

EXHIBIT A

Contract ID: MC8MUMAA120623
Addendum ID: MC8MUMAA121423C1
Document ID: 080724MC1MU3FMB1**BILL OF SALE AND ASSIGNMENT**

September 2021 Brands Fresh 180 Day Flow Lot 1

THIS BILL OF SALE AND ASSIGNMENT dated August 20, 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.

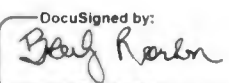
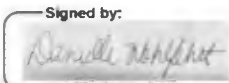
Citibank, N.A.By: 
0A0006144F084AF
(Signature)Name: Brandy ReardonTitle: Authorized Party**Midland Credit Management, Inc.**By: 
08AF7C7388C5408
(Signature)Name: Danielle wohlfahrtTitle: MVP, BD & Strategic Partnerships

Exhibit A to Bill of Sale

The individual Accounts transferred are described in the Final Electronic File named Midland-Brands-Fresh-Flow-Lot1-0824 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	080724MC1MU3FM			8/7/2024	

Contract ID: MC8MUMAA120623
Addendum ID: MC8MUMAA121423C1
Document ID: 080724MC1MU3FMG1

AFFIDAVIT OF SALE OF ACCOUNTS

State of Missouri
County of Platte

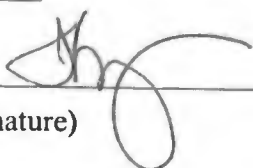
Terri Bergman, being duly sworn, deposes and says:

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 August 20, 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 August 28, 2024.


(Signature)

Terri Bergman
Printed Name

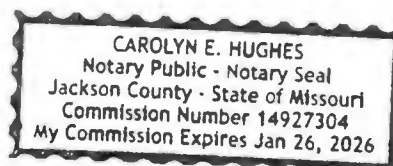
State of Missouri)
) ss
County of Platte)

On this 28 day of Aug, 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.

 [SEAL]

Midland 120623

1



Field	Field Data
Account Number	██████████ \$770
First Name	GINA
Last Name	EUGENE
SSN	XXX-XX-1228
Date of Birth	██████████
Address 1	14097 CRESTWICK DR E
City	JACKSONVILLE
State	FL
Zip	32218
Open Date	01/24/2022
Last Purchase Date	12/01/2023
Last Payment Date	12/01/2023
Last Payment Amount	\$1,000.00
Sale Amount	\$5,850.00
Charge Off Date	07/15/2024
Charge off Balance	\$5,850.00
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	DOUBLE CASH

Account information provided by Citibank, N.A. pursuant to the Bill of Sale/Assignment of Accounts transferred on or about 08/20/2024 in connection with the sale of accounts from Citibank, N.A. to Midland Credit Management, Inc.

Midland-Brands-Fresh-Flow-Lot1-0824
080724MC1MU3FM

EXHIBIT B

DocuSign Envelope ID: 381AD5E6-2151-43C4-8842-EE9C23332406

Contract ID: MC8MUMAA120623
Addendum ID: MC8MUMAA121423C1
Document ID: 080724MC1MU3FMB1

BILL OF SALE AND ASSIGNMENT

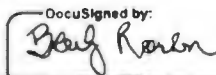
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Citibank, N.A.

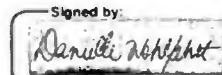
By: 

(Signature)

Name: Brandy Reardon

Title: Authorized Party

Midland Credit Management, Inc.

By: 

(Signature)

Name: Danielle wohlfahrt

Title: MVP, BD & Strategic Partnerships

Docusign Envelope ID: 6C25AFDA-7E52-4EF5-A59F-F93A1DD5FC10

Contract ID: MC8MUMAA120623
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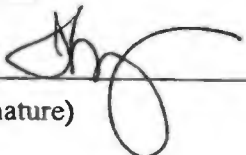
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On or about August 20, 2024, CBNA sold a pool of charged-off accounts (the Accounts) by a Master Purchase and Sale Agreement dated December 6, 2023, Bill of Sale, and Addendum No. 1 dated December 14, 2023 to Midland Credit Management, Inc. As part 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.

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Executed on August 28, 2024


(Signature)

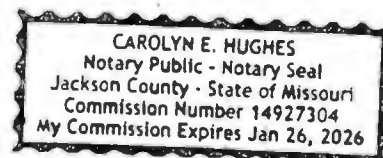
Terri Bergman
Printed Name

State of Missouri)
) ss
County of Platte)

On this 28 day of AUG, 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.


[SEAL]

Midland 120623



Citi Rewards+®

citi

GINA EUGENE

Member Since 2022 Account number ending in: 6770

Billing Period: 06/18/24-07/15/24

Billing Inquiries and Customer Service

BOX 6062 SIOUX FALLS, SD 57117

1-800-THANKYOU(1-800-842-6596), (TTY: 711)

www.citicards.com

JULY STATEMENT

Minimum payment due: **\$5,850.00**
New balance as of 07/15/24: **\$5,850.00**
Payment due date: **07/15/24**

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 \$40 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)	\$5,850

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

Account Summary

Previous balance \$5,720.29
Payments -\$0.00
Credits -\$0.00
Purchases +\$0.00
Cash advances +\$0.00
Fees +\$0.00
Interest +\$129.71
New balance \$5,850.00

Credit Limit

Revolving Credit limit \$3,000
Includes \$600 cash advance limit

For Payments, send check to: CITI CARDS, PO BOX 9001037, Louisville, KY, 40290-1037

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 **\$5,850.00**
New balance **\$5,850.00**
Payment due date **07/15/24**

Amount enclosed:

Account number ending in 6770
Please make check payable to CITI CARDS.

