

FILED
2/4/2026 11:59 AM
Dallas County
Justice of the Peace Pct 1-1
By: Lenita Bailey

JP-26-02190-11

EXHIBIT A

**BILL OF SALE AND ASSIGNMENT OF ACCOUNTS AND RECEIVABLES
FROM CREDIT ASSET SALES LLC TO MIDLAND CREDIT MANAGEMENT, INC.**

Credit Asset Sales LLC ("Seller"), the owner of certain accounts and associated receivables (hereinafter referred to collectively as "Purchased Accounts"), for value received and in accordance with the terms of the Purchase and Sale Agreement, by and between Seller and Midland Credit Management, Inc. ("Buyer"), dated as of June 26, 2024 ("Agreement"), does hereby sell, assign and transfer to Buyer, its successors and assigns, all right, title and interest in and to the Purchased Accounts as described on the computer file named CreditOne_Fresh_Encore_092024 (the "Computer File"), a copy of which is attached hereto and incorporated herein by reference as "Exhibit A".

This Bill of Sale and Assignment of Accounts and Receivables is subject to the terms of the Agreement and is made without representations and warranties of any kind or character except as expressly stated in the Agreement, or as expressly stated below.

With respect to information for the Purchased Accounts described in the related Computer File, to the best of Seller's knowledge, Seller represents and warrants to Buyer that such information (i) is materially complete and accurate; (ii) constitutes Seller's own business records that pertain to the Purchased Accounts and accurately reflects in all material respects the information in Seller's database; (iii) was kept in the regular course of Seller's business; (iv) was made, entered or compiled in the regular course of business; (v) was recorded at or near the time the underlying activity occurred, by a person with knowledge of the data recorded; (vi) has been accurately maintained in Seller's database since it was recorded there; and (vii) it is the regular practice of Seller's business to maintain and compile such data.

This Bill of Sale and Assignment of Accounts and Receivables may be entered as evidence of ownership for any of the Purchased Accounts conveyed hereby.

Closing date: September 19, 2024

CREDIT ASSET SALES LLC

By: _____
Name: Craig Bennett
Title: Authorized Representative

MIDLAND CREDIT MANAGEMENT, INC.

By: _____
Name: Danielle Wohlfahrt
Title: MVP, Business Development & Strategic Partnerships

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EXHIBIT A

ACCOUNT SCHEDULE

The Purchased Accounts pursuant to the BILL OF SALE AND ASSIGNMENT OF ACCOUNTS AND RECEIVABLES FROM CREDIT ASSET SALES LLC TO MIDLAND CREDIT MANAGEMENT, INC. that are specifically identified in the electronic file named **CreditOne_Fresh_Encore_092024** with such electronic file incorporated herein by reference.

Field	Field Data
Account Number	[REDACTED] 970
Seller Account ID	49687712
First Name	MARY
Last Name	STEELE
SSN	XXX-XX-1728
Date of Birth	[REDACTED]
Address 1	12743 S CIBOLA DR
City	TOPOCK
State	AZ
Zip	86436
Open Date	05/11/2021
Last Purchase Date	12/11/2023
Last Purchase Amount	\$26.12
Last Payment Date	04/08/2024
Last Payment Amount	\$25.00
Sale Amount	\$1,315.52
Charge Off Date	08/23/2024
Charge off Balance	\$1,315.52
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

Account information provided by Credit Asset Sales LLC pursuant to the Bill of Sale/Assignment of Accounts transferred on or about 09/19/2024 in connection with the sale of accounts from Credit Asset Sales LLC to Midland Credit Management, Inc.

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EXHIBIT B

BILL OF SALE AND ASSIGNMENT OF ACCOUNTS
FROM CREDIT ONE BANK, N.A. TO MHC RECEIVABLES, LLC

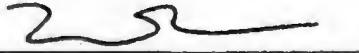
As of August 31, 2024, for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, Credit One Bank, N.A. ("Assignor") has transferred, has sold, has assigned, has conveyed, has granted and has otherwise delivered to MHC Receivables, LLC ("Assignee"), all of Assignor's right, title and interest in and to (i) the charged-off credit card accounts identified on an account level basis in the data file named CreditOne_Fresh_Encore_092024 (the "Computer File"), a copy of which is attached hereto and incorporated herein by reference as "Exhibit A"; and, (ii) certain related account level media or electronic copies thereof (including, but not limited to, applications, statements, terms and condition), and (iii) all claims or rights arising out of or relating to each account referenced on the Computer File (collectively hereinafter, the "Accounts") including, but not limited to, all claims and rights afforded each Account by virtue of that Account's corresponding terms and conditions.

The Accounts transferred under the terms of this Bill of Sale and Assignment of Accounts were each transferred to Assignee immediately following charge off for each applicable Account, as shown in the Computer File.

With respect to information for the Accounts, Assignor represents and warrants to Assignee that the business records conveyed to Assignee relating to: (i) the Accounts issued by Assignor; and (ii) the sale and assignment of Accounts by Assignor (collectively, the "Business Records"), are kept by Assignor in the regular course of its business. It is in the regular course of business of Assignor for an employee or an authorized representative with personal knowledge of the act, event, condition, or opinion (collectively "Event") to be recorded, to make the appropriate memorandum or recording of the Event at or reasonably near the time of the Event. Furthermore, Assignor represents and warrants to Assignee that the Business Records are materially complete and accurate, and thoroughly embody the information in Assignor's custody and control for the Accounts from their creation until the time of transfer to Assignee. These representations and warranties are intended to augment any other representations and warranties the parties may have in place and not supplant any other existing warranties and representations.

This Bill of Sale and Assignment of Accounts shall serve as evidence of ownership for the Accounts conveyed hereby and shall serve as an acknowledgment, as ratification, and as evidence of the intent of the parties to transfer the Accounts.

CREDIT ONE BANK, N.A.



Michael Wiese
Vice President

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EXHIBIT A

ACCOUNT SCHEDULE

The Accounts pursuant to the BILL OF SALE AND ASSIGNMENT OF ACCOUNTS FROM CREDIT ONE BANK,
N.A. TO MHC RECEIVABLES, LLC that are specifically identified in the electronic file named
CreditOne_Fresh_Encore_092024 with such electronic file incorporated herein by reference.

BILL OF SALE AND ASSIGNMENT OF RECEIVABLES
FROM CREDIT ONE BANK, N.A. TO MHC RECEIVABLES, LLC

As of August 31, 2024, for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, Credit One Bank, N.A. ("Assignor") has transferred, has sold, has assigned, has conveyed, has granted and has otherwise delivered to MHC Receivables, LLC ("Assignee"), all of Assignor's right, title and interest in and to (i) the receivables associated with each and every account referenced in the data file named CreditOne_Fresh_Encore_092024 (the "Computer File"), a copy of which is attached hereto and incorporated herein by reference as "Exhibit A"; and, (ii) all claims or rights arising out of or relating to each of those Receivables (hereinafter, the "Receivables").

The Receivables transferred under the terms of this Bill of Sale and Assignment of Receivables were each transferred to Assignee prior to the charge off of the associated accounts, as shown in the Computer File. This Bill of Sale and Assignment of Receivables evidences the intent between the parties for the transfer of the Receivables, acts as an acknowledgement of those transfers, and, to the extent necessary, ratification of the transfers.

With respect to information for the Receivables, Assignor represents and warrants to Assignee that the business records conveyed to Assignee relating to the Receivables (the "Business Records"), are kept by Assignor in the regular course of its business. It is in the regular course of business of Assignor for an employee or an authorized representative with personal knowledge of the act, event, condition, or opinion (collectively "Event") to be recorded, to make the appropriate memorandum or recording of the Event at or reasonably near the time of the Event. Furthermore, Assignor represents and warrants to Assignee that the Business Records are materially complete and accurate, and thoroughly embody the information in Assignor's custody and control for the Receivables from their creation until the time of transfer to Assignee. These representations and warranties are intended to augment any other representations and warranties the parties may have in place and not supplant any other existing warranties and representations.

This Bill of Sale and Assignment of Receivables shall serve as evidence of ownership for the Receivables conveyed hereby and shall serve as an acknowledgment, as ratification, and as evidence of the intent of the parties to transfer the Receivables.

CREDIT ONE BANK, N.A.


Michael Wiese
Vice President

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EXHIBIT A

ACCOUNT SCHEDULE

The Receivables pursuant to the BILL OF SALE AND ASSIGNMENT OF RECEIVABLES FROM CREDIT ONE BANK, N.A. TO MHC RECEIVABLES, LLC that are specifically identified in the electronic file named CreditOne_Fresh_Encore_092024 with such electronic file incorporated herein by reference.

BILL OF SALE AND ASSIGNMENT OF RECEIVABLES
FROM MHC RECEIVABLES, LLC TO FNBM, LLC

As of September 19, 2024, MHC Receivables, LLC ("Assignor"), for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, has periodically transferred, has sold, has assigned, has conveyed, has granted and has otherwise delivered to FNBm, LLC ("Assignee") all of its rights, title and interest in and to (i) the receivables identified and specifically referenced for each of the accounts on an account level basis on the data file titled CreditOne_Fresh_Encore_092024 attached hereto and incorporated by reference as "Exhibit A"; and (ii) all claims or rights arising out of or relating to the account level receivables (hereinafter the "Receivables").

With respect to information for the Receivables, Assignor represents and warrants to Assignee that the business records conveyed to Assignee relating to the Receivables (the "Business Records"), are kept by Assignor in the regular course of its business. It is in the regular course of business of Assignor for an employee or an authorized representative with personal knowledge of the act, event, condition, or opinion (collectively "Event") to be recorded, to make the appropriate memorandum or recording of the Event at or reasonably near the time of the Event. Furthermore, Assignor represents and warrants to Assignee that the Business Records are materially complete and accurate, and thoroughly embody the information in Assignor's custody and control for the Receivables from their creation until the time of transfer to Assignee. These representations and warranties are intended to augment any other representations and warranties the parties may have in place and not supplant any other existing warranties and representations.

This Bill of Sale and Assignment of Receivables shall serve as an acknowledgment, as ratification, and as evidence of the intent of the parties to transfer the Released Receivables referenced herein.

MHC Receivables, LLC



Mark Rufail, Authorized Representative

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EXHIBIT A

ACCOUNT SCHEDULE

The Receivables pursuant to the BILL OF SALE AND ASSIGNMENT OF RECEIVABLES FROM MHC RECEIVABLES, LLC TO FNBM, LLC that are specifically identified in the electronic file named CreditOne_Fresh_Encore_092024, with such electronic file incorporated herein by reference.

BILL OF SALE AND ASSIGNMENT OF RECEIVABLES
FROM FNBM, LLC TO CREDIT ASSET SALES LLC

On September 19, 2024, FNBM, LLC ("Assignor"), for good and valuable consideration, the receipt of which is hereby acknowledged, hereby transfers, sells, assigns, conveys, grants and delivers to Credit Asset Sales LLC ("Assignee"), all of its rights, title and interest in and to (i) the receivables identified and specifically referenced for each of the accounts on an account level basis on the data file titled, CreditOne_Fresh_Encore_092024 attached hereto and incorporated by reference as "Exhibit A"; and (ii) all claims or rights arising out of or relating to the receivables (hereinafter the "Receivables").

This Bill of Sale and Assignment of Receivables shall serve as evidence of ownership for any of the Receivables conveyed hereby.

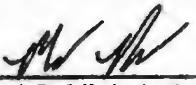
FNBM, LLC



Greg Hammond, Authorized Representative

With respect to information for the Receivables, MHC Receivables, LLC ("MHC") represents and warrants to Assignee that the business records conveyed to Assignee relating to the Receivables (the "Business Records"), are kept by MHC in the regular course of its business. It is in the regular course of business of MHC for an employee or an authorized representative with personal knowledge of the act, event, condition, or opinion (collectively "Event") to be recorded, to make the appropriate memorandum or recording of the Event at or reasonably near the time of the Event. Furthermore, Assignor represents and warrants to Assignee that the Business Records are materially complete and accurate, and thoroughly embody the information in Assignor's custody and control for the Receivables from their creation until the time of transfer to Assignee. These representations and warranties are intended to augment any other representations and warranties the parties may have in place and not supplant any other existing warranties and representations.

MHC Receivables, LLC



Mark Rufail, Authorized Representative

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EXHIBIT A

ACCOUNT SCHEDULE

The Receivables pursuant to the BILL OF SALE AND ASSIGNMENT OF RECEIVABLES FROM FNB M, LLC TO CREDIT ASSET SALES LLC that are specifically identified in the electronic file named CreditOne_Fresh_Encore_092024; with such electronic file incorporated herein by reference.

**BILL OF SALE AND ASSIGNMENT OF ACCOUNTS
FROM MHC RECEIVABLES, LLC TO CREDIT ASSET SALES LLC**

On September 19, 2024, for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, MHC Receivables, LLC ("Assignor"), hereby transfers, sells, assigns, conveys, grants and otherwise delivers to Credit Asset Sales LLC ("Assignee"), all of Assignor's, rights title and interest in and to (i) the charged-off accounts identified on an account level basis in the data file named CreditOne_Fresh_Encore_892024 (the "Computer File"), a copy of which is attached hereto and incorporated herein by reference as "Exhibit A"; and, (ii) certain related account level media or electronic copies thereof (including, but not limited to applications, statements, terms and condition), and (iii) all claims or rights arising out of or relating to each referenced account (collectively hereinafter the "Accounts") including, but not limited to, all claims and rights afforded each account by virtue of that account's corresponding terms and conditions.

