

MIDLAND CREDIT MANAGEMENT, INC.
Plaintiff,

vs.

MASON B OZVURAL
Defendant

IN THE JUSTICE COURT
PRECINCT 3
TRAVIS COUNTY, TEXAS

Travis County JP3
Judge Sylvia Holmes
J3-CV-26-000557

Filed: 1/28/2026 3:58 PM
MM

PLAINTIFF'S ORIGINAL PETITION

TO THE HONORABLE COURT:

MIDLAND CREDIT MANAGEMENT, INC., the Plaintiff, complains of MASON B OZVURAL, 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 500.9 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:

MASON B OZVURAL
12024 MANCHACA RD APT 1112
AUSTIN, TX 78748-1033

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 CITIBANK, N.A.. Plaintiff purchased Defendant's debt on or about December 27, 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:	CITIBANK, N.A.
ACCOUNT NO.:	XXXXXXXXXXXXXX-0651
DATE OF CHARGE-OFF:	November 05, 2024
CHARGE-OFF BALANCE:	\$2,761.30
DATE OF ORIGINATION:	August 16, 2022

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 04, 2025, Defendant has refused and failed to remit the remaining principal amount of \$2,761.30. No interest (0%) is accruing on the account.

Damages

11. Plaintiff seeks liquidated damages in the amount of \$2,761.30 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 \$2,761.30;
- 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.



Cynthia Stevens

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.

STATE OF TEXAS

Midland Credit Management, Inc.,

Plaintiff

-vs-

AFFIDAVIT OF LINDA WOLFE

MASON B OZVURAL,

Defendant(s).

Linda Wolfe, 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 CITIBANK, N.A./CUSTOM CASH account XXXXXXXXXXXXXXX0651 (MCM Number 330938728) (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 LINDA WOLFE - 1



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AFFRECATTACH



25-413948

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 2024-11-05 with a balance of \$2,761.30. On or about 2024-12-27, Plaintiff purchased and was assigned the Account with a balance owed by Defendant of \$2,761.30. As of 2025-12-05, MCM's records show that the balance of \$2,761.30 remains due and owing and no interest has been assessed to the Account. Therefore, Plaintiff seeks the amount of \$2,761.30 from Defendant. All credits and offsets for payments have been applied to the balance.

6. The complete chain of title including CITIBANK, N.A., the original creditor, and all post-charge-off purchasers/assignees of the debt are as follows:

1. CITIBANK, N.A.

2024-12-27

2. 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 LINDA WOLFE - 2



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

JAN 06 2026
Date

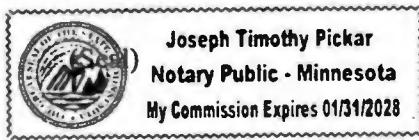


Linda Wolfe

STATE OF MINNESOTA
COUNTY OF STEARNS

Signed and sworn to (or affirmed) before me on
by Linda Wolfe.

JAN 06 2026



Notary Public



CA137

AFFIDAVIT OF LINDA WOLFE - 3



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25-413948

Travis County JP3
Judge Sylvia Holmes
J3-CV-26-000557

Filed: 1/28/2026 3:58 PM

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EXHIBIT B

BILL OF SALE AND ASSIGNMENT
September 2021 Brands Fresh 180 Day Flow Lot 1

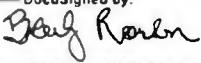
THIS BILL OF SALE AND ASSIGNMENT dated December 27, 2024, is by Citibank, N.A., a national banking association organized under the laws of the United States, located at 5800 South Corporate Place, Sioux Falls, SD 57108 (the "Bank") to Midland Credit Management, Inc., a corporation organized under the 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. 1 dated December 14, 2023 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:


Brandy Reardon
(Signature)

Name: Brandy Reardon

Title: Authorized Party

Midland Credit Management, Inc.

