D26-466J2

FILED
2/4/2026 4:27 PM
Judge James R. DePiazza - JP2
Denton County, Texas

CAUSE NO. _____

MIDLAND CREDIT MANAGEMENT, INC. Plaintiff,	IN THE JUSTICE COURT
vs.	PRECINCT 2
KAITLYN POWELL Defendant	DENTON COUNTY, TEXAS

PLAINTIFF'S ORIGINAL PETITION

TO THE HONORABLE COURT:

MIDLAND CREDIT MANAGEMENT, INC., the Plaintiff, complains of KAITLYN POWELL, the Defendant, and for cause of action shows:

Discovery Level

Plaintiff reserves the right to petition this Court to engage in pretrial discovery pursuant to Rule 500.9 of the Texas Rules of Civil Procedure.

Parties and Service of Citation

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

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

KAITLYN POWELL
5000 WAGNER CIR
THE COLONY, TX 75056-1118

Venue and Jurisdiction; Relief Sought

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

Plaintiffs Efforts To Resolve
The Underlying Obligation

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

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

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

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

Count I

Defendant had an account with SYNCHRONY BANK. Plaintiff purchased Defendant's debt on or about December 17, 2024. Plaintiff has been assigned the debt, and Plaintiff is now owed money from Defendant. MIDLAND CREDIT MANAGEMENT, INC. is the current owner of the debt, and any prior holders of the debt are listed in the attached Affidavit Relating to Damages and Business Record and are incorporated by reference.

Relevant information related to the account is as follows:

ORIGINAL CREDITOR:	SYNCHRONY BANK
ACCOUNT NO.:	XXXXXXXXXXXX-6303
DATE OF CHARGE-OFF:	October 14, 2024
CHARGE-OFF BALANCE:	$2,520.74
DATE OF ORIGINATION:	May 11, 2023

Count II

Defendant had an account with CREDIT ONE BANK, N.A.. Plaintiff purchased Defendant's debt on or about April 16, 2025. Plaintiff has been assigned the debt, and Plaintiff is now owed money from

Defendant. MIDLAND CREDIT MANAGEMENT, INC. is the current owner of the debt, and any prior holders of the debt are listed in the attached Affidavit Relating to Damages and Business Record and are incorporated by reference.

Relevant information related to the account is as follows:

ORIGINAL CREDITOR:	CREDIT ONE BANK, N.A.
ACCOUNT NO.:	XXXXXXXXXXXX-3335
DATE OF CHARGE-OFF:	March 12, 2025
CHARGE-OFF BALANCE:	$1,793.48
DATE OF ORIGINATION:	July 31, 2021

Account Stated

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

Demand for payment has been made by Plaintiff on Count I, and as of January 09, 2026, Defendant has refused and failed to remit the remaining principal amount of $2,520.74. No interest (0%) is accruing on the account.

Demand for payment has been made by Plaintiff on Count II, and as of January 09, 2026, Defendant has refused and failed to remit the remaining principal amount of $1,793.48. No interest (0%) is accruing on the account.

Damages

Plaintiff seeks liquidated damages on:

Count I in the amount of $2,520.74
Count II in the amount of $1,793.48

Conditions Precedent

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

Prayer

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

a. Actual damages in the amount of $4,314.22;

b. All costs of suit; and

c. All other relief, in law and equity, to which Plaintiff may be entitled.

Respectfully submitted
MIDLAND CREDIT MANAGEMENT, INC.

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

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

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

CAUSE NO.

MIDLAND CREDIT MANAGEMENT, INC.	§	IN THE JUSTICE COURT
Plaintiff,	§	
	§	
vs.	§	PRECINCT 2
	§	
KAITLYN POWELL	§	
Defendant.	§	DENTON COUNTY, TEXAS

EXHIBIT "B"

CERTIFICATE OF NON-MILITARY STATUS

I am employed by MIDLAND CREDIT MANAGEMENT, INC., the servicer for MIDLAND CREDIT MANAGEMENT, INC., Plaintiff in this case. I am a competent person over eighteen years of age, and make the statements herein based upon personal knowledge of those account records maintained on Plaintiff's behalf. I have access to and have reviewed the electronic records pertaining to the account and am authorized to make this certificate on Plaintiff's behalf. The electronic records reviewed consist of data acquired from the seller when Plaintiff purchased the account, together with records generated in connection with servicing the account since the day the account was purchased by Plaintiff. In addition, I reviewed the documents that are attached.

Pursuant to the attachment, Defendant is not in active-duty status of the military.

I am declaring the above to be true, and I am signing this certificate under penalty of perjury.

Signature

Juan Goenaga

Printed Name

Department of Defense Manpower Data Center

Results as of : Jan-09-2026 09:20:53 AM EST

SCRA 5.27

Status Report
Pursuant to Servicemembers Civil Relief Act

SSN: XXX-XX-2121
Birth Date: Aug-XX-1998
Last Name: POWELL
First Name: KAITLYN
Middle Name:
Status As Of: Jan-09-2026
Certificate ID: RBKJ0LRQMC2K9CK

On Active Duty On Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects the individuals' active duty status based on the Active Duty Status Date			

Left Active Duty Within 367 Days of Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date			

The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Active Duty Status Date			
Order Notification Start Date	Order Notification End Date	Status	Service Component
NA	NA	No	NA
This response reflects whether the individual or his/her unit has received early notification to report for active duty			

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, Space Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty.

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense (DoD) that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Servicemembers Civil Relief Act (50 USC App. § 3901 et seq, as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced only a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual was on active duty for the active duty status date, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service. Service contact information can be found on the SCRA website's FAQ page (Q35) via this URL: https://scra.dmdc.osd.mil/scra/#/faqs. If you have evidence the person was on active duty for the active duty status date and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. § 3921(c).

This response reflects the following information: (1) The individual's Active Duty status on the Active Duty Status Date (2) Whether the individual left Active Duty status within 367 days preceding the Active Duty Status Date (3) Whether the individual or his/her unit received early notification to report for active duty on the Active Duty Status Date.

More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d) (1). Prior to 2010 only some of the active duty periods less than 30 consecutive days in length were available. In the case of a member of the National Guard, this includes service under a call to active service authorized by the President or the Secretary of Defense under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy Training and Administration of the Reserves (TARs), Marine Corps Active Reserve (ARs) and Coast Guard Reserve Program Administrator (RPAs). Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps).

Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate. SCRA protections are for Title 10 and Title 14 active duty records for all the Uniformed Services periods. Title 32 periods of Active Duty are not covered by SCRA, as defined in accordance with 10 USC § 101(d)(1).