With respect to information for the Accounts described in the related Computer File, Assignor represents and warrants to Assignee that the business records relating to: (i) the Accounts owned by Assignor; and (ii) the sale and assignment of Accounts by Assignor (collectively, the "Business Records"), are kept by Assignor in the regular course of its business. It is in the regular course of business of Assignor for an employee or an authorized representative with personal knowledge of the act, event, condition, or opinion (collectively "Event") to be recorded, to make the appropriate memorandum or recording at or reasonably near the time of the Event. Furthermore, Assignor represents and warrants to Assignee that the Business Records are materially complete and accurate and thoroughly embody the information in Assignor's custody and control for the Accounts listed in the Computer File from Assignor's receipt of those Accounts until the time of transfer to Assignee. These representations and warranties are intended to augment any other representations and warranties the parties may have in place and not supplant any other existing warranties and representations.

This Bill of Sale and Assignment of Accounts shall serve as evidence of ownership for any of the Accounts conveyed hereby.

MHC Receivables, LLC



Mark Rufail, Authorized Representative

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EXHIBIT A

ACCOUNT SCHEDULE

The Accounts pursuant to the BILL OF SALE AND ASSIGNMENT OF ACCOUNTS FROM MHC RECEIVABLES, LLC TO CREDIT ASSET SALES LLC that are specifically identified in the electronic file named CreditOne_Fresh_Encore_092024, with such electronic file incorporated herein by reference.

Exhibit G

AFFIDAVIT OF CREDIT ONE BANK, N.A., FNBM, LLC, AND MHC RECEIVABLES, LLC

STATE OF NEVADA)
) ss.
COUNTY OF CLARK)

Your Affiant, Michael Wiese, being first duly sworn, states under oath as follows:

I. My name is Michael Wiese. I am a Vice President of Credit One Bank, N.A. ("Credit One"), and an authorized representative of Credit One, FNBW, LLC ("FNBW"), and MHC Receivables, LLC ("MHC"). I am over the age of eighteen and authorized to make this Affidavit on behalf of Credit One, FNBW, and MHC. If called as a witness, I can testify to a court competently as to my knowledge of the facts contained herein.

2. As part of my regular job duties, I have access to and routinely review the business records of Credit One, MHC, and FNB M related to accounts and associated receivables originated, serviced, and charged-off by Credit One. Such records include those maintained by or on behalf of Credit One, MHC and FNB M in the ordinary course of each entity's business with regard to the sale and assignment of Credit One's, MHC's, and FNB M's accounts and associated receivables.

3. The facts stated herein are within my personal knowledge and are based on my review of the relevant books and records available to me.

4. Assignment or Sale of Receivables.

s. Each day, any new receivables ("Receivables") associated with the Accounts (as defined below), are sold by (a) Credit One to MHC, as evidenced by a Bill of Sale and Assignment dated as of August 31, 2024, by Credit One in favor of MHC, a copy of which is attached hereto, and then (b) MHC to FNBW, as evidenced by a Bill of Sale and Assignment dated as of September 19, 2024, by MHC in favor of FNBW, a copy of which is attached hereto.

b. On or about September 19, 2024, FNB sold the Receivables to Credit Asset Sales LLC ("Credit Asset Sales"), as evidenced by a Bill of Sale and Assignment dated as of September 19, 2024, by FNB in favor of Credit Asset Sales, a copy of which is attached hereto.

5. Assignment or Sale of Accounts.

a. On or about August 31, 2024, Credit One sold a pool of charged-off accounts ("Accounts") associated with the Receivables to MHC, as evidenced by a Bill of Sale and Assignment dated as of August 31, 2024, by Credit One in favor of MHC, a copy of which is attached hereto.

b. On or about September 19, 2024, MHC sold the Accounts to Credit Asset Sales, as evidenced by a Bill of Sale and Assignment dated as of September 19, 2024, by MHC in favor of Credit Asset Sales, a copy of which is attached hereto.

6. Neither Credit One, FNBM, nor MHC retains any rights to receive payments, or to collect on the Accounts or Receivables. As demonstrated in the preceding, the Accounts and Receivables are ultimately reunited and all rights, title, and interest in the Accounts and Receivables are ultimately held by Credit Asset Sales. Sections 4 and 5 of this Affidavit shall hereinafter be referred to collectively as the "Sale of Accounts and Receivables".

7. As part of the Sale of Accounts and Receivables, information contained in Credit One's, MHC's, and FNB's business records relating to the Accounts and Receivables (collectively, the "Business Records") were provided to Credit Asset Sales. These Business Records were made and/or recorded by or for Credit One, FNB, and MHC as part of the regular course of business of each entity at or near the time of the acts, events, or conditions

recorded. These Business Records accurately reflect the status of the Accounts and Receivables, are truthfully reflected in the computer file identified in each Bill of Sale and Assignment and are complete without errors to the best of my knowledge.

8. Credit One, as servicing agent for MHC and FNB, maintained the Business Records related to the Accounts and Receivables. To the extent the Business Records include records that were prepared by Credit One on behalf of MHC or FNB, those records were accurately incorporated into the records of both FNB and MHC as both FNB's and MHC's own Business Records. To the extent that the Business Records include records that were prepared by a third party other than Credit One, those records were accurately incorporated into the records of both FNB and MHC as Business Records and were relied upon thereon.

The above statements are true and accurate to the best of my knowledge and are made for the benefit of any court that from time to time considers whether Credit Asset Sales (or its successors or assigns) has the right to collect and/or enforce all or any portion of the Receivables, or to enforce any rights related to the Accounts.

Signed this 25th day of September, 2024

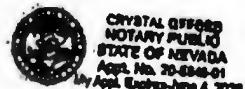

Michael Wiese
Credit One Bank, N.A. - Authorized Representative and Vice President of Collections
FNB, LLC - Authorized Representative
MHC Receivables, LLC - Authorized Representative

ACKNOWLEDGMENT OF SIGNATURE BY LICENSED NOTARY

STATE OF NEVADA)
)
COUNTY OF CLARK)
)

This instrument was acknowledged before me on the 25th day of Sept, 2024 by Michael Wiese,
authorized representative of FNB, LLC, authorized representative of MHC Receivables, LLC, and Vice President of
Collections for Credit One Bank, N.A.


Notary Public



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2/4/2026 11:59 AM
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Justice of the Peace Pct 1-1
By: Lenita Bailey

CERTIFICATE OF CONFORMITY

STATE OF NEVADA)
)
COUNTY OF CLARK)

I, Jamie K. Combs, an attorney-at-law admitted to practice in the State of Nevada as In House Counsel for Credit One Bank, N.A., do hereby certify that I am fully acquainted with the laws of the State of Nevada pertaining to administration and taking of oaths, affirmations and acknowledgements. I further state that I am duly qualified to make this Certificate of Conformity and that the acknowledgement upon the Affidavit of Sale was taken by Crystal Offord, notary public in the State of Nevada, in the manner prescribed by the laws of the State of Nevada.

IN WITNESS WHEREOF, I have signed this Certificate the 25th day of September, 2024.

Jamie K. Combs

Jamie K. Combs
Nevada State Bar #13088
6801 S. Cimarron Rd
Las Vegas, NV 89113

BILL OF SALE AND ASSIGNMENT OF ACCOUNTS AND RECEIVABLES
FROM CREDIT ASSET SALES LLC TO MIDLAND CREDIT MANAGEMENT, INC.

Credit Asset Sales LLC ("Seller"), the owner of certain accounts and associated receivables (hereinafter referred to collectively as "Purchased Accounts"), for value received and in accordance with the terms of the Purchase and Sale Agreement, by and between Seller and Midland Credit Management, Inc. ("Buyer"), dated as of June 26, 2024 ("Agreement"), does hereby sell, assign and transfer to Buyer, its successors and assigns, all right, title and interest in and to the Purchased Accounts as described on the computer file named CreditOne_Fresh_Encore_092024 (the "Computer File"), a copy of which is attached hereto and incorporated herein by reference as "Exhibit A".

This Bill of Sale and Assignment of Accounts and Receivables is subject to the terms of the Agreement and is made without representations and warranties of any kind or character except as expressly stated in the Agreement, or as expressly stated below.

With respect to information for the Purchased Accounts described in the related Computer File, to the best of Seller's knowledge, Seller represents and warrants to Buyer that such information (i) is materially complete and accurate; (ii) constitutes Seller's own business records that pertain to the Purchased Accounts and accurately reflects in all material respects the information in Seller's database; (iii) was kept in the regular course of Seller's business; (iv) was made, entered or compiled in the regular course of business; (v) was recorded at or near the time the underlying activity occurred, by a person with knowledge of the data recorded; (vi) has been accurately maintained in Seller's database since it was recorded there; and (vii) it is the regular practice of Seller's business to maintain and compile such data.

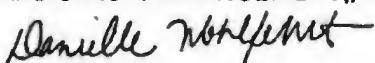
This Bill of Sale and Assignment of Accounts and Receivables may be entered as evidence of ownership for any of the Purchased Accounts conveyed hereby.

Closing date: September 19, 2024

CREDIT ASSET SALES LLC

By: 
Name: Craig Bennett
Title: Authorized Representative

MIDLAND CREDIT MANAGEMENT, INC.

By: 
Name: Danielle Wohlfahrt
Title: MVP, Business Development & Strategic Partnerships

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ACCOUNT SCHEDULE

The Purchased Accounts pursuant to the BILL OF SALE AND ASSIGNMENT OF ACCOUNTS AND RECEIVABLES FROM CREDIT ASSET SALES LLC TO MIDLAND CREDIT MANAGEMENT, INC. that are specifically identified in the electronic file named CreditOne_Fresh_Encore_092024 with such electronic file incorporated herein by reference.

**AFFIDAVIT OF SALE OF ACCOUNTS BY
CREDIT ASSET SALES LLC**

State of Nevada)
County of Clark)

I, Mark Hutchins, hereby affirm as follows:

- I. I am over 18 and not a party to this action. I am an Assistant Vice President of Credit One Bank, N.A. ("Credit One") and an Authorized Representative of Credit Asset Sales LLC ("Credit Asset Sales"). In that capacity, I have access to certain books and records of Credit Asset Sales LLC and am aware of the process of the sale and assignment of electronically stored business records.
 2. Credit Asset Sales owns certain accounts and has information related to such accounts maintained and recorded on its behalf in its business records. I am authorized to make the statements and representations set forth in this affidavit on behalf of Credit Asset Sales. The statements set forth herein are true and correct to the best of my knowledge, information, and belief, based on either personal knowledge or review of the business records of Credit Asset Sales.
 3. On September 19, 2024 (the "Sale Date"), Credit Asset Sales sold a pool of charged-off accounts, and receivables due and owing associated with those accounts (hereinafter referred to collectively as "Purchased Accounts"), described on the computer file which specifically references each account in the data file, named CreditOne_Fresh_Encore_092024 (the "Computer File") by a Purchase and Sale Agreement and a Bill of Sale and Assignment to Midland Credit Management, Inc. (the "Buyer") (such transaction being the "Sale"). The originating creditor, charge-off creditor, and prior servicer of the Purchased Accounts was Credit One Bank, N.A.
 4. Pursuant to the Sale, Credit Asset Sales sold, transferred, assigned, conveyed, granted, bargained, set over and delivered to the Buyer and its successors and assigns as of the Sale Date: (i) good and marketable title to the Purchased Accounts; (ii) the right to any future payments made arising out of the Purchased Accounts, (iii) any unpaid balance related to the Purchased Accounts, and (iv) all account documents in Credit Asset Sales' possession. All of the assets transferred to Buyer were transferred free and clear of any encumbrance, equity, lien, pledge, charge, claim or security interest of any kind. I am not aware of any errors or defects related to the Purchased Accounts, the Computer File, the account documents, or Credit Asset Sales' ownership of and title to the Purchased Accounts.
 5. In connection with the Sale of the Purchased Accounts, various records in different formats were transferred to or otherwise made available to the Buyer (the "Business Records"). As part of my regular job duties, I have knowledge of and access to Business Records relating to the Purchased Accounts. These Business Records were kept by Credit Asset Sales in the regular course of business. It was within Credit Asset Sales regular course of business for a representative with personal knowledge of the act, event, condition, or opinion recorded to make memorandums or records or to transmit information thereof to be included in memorandums or records. Any such memorandums or records were created at or near the time of the act or event recorded or reasonably soon thereafter. To the extent that the Business Records include records that were prepared by a third party, an agent, an affiliate, or a subsidiary, those records were incorporated into the records of Credit Asset Sales becoming part of its own Business Records.
 6. The charge-off creditor's address at time of charge-off was Credit One Bank, N.A., PO Box 98873, Las Vegas, NV 89193- 8873.

[signatures included on following page]

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Dallas County
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By: Lenita Bailey

The above statements are true to the best of my knowledge.
Signed this 25 day of September 2024

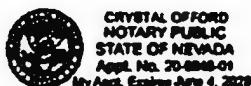

Mark Hutchins
Authorized Representative

ACKNOWLEDGMENT OF SIGNATURE BY LICENSED NOTARY

STATE OF NEVADA)
) ss.
COUNTY OF CLARK)

The instrument was acknowledged before me this 25th day of Sept., 2024 by Mark Hutchins.


Notary Public



CERTIFICATE OF CONFORMITY

STATE OF Nevada)
) ss.
COUNTY OF Clark)

I, Jamie K. Combs, hereby certify that I am an attorney-at-law duly admitted to practice in the State of Nevada and am fully acquainted with the laws of the State of Nevada pertaining to administration and taking of oaths, affirmations and acknowledgements. I further state I am duly qualified to make this Certificate of Conformity and that the foregoing acknowledgment upon the Affidavit of Sale of Accounts by Credit Asset Sales LLC was taken before Crystal Offord, a notary public in the State of Nevada, in the manner prescribed by the laws of the State of Nevada being the state in which it was taken; and that it duly conforms with such laws and is in all respects valid and effective in Nevada.