By:


Danielle Wohlfahrt
(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-Brands-Fresh-Flow-Lot1-1224 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
Brands Fresh Flow Lot 1	121124MC1MU3FM	[REDACTED]	[REDACTED]	12/11/2024	[REDACTED]

AFFIDAVIT OF SALE OF ACCOUNTS

State of Missouri
County of Platte

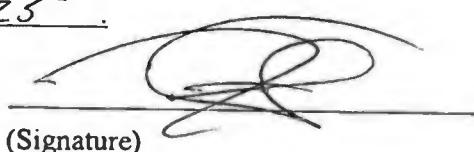
Jesse Steiner, being duly sworn, deposes and says:

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 December 27, 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. 1 dated December 14, 2023 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 Jan 8, 2025.



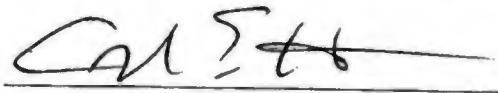
(Signature)

Jesse Steiner

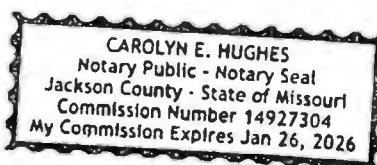
Printed Name

State of Missouri)
)
)
County of Platte)

On this 8 day of JAN, 2025, before me, the undersigned notary, personally appeared Jesse Steiner, 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.



[SEAL]



Citi Custom Cash® Card



MASON B OZVURAL

Member Since 2022 Account number ending in: 0651

Billing Period: 10/04/24-11/05/24

Billing Inquiries and Customer Service
PO BOX 6062 SIOUX FALLS, SD 57117
1-888-872-2214, (TTY: 711)
www.citicards.com

NOVEMBER STATEMENT

Minimum payment due:	\$2,761.30
New balance as of 11/05/24:	\$2,761.30
Payment due date:	11/05/24

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 \$41 and your APRs may be increased up to the Penalty APR of 29.99%.

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	1 month(s)	\$2,761

For information about credit counseling services, call 1-877-337-8188 (TTY: 711).

Account Summary

Previous balance	\$2,698.53
Payments	-\$0.00
Credits	-\$0.00
Purchases	+\$0.00
Cash advances	+\$0.00
Fees	+\$0.00
Interest	+\$62.77
New balance	\$2,761.30

Credit Limit

Credit limit	\$2,160
Includes \$0 cash advance limit	



Total Available ThankYou® Points

0 as of 11/01/24

» See page 3 for more information about your rewards

For Payments, send check to: CITI CARDS, PO BOX 78045, PHOENIX, AZ, 85062-8045

Pay your bill from virtually anywhere with the Citi Mobile® App and Citi® Online



To download:
Text 'APPS' to MyCiti (692484)
or go to your device's app store.
Or visit www.citicards.com

Minimum payment due	\$2,761.30
New balance	\$2,761.30
Payment due date	11/05/24

Amount enclosed:

Account number ending in 0651
Please make check payable to CITI CARDS.

000000 MC 32 A 0

MASON B OZVURAL
12024 MANCHACA RD
APT 1112
AUSTIN TX 78748-1033

CITI CARDS
PO BOX 78045
PHOENIX, AZ 85062-8045

15009 0276130 0276130 0018300 0651 0305

Account Summary

Trans. date	Post date	Description	Amount
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Fees charged

Total fees charged in this billing period	\$0.00
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Interest charged

Date	Description	Amount
11/05	INTEREST CHARGED TO STANDARD PURCH	\$9.94
11/05	INTEREST CHARGED TO PUR PR-11/24/23.	\$51.69
11/05	INTEREST CHARGED TO PUR PR-12/26/23.	\$1.14
Total interest charged in this billing period		\$62.77

2024 totals year-to-date

Total fees charged in 2024	\$328.00
Total interest charged in 2024	\$559.33

Interest charge calculation

Days in billing cycle: 33

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

Balance type	Annual percentage rate (APR)	Balance subject to interest rate	Interest charge
PURCHASES			
Standard Purch	29.99% (V)	\$366.70 (D)	\$9.94
Pur Pr 112423	24.74% (V)	\$2,311.07 (D)	\$51.69
Pur Pr 122623	24.74% (V)	\$51.08 (D)	\$1.14
ADVANCES			
Standard Adv	29.99% (V)	\$0.00 (D)	\$0.00

Your Annual Percentage Rate (APR) is the annual interest rate on your account. APRs followed by (V) may vary. Balances followed by (D) are determined by the daily balance method (including current transactions). Balances followed by (A) are determined by the average daily balance method.