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of the SCRA extend beyond the last dates of active duty.

Those who could rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected

WARNING: This certificate was provided based on a last name, SSN/date of birth, and active duty status date provided by the requester. Providing erroneous information will cause an erroneous certificate to be provided.

synchrony
965 Keller Rd
Altamonte Springs, FL 32714

BILL of SALE

Midland (SFFSMFRS) – PSCC Fresh – December 2024

Transfer Date: 12/09/2024

For value received and in further consideration of the mutual covenants and conditions set forth in the Master Account Sale Agreement (the "Agreement"), dated as of this 13th day of February, 2023 by and between Synchrony Bank formerly known as GE Capital Retail Bank; RFS Holding, L.L.C., Synchrony Card Funding, LLC, and Retail Finance Credit Services, LLC (collectively "Seller") and Midland Credit Management, Inc. ("Buyer"), Seller hereby transfers, sells, conveys, grants, and delivers to Buyer, its successors and assigns, without recourse except as set forth in the Agreement, the Accounts as set forth in the Notification File (as defined in the Agreement and Account Addendum dated 2/2/2024) named IC_SFFSMFRS_DMPLA_DebtManager-20241210044941536329000-461698-PLCMNT-EXPORT.xml.gzip, delivered by Seller to Buyer on or about the 9th day of December, 2024, and as further described in the Agreement.

Capitalized terms not defined herein shall have the definition ascribed in the Agreement.

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

Synchrony Bank

By: Lynne Fisher 1/2/2025
Lynne Fisher
SVP Recovery Operations

Synchrony Card Funding, LLC

By: Lynne Fisher 1/2/2025
Lynne Fisher
Duly Authorized Signatory

RFS Holding, LLC

By: Lynne Fisher 1/2/2025
Lynne Fisher
Duly Authorized Signatory

Retail Finance Credit Services, LLC

By: Lynne Fisher 1/2/2025
Lynne Fisher
Vice President

Midland Credit Management, Inc.

By: Danielle Wohlfehrt 1/2/2025
Danielle Wohlfehrt
Managing Vice President,
Business Development & Strategic Partnerships

QC APPROVED
By: Sushila Pradhan
Date: 12/18/2024

Purchase Price Reconciliation/Funding Instructions

December 10, 2024

To: **Midland**

THIS ACCOUNT SALE ADDENDUM (the "Addendum") is entered into this 2nd day of February, 2024 by and among Synchrony Bank formerly known as GE Capital Retail Bank; RFS Holding, LLC, Synchrony Card Funding, LLC and Retail Finance Credit Services, LLC, ("Seller") and Midland Credit Management, Inc. ("Buyer"). Hereinafter Seller and Buyer are each referred to as a "party" and collectively, as the "parties", for themselves and their respective successors and permitted assigns.

Portfolio	Debt Manager
Agcy_Atty Code	SFFSMFRS
Total Number of Accounts	[redacted]
Outstanding Balances on Transfer Date:	
Cut-Off Date	December 9, 2024
Transfer Date	December 9, 2024
Purchase Price Factor	[redacted]
Purchase Price	
0% Holdout	
Amount of Wire transfer	
Date of Funding (no later than):	December 17, 2024
Wire Date:	December 17, 2024
Bank:	[redacted]
ABA No.	
Account No:	
Account Holder:	
Location:	

AFFIDAVIT OF SALE
OF ACCOUNT
BY ORIGINAL CREDITOR

State of Florida County of Seminole

Alexa Stubbs being duly sworn, deposes and says:

I am over 18 and not a party of this action. I am a Media Representative of Synchrony Bank formerly known as GE Capital Retail Bank. In that position I have access to creditor's books and records, and am aware of the process of the sale and assignment of electronically stored business records.

On or about **12/9/2024** Synchrony Bank formerly known as GE Capital Retail Bank sold a pool of charge-off accounts (the Accounts) by a Purchase and Sale Agreement and a Bill of Sale to **Midland Credit Management, Inc.**. As part of the sale of the Accounts, electronic records and other records were transferred on individual Accounts to the debt buyer. These records were kept in the ordinary course of business of Synchrony Bank formerly known as GE Capital Retail Bank.

The Creditor has a process to detect and correct errors on these accounts. The above statements are true to the best of my knowledge.

Signed this 7th day of January, 2025

Alexa Stubbs

Signed and sworn to before me this 7th day of January, 2025

(Notary Stamp)

JOSEPH R YODER
Notary Public-State of Florida
Commission # HH 218586
My Commission Expires
January 20, 2026

NY CoC CERTIFICATE OF CONFORMITY UNDER
NYS CLS CPLR § 2309(c) AND NYS CLS RPL § 299-a

The undersigned does hereby certify that he/she is an attorney-at-law duly admitted to practice in the State of Florida and residing in the State of Florida; that he/she is a person duly qualified to make this certificate of conformity pursuant to Section 299-a of the Real Property Law of the State of New York; that he/she is fully acquainted with the laws of the State of Florida pertaining to the acknowledgment or proof of affidavits; that the acknowledgement or proof upon the foregoing Affidavit of **Alexa Stubbs** was taken by **Joe Yoder**, a notary public in the State of Florida, in the manner prescribed by the laws of the State of Florida, being the state in which the Affidavit was taken; and, based on his/her review thereof, that the notarized Affidavit conforms to the laws of the State of Florida in all respects.

Witness my signature this 7th day of January, 2025

Tyler Burich

Attorney-at-law, State of Florida.

Field	Field Data
Account Number	[redacted]6303
First Name	KAITLYN
Last Name	POWELL
SSN	XXX-XX-2121
Date of Birth	[redacted]
Address 1	5000 WAGNER CIR
City	THE COLONY
State	TX
Zip	75056
Open Date	05/11/2023
Last Purchase Date	05/12/2023
Last Purchase Amount	$1,706.00
Last Payment Date	03/08/2024
Last Payment Amount	$51.00
Sale Amount	$2,520.74
Charge Off Date	10/14/2024
Charge off Balance	$2,520.74
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	CARECREDIT
Alternate Account #1	[redacted]8848

Account information provided by Synchrony Bank formerly known as GE Capital Retail Bank pursuant to the Bill of Sale/Assignment of Accounts transferred on or about 12/17/2024 in connection with the sale of accounts from Synchrony Bank formerly known as GE Capital Retail Bank to Midland Credit Management, Inc.