09/25/24
Date

Jamie K Combs
Jamie K. Combs
Nevada State Bar # 13088
6801 S. Cimarron Rd.
Las Vegas, NV 89113

2/4/2026 11:59 AM

Dallas County

Justice of the Peace Pct 1-1

By: Lenita Bailey

CREDIT ONE BANK CREDIT CARD STATEMENT

Account Number [REDACTED] 7970

July 23, 2024 to August 22, 2024

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$1,240.85
Payments	\$0.00
Other Credits	\$0.00
Purchases	\$0.00
Balance Transfers	\$0.00
Cash Advances	\$0.00
Fees Charged	\$47.25
Interest Charged	\$27.42
New Balance	\$1,315.52
Credit Limit	\$800.00
Available Credit	\$0.00
Statement Closing Date	08/22/24
Days in Billing Cycle	31

QUESTIONS?

Call Customer Service or Report
 a Lost or Stolen Credit Card 1-877-825-3242
 Outside the U.S. Call 1-702-405-2042

Please send billing inquiries and correspondence to:
 P.O. Box 98873, Las Vegas, NV 89193-8873

PAYMENT INFORMATION		
New Balance	\$1,315.52	
Post Due Amount	\$382.00	
Amount Due This Period	\$992.52	
Minimum Payment Due	\$1,315.52	
Payment Due Date	09/18/24	
Late Payment Warning:		
If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$38.		
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 the statement in about... 1 month(s)	And you will end up paying an estimated total of... \$1,318.00
If you would like a location for credit counseling services, call 1-800-315-5720. Or you may visit www.justice.gov/fsl/counseling-agencies-approved-pursuant-11-eso-111 .		

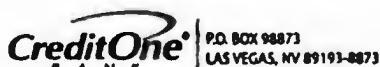
TRANSACTIONS				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
Payments, Credits, and Adjustments				
			Fees	
F572700KV000CYLAC	08/22	08/22	ANNUAL FEE 09/24 THROUGH 09/24	8.25
	08/22	08/22	LATE FEE	39.00
			TOTAL FEES FOR THIS PERIOD	47.25
			Interest Charged	
	08/22	08/22	Interest Charge on Purchases	25.00
	08/22	08/22	Interest Charge on Cash Advances	2.42
			TOTAL INTEREST FOR THIS PERIOD	27.42
2024 Totals Year-to-Date				
			Total fees charged in 2024	\$378.00
			Total interest charged in 2024	\$187.41

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	29.24%(v)	\$1,026.05	\$25.00	
Cash Advances	29.24%(v)	\$99.31	\$2.42	
STANDARD BALANCE TRANSFER	29.24%(v)	\$0.00	\$0.00	
(v) = Variable Rate				

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Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK.



For address, telephone and email changes,
please complete the reverse side.
Or, update your contact information online
at www.CreditOneBank.com.

PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: [REDACTED] 7970

New Balance: \$1,315.52

Minimum Payment Due: \$1,315.52

Payment Due Date: 09/18/24

AMOUNT ENCLOSED: \$ [REDACTED]

CREDIT ONE BANK
PO BOX 60500
CITY OF INDUSTRY CA 91716-0500
[REDACTED]

MARY STEELE
12743 S CIBOLA DR
TOPOCK AZ 86436

0000000 0131552 0131552 [REDACTED] 7970 2

2/4/2026 11:59 AM

Dallas County

Justice of the Peace Pct 1-1

By: Lenita Bailey

CREDIT ONE BANK CREDIT CARD STATEMENT

Account Number [REDACTED] 7970

March 23, 2024 to April 22, 2024

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$978.87
Payments	\$25.00
Other Credits	\$0.00
Purchases	\$0.00
Balance Transfers	\$0.00
Cash Advances	\$0.00
Fees Charged	\$47.25
Interest Charged	\$22.82
New Balance	\$1,023.74
Credit Limit	\$800.00
Available Credit	\$0.00
Statement Closing Date	04/22/24
Days In Billing Cycle	31

QUESTIONS?

Call Customer Service or Report:

a Lost or Stolen Credit Card 1-877-825-3242
Outside the U.S. Call 1-702-405-2042Please send billing inquiries and correspondence to:
P.O. Box 98873, Las Vegas, NV 89193-8873

PAYMENT INFORMATION		
New Balance	\$1,023.74	
Past Due Amount	\$133.00	
Amount Due This Period	\$91.00	
Minimum Payment Due	\$224.00	
Payment Due Date	05/18/24	
Late Payment Warning:		
If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$33.		
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 the statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	4 years	\$1,825.00
If you would like a location for credit counseling services, call 1-866-515-3720. Or you may visit www.Justice.gov/justice-credit-counseling-agencies-approved-pursuant-11-usc-111 .		

TRANSACTIONS				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
7407193FK00XTM/RG	04/08	04/08	PAYMENTS - MOBILE APP LAS VEGAS NV	-25.00
			Payments, Credits, and Adjustments Fees	
F372700G1000CYLAC	04/22	04/22	ANNUAL FEE 05/24 THROUGH 05/24	8.25
	04/22	04/22	LATE FEE	39.00
			TOTAL FEES FOR THIS PERIOD	47.25
			Interest Charged	
	04/22	04/22	Interest Charge on Purchases	20.40
	04/22	04/22	Interest Charge on Cash Advances	2.42
			TOTAL INTEREST FOR THIS PERIOD	22.82
2024 Totals Year-to-Date				
Total fees charged in 2024			\$189.00	
Total interest charged in 2024			\$24.63	

YOUR ACCOUNT IS PAST DUE AND HAS BEEN SUSPENDED
 BUT WE WANT TO HELP. GIVE US A CALL TO DISCUSS
 YOUR PAYMENT OPTIONS AT (888) 729-8274 OR MAKE
 YOUR MINIMUM PAYMENT ONLINE, ON THE MOBILE APP,
 OR BY MAIL.

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	29.24% (V)	\$837.05	\$20.40	
Cash Advances	29.24% (V)	\$99.31	\$2.42	
STANDARD BALANCE TRANSFER	29.24% (V)	\$0.00	\$0.00	
(V) = Variable Rate				

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Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK.



For address, telephone and email changes,
 please complete the reverse side.
 Or, update your contact information online
 at www.CreditOneBank.com.

PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: [REDACTED] 7970

New Balance: \$1,023.74

Minimum Payment Due: \$224.00

Payment Due Date: 05/18/24

AMOUNT ENCLOSED: \$ [REDACTED]

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CREDIT ONE BANK
 PO BOX 50500
 CITY OF INDUSTRY CA 91716-0500
 [REDACTED]
 [REDACTED]

MARY STEELE
 12743 S CIBOLA DR
 TOPOCK AZ 88436

0002500 0102374 0018500 [REDACTED] 7970 3

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2/4/2026 11:59 AM
Dallas County
Justice of the Peace Pct 1-1
By: Lenita Bailey

EXHIBIT A

**BILL OF SALE AND ASSIGNMENT OF ACCOUNTS AND RECEIVABLES
FROM CREDIT ASSET SALES LLC TO MIDLAND CREDIT MANAGEMENT, INC.**

Credit Asset Sales LLC ("Seller"), the owner of certain accounts and associated receivables (hereinafter referred to collectively as "Purchased Accounts"), for value received and in accordance with the terms of the Purchase and Sale Agreement, by and between Seller and Midland Credit Management, Inc. ("Buyer"), dated as of June 26, 2024 ("Agreement"), does hereby sell, assign and transfer to Buyer, its successors and assigns, all right, title and interest in and to the Purchased Accounts as described on the computer file named **CreditOne_Fresh_Encore_092024** (the "Computer File"), a copy of which is attached hereto and incorporated herein by reference as "Exhibit A".

This Bill of Sale and Assignment of Accounts and Receivables is subject to the terms of the Agreement and is made without representations and warranties of any kind or character except as expressly stated in the Agreement, or as expressly stated below.

With respect to information for the Purchased Accounts described in the related Computer File, to the best of Seller's knowledge, Seller represents and warrants to Buyer that such information (i) is materially complete and accurate; (ii) constitutes Seller's own business records that pertain to the Purchased Accounts and accurately reflects in all material respects the information in Seller's database; (iii) was kept in the regular course of Seller's business; (iv) was made, entered or compiled in the regular course of business; (v) was recorded at or near the time the underlying activity occurred, by a person with knowledge of the data recorded; (vi) has been accurately maintained in Seller's database since it was recorded there; and (vii) it is the regular practice of Seller's business to maintain and compile such data.

This Bill of Sale and Assignment of Accounts and Receivables may be entered as evidence of ownership for any of the Purchased Accounts conveyed hereby.

Closing date: September 19, 2024

CREDIT ASSET SALES LLC

By: _____
Name: Craig Bennett
Title: Authorized Representative

MIDLAND CREDIT MANAGEMENT, INC.

By: _____
Name: Danielle Wohlfahrt
Title: MVP, Business Development & Strategic Partnerships

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2/4/2026 11:59 AM
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Justice of the Peace Pct 1-1
By: Lenita Bailey

EXHIBIT A

ACCOUNT SCHEDULE

The Purchased Accounts pursuant to the BILL OF SALE AND ASSIGNMENT OF ACCOUNTS AND RECEIVABLES FROM CREDIT ASSET SALES LLC TO MIDLAND CREDIT MANAGEMENT, INC. that are specifically identified in the electronic file named CreditOne_Fresh_Encore_092024 with such electronic file incorporated herein by reference.

Field	Field Data
Account Number	[REDACTED] 5982
Seller Account ID	59034478
First Name	MARY
Last Name	STEELE
SSN	XXX-XX-1728
Date of Birth	[REDACTED]
Address 1	12743 S CIBOLA DR
City	TOPOCK
State	AZ
Zip	86436
Open Date	11/09/2022
Last Purchase Date	11/03/2023
Last Purchase Amount	\$84.48
Last Payment Date	04/08/2024
Last Payment Amount	\$25.00
Sale Amount	\$1,240.10
Charge Off Date	08/21/2024
Charge off Balance	\$1,240.10
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
Alternate Account #1	[REDACTED] 0164

Account information provided by Credit Asset Sales LLC pursuant to the Bill of Sale/Assignment of Accounts transferred on or about 09/19/2024 in connection with the sale of accounts from Credit Asset Sales LLC to Midland Credit Management, Inc.

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

EXHIBIT B

**BILL OF SALE AND ASSIGNMENT OF ACCOUNTS
FROM CREDIT ONE BANK, N.A. TO MHC RECEIVABLES, LLC**

As of August 31, 2024, for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, Credit One Bank, N.A. ("Assignor") has transferred, has sold, has assigned, has conveyed, has granted and has otherwise delivered to MHC Receivables, LLC ("Assignee"), all of Assignor's right, title and interest in and to (i) the charged-off credit card accounts identified on an account level basis in the data file named CreditOne_Fresh_Encore_092024 (the "Computer File"), a copy of which is attached hereto and incorporated herein by reference as "Exhibit A"; and, (ii) certain related account level media or electronic copies thereof (including, but not limited to, applications, statements, terms and condition), and (iii) all claims or rights arising out of or relating to each account referenced on the Computer File (collectively hereinafter, the "Accounts") including, but not limited to, all claims and rights afforded each Account by virtue of that Account's corresponding terms and conditions.

The Accounts transferred under the terms of this Bill of Sale and Assignment of Accounts were each transferred to Assignee immediately following charge off for each applicable Account, as shown in the Computer File.

With respect to information for the Accounts, Assignor represents and warrants to Assignee that the business records conveyed to Assignee relating to: (i) the Accounts issued by Assignor; and (ii) the sale and assignment of Accounts by Assignor (collectively, the "Business Records"), are kept by Assignor in the regular course of its business. It is in the regular course of business of Assignor for an employee or an authorized representative with personal knowledge of the act, event, condition, or opinion (collectively "Event") to be recorded, to make the appropriate memorandum or recording of the Event at or reasonably near the time of the Event. Furthermore, Assignor represents and warrants to Assignee that the Business Records are materially complete and accurate, and thoroughly embody the information in Assignor's custody and control for the Accounts from their creation until the time of transfer to Assignee. These representations and warranties are intended to augment any other representations and warranties the parties may have in place and not supplant any other existing warranties and representations.

This Bill of Sale and Assignment of Accounts shall serve as evidence of ownership for the Accounts conveyed hereby and shall serve as an acknowledgment, as ratification, and as evidence of the intent of the parties to transfer the Accounts.

CREDIT ONE BANK, N.A.

S. Michael Wiese
Vice President



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2/4/2026 11:59 AM
Dallas County
Justice of the Peace Pct 1-1
By: Lenita Bailey

EXHIBIT A

ACCOUNT SCHEDULE

**The Accounts pursuant to the BILL OF SALE AND ASSIGNMENT OF ACCOUNTS FROM CREDIT ONE BANK,
N.A. TO MHC RECEIVABLES, LLC that are specifically identified in the electronic file named
CreditOne_Fresh_Encore_092024 with such electronic file incorporated herein by reference.**

**BILL OF SALE AND ASSIGNMENT OF RECEIVABLES
FROM CREDIT ONE BANK, N.A. TO MHC RECEIVABLES, LLC**

As of August 31, 2024, for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, Credit One Bank, N.A. ("Assignor") has transferred, has sold, has assigned, has conveyed, has granted and has otherwise delivered to MHC Receivables, LLC ("Assignee"), all of Assignor's right, title and interest in and to (i) the receivables associated with each and every account referenced in the data file named CreditOne_Fresh_Encore_092024 (the "Computer File"), a copy of which is attached hereto and incorporated herein by reference as "Exhibit A"; and, (ii) all claims or rights arising out of or relating to each of those Receivables (hereinafter, the "Receivables").