Account messages

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 was credited as of the date of receipt, but will not be reflected until your next statement.

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Member ID: N/A

ThankYou® Points**Earned This Billing Cycle:**

Highest Eligible Spend Category (5pts. per \$1)	+0
All Other Purchases (1pt. per \$1)	+0
Bonus from Citi Travel® portal(4pts. per \$1)*	+0
Total Points	0

How You Earn

Earn 5 ThankYou Points per \$1 on purchases in your highest eligible spend category** each billing cycle, up to the first \$500 spent, and 1 point per \$1 thereafter. Plus, earn an unlimited 1 point per \$1 on all other purchases.

**Learn more at www.citicards.com or on the Citi Mobile® App.

How You Redeem

Redeem your points for cash back as a statement credit, direct deposit, or check, or for gift cards, Shop with Points at participating partners, for travel and more.



» **Redeem at www.thankyou.com, on the Citi Mobile App or at www.citicards.com**

Redemption values vary depending on how you choose to redeem your ThankYou Points.

Citi Custom Cash® Card



MASON B OZVURAL

Member Since 2022 Account number ending in: 0651
Billing Period: 03/06/24-04/03/24

Billing Inquiries and Customer Service
PO BOX 6062 SIOUX FALLS, SD 57117
1-888-872-2214, (TTY: 711)
www.citicards.com

APRIL STATEMENT

Minimum payment due:	\$66.42
New balance as of 04/03/24:	\$2,145.78
Payment due date:	05/01/24

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 \$41 and your APRs may be increased up to the Penalty APR of 29.99%.

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	9 year(s)	\$4,941
\$86	3 year(s)	\$3,096 (Savings=\$1,845)

For information about credit counseling services, call 1-877-337-8187 (TTY: 711).

Account Summary

Previous balance	\$2,283.94
Payments	-\$183.58
Credits	-\$0.00
Purchases	+\$0.00
Cash advances	+\$0.00
Fees	+\$0.00
Interest	+\$45.42
New balance	\$2,145.78

Credit Limit

Credit limit	\$2,160
Includes \$0 cash advance limit	
Available credit	\$14




Total Available ThankYou® Points
0 as of 03/31/24

» See page 3 for more information about your rewards

For Payments, send check to: CITI CARDS, PO BOX 78045, PHOENIX, AZ, 85062-8045

Pay your bill from virtually anywhere with the Citi Mobile® App and Citi® Online



To download:
Text 'App15' to MyCiti (692484)
or go to your device's app store.
Or visit www.citicards.com

Minimum payment due	\$66.42
New balance	\$2,145.78
Payment due date	05/01/24

Amount enclosed:

Account number ending in 0651
Please make check payable to CITI CARDS.

000000 MC 00 A 0

MASON B OZVURAL
12024 MANCHACA RD
APT 1112
AUSTIN TX 78748-1033

CITI CARDS
PO BOX 78045
PHOENIX, AZ 85062-8045

15009 0006642 0214578 0018300 [REDACTED] 0651 0302

Account Summary

Trans. date	Post date	Description	Amount
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Payments, Credits and Adjustments

03/26	ONLINE PAYMENT, THANK YOU	\$183.58
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Fees charged

Total fees charged in this billing period	\$0.00
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Interest charged

Date	Description	Amount
04/03	INTEREST CHARGED TO STANDARD PURCH	\$2.02
04/03	INTEREST CHARGED TO PUR PR-11/24/23.	\$42.52
04/03	INTEREST CHARGED TO PUR PR-12/26/23.	\$0.88
Total interest charged in this billing period		\$45.42

2024 totals year-to-date

Total fees charged in 2024	\$82.00
Total interest charged in 2024	\$189.81

Interest charge calculation

Days in billing cycle: 29

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

Balance type	Annual percentage rate (APR)	Balance subject to interest rate	Interest charge
PURCHASES			
Standard Purch	29.99% (V)	\$84.93 (D)	\$2.02
Pur Pr 112423	25.24% (V)	\$2,120.18 (D)	\$42.52
Pur Pr 122623	25.24% (V)	\$44.10 (D)	\$0.88
ADVANCES			
Standard Adv	29.99% (V)	\$0.00 (D)	\$0.00

Your Annual Percentage Rate (APR) is the annual interest rate on your account. APRs followed by (V) may vary. Balances followed by (D) are determined by the daily balance method (including current transactions). Balances followed by (A) are determined by the average daily balance method.