IC_SFFSMFRS_DMPLA_DebtManager-20241210044941536329000-461698-PLCMNT-EXPORT.xml.gzip
SFFSMFRS

STATE OF TEXAS

Midland Credit Management, Inc.,

Plaintiff

-vs- AFFIDAVIT OF LUCAS HOFFMAN

KAITLYN POWELL,

Defendant(s).

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

1. I am employed as a Legal Specialist and have access to pertinent account records for Midland Credit Management, Inc. ("Plaintiff" or "MCM"). I am a competent person over eighteen years of age, and make the statements herein based upon personal knowledge of those account records maintained by Plaintiff. Plaintiff is the current owner of, and was assigned all the rights, title and interest to Defendant's SYNCHRONY BANK/CARECREDIT account XXXXXXXXXXXX6303 (MCM Number 330411349) (hereinafter "the Account").

2. I have access to and have reviewed the electronic records pertaining to the Account maintained by MCM and am authorized to make this affidavit on MCM's behalf. The electronic records reviewed consist of (i) data and records acquired from the seller or assignor when MCM purchased or was assigned the Account, which were incorporated into MCM's business records upon purchase or assignment, and (ii) data and records generated by MCM in connection with servicing the Account since the date the Account was purchased by or was assigned to MCM. In addition, I reviewed the documents that are attached to this affidavit.

3. I am familiar with and trained on the manner and method by which MCM creates and maintains its business records pertaining to the Account, which consist of (i) data and documents acquired from the seller or assignor, and (ii) subsequent collection and/or servicing activities by MCM. The records are acquired or created, and are kept in the regular course of MCM's business. It was in the regular course of MCM's business for a person with knowledge

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

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

5. MCM's records show that the Account was charged off on 2024-10-14 with a balance of $2,520.74. On or about 2024-12-17, Plaintiff purchased and was assigned the Account with a balance owed by Defendant of $2,520.74. As of 2025-12-04, MCM's records show that the balance of $2,520.74 remains due and owing and no interest has been assessed to the Account. Therefore, Plaintiff seeks the amount of $2,520.74 from Defendant. All credits and offsets for payments have been applied to the balance.

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

1. SYNCHRONY BANK 2024-12-17
2. Midland Credit Management, Inc.

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

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

JAN 0 2 2026
Date

Lucas Hoffman

STATE OF MINNESOTA

COUNTY OF STEARNS

Signed and sworn to (or affirmed) before me on JAN 0 2 2026

by Lucas Hoffman.

Julie A Kimmes
Notary Public - Minnesota
My Commission Expires 01/31/2030

Notary Public

CA137

synchrony
965 Keller Rd
Altamonte Springs, FL 32714

BILL of SALE

Midland (SFFSMFRS) – PSCC Fresh – December 2024

Transfer Date: 12/09/2024

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Synchrony Bank

By: Lynne Fisher 1/2/2025
Lynne Fisher
SVP Recovery Operations

Synchrony Card Funding, LLC

By: Lynne Fisher 1/2/2025
Lynne Fisher
Duly Authorized Signatory

RFS Holding, LLC

By: Lynne Fisher 1/2/2025
Lynne Fisher
Duly Authorized Signatory

Retail Finance Credit Services, LLC

By: Lynne Fisher 1/2/2025
Lynne Fisher
Vice President

Midland Credit Management, Inc.

By: Danielle Wohlfehrt 1/2/2025
Danielle Wohlfehrt
Managing Vice President,
Business Development & Strategic Partnerships

QC APPROVED

By: Sushila Pradhan

Date: 12/18/2024

Purchase Price Reconciliation/Funding Instructions

December 10, 2024

To: Midland

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Portfolio	Debt Manager
Agcy_Atty Code	SFFSMFRS
Total Number of Accounts	[redacted]
Outstanding Balances on Transfer Date:	[redacted]
Cut-Off Date	December 9, 2024
Transfer Date	December 9, 2024
Purchase Price Factor	[redacted]
Purchase Price	[redacted]
0% Holdout	[redacted]
Amount of Wire transfer	[redacted]
Date of Funding (no later than):	December 17, 2024
Wire Date:	December 17, 2024
Bank:	[redacted]
ABA No.	[redacted]
Account No:	[redacted]
Account Holder:	[redacted]
Location:	[redacted]

AFFIDAVIT OF SALE
OF ACCOUNT
BY ORIGINAL CREDITOR

State of Florida County of Seminole

Alexa Stubbs being duly sworn, deposes and says:

I am over 18 and not a party of this action. I am a Media Representative of Synchrony Bank formerly known as GE Capital Retail Bank. In that position I have access to creditor's books and records, and am aware of the process of the sale and assignment of electronically stored business records.

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The Creditor has a process to detect and correct errors on these accounts. The above statements are true to the best of my knowledge.

Signed this 7th day of January, 2025

Alexa Stubbs

Signed and sworn to before me this 7th day of January, 2025

(Notary Stamp)

JOSEPH R YODER
Notary Public-State of Florida
Commission # HH 218686
My Commission Expires
January 20, 2026

NY CoC CERTIFICATE OF CONFORMITY UNDER
NYS CLS CPLR § 2309(c) AND NYS CLS RPL § 299-a

The undersigned does hereby certify that he/she is an attorney-at-law duly admitted to practice in the State of Florida and residing in the State of Florida; that he/she is a person duly qualified to make this certificate of conformity pursuant to Section 299-a of the Real Property Law of the State of New York; that he/she is fully acquainted with the laws of the State of Florida pertaining to the acknowledgment or proof of affidavits; that the acknowledgement or proof upon the foregoing Affidavit of **Alexa Stubbs** was taken by **Joe Yoder**, a notary public in the State of Florida, in the manner prescribed by the laws of the State of Florida, being the state in which the Affidavit was taken; and, based on his/her review thereof, that the notarized Affidavit conforms to the laws of the State of Florida in all respects.

Witness my signature this 7th day of January, 2025

Tyler Burich

Attorney-at-law, State of Florida.

CARECREDIT/SYNCHRONY BANK

synchrony

KAITLYN POWELL
Account Number : [redacted] 6303
Statement Closing Date: 09/15/2024

Summary of Account Activity

Previous Balance	$2,385.01
+ New Purchases	$0.00
- Payments	$0.00
+/- Credits, Fees & Adjustments (net)	$41.00
+/- Interest Charge (net)	$53.73
New Balance	$2,479.74
Credit Limit	$1,710.00
Available Credit	$0.00
Overlimit Amount	$769.74
Days in Billing Period	30

Pay online for free at: mysynchrony.com
For Synchrony Bank customer service or to report your card lost or stolen, call (1-866-693-7684).