The Receivables transferred under the terms of this Bill of Sale and Assignment of Receivables were each transferred to Assignee prior to the charge off of the associated accounts, as shown in the Computer File. This Bill of Sale and Assignment of Receivables evidences the intent between the parties for the transfer of the Receivables, acts as an acknowledgement of those transfers, and, to the extent necessary, ratification of the transfers.

With respect to information for the Receivables, Assignor represents and warrants to Assignee that the business records conveyed to Assignee relating to the Receivables (the "Business Records"), are kept by Assignor in the regular course of its business. It is in the regular course of business of Assignor for an employee or an authorized representative with personal knowledge of the act, event, condition, or opinion (collectively "Event") to be recorded, to make the appropriate memorandum or recording of the Event at or reasonably near the time of the Event. Furthermore, Assignor represents and warrants to Assignee that the Business Records are materially complete and accurate, and thoroughly embody the information in Assignor's custody and control for the Receivables from their creation until the time of transfer to Assignee. These representations and warranties are intended to augment any other representations and warranties the parties may have in place and not supplant any other existing warranties and representations.

This Bill of Sale and Assignment of Receivables shall serve as evidence of ownership for the Receivables conveyed hereby and shall serve as an acknowledgment, as ratification, and as evidence of the intent of the parties to transfer the Receivables.

CREDIT ONE BANK, N.A.



Michael Wiese
Vice President

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2/4/2026 11:59 AM
Dallas County
Justice of the Peace Pct 1-1
By: Lenita Bailey

EXHIBIT A

ACCOUNT SCHEDULE

The Receivables pursuant to the BILL OF SALE AND ASSIGNMENT OF RECEIVABLES FROM CREDIT ONE BANK, N.A. TO MHC RECEIVABLES, LLC that are specifically identified in the electronic file named CreditOne_Fresh_Encore_092024 with such electronic file incorporated herein by reference.

BILL OF SALE AND ASSIGNMENT OF RECEIVABLES
FROM MHC RECEIVABLES, LLC TO FNBK, LLC

As of September 19, 2024, MHC Receivables, LLC ("Assignor"), for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, has periodically transferred, has sold, has assigned, has conveyed, has granted and has otherwise delivered to FNBK, LLC ("Assignee") all of its rights, title and interest in and to (i) the receivables identified and specifically referenced for each of the accounts on an account level basis on the data file titled CreditOne_Fresh_Encore_092024 attached hereto and incorporated by reference as "Exhibit A"; and (ii) all claims or rights arising out of or relating to the account level receivables (hereinafter the "Receivables").

With respect to information for the Receivables, Assignor represents and warrants to Assignee that the business records conveyed to Assignee relating to the Receivables (the "Business Records"), are kept by Assignor in the regular course of its business. It is in the regular course of business of Assignor for an employee or an authorized representative with personal knowledge of the act, event, condition, or opinion (collectively "Event") to be recorded, to make the appropriate memorandum or recording of the Event at or reasonably near the time of the Event. Furthermore, Assignor represents and warrants to Assignee that the Business Records are materially complete and accurate, and thoroughly embody the information in Assignor's custody and control for the Receivables from their creation until the time of transfer to Assignee. These representations and warranties are intended to augment any other representations and warranties the parties may have in place and not supplant any other existing warranties and representations.

This Bill of Sale and Assignment of Receivables shall serve as an acknowledgment, as ratification, and as evidence of the intent of the parties to transfer the Released Receivables referenced herein.

MHC Receivables, LLC



Mark Rufail, Authorized Representative

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2/4/2026 11:59 AM
Dallas County
Justice of the Peace Pct 1-1
By: Lenita Bailey

EXHIBIT A

ACCOUNT SCHEDULE

The Receivables pursuant to the BILL OF SALE AND ASSIGNMENT OF RECEIVABLES FROM MHC RECEIVABLES, LLC TO FNBW, LLC that are specifically identified in the electronic file named CreditOne_Fresh_Encore_092024, with such electronic file incorporated herein by reference.

**BILL OF SALE AND ASSIGNMENT OF RECEIVABLES
FROM FNB M, LLC TO CREDIT ASSET SALES LLC**

On September 19, 2024, FNB M, LLC ("Assignor"), for good and valuable consideration, the receipt of which is hereby acknowledged, hereby transfers, sells, assigns, conveys, grants and delivers to Credit Asset Sales LLC ("Assignee"), all of its rights, title and interest in and to (i) the receivables identified and specifically referenced for each of the accounts on an account level basis on the data file titled, CreditOne_Fresh_Encore_092024 attached hereto and incorporated by reference as "Exhibit A"; and (ii) all claims or rights arising out of or relating to the receivables (hereinafter the "Receivables").

This Bill of Sale and Assignment of Receivables shall serve as evidence of ownership for any of the Receivables conveyed hereby.

FNB M, LLC



Greg Hammond, Authorized Representative

With respect to information for the Receivables, MHC Receivables, LLC ("MHC") represents and warrants to Assignee that the business records conveyed to Assignee relating to the Receivables (the "Business Records"), are kept by MHC in the regular course of its business. It is in the regular course of business of MHC for an employee or an authorized representative with personal knowledge of the act, event, condition, or opinion (collectively "Event") to be recorded, to make the appropriate memorandum or recording of the Event at or reasonably near the time of the Event. Furthermore, Assignor represents and warrants to Assignee that the Business Records are materially complete and accurate, and thoroughly embody the information in Assignor's custody and control for the Receivables from their creation until the time of transfer to Assignee. These representations and warranties are intended to augment any other representations and warranties the parties may have in place and not supplant any other existing warranties and representations.

MHC Receivables, LLC



Mark Rufail, Authorized Representative

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2/4/2026 11:59 AM

Dallas County

Justice of the Peace Pct 1-1

By: Lenita Bailey

EXHIBIT A

ACCOUNT SCHEDULE

The Receivables pursuant to the BILL OF SALE AND ASSIGNMENT OF RECEIVABLES FROM FNB M, LLC TO CREDIT ASSET SALES LLC that are specifically identified in the electronic file named CreditOne_Fresh_Encore_092024, with such electronic file incorporated herein by reference.

BILL OF SALE AND ASSIGNMENT OF ACCOUNTS
FROM MHC RECEIVABLES, LLC TO CREDIT ASSET SALES LLC

On September 19, 2024, for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, MHC Receivables, LLC ("Assignor"), hereby transfers, sells, assigns, conveys, grants and otherwise delivers to Credit Asset Sales LLC ("Assignee"), all of Assignor's, rights title and interest in and to (i) the charged-off accounts identified on an account level basis in the data file named CreditOne_Fresh_Encore_092024 (the "Computer File"), a copy of which is attached hereto and incorporated herein by reference as "Exhibit A"; and, (ii) certain related account level media or electronic copies thereof (including, but not limited to applications, statements, terms and condition), and (iii) all claims or rights arising out of or relating to each referenced account (collectively hereinafter the "Accounts") including, but not limited to, all claims and rights afforded each account by virtue of that account's corresponding terms and conditions.

With respect to information for the Accounts described in the related Computer File, Assignor represents and warrants to Assignee that the business records relating to: (i) the Accounts owned by Assignor; and (ii) the sale and assignment of Accounts by Assignor (collectively, the "Business Records"), are kept by Assignor in the regular course of its business. It is in the regular course of business of Assignor for an employee or an authorized representative with personal knowledge of the act, event, condition, or opinion (collectively "Event") to be recorded, to make the appropriate memorandum or recording at or reasonably near the time of the Event. Furthermore, Assignor represents and warrants to Assignee that the Business Records are materially complete and accurate and thoroughly embody the information in Assignor's custody and control for the Accounts listed in the Computer File from Assignor's receipt of those Accounts until the time of transfer to Assignee. These representations and warranties are intended to augment any other representations and warranties the parties may have in place and not supplant any other existing warranties and representations.

This Bill of Sale and Assignment of Accounts shall serve as evidence of ownership for any of the Accounts conveyed hereby.

MHC Receivables, LLC



Mark Rufail, Authorized Representative

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2/4/2026 11:59 AM
Dallas County
Justice of the Peace Pct 1-1
By: Lenita Bailey

EXHIBIT A

ACCOUNT SCHEDULE

The Accounts pursuant to the BILL OF SALE AND ASSIGNMENT OF ACCOUNTS FROM MHC RECEIVABLES, LLC TO CREDIT ASSET SALES LLC that are specifically identified in the electronic file named CreditOne_Fresh_Encore_092024, with such electronic file incorporated herein by reference.

Exhibit G

AFFIDAVIT OF CREDIT ONE BANK, N.A., FNBM, LLC, AND MHC RECEIVABLES, LLC

Your Affiant, Michael Wiese, being first duly sworn, states under oath as follows:

1. My name is Michael Wiese. I am a Vice President of Credit One Bank, N.A. ("Credit One"), and an authorized representative of Credit One, FNB, LLC ("FNB"), and MHC Receivables, LLC ("MHC"). I am over the age of eighteen and authorized to make this Affidavit on behalf of Credit One, FNB, and MHC. If called as a witness, I can testify to a court competently as to my knowledge of the facts contained herein.

2. As part of my regular job duties, I have access to and routinely review the business records of Credit One, MHC, and FNBm related to accounts and associated receivables originated, serviced, and charged-off by Credit One. Such records include those maintained by or on behalf of Credit One, MHC and FNBm in the ordinary course of each entity's business with regard to the sale and assignment of Credit One's, MHC's, and FNBm's accounts and associated receivables.

3. The facts stated herein are within my personal knowledge and are based on my review of the relevant books and records available to me.

4. Assignment or Sale of Receivables

a. Each day, any new receivables ("Receivables") associated with the Accounts (as defined below), are sold by (a) Credit One to MHC, as evidenced by a Bill of Sale and Assignment dated as of August 31, 2024, by Credit One in favor of MHC, a copy of which is attached hereto, and then (b) MHC to FNBW, as evidenced by a Bill of Sale and Assignment dated as of September 19, 2024, by MHC in favor of FNBW, a copy of which is attached hereto.

b. On or about September 19, 2024, FNB sold the Receivables to Credit Asset Sales LLC ("Credit Asset Sales"), as evidenced by a Bill of Sale and Assignment dated as of September 19, 2024, by FNB in favor of Credit Asset Sales, a copy of which is attached hereto.

5. Assignment or Sale of Accounts.

a. On or about August 31, 2024, Credit One sold a pool of charged-off accounts ("Accounts") associated with the Receivables to MHC, as evidenced by a Bill of Sale and Assignment dated as of August 31, 2024, by Credit One in favor of MHC, a copy of which is attached hereto.

b. On or about September 19, 2024, MHC sold the Accounts to Credit Asset Sales, as evidenced by a Bill of Sale and Assignment dated as of September 19, 2024, by MHC in favor of Credit Asset Sales, a copy of which is attached hereto.

6. Neither Credit One, FNBM, nor MHC retains any rights to receive payments, or to collect on the Accounts or Receivables. As demonstrated in the preceding, the Accounts and Receivables are ultimately reunited and all rights, title, and interest in the Accounts and Receivables are ultimately held by Credit Asset Sales. Sections 4 and 5 of this Affidavit shall hereinafter be referred to collectively as the "Sale of Accounts and Receivables".

7. As part of the Sale of Accounts and Receivables, information contained in Credit One's, MHC's, and FNB's business records relating to the Accounts and Receivables (collectively, the "Business Records") were provided to Credit Asset Sales. These Business Records were made and/or recorded by or for Credit One, FNB, and MHC as part of the regular course of business of each entity at or near the time of the acts, events, or conditions

recorded. These Business Records accurately reflect the status of the Accounts and Receivables, are truthfully reflected in the computer file identified in each Bill of Sale and Assignment and are complete without errors to the best of my knowledge.

8. Credit One, as servicing agent for MHC and FNB, maintained the Business Records related to the Accounts and Receivables. To the extent the Business Records include records that were prepared by Credit One on behalf of MHC or FNB, those records were accurately incorporated into the records of both FNB and MHC as both FNB's and MHC's own Business Records. To the extent that the Business Records include records that were prepared by a third party other than Credit One, those records were accurately incorporated into the records of both FNB and MHC as Business Records and were relied upon thereon.

The above statements are true and accurate to the best of my knowledge and are made for the benefit of any court that from time to time considers whether Credit Asset Sales (or its successors or assigns) has the right to collect and/or enforce all or any portion of the Receivables, or to enforce any rights related to the Accounts.

Signed this 25th day of September, 2024

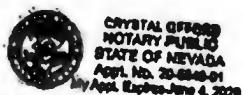
Michael Wiese
Credit One Bank, N.A. – Authorized Representative and Vice President of Collections
FNBm, LLC – Authorized Representative
MHC Receivables, LLC – Authorized Representative

ACKNOWLEDGMENT OF SIGNATURE BY LICENSED NOTARY

STATE OF NEVADA)
)
COUNTY OF CLARK.)

This instrument was acknowledged before me on the 25th day of Sept., 2008 by Michael Wiese, authorized representative of FNB MHC Receivables, LLC, and Vice President of Collections for Credit One Bank, N.A.