Account messages

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Member ID: 8910238034386621

ThankYou® Points Earned This Billing Cycle:

Highest Eligible Spend Category (5pts. per \$1)	+0
All Other Purchases (1pt. per \$1)	+0
Bonus from Citi TravelSM portal(4pts. per \$1)*	+0
Total Points	0

How You Earn

Earn 5 ThankYou Points per \$1 on purchases in your highest eligible spend category** each billing cycle, up to the first \$500 spent, and 1 point per \$1 thereafter. Plus, earn an unlimited 1 point per \$1 on all other purchases.

**Learn more at www.citicards.com or on the Citi Mobile® App.

How You Redeem

Redeem your points for cash back as a statement credit, direct deposit, or check, or for gift cards, Shop with Points at participating partners, for travel and more.



» **Redeem at www.thankyou.com, on the Citi Mobile App or at www.citicards.com**

Redemption values vary depending on how you choose to redeem your ThankYou Points.

Travis County JP3
Judge Sylvia Holmes
J3-CV-26-000557
Filed: 1/28/2026 3:58 PM
MM

EXHIBIT A

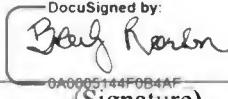
BILL OF SALE AND ASSIGNMENT
September 2021 Brands Fresh 180 Day Flow Lot 1

THIS BILL OF SALE AND ASSIGNMENT dated December 27, 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. 1 dated December 14, 2023 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.

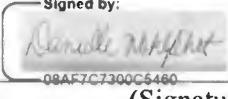
By: 

(Signature)

Name: Brandy Reardon

Title: Authorized Party

Midland Credit Management, Inc.

By: 

(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-Brands-Fresh-Flow-Lot1-1224 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
Brands Fresh Flow Lot 1	121124MC1MU3FM	[REDACTED]	[REDACTED]	12/11/2024	[REDACTED]

AFFIDAVIT OF SALE OF ACCOUNTS

State of Missouri
County of Platte

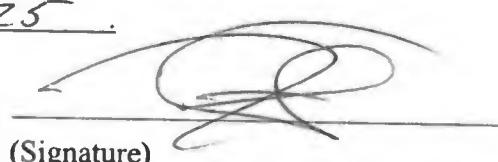
Jesse Steiner, being duly sworn, deposes and says:

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 December 27, 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. 1 dated December 14, 2023 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 Jan 8, 2025.



(Signature)

Jesse Steiner

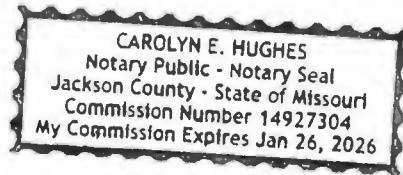
Printed Name

State of Missouri)
) ss
County of Platte)

On this 8 day of Jan, 2025, before me, the undersigned notary, personally appeared Jesse Steiner, 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.



[SEAL]



Field	Field Data
Account Number	[REDACTED] 0651
First Name	MASON B
Last Name	OZVURAL
SSN	XXX-XX-0974
Date of Birth	[REDACTED]
Address 1	12024 MANCHACA RD
Address 2	APT 1112
City	AUSTIN
State	TX
Zip	78748
Open Date	08/16/2022
Last Purchase Date	11/13/2023
Last Payment Date	03/27/2024
Last Payment Amount	\$183.58
Sale Amount	\$2,761.30
Charge Off Date	11/05/2024
Charge off Balance	\$2,761.30
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	CUSTOM CASH

Account information provided by Citibank, N.A. pursuant to the Bill of Sale/Assignment of Accounts transferred on or about 12/27/2024 in connection with the sale of accounts from Citibank, N.A. to Midland Credit Management, Inc.

Midland-Brands-Fresh-Flow-Lot1-1224

121124MC1MU3FM