payment as of the first day in your current Billing Cycle.
2. If you had a New Balance at the beginning of your previous Billing Cycle and you did not pay that New Balance by the Payment Due Date during that previous Billing Cycle, then we will not assess interest charges on any Purchases during the current Billing Cycle if you pay the New Balance at the beginning of your current Billing Cycle by the Payment Due Date in your current Billing Cycle.

How We Calculate Interest. We calculate interest separately for each balance segment on your Account. We do this by applying the daily periodic rate to your average daily balance (including new Purchases), and then multiplying the resulting number by the number of days in the Billing Cycle for each balance segment. An average daily balance is calculated for the following balance segments as applicable: Purchase Balance segments and the Regular Balance segment.

We calculate interest for each balance segment as follows:

1. For each day, we take the beginning balance of each balance segment in the Billing Cycle, including any unpaid interest charges, add any new Purchases, Fees, and debts, and then subtract the applicable portion of any payments and credits. This gives us the daily balance.
2. Then, we add all the daily balances for the Billing Cycle together and divide the total by the number of days in the Billing Cycle. This gives us the average daily balance.
3. If you had a New Balance at the beginning of your previous Billing Cycle and you did not pay that New Balance by the Payment Due Date during that previous Billing Cycle, then we will not assess interest charges on any Purchases during the current Billing Cycle if you pay the New Balance at the beginning of your current Billing Cycle by the Payment Due Date in your current Billing Cycle.
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01AX1202 - 08/14/23

CHRISTIAN E PARDO

Account number

2608

Totals 2023 Year-to-Date

Total fees charged in 2023	\$169.00
Total interest charged in 2023	\$80.72

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
Purchases	29.99%	\$989.28	\$24.38

(v) = variable