C. H.
Notary Public



FILED
2/4/2026 11:59 AM
Dallas County
Justice of the Peace Pct 1-1
By: Lenita Bailey

CERTIFICATE OF CONFORMITY

STATE OF NEVADA)
)
COUNTY OF CLARK)

I, Jamie K. Combs, an attorney-at-law admitted to practice in the State of Nevada as In House Counsel for Credit One Bank, N.A., do hereby certify that I am fully acquainted with the laws of the State of Nevada pertaining to administration and taking of oaths, affirmations and acknowledgements. I further state that I am duly qualified to make this Certificate of Conformity and that the acknowledgement upon the Affidavit of Sale was taken by Crystal Offord, notary public in the State of Nevada, in the manner prescribed by the laws of the State of Nevada.

IN WITNESS WHEREOF, I have signed this Certificate the 25th day of September, 2024.

Jamie K. Combs

Jamie K. Combs
Nevada State Bar #13088
6801 S. Cimarron Rd
Las Vegas, NV 89113

BILL OF SALE AND ASSIGNMENT OF ACCOUNTS AND RECEIVABLES
FROM CREDIT ASSET SALES LLC TO MIDLAND CREDIT MANAGEMENT, INC.

Credit Asset Sales LLC ("Seller"), the owner of certain accounts and associated receivables (hereinafter referred to collectively as "Purchased Accounts"), for value received and in accordance with the terms of the Purchase and Sale Agreement, by and between Seller and Midland Credit Management, Inc. ("Buyer"), dated as of June 26, 2024 ("Agreement"), does hereby sell, assign and transfer to Buyer, its successors and assigns, all right, title and interest in and to the Purchased Accounts as described on the computer file named CreditOne_Fresh_Encore_092024 (the "Computer File"), a copy of which is attached hereto and incorporated herein by reference as "Exhibit A".

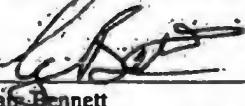
This Bill of Sale and Assignment of Accounts and Receivables is subject to the terms of the Agreement and is made without representations and warranties of any kind or character except as expressly stated in the Agreement, or as expressly stated below.

With respect to information for the Purchased Accounts described in the related Computer File, to the best of Seller's knowledge, Seller represents and warrants to Buyer that such information (i) is materially complete and accurate; (ii) constitutes Seller's own business records that pertain to the Purchased Accounts and accurately reflects in all material respects the information in Seller's database; (iii) was kept in the regular course of Seller's business; (iv) was made, entered or compiled in the regular course of business; (v) was recorded at or near the time the underlying activity occurred, by a person with knowledge of the data recorded; (vi) has been accurately maintained in Seller's database since it was recorded there; and (vii) it is the regular practice of Seller's business to maintain and compile such data.

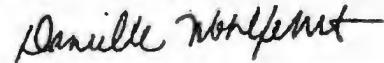
This Bill of Sale and Assignment of Accounts and Receivables may be entered as evidence of ownership for any of the Purchased Accounts conveyed hereby.

Closing date: September 19, 2024

CREDIT ASSET SALES LLC

By: 
Name: Craig Bennett
Title: Authorized Representative

MIDLAND CREDIT MANAGEMENT, INC.


By: _____
Name: Danielle Wohlfahrt
Title: MVP, Business Development & Strategic Partnerships

FILED
2/4/2026 11:59 AM
Dallas County
Justice of the Peace Pct 1-1
By: Lenita Bailey

EXHIBIT A

ACCOUNT SCHEDULE

The Purchased Accounts pursuant to the BILL OF SALE AND ASSIGNMENT OF ACCOUNTS AND RECEIVABLES FROM CREDIT ASSET SALES LLC TO MIDLAND CREDIT MANAGEMENT, INC. that are specifically identified in the electronic file named CreditOne_Fresh_Encore_092024 with such electronic file incorporated herein by reference.

AFFIDAVIT OF SALE OF ACCOUNTS BY
CREDIT ASSET SALES LLC

State of Nevada)
)
) ss.
County of Clark)

I, Mark Hutchins, hereby affirm as follows:

1. I am over 18 and not a party to this action. I am an Assistant Vice President of Credit One Bank, N.A. ("Credit One") and an Authorized Representative of Credit Asset Sales LLC ("Credit Asset Sales"). In that capacity, I have access to certain books and records of Credit Asset Sales LLC and am aware of the process of the sale and assignment of electronically stored business records.
2. Credit Asset Sales owns certain accounts and has information related to such accounts maintained and recorded on its behalf in its business records. I am authorized to make the statements and representations set forth in this affidavit on behalf of Credit Asset Sales. The statements set forth herein are true and correct to the best of my knowledge, information, and belief, based on either personal knowledge or review of the business records of Credit Asset Sales.
3. On September 19, 2024 (the "Sale Date"), Credit Asset Sales sold a pool of charged-off accounts, and receivables due and owing associated with those accounts (hereinafter referred to collectively as "Purchased Accounts"), described on the computer file which specifically references each account in the data file, named CreditOne_Fresh_Encore_092024 (the "Computer File") by a Purchase and Sale Agreement and a Bill of Sale and Assignment to Midland Credit Management, Inc. (the "Buyer") (such transaction being the "Sale"). The originating creditor, charge-off creditor, and prior servicer of the Purchased Accounts was Credit One Bank, N.A.
4. Pursuant to the Sale, Credit Asset Sales sold, transferred, assigned, conveyed, granted, bargained, set over and delivered to the Buyer and its successors and assigns as of the Sale Date: (i) good and marketable title to the Purchased Accounts; (ii) the right to any future payments made arising out of the Purchased Accounts, (iii) any unpaid balance related to the Purchased Accounts, and (iv) all account documents in Credit Asset Sales' possession. All of the assets transferred to Buyer were transferred free and clear of any encumbrance, equity, lien, pledge, charge, claim or security interest of any kind. I am not aware of any errors or defects related to the Purchased Accounts, the Computer File, the account documents, or Credit Asset Sales' ownership of and title to the Purchased Accounts.
5. In connection with the Sale of the Purchased Accounts, various records in different formats were transferred to or otherwise made available to the Buyer (the "Business Records"). As part of my regular job duties, I have knowledge of and access to Business Records relating to the Purchased Accounts. These Business Records were kept by Credit Asset Sales in the regular course of business. It was within Credit Asset Sales regular course of business for a representative with personal knowledge of the act, event, condition, or opinion recorded to make memorandums or records or to transmit information thereof to be included in memorandums or records. Any such memorandums or records were created at or near the time of the act or event recorded or reasonably soon thereafter. To the extent that the Business Records include records that were prepared by a third party, an agent, an affiliate, or a subsidiary, those records were incorporated into the records of Credit Asset Sales becoming part of its own Business Records.
6. The charge-off creditor's address at time of charge-off was Credit One Bank, N.A., PO Box 98873, Las Vegas, NV 89193-8873.

[signatures included on following page]

FILED
2/4/2026 11:59 AM
Dallas County
Justice of the Peace Pct 1-1
By: Lenita Bailey

The above statements are true to the best of my knowledge.
Signed this 25 day of September 2024

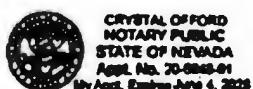

Mark Hutchins
Authorized Representative

ACKNOWLEDGMENT OF SIGNATURE BY LICENSED NOTARY

STATE OF NEVADA)
) ss.
COUNTY OF CLARK)

The instrument was acknowledged before me this 25th day of Sept. 2024 by Mark Hutchins.


Notary Public



CERTIFICATE OF CONFORMITY

STATE OF Nevada)
) ss.
COUNTY OF Clark)

I, Jamie K. Combs, hereby certify that I am an attorney-at-law duly admitted to practice in the State of Nevada and am fully acquainted with the laws of the State of Nevada pertaining to administration and taking of oaths, affirmations and acknowledgements. I further state I am duly qualified to make this Certificate of Conformity and that the foregoing acknowledgment upon the Affidavit of Sale of Accounts by Credit Asset Sales LLC was taken before Crystal Offord, a notary public in the State of Nevada, in the manner prescribed by the laws of the State of Nevada being the state in which it was taken; and that it duly conforms with such laws and is in all respects valid and effective in Nevada.

09/25/24
Date

Jamie K Combs

Jamie K. Combs
Nevada State Bar # 13088
6801 S. Cimarron Rd.
Las Vegas, NV 89113

2/4/2026 11:59 AM

Dallas County

Justice of the Peace Pct 1-1

By: Lenita Bailey

CREDIT ONE BANK CREDIT CARD STATEMENT

Account Number [REDACTED] 5982

July 21, 2024 to August 20, 2024

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$1,174.80
Payments	\$0.00
Other Credits	\$0.00
Purchases	\$0.00
Balance Transfers	\$0.00
Cash Advances	\$0.00
Fees Charged	\$39.00
Interest Charged	\$26.30
New Balance	\$1,240.10
Credit Limit	\$800.00
Available Credit	\$0.00
Statement Closing Date	08/20/24
Days In Billing Cycle	31

QUESTIONS?

Call Customer Service or Report
 a Lost or Stolen Credit Card 1-877-825-3242
 Outside the U.S. Call 1-702-405-2042

Please send billing inquiries and correspondence to:
 P.O. Box 98873, Las Vegas, NV 89193-8873

PAYMENT INFORMATION		
New Balance	\$1,240.10	
Past Due Amount	\$341.00	
Amount Due This Period	\$938.10	
Minimum Payment Due	\$1,240.10	
Payment Due Date	09/16/24	
Late Payment Warning:		
If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$36.		
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 the statement in about... 1 month(s)	And you will end up paying an estimated total of... \$1,240.00
If you would like a location for credit counseling services, call 1-866-515-5720. Or you may visit www.Justice.gov/justice-credit-counseling-agencies-approved-pursuant-11-usc-111 .		

TRANSACTIONS			
Reference Number	Trans Date	Post Date	Description of Transaction or Credit
Payments, Credits, and Adjustments			
Fees			
08/20 08/20 LATE FEE 39.00			
TOTAL FEES FOR THIS PERIOD- 39.00			
Interest Charged			
08/20 08/20 Interest Charge on Purchases 26.30			
08/20 08/20 Interest Charge on Cash Advances 0.00			
TOTAL INTEREST FOR THIS PERIOD 26.30			
2024 Totals Year-to-Date			
Total fees charged in 2024 312.00			
Total Interest charged in 2024 184.16			

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	29.24%(v)	\$1,079.00	\$26.30
Cash Advances	29.24%(v)	\$0.00	\$0.00
STANDARD BALANCE TRANSFER	29.24%(v)	\$0.00	\$0.00

(v) = Variable Rate

5365 JSH 001 7 20 240820 0 CX PAGE 1 of 1 2 0 5777 9820 A354 01005365

Please return this portion with your payment, and write your account number on your check, make payable to CREDIT ONE BANK.



For address, telephone and email changes,
 please complete the reverse side.
 Or, update your contact information online
 at www.CreditOneBank.com.

PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: [REDACTED] 5982
 New Balance: \$1,240.10
 Minimum Payment Due: \$1,240.10
 Payment Due Date: 09/16/24

AMOUNT ENCLOSED: \$ [REDACTED]

CREDIT ONE BANK
 PO BOX 60500
 CITY OF INDUSTRY CA 91716-0500
 [REDACTED]

MARY STEELE
 12743 S CIBOLA DR
 TOPOCK AZ 86436

0000000 0124010 0124010 [REDACTED] 5982 2

2/4/2026 11:59 AM

Dallas County

Justice of the Peace Pct 1-1

By: Lenita Bailey

CREDIT ONE BANK CREDIT CARD STATEMENT

Account Number: [REDACTED] 5982

March 21, 2024 to April 20, 2024

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$948.06
Payments	\$25.00
Other Credits	\$0.00
Purchases	\$0.00
Balance Transfers	\$0.00
Cash Advances	\$0.00
Fees Charged	\$39.00
Interest Charged	\$22.54
New Balance	\$984.60
Credit Limit	\$800.00
Available Credit	\$0.00
Statement Closing Date	04/20/24
Days in Billing Cycle	31

QUESTIONS?

Call Customer Service or Report
 a Lost or Stolen Credit Card 1-877-825-3242
 Outside the U.S. Call 1-702-405-2042

Please send billing inquiries and correspondence to:
 P.O. Box 98873, Las Vegas, NV 89193-8873

PAYMENT INFORMATION		
New Balance	\$984.60	
Past Due Amount	\$123.00	
Amount Due This Period	\$69.00	
Minimum Payment Due	\$212.00	
Payment Due Date	05/16/24	
Late Payment Warning:		
If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$38.		
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 the statement in about... 4 years	And you will end up paying an estimated total of... \$1,460.00
If you would like a location for credit counseling services, call 1-866-615-5720. Or you may visit www.Justice.gov/Assist/credit-counseling-agencies-approved-pursuant-114(c)-111 .		

TRANSACTIONS			
Reference Number	Trans Date	Post Date	Description of Transaction or Credit
7407193FK00XTMURG	04/08	04/08	Payments, Credits, and Adjustments PAYMENT - MOBILE APP LAS VEGAS NV -25.00
	04/20	04/20	FEES LATE FEE 39.00
			TOTAL FEES FOR THIS PERIOD 39.00
	04/20	04/20	Interest Charged Interest Charge on Purchases 22.54
	04/20	04/20	Interest Charge on Cash Advances 0.00
			TOTAL INTEREST FOR THIS PERIOD 22.54
2024 Totals Year-to-Date			
Total fees charged in 2024			\$156.00
Total interest charged in 2024			\$84.86

YOUR ACCOUNT IS PAST DUE AND HAS BEEN SUSPENDED
 BUT WE WANT TO HELP. GIVE US A CALL TO DISCUSS
 YOUR PAYMENT OPTIONS AT (888) 729-6274 OR MAKE
 YOUR MINIMUM PAYMENT ONLINE, ON THE MOBILE APP,
 OR BY MAIL.