Best times to call are Wednesday - Friday.

Payment Information

New Balance	$2,479.74
Minimum Payment This Period	$120.00
Amount Past Due	$559.00
Total Minimum Payment Due	$679.00
Payment Due Date	10/08/2024

PAYMENT DUE BY 5 P.M. EASTERN ON THE DUE DATE.
We may convert your payment into an electronic debit. See reverse side.

Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to $41.00.

Minimum Payment Warning: Making only the Total Minimum Payment Due will increase the amount of interest you pay and the time it takes to repay 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	10 years	$5,151.00

If you would like information about credit counseling services, call 1-877-302-8797.

Transaction Summary

Tran Date	Post Date	Reference Number	Description	Amount
			FEES	
09/08/2024	09/08/2024		LATE FEE	$41.00
			TOTAL FEES FOR THIS PERIOD	$41.00

Continued on next page

* NOTICE: See reverse side and additional pages (if any) for important information concerning your account.

5392 DPH 1 7 13 240915 SX PAGE 1 of 3 9072 3900 C6R3 01078392

Pay online at mysynchrony.com or enclose this coupon with your check. Please use blue or black ink.

CareCredit

Total Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
$679.00	$559.00	10/08/2024	$2,479.74	[redacted] 6303

Payment Enclosed : $ ☐☐☐☐☐.☐☐

☐ New address or e-mail? Check the box at left and print changes on back

Payment due includes $ 559.00 past due. Please pay the past due amount PROMPTLY.

KAITLYN POWELL
5000 WAGNER CIR
THE COLONY TX 75056-1118

Make Payment to: SYNCHRONY BANK
PO BOX 71715
PHILADELPHIA, PA 19176-1715

Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: P.O. Box 71754, Philadelphia, PA 19176-1754. Please include your account number on any correspondence you send to us.
Payments: Send payments to the address listed on the mail coupon portion of this statement or pay online at www.mysynchrony.com.
Mailer: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 71758, Philadelphia, PA 19176-1758.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use 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. You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 6943, Dallas, TX 75266-0779 and not the Payment Address.

What To Do If You Think You Find A Mistake On Your Statement
If you think there is an error on your statement, write to us at the Billing Inquiries Address at: Synchrony Bank, P.O. Box 71758, Philadelphia, PA 19176-1758. 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 are necessary if your purchase was based on an advertisement 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.
3. You must not 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: Synchrony Bank, P.O. Box 71758, Philadelphia, PA 19176-1758.
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.
Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment.

Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address, (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, or (e) includes staples, paper clips, tape, a folded check, or correspondence of any type. *Conditional Payments:* All written communications concerning disputed amounts, including any check or other payment instrument that (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount, or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 71758, Philadelphia, PA 19176-1758.
Crediting To Your Account: All amounts shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.
Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 71757, Philadelphia, PA 19176-1757. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.
How We Calculate Interest
Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges, and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charge section of the statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle. We will not charge you any interest on non-promotional purchases if you pay your entire balance by the due date each month. Please refer to the due date shown on the front of your statement. We will begin charging interest on promotional purchases on the purchase date.
Your Account is owned and serviced by Synchrony Bank.

Use of Information About You and Your Account: Our Privacy Policy describes our collection and disclosure of information about you and your Account. If you would like another copy of the Privacy Policy, please call us at the customer service telephone number indicated on the front of this statement.

[NF757J771N] 04GT5302 - 04/04/21

Bankruptcy Notice: If you file bankruptcy, you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 71763, Philadelphia, PA 19176-1763.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

☐ Street Address _____
City, State ZIP _____
Phone # _____ *Home Phone # _____ *Business Phone # _____ *Cell # or other phone # we can use to contact you _____
Email _____ **Email Address

**Remember, you can update the above information as well as your email address online at www.mysynchrony.com.

Transaction Summary (Continued)

Tran Date	Post Date	Reference Number	Description	Amount
			INTEREST CHARGED	
09/15/2024	09/15/2024		INTEREST CHARGE ON PURCHASES	$53.73
			TOTAL INTEREST FOR THIS PERIOD	$53.73

2024 Totals Year-to-Date	
Total Fees Charged in 2024	$458.34
Total Interest Charged in 2024	$589.92
Total Interest Paid in 2024	$4.00

Interest Charge Calculation

Type of Balance	Expiration Date	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	NA	26.99%	$2,421.72	$53.73

When is interest charged on my account?

If you make a purchase, generally we charge interest from the day you make the purchase until you pay it in full.

You can avoid interest on new purchases (except some promotional purchases) if you have no balance at the start of your billing cycle or you pay your balance in full each month.

If you did not pay your balance in full in the prior billing cycle, interest will be calculated on your balance from the first day of the current billing cycle until we receive your payment in full, even if you pay your balance in full and on time and make no new charges in the current billing cycle. This interest, plus interest on that interest, will be reflected on your next billing statement.

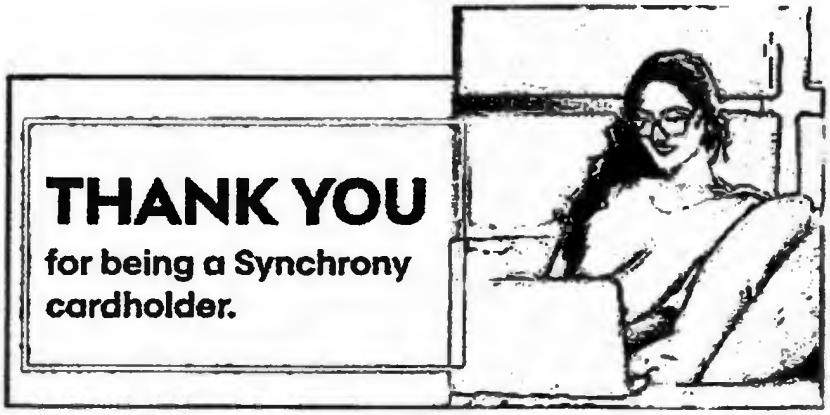
Cardholder News & Information

At Synchrony Bank, we offer bilingual servicing. Please contact our customer service center and speak with a customer service representative about Spanish servicing options.

En Synchrony Bank, ofrecemos servicios en español. Por favor, comuníquese con nuestro centro de servicio al cliente y hable con un representante sobre opciones de servicios en español.