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GINA EUGENE
14097 CRESTWICK DR E
JACKSONVILLE FL 32218-8431

CITI CARDS
PO BOX 9001037
Louisville, KY 40290-1037

15009 0585000 0585000 0100000 0 6770 1105

www.citicards.com

Customer Service 1-800-THANKYOU(1-800-842-6596)
(TTY: 711)

Page 2 of 2

GINA EUGENE

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
07/15	INTEREST CHARGED TO STANDARD PURCH	\$129.71

Total interest charged in this billing period	\$129.71
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2024 totals year-to-date

Total fees charged in 2024	\$229.00
Total interest charged in 2024	\$898.08

Interest charge calculation

Days in billing cycle: 28

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	29.24% (V)	\$5,782.59 (D)	\$129.71
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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Citi Rewards+®

citi

GINA EUGENE

Member Since 2022 Account number ending in: 6770

Billing Period: 11/16/23-12/15/23

Billing Inquiries and Customer Service

BOX 6062 SIOUX FALLS, SD 57117

1-800-THANKYOU(1-800-842-6596), (TTY: 711)

www.citicards.com

DECEMBER STATEMENT

Minimum payment due: \$1,863.39
New balance as of 12/15/23: \$4,722.92
Payment due date: 01/13/24

See the last page of this statement for important information about how to avoid paying interest on purchases.

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 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	13 year(s)	\$10,136

For information about credit counseling services, call 1-877-337-8187.

Your account is over the credit limit by \$1722.92. Please pay at least the Minimum Payment Due, which includes an Overlimit Amount.

Account Summary

Previous balance \$2,942.42
Payments -\$4,047.52
Credits -\$0.00
Purchases +\$5,647.55
Cash advances +\$0.00
Fees +\$87.00
Interest +\$93.47

New balance \$4,722.92

Credit Limit

Revolving Credit limit \$3,000
Includes \$600 cash advance limit

For Payments, send check to: CITI CARDS, PO BOX 9001037, Louisville, KY, 40290-1037

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 \$1,863.39
New balance \$4,722.92
Payment due date 01/13/24

Amount enclosed:

Account number ending in 6770
Please make check payable to CITI CARDS.

000000 PW 32 A 0

GINA EUGENE
14097 CRESTWICK DR E
JACKSONVILLE FL 32218-8431

CITI CARDS
PO BOX 9001037
Louisville, KY 40290-1037

15009 0186339 0472292 0100000 0 6770 1103

www.citicards.com

Customer Service 1-800-THANKYOU(1-800-842-6596)
(TTY: 711)

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GINA EUGENE

Account Summary

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

	11/28	ONLINE PAYMENT, THANK YOU	-\$1,500.00
	11/29	ONLINE PAYMENT, THANK YOU	-\$800.00
	11/30	ONLINE PAYMENT, THANK YOU	-\$747.52
	12/01	ONLINE PAYMENT, THANK YOU	-\$1,000.00

Standard Purchases

11/28	11/28	1112823 CLK2PAY RTN ROI-INSUFFICIENT FUN	\$1,500.00
11/29	11/29	1112923 CLK2PAY RTN ROI-INSUFFICIENT FUN	\$800.00
12/01	12/01	1120123 CLK2PAY RTN ROI-INSUFFICIENT FUN	\$1,000.00
11/25	11/25	MCDONALD'S F25320 WESTLAND MI	\$1.95
11/26	11/26	SPIRIT A48703720893330 MIRAMAR FL	\$51.00
		NAME: EUGENE/G	
		DEPART: 11/21/23	
		ATL TO DTW : NK: CLASS: U : STOP:X	
		DTW TO ATL : NK: CLASS: G : STOP:X	
11/29	11/29	AFTERPAY SAN FRANCISCO CA	\$75.00
11/29	11/29	AFTERPAY SAN FRANCISCO CA	\$179.44
11/29	11/29	AFTERPAY SAN FRANCISCO CA	\$179.44
11/30	11/30	RPS*SIGNAL RD HAPEVILLE GA	\$627.22
11/30	11/30	RPS*SIGNAL RD HAPEVILLE GA	\$1,031.00
11/30	11/30	AFTERPAY SAN FRANCISCO CA	\$50.00
11/30	11/30	AFTERPAY SAN FRANCISCO CA	\$62.50
11/30	11/30	FSI*GEORGIA POWER 866-702-1864 GA	\$90.00

Fees charged

Date	Description	Amount
12/04	RETURN CHECK FEE - 112823	\$29.00
12/05	RETURN CHECK FEE - 112923	\$29.00
12/06	RETURN CHECK FEE - 120123	\$29.00
Total fees charged in this billing period		\$87.00

Interest charged

Date	Description	Amount
12/15	INTEREST CHARGED TO STANDARD PURCH	\$93.47
Total interest charged in this billing period		\$93.47

2023 totals year-to-date

Total fees charged in 2023	\$122.62
Total interest charged in 2023	\$585.62

Interest charge calculation

Days in billing cycle: 30

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	29.24% (V)	\$3,889.26 (D)	\$93.47
ADVANCES			
Standard Adv	29.99% (V)	\$0.00 (D)	\$0.00

www.citicards.com

Customer Service 1-800-THANKYOU(1-800-842-6596)
(TTY: 711)

Page 3 of 3

GINA EUGENE

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Account messages

Your account is over the credit limit by \$1722.92. Please pay at least the Minimum Payment Due, which includes an Overlimit Amount. If you have already sent us this payment, thank you.

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