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	29.24%(V)	\$925.01	\$22.54	
Cash Advances	29.24%(V)	\$0.00	\$0.00	
STANDARD BALANCE TRANSFER	29.24%(V)	\$0.00	\$0.00	
(V) = Variable Rate				

8369 JEH 001 7 20 240410 0 X PAGE 1 of 1 2 0 6727 8838 A254 01003363

Please retain this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK.



For address, telephone and email changes,
 please complete the reverse side.
 Or, update your contact information online
 at www.CreditOneBank.com.

PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: [REDACTED] 5982

New Balance: \$984.60

Minimum Payment Due: \$212.00

Payment Due Date: 05/16/24

AMOUNT ENCLOSED: \$ [REDACTED]

CREDIT ONE BANK
 PO BOX 60500
 CITY OF INDUSTRY CA 91716-0500
 [REDACTED]

MARY STEELE
 12743 S CIBOLA DR
 TOPOCK AZ 85438

FILED
2/4/2026 11:59 AM
Dallas County
Justice of the Peace Pct 1-1
By: Lenita Bailey

EXHIBIT A

BILL OF SALE

Closing Date: July 26, 2024

Concra 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 - GPCC - Flow 23' (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 October 12, 2022, 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: Danielle Wohlfahrt
Name: Danielle Wohlfahrt
Title: MVP Business Development

CONCORA CREDIT INC.

By: G. At
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:

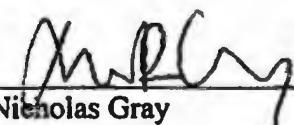
I am over 18 and not a party to this action. I am the Charge Off Sales Manager, Debt Sales of Concora Credit Inc. ("Debt Seller"). In that position I am the custodian of Debt Seller's books and records and am aware of the procedures used for the sale and assignment of electronically stored business records.

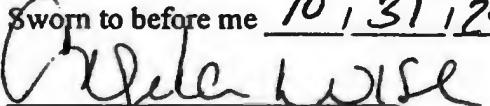
On 7/26/2024 Debt Seller sold a pool of charged-off accounts (the "Accounts") by a Loan Sale Agreement and a Bill of Sale to Midland Credit Management, Inc. ("Buyer").

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

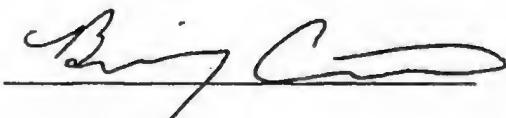
Sworn to before me 10 / 31 / 2024

(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] 5437
Seller Account ID	5322110018183845
First Name	MARY
Middle Name	A
Last Name	STEELE
SSN	XXX-XX-1728
Date of Birth	[REDACTED]
Address 1	12743 S CIBOLA DR
City	TOPOCK
State	AZ
Zip	86436
Open Date	02/12/2023
Last Purchase Date	10/03/2023
Last Purchase Amount	\$19.58
Last Payment Date	12/04/2023
Last Payment Amount	\$51.00
Sale Amount	\$1,267.83
Charge Off Date	07/07/2024
Charge off Balance	\$1,267.83
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	DESTINY

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.

FILED
2/4/2026 11:59 AM
Dallas County
Justice of the Peace Pct 1-1
By: Lenita Bailey

EXHIBIT B

**BILL OF SALE AND ASSIGNMENT OF ACCOUNTS
FROM FIRST ELECTRONIC BANK TO CONCORA CREDIT INC.**

Pursuant to Section 35 of that certain Amended and Restated General Purpose Credit Card Program Receivables Sale Agreement (the "GP RSA"), effective as of July 15, 2020, by and between First Electronic Bank ("Seller") and Concora Credit Inc., formerly known as Genesis FS Card Services, Inc. ("Buyer"), with respect to accounts originated in the general purpose credit card program, and pursuant to Section 37 of that certain Amended and Restated Receivables Sale Agreement (the "PL RSA" and together with the GP RSA, the "RSA"), effective as of July 15, 2020, by and between Seller and Buyer, with respect to accounts originated in the private label credit card program, 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: 8/27/2024

FIRST ELECTRONIC BANK

DocuSigned by:

By: Mike Martin
Name: Mike Martin
Title: SVP Strategic Partnerships

FILED
2/4/2026 11:59 AM
Dallas County
Justice of the Peace Pct 1-1
By: Lenita Bailey

EXHIBIT A

ACCOUNT SCHEDULE

Those accounts pursuant to the RSA and this BILL OF SALE AND ASSIGNMENT OF ACCOUNTS FROM FIRST ELECTRONIC BANK 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 - GPCC - Flow 23' (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 October 12, 2022, 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: Danielle Wohlfahrt
Name: Danielle Wohlfahrt
Title: MVP Business Development

CONCORA CREDIT INC.

By: G. At
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:

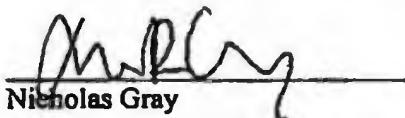
I am over 18 and not a party to this action. I am the Charge Off Sales Manager, Debt Sales of Concora Credit Inc. ("Debt Seller"). In that position I am the custodian of Debt Seller's books and records and am aware of the procedures used for the sale and assignment of electronically stored business records.

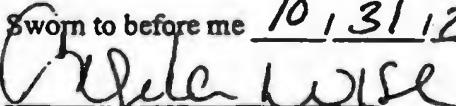
On 7/26/2024 Debt Seller sold a pool of charged-off accounts (the "Accounts") by a Loan Sale Agreement and a Bill of Sale to Midland Credit Management, Inc. ("Buyer").

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

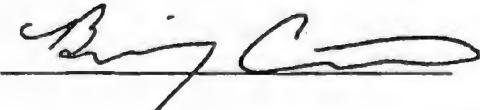
Sworn to before me 10 / 31 / 2024

(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

2/4/2026 11:59 AM

Dallas County

Justice of the Peace Pct 1-1



↳ DESTINY™

MARY A STEELE

Account number ending in 5437

ACCOUNT SUMMARY

Credit Limit	\$700.00
Available Credit	\$0.00
Past Due Amount	\$453.00
Overshoot Amount	\$567.83
Statement Closing Date	July 05, 2024
Days in Billing Cycle	30
Previous Balance	\$1,179.03
- Payments & Credits	\$0.00
+ Purchases & Other Charges	\$0.00
♦ FEES CHARGED	\$53.50
♦ INTEREST CHARGED	\$35.30
= New Balance	\$1,267.83

QUESTIONS? Call 1-800-583-5698

Please mail billing inquiries to:

Concra Credit
 P.O. Box 4499
 Beaverton, OR 97076-4499
www.destinycard.com

You currently have Overlimit Coverage on your Account, which means that we pay transactions that cause you to go over your credit limit. If you do go over your credit limit, we will charge you an Overlimit Fee of up to \$41. To cancel Overlimit Coverage, call us at 1-800-583-5698 or visit www.destinycard.com. You may also write us at:
 P.O. Box 4477, Beaverton OR 97076-4477.

PAYMENT INFORMATION

New Balance	\$1,267.83
Minimum Payment Due	\$542.00
Payment Due Date	August 04, 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 \$41.00.

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	2 years	\$1,836.00

If you would like information about credit counseling services, call 1-800-583-5698.

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
			FEES CHARGED	
07/04	07/04		MONTHLY FEE	12.50
07/05	07/05		LATE FEE	41.00
			TOTAL FEES FOR THIS PERIOD	53.50

Transactions continued on next page

Please detach bottom portion and submit with payment using enclosed envelope

↳ DESTINY™

Concra Credit
 PO BOX 4477
 Beaverton OR 97076-4477

MARY A STEELE
 12743 S CIBOLA DR
 TOPOCK, AZ 86436



PAYMENT INFORMATION

Account number ending in	5437
Payment Due Date	August 04, 2024
New Balance	\$1,267.83
Minimum Payment Due	\$542.00

Make Check
 Payable to:

Amount Enclosed: \$ 

Concra Credit
 PO BOX 96541
 Charlotte NC 28296-0541



Additional Renewal Information

ANNUAL FEE (if applicable)

If you wish to close your Account to further Purchases and Cash Advances in order to avoid paying the renewal Annual Fee, you must notify us to close your Account within (30) days from the mailing date of the statement or letter containing the renewal Annual Fee notice by calling us at the phone number on the front of the statement or letter or by writing (see instructions below). Otherwise, your Account will be charged a renewal Annual Fee. (This does not apply to the initial Annual Fee charged in connection with the opening of your Account.)

MONTHLY FEE (if applicable)

If you wish to close your Account to further Purchases and Cash Advances in order to avoid paying the Monthly Fee, you must notify us to close your Account at least 10 days prior to the Payment Due Date reflected on your last Billing Statement by calling us at the phone number on the front of your statement or by writing (see instructions below). Otherwise, your Account will be charged a Monthly Fee.

NOTICE OF ACCOUNT CLOSURE

Written notice of closure must be sent to Concourse Credit, P.O. Box 4477, Beaverton, OR 97078. Closing your Account will not cancel your obligations to pay amounts outstanding on your Account, and you will be required to pay your outstanding balance with interest in accordance with the terms of your Cardholder Agreement.

HOW INTEREST CHARGES ARE DETERMINED

Your interest charge for any Billing Cycle will include the following components, the total of which constitutes your total interest charge for the Billing Cycle:

1. A Cash Advance Transaction Fee imposed on each Cash Advance transaction posted during a Billing Cycle, in an amount equal to the greater of \$5 or 5% of the amount of each Cash Advance, not to exceed \$100. Any unpaid Cash Advance Transaction Fee will be added to the calculation of your Average Daily Balance of Cash Advances.
2. Periodic interest charge computed by applying the applicable Monthly Periodic Rate or Rates, determined as provided below under Computing the Purchase and Cash Advance Balance Monthly Periodic Rates and Corresponding Annual Percentage Rates (APRs) to:
 - a. your Average Daily Balance of Cash Advances (including new Cash Advances); and
 - b. your Average Daily Balance of Purchases (including new Purchases).
 However, if the total of the amounts so computed is an amount less than \$1, then a Minimum Interest Charge Fee of \$1 will be imposed instead of such smaller amounts.
3. A Foreign Currency Conversion Fee in an amount equal to 1% of the converted U.S. dollar amount of each transaction, including Cash Advances and Purchases, that is effected in any currency other than U.S. dollars.

When Interest Charges Begin to Accrue. Interest charges on Purchases will be imposed at the applicable Monthly Periodic Rate from the date each Purchase is made, and will continue to accrue on unpaid balances as long as they remain unpaid. 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 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.

Periodic interest charges on Cash Advances will be imposed at the applicable Monthly Periodic Rate from the date each Cash Advance is made and will continue to accrue on unpaid balances as long as they remain unpaid. There is no grace period on Cash Advances and there is no period within which to pay to avoid interest charges on Cash Advances.

Calculating the Purchase and Cash Advance Balance Subject to Interest Charges

Average Daily Balance of Purchases (including new Purchases): To get the Average Daily Balance of Purchases, we take the beginning Purchase balance of your Account each day, including unpaid fees, interest charges on Purchases and Foreign Currency Conversion Fees on Purchases, add any new Purchases and new fees as of the date of transaction, and subtract the applicable portion of any payments and credits as of the transaction date. On the first day of a Billing Cycle, we also add any unpaid Late Fees and Overlimit Fees. This gives us the daily balance for Purchases. Then we add all these 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 of Purchases.

Average Daily Balance of Cash Advances (including new Cash Advances): To get the Average Daily Balance of Cash Advances, we take the beginning Cash Advance balance of your Account each day, including unpaid interest charges on Cash Advances and Foreign Currency Conversion Fees on Cash Advances, add any new Cash Advances as of the date of transaction, add the Cash Advance Transaction Fee on any Cash Advances as of the transaction date of each Cash Advance, and subtract the applicable portion of any payments and credits as of the transaction date. This gives us the daily balance for Cash Advances. Then we add all these 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 of Cash Advances.

Computing the Purchase and Cash Advance Balance Monthly Periodic Rates and Corresponding Annual Percentage Rates (APRs): The Monthly Periodic Rate is calculated by dividing the APR by 12. See the "Important Account Information" section on this statement for APRs and corresponding Monthly Periodic Rates.

2/4/2026 11:59 AM

Dallas County

Justice of the Peace Pct 1-1

By: Lenita Bailey

MARY A STEELE

Account number ending in 5437

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
INTEREST CHARGED				
07/05	07/05		Interest Charge on Purchases	35.30
07/05	07/05		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	35.30
Totals 2024 Year-to-Date				
			Total fees charged in 2024	\$375.00
			Total interest charged in 2024	\$194.04

IMPORTANT ACCOUNT INFORMATION

We will charge you a Monthly Fee to your Account unless you notify us to close your Account at least 10 days prior to the payment due date reflected on your last Billing Statement. The Monthly Fee is \$12.50 (\$150.00 annually). Please see the Monthly Fee on the back of the statement for additional renewal 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.

The Monthly Periodic Rate is calculated by dividing the APR by 12. The Purchase APR is 35.90% and the corresponding Monthly Periodic Rate is 2.992%. The Cash Advance APR is 35.90% and the corresponding Monthly Periodic Rate is 2.992%.

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	35.90%	\$1,179.86	\$35.30
Cash Advances	35.90%	\$0.00	\$0.00

(v) = variable

MARY A STEELE

Your Account is issued by First Electronic Bank
and serviced by Concora Credit Inc.