In order to protect your account privacy, we are unable to provide account information to anyone other than the cardholder(s) or an authorized party. If you wish to permit us to speak to an authorized party such as a spouse about your account, please send written authorization to the General Inquiries address.

If you need to contact Synchrony about the loss of a Synchrony cardholder, you can submit a deceased notification form located at www.syf.com under the 'Contact Us' page.



CARECREDIT/SYNCHRONY BANK

synchrony

KAITLYN POWELL
Account Number : [redacted] 6303
Statement Closing Date: 10/14/2024

Summary of Account Activity	
Previous Balance	$2,479.74
+ New Purchases	$0.00
- Payments	$0.00
+/- Credits, Fees & Adjustments (net)	($2,479.74)
+/- Interest Charge (net)	$0.00
New Balance	$0.00
Credit Limit	$1,710.00
Available Credit	$0.00
Days in Billing Period	29

Pay online for free at: mysynchrony.com
For Synchrony Bank customer service or to report your card lost or stolen, call (1-866-693-7864).

Best times to call are Wednesday - Friday.

Payment Information	
New Balance	$0.00
Total Minimum Payment Due	$761.00
Payment Due Date	10/16/2024

PAYMENT DUE BY 5 P.M. EASTERN ON THE DUE DATE. We may convert your payment into an electronic debit. See reverse side.

Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to $41.00.

Transaction Summary

Tran Date	Post Date	Reference Number	Description	Amount
10/14/2024	10/14/2024	F807200MG00999990	CHARGE OFF ACCOUNT-PRINCIPALS	($1,508.75)
10/14/2024	10/14/2024	F807200MG00999990	CHARGE OFF ACCOUNT-INTEREST CHARGE	($570.92)
10/14/2024	10/14/2024	F807200MG00999990	CHARGE OFF ACCOUNTS - FEES FEES	($444.07)
10/08/2024	10/08/2024		LATE FEE	$41.00
			TOTAL FEES FOR THIS PERIOD	$41.00

Continued on next page

* NOTICE: See reverse side and additional pages (if any) for important information concerning your account.

5303 DFN 1 3 13 241016 E X PAGE 1 of 3 9072 2906 C502 01075302

Pay online at mysynchrony.com or enclose this coupon with your check. Please use blue or black ink.

CareCredit

Total Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
$761.00	$0.00	10/16/2024	$0.00	[redacted] 6303

Payment Enclosed : $ ☐☐☐☐☐.☐☐

☐ New address or e-mail? Check the box at left and print changes on back

Payment due includes $ 0.00 past due. Please pay the past due amount PROMPTLY.

KAITLYN POWELL
5000 WAGNER CIR
THE COLONY TX 75056-1118

Make Payment to: SYNCHRONY BANK
PO BOX 71715
PHILADELPHIA, PA 19176-1715

Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: P.O. Box 71754, Philadelphia, PA 19176-1754. Please include your account number on any correspondence you send to us.
Payments: Send payments to the address listed on the remittance portion of this statement or pay online at www.mysynchrony.com.
Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 71758, Philadelphia, PA 19176-1758.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use 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. You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 689820, Dallas, TX 75368-9779 and not the Payment Address.

What To Do If You Think You Find A Mistake On Your Statement
If you think there is an error on your statement, write to us at the Billing Inquiries Address at: Synchrony Bank, P.O. Box 71758, Philadelphia, PA 19176-1758
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 are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase.
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: Synchrony Bank, P.O. Box 71758, Philadelphia, PA 19176-1758
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.
Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment.

Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address, (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., or (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, or (e) includes staples, paper clips, tape, a folded check, or correspondence of any type. Electronic Payments: All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount, or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be sealed or delivered to us at P.O. Box 71758, Philadelphia, PA 19176-1758.
Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.
Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 71757, Philadelphia, PA 19176-1757. In doing so, please identify the inaccurate information and tell us why you believe it is inaccurate. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.
How We Calculate Interest
Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges, and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle. We will not charge you any interest on non-promotional purchases if you pay your entire balance by the due date each month. Please refer to the due date shown on the front of your statement. We will begin charging interest on promotional purchases on the purchase date.
Your Account is owned and serviced by Synchrony Bank.

Use of Information About You and Your Account: Our Privacy Policy describes our collection and disclosure of information about you and your Account. If you would like another copy of the Privacy Policy, please call us at the customer service telephone number indicated on the front of this statement.

(MF757377 W) O1OTS002 - 040404

Bankruptcy Notice: If you file bankruptcy, you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 71783, Philadelphia, PA 19176-1783.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

☐ Street Address _____
City, State ZIP _____
Phone # _____
Email _____

*Home Phone #	*Business Phone #	*Cell # or other phone # we can use to contact you	**Email Address

** Remember, you can update the above information as well as your email address online at www.mysynchrony.com.

Transaction Summary (Continued)

Tran Date	Post Date	Reference Number	Description	Amount
			INTEREST CHARGED	
10/14/2024	10/14/2024		INTEREST CHARGE ON PURCHASES	$0.00
			TOTAL INTEREST FOR THIS PERIOD	$0.00

2024 Totals Year-to-Date	
Total Fees Charged in 2024	$497.34
Total Interest Charged in 2024	$368.92
Total Interest Paid in 2024	$4.00

Interest Charge Calculation

Type of Balance	Expiration Date	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	NA	26.99%	$0.00	$0.00

When is interest charged on my account?

If you make a purchase, generally we charge interest from the day you make the purchase until you pay it in full.

You can avoid interest on new purchases (except some promotional purchases) if you have no balance at the start of your billing cycle or you pay your balance in full each month.

If you did not pay your balance in full in the prior billing cycle, interest will be calculated on your balance from the first day of the current billing cycle until we receive your payment in full, even if you pay your balance in full and on time and make no new charges in the current billing cycle. This interest, plus interest on that interest, will be reflected on your next billing statement.

Cardholder News & Information

At Synchrony Bank, we offer bilingual servicing. Please contact our customer service center and speak with a customer service representative about Spanish servicing options.

En Synchrony Bank, ofrecemos servicios en español. Por favor, comuníquese con nuestro centro de servicio al cliente y hable con un representante sobre opciones de servicios en español.

In order to protect your account privacy, we are unable to provide account information to anyone other than the cardholder(s) or an authorized party. If you wish to permit us to speak to an authorized party such as a spouse about your account, please send written authorization to the General Inquiries address.

If you need to contact Synchrony about the loss of a Synchrony cardholder, you can submit a deceased notification form located at www.syf.com under the 'Contact Us' page.

Statement not provided to customer.