PAYMENTS

Payments should be mailed with the payment coupon in the envelope provided to the payment address reflected on the payment coupon. Any payment received in that form and at that address on or before 5pm ET on a normal banking day will be credited to your Account that day. If your payment is received in that form and at the address after 5pm ET on a normal banking day or anytime on a nonbanking day, we will credit it to your Account the next banking day. Payments may also be made online or through the mobile app. 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 an address 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.

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.

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 our service's address of P.O. Box 4499, Beaverton, Oregon 97078.

In your letter, give us the following information:

- Account Information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at our service's address of P.O. Box 4499, Beaverton, Oregon 97078. 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.

DISCLOSURES FROM CONCORA CREDIT INC.

For AR, HI, IA, ME Residents: This communication is from a debt collector. This is an attempt to collect debt and any information obtained will be used for that purpose.

California Collection Agency License Number 10739-99

2/4/2026 11:59 AM

Dallas County

Justice of the Peace Pct 1-1



↳ DESTINY™

MARY A STEELE

Account number ending in 5437

ACCOUNT SUMMARY

Credit Limit	\$700.00
Available Credit	\$1.00
Past Due Amount	\$0.00
Overlimit Amount	\$0.00
Statement Closing Date	December 05, 2023
Days in Billing Cycle	30
Previous Balance	\$728.11
- Payments & Credits	\$51.00
+ Purchases & Other Charges	\$0.00
+ FEES CHARGED	\$0.00
+ INTEREST CHARGED	\$21.68
= New Balance	\$698.79

QUESTIONS? Call 1-800-583-5698

Please mail billing inquiries to:

Concora Credit
 P.O. Box 4499
 Beaverton, OR 97078-4499
www.destinycard.com

You currently have Overlimit Coverage on your Account, which means that we pay transactions that cause you to go over your credit limit. If you do go over your credit limit, we will charge you an Overlimit Fee of up to \$41. To cancel Overlimit Coverage, call us at 1-800-583-5698 or visit www.destinycard.com. You may also write us at: P.O. Box 4477, Beaverton OR 97078-4477.

PAYMENT INFORMATION

New Balance	\$698.79
Minimum Payment Due	\$49.00
Payment Due Date	January 04, 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 \$41.00.

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	2 years	\$978.00

If you would like information about credit counseling services, call 1-800-583-5698.

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/04	12/04	F852000AJ00CHGDDA	AUTOMATIC PAYMENT - THANK YOU	51.00-
			FEES CHARGED	
			TOTAL FEES FOR THIS PERIOD	0.00
12/05	12/05		INTEREST CHARGED	
			Interest Charge on Purchases	21.68

Transactions continued on next page

Please detach bottom portion and submit with payment using enclosed envelope

PAYMENT INFORMATION

Account number ending in	5437
Payment Due Date	January 04, 2024
New Balance	\$698.79
Minimum Payment Due	\$49.00

Make Check
Payable to:

Amount Enclosed: \$

Concora Credit
 PO BOX 23030
 Columbus GA 31902-3030

MARY A STEELE
 12743 S CIBOLA DR
 TOPOCK AZ 86436

3845 000049007 000698797

2/4/2026 11:59 AM

Dallas County

Justice of the Peace Pct 1-1

By: Lenita Bailey

Your Account is Issued by First Electronic Bank 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 by visiting destinycard.com. 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 in 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.

ANNUAL FEE (if applicable)

If you wish to close your Account to further Purchases and Cash Advances in order to avoid paying the renewal Annual Fee, you must deliver written notice of closure (instructions below) to us within thirty (30) days from the mailing date of the statement or letter containing the renewal Annual Fee notice. (This does not apply to the initial Annual Fee charged in connection with the opening of your Account.)

MONTHLY FEE (if applicable)

If you wish to close your Account to further Purchases and Cash Advances in order to avoid paying the Monthly Fee, you must notify us to close your Account at least 10 days prior to the payment due date reflected on your last Billing Statement by calling us at the phone number on the front of your statement or by writing (see instructions below). Otherwise, your Account will be charged a Monthly Fee.

NOTICE OF ACCOUNT CLOSURE

Written notice of closure must be sent to Concora Credit, P.O. Box 4477, Beaverton, OR 97076. Upon receipt, we will close your Account and the renewal Annual Fee and/or Monthly Fee (as applicable) will not be charged to your Account. Closing your Account will not cancel your obligations to pay amounts outstanding on your Account, and you will be required to pay your outstanding balance with interest in accordance with the terms of your Cardholder Agreement.

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.

BALANCE SUBJECT TO INTEREST RATE

We use the Average Daily Balance (including new purchases) method to calculate the balance on which we charge interest. To find out more about the balance computation method and how interest charges were determined, call us at the toll-free telephone number on the front of the first page of your billing statement.

MINIMUM INTEREST CHARGE

If you are charged interest, the charge will be no less than \$1.00.

PAYING INTEREST

Your 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 entire balance by the due date each month. We will begin charging interest on Cash Advances on the transaction date.

OTHER DISCLOSURES

For AR, HI, IA, ME Residents: This communication is from a debt collector. This is an attempt to collect debt and any information obtained will be used for that purpose.

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 Concora Credit, P.O. Box 4499, Beaverton, Oregon 97076-4499.

In your letter, give us the following information:

- Account Information: Your name and Account number.
- Dollar Amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: 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.

O1AQ1202 - 11/13/2023

2/4/2026 11:59 AM

Dallas County

Justice of the Peace Pct 1-1

By: Lenita Bailey

MARY A STEELE

Account number ending in 5437

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
INTEREST CHARGED				
12/05	12/05		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	21.68
Totals 2023 Year-to-Date				
			Total fees charged in 2023	\$205.00
			Total interest charged in 2023	\$157.63

IMPORTANT ACCOUNT INFORMATION

IMPORTANT: Effective this billing cycle, a change is being made to the Monthly Fee terms. The Monthly Fee will be charged during the Billing Cycle unless you close your Account at least 10 days prior to the payment due date reflected on your last Billing Statement. The amount of the Monthly Fee is not changing. The Monthly Fee section in your Cardholder Agreement will be updated to: "Monthly Fee. We will charge a Monthly Fee to your Account unless you notify us to close your Account at least 10 days prior to the payment due date reflected on your last Billing Statement. In the first year, the Monthly Fee will be \$0.00 per month (\$0.00 annually), and thereafter, the Monthly Fee will be \$12.50 per month (\$150.00 annually). Your payment of the Monthly Fee does not in any way limit any of our rights or remedies under this Agreement, in law, or in equity, including without limitation, our right to close your Account or limit transactions on your Account pursuant to this Agreement."

We will charge you a Monthly Fee to your Account unless you notify us to close your Account at least 10 days prior to the payment due date reflected on your last Billing Statement. In the first year, the Monthly Fee is \$0; thereafter, the Monthly Fee is \$12.50. Please see the Monthly Fee on the back of the statement for additional renewal information.

YOU ARE ENROLLED IN AUTO-PAY. AN ELECTRONIC PAYMENT OF \$49.00 WILL BE INITIATED FROM YOUR DESIGNATED BANK ACCOUNT ON 01/04/24. IF YOUR PAYMENT DUE DATE FALLS ON A NON-PROCESSING DAY, SUCH AS A WEEKEND, WE WILL INITIATE THE ELECTRONIC PAYMENT ON THE NEXT PROCESSING DAY. TO CANCEL OR CHANGE THIS SCHEDULED PAYMENT, YOU MUST CALL US OR LOG IN TO CANCEL/CHANGE ONLINE PRIOR TO 4:30 PM ET ON THE SCHEDULED PAYMENT DATE.

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	35.90%	\$724.71	\$21.68
Cash Advances	35.90%	\$0.00	\$0.00

(v) = variable

FILED
2/4/2026 11:59 AM
Dallas County
Justice of the Peace Pct 1-1
By: Lenita Bailey

BILL OF SALE

Closing Date: July 26, 2024

Concra 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 - GPCC - Flow 23' (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 October 12, 2022, 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: Danielle Wohlfahrt
Name: Danielle Wohlfahrt
Title: MVP Business Development

CONCORA CREDIT INC.

By: G. At
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:

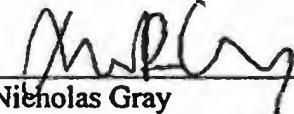
I am over 18 and not a party to this action. I am the Charge Off Sales Manager, Debt Sales of Concora Credit Inc. ("Debt Seller"). In that position I am the custodian of Debt Seller's books and records and am aware of the procedures used for the sale and assignment of electronically stored business records.

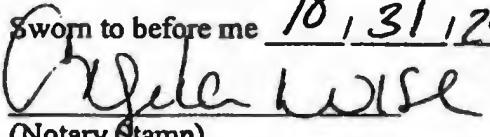
On 7/26/2024 Debt Seller sold a pool of charged-off accounts (the "Accounts") by a Loan Sale Agreement and a Bill of Sale to Midland Credit Management, Inc. ("Buyer").

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

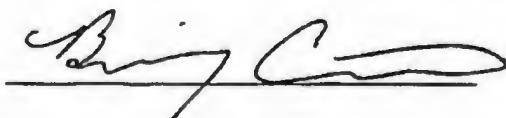
Sworn to before me 10 / 31 / 2024

(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] 9359
Seller Account ID	5322110015943688
First Name	MARY
Middle Name	A
Last Name	STEELE
SSN	XXX-XX-1728
Date of Birth	[REDACTED]
Address 1	12743 S CIBOLA DR
City	TOPOCK
State	AZ
Zip	86436
Open Date	10/10/2022
Last Purchase Date	10/04/2023
Last Purchase Amount	\$38.86
Last Payment Date	12/01/2023
Last Payment Amount	\$50.00
Sale Amount	\$1,236.66
Charge Off Date	07/04/2024
Charge off Balance	\$1,236.66
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	DESTINY

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.

FILED
2/4/2026 11:59 AM
Dallas County
Justice of the Peace Pct 1-1
By: Lenita Bailey

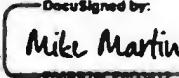
EXHIBIT B

**BILL OF SALE AND ASSIGNMENT OF ACCOUNTS
FROM FIRST ELECTRONIC BANK TO CONCORA CREDIT INC.**

Pursuant to Section 35 of that certain Amended and Restated General Purpose Credit Card Program Receivables Sale Agreement (the "GP RSA"), effective as of July 15, 2020, by and between First Electronic Bank ("Seller") and Concora Credit Inc., formerly known as Genesis FS Card Services, Inc. ("Buyer"), with respect to accounts originated in the general purpose credit card program, and pursuant to Section 37 of that certain Amended and Restated Receivables Sale Agreement (the "PL RSA" and together with the GP RSA, the "RSA"), effective as of July 15, 2020, by and between Seller and Buyer, with respect to accounts originated in the private label credit card program, 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: 8/27/2024

FIRST ELECTRONIC BANK

DocuSigned by:
By: 
Name: Mike Martin
Title: SVP Strategic Partnerships

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2/4/2026 11:59 AM
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By: Lenita Bailey

Docusign Envelope ID: 225EBD98-F575-4E0E-B198-C56E705C9994

EXHIBIT A

ACCOUNT SCHEDULE

Those accounts pursuant to the RSA and this BILL OF SALE AND ASSIGNMENT OF ACCOUNTS FROM FIRST ELECTRONIC BANK 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 - GPCC - Flow 23' (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 October 12, 2022, 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: Danielle Wohlfahrt
Name: Danielle Wohlfahrt
Title: MVP Business Development

CONCORA CREDIT INC.

By: G. At
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

N. Gray
Nicholas Gray

Sworn to before me 10 / 31 / 2024

Angela Wise
(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.

Benjamin Comston

Dated: 10 / 31 / 2024

2/4/2026 11:59 AM

Dallas County

Justice of the Peace Pct 1-1

Anita Bailey

↳ DESTINY™

MARY A STEELE

Account number ending in 9359

ACCOUNT SUMMARY

Credit Limit	\$700.00
Available Credit	\$0.00
Past Due Amount	\$447.00
Overshoot Amount	\$536.66
Statement Closing Date	July 03, 2024
Days in Billing Cycle	30
Previous Balance	\$1,149.74
- Payments & Credits	\$0.00
+ Purchases & Other Charges	\$0.00
+ FEES CHARGED	\$52.50
+ INTEREST CHARGED	\$34.42
= New Balance	\$1,236.66

QUESTIONS? Call 1-800-583-5698

Please mail billing inquiries to:

Concora Credit
 P.O. Box 4499
 Beaverton, OR 97076-4499
www.destinycard.com

You currently have Overlimit Coverage on your Account, which means that we pay transactions that cause you to go over your credit limit. If you do go over your credit limit, we will charge you an Overlimit Fee of up to \$40. To cancel Overlimit Coverage, call us at 1-800-583-5698 or visit www.destinycard.com. You may also write us at: P.O. Box 4477, Beaverton OR 97076-4477.

PAYMENT INFORMATION

New Balance	\$1,236.66
Minimum Payment Due	\$534.00
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	2 years	\$1,583.00

If you would like information about credit counseling services, call 1-800-583-5698.