CARECREDIT/SYNCHRONY BANK

synchrony

KAITLYN POWELL
Account Number : [redacted] 6303
Statement Closing Date: 03/15/2024

Summary of Account Activity	
Previous Balance	$1,556.75
+ New Purchases	$0.00
- Payments	$51.00
+/- Credits, Fees & Adjustments (net)	$25.00
+/- Interest Charge (net)	$0.00
New Balance	$1,530.75
Credit Limit	$1,710.00
Available Credit	$179.00
Days in Billing Period	30

Pay online for free at: mysynchrony.com
For Synchrony Bank customer service or to report your card lost or stolen, call (1-866-693-7864).

Best times to call are Wednesday - Friday.

Payment Information	
New Balance	$1,530.75
Total Minimum Payment Due	$50.00
Payment Due Date	04/08/2024

Promotion(s) expiring shortly - see promotional boxes below for details

PAYMENT DUE BY 5 P.M. EASTERN ON THE DUE DATE.
We may convert your payment into an electronic debit. See reverse side.

Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to $41.00.

Minimum Payment Warning: Making only the Total Minimum Payment Due will increase the amount of interest you pay and the time it takes to repay 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	10 years	$4,447.00
$74.00	3 years	$2,660.00 (Savings = $1,787.00)

If you would like information about credit counseling services, call 1-877-302-8797.

* NOTICE: See reverse side and additional pages (if any) for important information concerning your account.

6303 BPX 1 7 13 246315 PAGE 1 of 3 9072 3000 C603 01P55303

Pay online at mysynchrony.com or enclose this coupon with your check. Please use blue or black ink.

CareCredit

Account Number [redacted] 6303

Total Minimum Payment Due	Payment Due Date	Urgent!	New Balance
$50.00	04/08/2024	Promotion(s) expiring shortly-see above	$1,530.75

Payment Enclosed : $ ☐☐☐☐☐.☐☐

☐ New address or e-mail? Check the box at left and print changes on back

NOTE: You have a Promotional Purchase Expiring. See Promotional Purchase Summary For Details.
If you only pay the Total Minimum Due it may not pay off the Promotional Purchase by the Expiration Date.

KAITLYN POWELL
5000 WAGNER CIR
THE COLONY TX 75056-1118

Make Payment to: SYNCHRONY BANK
PO BOX 71715
PHILADELPHIA, PA 19176-1715

Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: P.O. Box 71754, Philadelphia, PA 19176-1754. Please include your account number on any correspondence you send to us.
Payments: Send payments to the address listed on the mail coupon portion of the statement or pay online at www.mysynchrony.com.
Overnight Payments: Payments cannot be made in person; mail payments to Synchrony Bank, 400 White Clay Center Drive, Newark, NJ 19711.
Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 71758, Philadelphia, PA 19176-1758.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use 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. You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 65822, Dallas, TX 75265-0779 and not the Payment Address.

What To Do If You Think You Find A Mistake On Your Statement
If you think there is an error on your statement, write to us at the Billing Inquiries Address at: Synchrony Bank, P.O. Box 71758, Philadelphia, PA 19176-1758
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 are necessary if your purchase was based on an advertisement we mailed to you, or we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase.
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: Synchrony Bank, P.O. Box 71758, Philadelphia, PA 19176-1758
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.
Information About Payments: You may at any time pay in whole or in part, the total unpaid balance without any additional charge for prepayment.

Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address, (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, or (e) includes staples, paper clips, tape, a folded check, or correspondence of any type. Conditional Payments: All written communications concerning disputed amounts, including any check or other payment instrument that (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount, or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 71758, Philadelphia, PA 19176-1758.
Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.
Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 71757, Philadelphia, PA 19176-1757. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that included the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.
How We Calculate Interest
Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges, and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle. We will not charge you any interest on non-promotional purchases if you pay your entire balance by the due date each month. Please refer to the due date shown on the front of your statement. We will begin charging interest on promotional purchases on the purchase date.
Your Account is owned and serviced by Synchrony Bank.

Use of Information About You and Your Account: Our Privacy Policy describes our collection and disclosure of information about you and your Account. If you would like another copy of the Privacy Policy, please call us at the customer service telephone number indicated on the front of this statement.

(MF64552)(CU) 01FS5X02 - 03/06/23

Bankruptcy Notice: If you file bankruptcy, you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 71783, Philadelphia, PA 19176-1783.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

☐ Street Address _____
City, State ZIP _____
Phone # _____
Email _____

*Home Phone # | *Business Phone # | *Cell # or other phone # we can use to contact you | **Email Address

**Remember, you can update the above information as well as your email address online at www.mysynchrony.com.

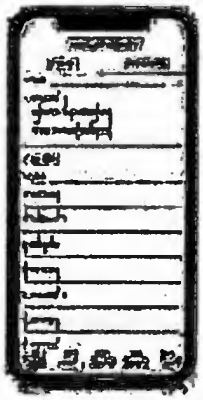
CareCredit

Enroll in eBill today.

Take advantage of 24/7 digital account management with eBill. Register to receive paperless statements online or in the CareCredit mobile app *(Tap "Statements" from the "Activity" section to enroll).*

Scan to learn more!

carecredit.com/app



Promotional Expiration Notification

YOU MUST PAY EACH PROMOTIONAL BALANCE IN FULL BY ITS EXPIRATION DATE TO AVOID PAYING DEFERRED INTEREST CHARGES. PLEASE SEE THE PROMOTIONAL PURCHASE SUMMARY SECTION ON THIS STATEMENT FOR FURTHER DETAILS. YOU HAVE A PROMOTION(S) EXPIRING ON 05/16/24.

Promotional Purchase Summary

Promotional Expiration Date	Promotional Balance	Deferred Interest Charge	Tran Date	Description	Initial Purchase Amount
05/16/2024	$1,505.75	$279.27	05/11/2023	Deferred Interest/No Interest If Paid In Full	$1,706.00

A summary of your promotional purchase is provided above.
If you have a DEFERRED INTEREST/NO INTEREST IF PAID IN FULL promotion: To avoid paying Deferred Interest Charges on these promotion(s), you must pay the entire applicable Promotional Balance by the Promotional Expiration Date. On a Fixed Payment (Extended Payment Plan) promotional purchase, the Interest Charge is billed monthly and included as part of the Minimum Payment due.

To make more than one payment see Make Payment To address or pay online at mysynchrony.com.