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
			FEES CHARGED	
07/02	07/02		MONTHLY FEE	12.50
07/03	07/03		LATE FEE	40.00
			TOTAL FEES FOR THIS PERIOD	52.50

Transactions continued on next page

Please detach bottom portion and submit with payment using enclosed envelope

PAYMENT INFORMATION

Account number ending in	9359
Payment Due Date	August 02, 2024
New Balance	\$1,236.66
Minimum Payment Due	\$534.00

Make Check
 Payable to:

Amount Enclosed: \$

Concora Credit
 PO BOX 96541
 Charlotte, NC 28296-0541

MARY A STEELE
 12743 S CIBOLA DR
 TOPOCK AZ 86436

2/4/2026 11:59 AM

Dallas County

Justice of the Peace Pct 1-1

By: Lenita Bailey

Additional Renewal Information

ANNUAL FEE (If applicable)

If you wish to close your Account to further Purchases and Cash Advances in order to avoid paying the renewal Annual Fee, you must notify us to close your Account within (30) days from the mailing date of the statement or letter containing the renewal Annual Fee notice by calling us at the phone number on the front of the statement or letter or by writing (see instructions below). Otherwise, your Account will be charged a renewal Annual Fee. (This does not apply to the initial Annual Fee charged in connection with the opening of your Account.)

MONTHLY FEE (If applicable)

If you wish to close your Account to further Purchases and Cash Advances in order to avoid paying the Monthly Fee, you must notify us to close your Account at least 10 days prior to the Payment Due Date reflected on your last Billing Statement by calling us at the phone number on the front of your statement or by writing (see instructions below). Otherwise, your Account will be charged a Monthly Fee.

NOTICE OF ACCOUNT CLOSURE

Written notice of closure must be sent to Concora Credit, P.O. Box 4477, Beaverton, OR 97076. Closing your Account will not cancel your obligations to pay amounts outstanding on your Account, and you will be required to pay your outstanding balance with interest in accordance with the terms of your Cardholder Agreement.

HOW INTEREST CHARGES ARE DETERMINED

Your Interest charge for any Billing Cycle will include the following components, the total of which constitutes your total interest charge for the Billing Cycle:

1. A Cash Advance Transaction Fee imposed on each Cash Advance transaction posted during a Billing Cycle, in an amount equal to the greater of \$5 or 5% of the amount of each Cash Advance, not to exceed \$100. Any unpaid Cash Advance Transaction Fee will be added to the calculation of your Average Daily Balance of Cash Advances.
2. Periodic interest charge computed by applying the applicable Monthly Periodic Rate or Rates, determined as provided below under Computing the Purchase and Cash Advance Balance Monthly Periodic Rates and Corresponding Annual Percentage Rates (APRs) to:
 - a. your Average Daily Balance of Cash Advances (including new Cash Advances); and
 - b. your Average Daily Balance of Purchases (including new Purchases).
 However, if the total of the amounts so computed is an amount less than \$1, then a Minimum Interest Charge Fee of \$1 will be imposed instead of such smaller amounts.
3. A Foreign Currency Conversion Fee in an amount equal to 1% of the converted U.S. dollar amount of each transaction, including Cash Advances and Purchases, that is effected in any currency other than U.S. dollars.

When Interest Charges Begin to Accrue. Interest charges on Purchases will be imposed at the applicable Monthly Periodic Rate from the date each Purchase is made, and will continue to accrue on unpaid balances as long as they remain unpaid. 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 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.

Periodic interest charges on Cash Advances will be imposed at the applicable Monthly Periodic Rate from the date each Cash Advance is made and will continue to accrue on unpaid balances as long as they remain unpaid. There is no grace period on Cash Advances and there is no period within which to pay to avoid interest charges on Cash Advances.

Calculating the Purchase and Cash Advance Balance Subject to Interest Charges

Average Daily Balance of Purchases (including new Purchases): To get the Average Daily Balance of Purchases, we take the beginning Purchase balance of your Account each day, including unpaid fees, interest charges on Purchases and Foreign Currency Conversion Fees on Purchases, add any new Purchases and new fees as of the date of transaction, and subtract the applicable portion of any payments and credits as of the transaction date. On the first day of a Billing Cycle, we also add any unpaid Late Fees and Overlimit Fees. This gives us the daily balance for Purchases. Then we add all these 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 of Purchases.

Average Daily Balance of Cash Advances (including new Cash Advances): To get the Average Daily Balance of Cash Advances, we take the beginning Cash Advance balance of your Account each day, including unpaid interest charges on Cash Advances and Foreign Currency Conversion Fees on Cash Advances, add any new Cash Advances as of the date of transaction, add the Cash Advance Transaction Fee on any Cash Advances as of the transaction date of each Cash Advance, and subtract the applicable portion of any payments and credits as of the transaction date. This gives us the daily balance for Cash Advances. Then we add all these 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 of Cash Advances.

Computing the Purchase and Cash Advance Balance Monthly Periodic Rates and Corresponding Annual Percentage Rates (APRs): The Monthly Periodic Rate is calculated by dividing the APR by 12. See the "Important Account Information" section on this statement for APRs and corresponding Monthly Periodic Rates.

018G1202 - 04/05/2024

2/4/2026 11:59 AM

Dallas County

Justice of the Peace Pct 1-1

By: Lenita Bailey

Account number ending in 9359

MARY A STEELE

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
INTEREST CHARGED				
07/03	07/03		Interest Charge on Purchases	34.42
07/03	07/03		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	34.42
Totals 2024 Year-to-Date				
Total fees charged in 2024				\$358.50
Total Interest charged in 2024				\$187.20

IMPORTANT ACCOUNT INFORMATION

We will charge you a Monthly Fee to your Account unless you notify us to close your Account at least 10 days prior to the payment due date reflected on your last Billing Statement. The Monthly Fee is \$12.50 (\$150.00 annually). Please see the Monthly Fee on the back of the statement for additional renewal 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.

The Monthly Periodic Rate is calculated by dividing the APR by 12. The Purchase APR is 35.90% and the corresponding Monthly Periodic Rate is 2.992%. The Cash Advance APR is 35.90% and the corresponding Monthly Periodic Rate is 2.992%.

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	35.90%	\$1,150.57	\$34.42
Cash Advances	35.90%	\$0.00	\$0.00

(v) = variable

MARY A STEELE

Your Account is issued by First Electronic Bank
and serviced by Concora Credit Inc.

PAYMENTS

Payments should be mailed with the payment coupon in the envelope provided to the payment address reflected on the payment coupon. Any payment received in that form and at that address on or before 5pm ET on a normal banking day will be credited to your Account that day. If your payment is received in that form and at the address after 5pm ET on a normal banking day or anytime on a nonbanking day, we will credit it to your Account the next banking day. Payments may also be made online or through the mobile app. 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 an address 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.

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.

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 our servicer's address of P.O. Box 4499, Beaverton, Oregon 97078.

In your letter, give us the following information:

- Account Information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at our servicer's address of P.O. Box 4499, Beaverton, Oregon 97078. 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.

DISCLOSURES FROM CONCORA CREDIT INC.

For AR, HI, IA, ME Residents: This communication is from a debt collector. This is an attempt to collect debt and any information obtained will be used for that purpose.

California Collection Agency License Number 10739-99

2/4/2026 11:59 AM

Dallas County

Justice of the Peace Pct 1-1

Penita Bailey

DESTINY™

MARY A STEELE

Account number ending in 9359

ACCOUNT SUMMARY

Credit Limit	\$700.00
Available Credit	\$7.00
Past Due Amount	\$0.00
Overlimit Amount	\$0.00
Statement Closing Date	December 03, 2023
Days In Billing Cycle	30
Previous Balance	\$709.34
- Payments & Credits	\$50.00
+ Purchases & Other Charges	\$0.00
+ FEES CHARGED	\$12.50
+ INTEREST CHARGED	\$21.12
= New Balance	\$692.96

QUESTIONS? Call 1-800-583-5698

Please mail billing inquiries to:

Concra Credit
 P.O. Box 4499
 Beaverton, OR 97076-4499
www.destinycard.com

You currently have Overlimit Coverage on your Account, which means that we pay transactions that cause you to go over your credit limit. If you do go over your credit limit, we will charge you an Overlimit Fee of up to \$40. To cancel Overlimit Coverage, call us at 1-800-583-5698 or visit www.destinycard.com. You may also write us at:
 P.O. Box 4477, Beaverton OR 97076-4477.

PAYMENT INFORMATION

New Balance	\$692.96	
Minimum Payment Due	\$49.00	
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	2 years	\$966.00

If you would like information about credit counseling services, call 1-800-583-5698.

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/02	12/02	F852000AF00CHGDDA	AUTOMATIC PAYMENT - THANK YOU	50.00-
			FEES CHARGED	
12/03	12/03		MONTHLY FEE	12.50
			TOTAL FEES FOR THIS PERIOD	12.50

Transactions continued on next page

Please detach bottom portion and submit with payment using enclosed envelope

PAYMENT INFORMATION

Account number ending in	9359
Payment Due Date	January 02, 2024
New Balance	\$692.96
Minimum Payment Due	\$49.00

Make Check
Payable to:

Amount Enclosed:

DESTINY™

Concra Credit
 PO BOX 4477
 Beaverton OR 97076-4477

MARY A STEELE
 12743 S CIBOLA DR
 TOPOCK AZ 86436

Concra Credit
 PO BOX 23030
 Columbus GA 31902-3030

2/4/2026 11:59 AM

Dallas County

Justice of the Peace Pct 1-1

By: Lenita Bailey

Your Account is issued by First Electronic Bank 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 by visiting destinycard.com. 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.

ANNUAL FEE (If applicable)

If you wish to close your Account to further Purchases and Cash Advances in order to avoid paying the renewal Annual Fee, you must deliver written notice of closure (instructions below) to us within thirty (30) days from the mailing date of the statement or letter containing the renewal Annual Fee notice. (This does not apply to the initial Annual Fee charged in connection with the opening of your Account.)

MONTHLY FEE (If applicable)

If you wish to close your Account to further Purchases and Cash Advances in order to avoid paying the Monthly Fee, you must notify us to close your Account at least 10 days prior to the payment due date reflected on your last Billing Statement by calling us at the phone number on the front of your statement or by writing (see instructions below). Otherwise, your Account will be charged a Monthly Fee.

NOTICE OF ACCOUNT CLOSURE

Written notice of closure must be sent to Concora Credit, P.O. Box 4477, Beaverton, OR 97078. Upon receipt, we will close your Account and the renewal Annual Fee and/or Monthly Fee (as applicable) will not be charged to your Account. Closing your Account will not cancel your obligations to pay amounts outstanding on your Account, and you will be required to pay your outstanding balance with interest in accordance with the terms of your Cardholder Agreement.

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.

BALANCE SUBJECT TO INTEREST RATE

We use the Average Daily Balance (including new purchases) method to calculate the balance on which we charge interest. To find out more about the balance computation method and how interest charges were determined, call us at the toll-free telephone number on the front of the first page of your billing statement.

MINIMUM INTEREST CHARGE

If you are charged interest, the charge will be no less than \$1.00.

PAYING INTEREST

Your 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 entire balance by the due date each month. We will begin charging interest on Cash Advances on the transaction date.

OTHER DISCLOSURES

For AR, HI, IA, ME Residents: This communication is from a debt collector. This is an attempt to collect debt and any information obtained will be used for that purpose.

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: Concora Credit, P.O. Box 4499, Beaverton, Oregon 97076-4499.

In your letter, give us the following information:

- Account Information: Your name and Account number.
- Dollar Amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: 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.

O1AQ1202 - 11/13/2023

2/4/2026 11:59 AM

Dallas County

Justice of the Peace Pct 1-1

By: Lenita Bailey

MARY A STEELE

Account number ending in 9359

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
INTEREST CHARGED				
12/03	12/03		Interest Charge on Purchases	21.12
12/03	12/03		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	21.12

Totals 2023 Year-to-Date

Total fees charged in 2023	\$61.50
Total interest charged in 2023	\$211.64

IMPORTANT ACCOUNT INFORMATION

IMPORTANT: Effective this billing cycle, a change is being made to the Monthly Fee terms. The Monthly Fee will be charged during the Billing Cycle unless you close your Account at least 10 days prior to the payment due date reflected on your last Billing Statement. The amount of the Monthly Fee is not changing. The Monthly Fee section in your Cardholder Agreement will be updated to: "Monthly Fee. We will charge a Monthly Fee to your Account unless you notify us to close your Account at least 10 days prior to the payment due date reflected on your last Billing Statement. In the first year, the Monthly Fee will be \$0.00 per month (\$0.00 annually), and thereafter, the Monthly Fee will be \$12.50 per month (\$150.00 annually). Your payment of the Monthly Fee does not in any way limit any of our rights or remedies under this Agreement, in law, or in equity, including without limitation, our right to close your Account or limit transactions on your Account pursuant to this Agreement."

We will charge you a Monthly Fee to your Account unless you notify us to close your Account at least 10 days prior to the payment due date reflected on your last Billing Statement. The Monthly Fee is \$12.50. Please see the Monthly Fee on the back of the statement for additional renewal information.

**YOU ARE ENROLLED IN AUTO-PAY. AN ELECTRONIC PAYMENT OF
\$49.00 WILL BE INITIATED FROM YOUR DESIGNATED BANK ACCOUNT
ON 01/02/24. IF YOUR PAYMENT DUE DATE FALLS ON A
NON-PROCESSING DAY, SUCH AS A WEEKEND, WE WILL INITIATE THE
ELECTRONIC PAYMENT ON THE NEXT PROCESSING DAY. TO CANCEL OR
CHANGE THIS SCHEDULED PAYMENT, YOU MUST CALL US OR LOG IN
TO CANCEL/CHANGE ONLINE PRIOR TO 4:30 PM ET ON THE
SCHEDULED PAYMENT DATE.**

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	35.90%	\$706.00	\$21.12
Cash Advances	35.90%	\$0.00	\$0.00

(v) = variable