Transaction Summary

Tran Date	Post Date	Reference Number	Description	Amount
03/08/2024	03/08/2024	85348 12ELD1LKASKE	PAYMENT - THANK YOU	($51.60)
			FEES	
03/15/2024	03/15/2024		PYMT CARD SECURITY 800-8154051	$25.00
			TOTAL FEES FOR THIS PERIOD	$25.00
			INTEREST CHARGED	
03/15/2024	03/15/2024		INTEREST CHARGE ON PURCHASES	$0.00
			TOTAL INTEREST FOR THIS PERIOD	$0.00

2024 Totals Year-to-Date	
Total Fees Charged In 2024	$76.27
Total Interest Charged In 2024	$0.00
Total Interest Paid In 2024	$4.00

Interest Charge Calculation

Type of Balance	Expiration Date	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	NA	26.99%	$0.00	$0.00
Deferred Interest/No Interest If Paid In Full	05/16/2024	26.99%	$1,783.31	$0.00

New Promotional Financing Plans

This notice is to let you know about some promotional financing plans that may be available for you when you use your card for future purchases. This is only a summary of key terms. At times, we may offer you other promotional financing plans for certain purchases. Details of available promotions will be provided to you at the time of your transactions. Not all plans or all plan periods will be available at every retailer. For purposes of this notification, your Purchase Annual Percentage Rate ("APR") is 26.99%. See the Interest Charge Calculation section of this billing statement to determine if this APR is variable. If a (v) is shown next to your APR, this APR will vary with the market based on the prime rate. Subject to credit approval. Regular account terms apply to non-promotional purchases and, after promotion ends, to promotional purchase.

No Interest if Paid Within Promotional Period
(These can be advertised as Deferred Interest promotions)
Under this promotion, no Interest Charges will be assessed if the promotional purchase balance is paid in full within the promotional period. If the promotional purchase balance is not paid in full by the end of the promotional period, interest will be imposed from the date of purchase at the Purchase APR stated above. Minimum or fixed monthly payments are required. This promotion may be offered for periods of 6, 12, 18, or 24 months.

Please keep this for your records.If you have any questions, please call us at the Customer Service number shown on your statement.

Cardholder News & Information

In order to protect your account privacy, we are unable to provide account information to anyone other than the cardholder(s) or an authorized party. If you wish to permit us to speak to an authorized party such as a spouse about your account, please send written authorization to the General Inquiries address.

If you need to contact Synchrony about the loss of a Synchrony cardholder, you can submit a deceased notification form located at www.syf.com under the "Contact Us" page.

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Please Note: The Privacy Policy for this account is available through the Privacy Policy link on the Statements page in Synchrony Account Manager. Please take a moment to read it, then keep it with other financial documents. If you have previously opted-out, you do not need to do so again.

basó en un anuncio publicitario enviado

EXHIBIT A

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

As of **March 31, 2025**, 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_042025** (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

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_042025** 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 **March 31, 2025**, 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_042025** (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

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_042025** with such electronic file incorporated herein by reference.

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

As of **April 16, 2025**, 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_042025** 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

Steven Dasch, Authorized Representative

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_042025**, with such electronic file incorporated herein by reference.

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

On **April 16, 2025**, 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_042025** 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

Jeremy Alcantar, 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

Steven Dasch, Authorized Representative

EXHIBIT A

ACCOUNT SCHEDULE

The Receivables pursuant to the BILL OF SALE AND ASSIGNMENT OF RECEIVABLES FROM FNBM, LLC TO CREDIT ASSET SALES LLC that are specifically identified in the electronic file named **CreditOne_Fresh_Encore_042025**, 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 April 16, 2025, 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_042025** (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

Steven Dasch, Authorized Representative

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_042025**, 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:

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, FNBM, LLC ("FNBM"), and MHC Receivables, LLC ("MHC"). I am over the age of eighteen and authorized to make this Affidavit on behalf of Credit One, FNBM, 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 March 31, 2025, by Credit One in favor of MHC, a copy of which is attached hereto, and then (b) MHC to FNBM, as evidenced by a Bill of Sale and Assignment dated as of April 16, 2025, by MHC in favor of FNBM, a copy of which is attached hereto.

b. On or about April 16, 2025, FNBM sold the Receivables to Credit Asset Sales LLC ("Credit Asset Sales"), as evidenced by a Bill of Sale and Assignment dated as of April 16, 2025, by FNBM in favor of Credit Asset Sales, a copy of which is attached hereto.

5. Assignment or Sale of Accounts.

a. On or about March 31, 2025, 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 March 31, 2025, by Credit One in favor of MHC, a copy of which is attached hereto.

b. On or about April 16, 2025, MHC sold the Accounts to Credit Asset Sales, as evidenced by a Bill of Sale and Assignment dated as of April 16, 2025, 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 FNBM'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, FNBM, 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 FNBM, 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 FNBM, those records were accurately incorporated into the records of both FNBM and MHC as both FNBM'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 FNBM 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 21st day of April, 2025

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)
) ss.
COUNTY OF CLARK)

This instrument was acknowledged before me on the 21st day of Apr, 2025 by Michael Wiese, authorized representative of FNBM, LLC, authorized representaitve of MHC Receivables, LLC, and Vice President of Collections for Credit One Bank, N.A.

Notary Public

CRYSTAL OFFORD
NOTARY PUBLIC
STATE OF NEVADA
Appt. No. 20-6948-01
My Appt. Expires June 04, 2028

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_042025 (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: April 16, 2025

CREDIT ASSET SALES LLC

By: _____
Name: Michael Wiese
Title: Authorized Representative

MIDLAND CREDIT MANAGEMENT, INC.

By: Danielle Wohlfehrt
Name: Danielle Wohlfehrt
Title: MVP Business Development

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_042025** 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, Jeremy Alcantar, 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 a April 16, 2025 (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_042025 (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]

The above statements are true to the best of my knowledge.
Signed this 21 day of April 2025

Jeremy Alcantar
Authorized Representative

ACKNOWLEDGMENT OF SIGNATURE BY LICENSED NOTARY

STATE OF NEVADA)
) ss.
COUNTY OF CLARK)

The instrument was acknowledged before me this 21st day of Apr, 2025 by Jeremy Alcantar.

Notary Public

CRYSTAL OFFORD
NOTARY PUBLIC
STATE OF NEVADA
Appt. No. 20-5948-01
My Appt. Expires June 04, 2028

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_042025 (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: April 16, 2025

CREDIT ASSET SALES LLC

By: _____
Name: Michael Wiese
Title: Authorized Representative

MIDLAND CREDIT MANAGEMENT, INC.

By: Danielle Wohlfehrt
Name: Danielle Wohlfehrt
Title: MVP Business Development

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_042025** with such electronic file incorporated herein by reference.

Field	Field Data
Account Number	[redacted]3335
Seller Account ID	51099059
First Name	KAITLYN
Last Name	POWELL
SSN	XXX-XX-2121
Date of Birth	[redacted]
Address 1	5000 WAGNER CIR
City	THE COLONY
State	TX
Zip	75056
Home Phone	8179190125
Open Date	07/31/2021
Last Purchase Date	07/30/2024
Last Purchase Amount	$3.90
Last Payment Date	12/07/2024
Last Payment Amount	$44.00
Sale Amount	$1,793.48
Charge Off Date	03/12/2025
Charge off Balance	$1,793.48
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 04/16/2025 in connection with the sale of accounts from Credit Asset Sales LLC to Midland Credit Management, Inc.

CreditOne_Fresh_Encore_042025

EXHIBIT B

STATE OF TEXAS

Midland Credit Management, Inc.,

Plaintiff

-vs- AFFIDAVIT OF LUCAS HOFFMAN

KAITLYN POWELL,

Defendant(s).

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

1. I am employed as a Legal Specialist and have access to pertinent account records for Midland Credit Management, Inc. ("Plaintiff" or "MCM"). I am a competent person over eighteen years of age, and make the statements herein based upon personal knowledge of those account records maintained by Plaintiff. Plaintiff is the current owner of, and was assigned all the rights, title and interest to Defendant's CREDIT ONE BANK, N.A./ account XXXXXXXXXXXXX3335 (MCM Number 332745679) (hereinafter "the Account").

2. I have access to and have reviewed the electronic records pertaining to the Account maintained by MCM and am authorized to make this affidavit on MCM's behalf. The electronic records reviewed consist of (i) data and records acquired from the seller or assignor when MCM purchased or was assigned the Account, which were incorporated into MCM's business records upon purchase or assignment, and (ii) data and records generated by MCM in connection with servicing the Account since the date the Account was purchased by or was assigned to MCM. In addition, I reviewed the documents that are attached to this affidavit.

3. I am familiar with and trained on the manner and method by which MCM creates and maintains its business records pertaining to the Account, which consist of (i) data and documents acquired from the seller or assignor, and (ii) subsequent collection and/or servicing activities by MCM. The records are acquired or created, and are kept in the regular course of MCM's business. It was in the regular course of MCM's business for a person with knowledge

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

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

5. MCM's records show that the Account was charged off on 2025-03-12 with a balance of $1,793.48. On or about 2025-04-16, Plaintiff purchased and was assigned the Account with a balance owed by Defendant of $1,793.48. As of 2025-12-04, MCM's records show that the balance of $1,793.48 remains due and owing and no interest has been assessed to the Account. Therefore, Plaintiff seeks the amount of $1,793.48 from Defendant. All credits and offsets for payments have been applied to the balance.

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

1. CREDIT ONE BANK, N.A.	2025-03-12
2. MHC Receivables, LLC	2025-04-16
3. CREDIT ASSET SALES LLC	2025-04-16
4. Midland Credit Management, Inc.	

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

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

JAN 0 2 2026
Date

Lucas Hoffman

STATE OF MINNESOTA

COUNTY OF STEARNS

Signed and sworn to (or affirmed) before me on JAN 0 2 2026

by Lucas Hoffman.

Julie A Kimmes
Notary Public - Minnesota
My Commission Expires 01/31/2030

Notary Public

CA137

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

As of March 31, 2025, 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_042025 (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

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_042025** 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 March 31, 2025, 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_042025 (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

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_042025** with such electronic file incorporated herein by reference.

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

As of April 16, 2025, 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_042025 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

Steven Dasch, Authorized Representative

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_042025, with such electronic file incorporated herein by reference.

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

On April 16, 2025, 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_042025 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

Jeremy Alcantar, 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

Steven Dasch, Authorized Representative

EXHIBIT A

ACCOUNT SCHEDULE

The Receivables pursuant to the BILL OF SALE AND ASSIGNMENT OF RECEIVABLES FROM FNBM, LLC TO CREDIT ASSET SALES LLC that are specifically identified in the electronic file named CreditOne_Fresh_Encore_042025, 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 April 16, 2025, 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_042025 (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

Steven Dasch, Authorized Representative

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_042025, 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:

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, FNBM, LLC ("FNBM"), and MHC Receivables, LLC ("MHC"). I am over the age of eighteen and authorized to make this Affidavit on behalf of Credit One, FNBM, 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 March 31, 2025, by Credit One in favor of MHC, a copy of which is attached hereto, and then (b) MHC to FNBM, as evidenced by a Bill of Sale and Assignment dated as of April 16, 2025, by MHC in favor of FNBM, a copy of which is attached hereto.

b. On or about April 16, 2025, FNBM sold the Receivables to Credit Asset Sales LLC ("Credit Asset Sales"), as evidenced by a Bill of Sale and Assignment dated as of April 16, 2025, by FNBM in favor of Credit Asset Sales, a copy of which is attached hereto.

5. Assignment or Sale of Accounts.

a. On or about March 31, 2025, 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 March 31, 2025, by Credit One in favor of MHC, a copy of which is attached hereto.

b. On or about April 16, 2025, MHC sold the Accounts to Credit Asset Sales, as evidenced by a Bill of Sale and Assignment dated as of April 16, 2025, 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 FNBM'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, FNBM, 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 FNBM, 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 FNBM, those records were accurately incorporated into the records of both FNBM and MHC as both FNBM'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 FNBM 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 21st day of April, 2025

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)
) ss.
COUNTY OF CLARK)

This instrument was acknowledged before me on the 21st day of Apr, 2025 by Michael Wiese, authorized representative of FNBM, LLC, authorized representative of MHC Receivables, LLC, and Vice President of Collections for Credit One Bank, N.A.

Notary Public

CRYSTAL OFFORD
NOTARY PUBLIC
STATE OF NEVADA
Appt. No. 20-6948-01
My Appt. Expires June 04, 2028

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_042025 (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: April 16, 2025

CREDIT ASSET SALES LLC

By: _____
Name: Michael Wiese
Title: Authorized Representative

MIDLAND CREDIT MANAGEMENT, INC.

By: _____
Name: Danielle Wohlfehrt
Title: MVP Business Development

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_042025 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, Jeremy Alcantar, 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 a April 16, 2025 (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_042025 (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]

The above statements are true to the best of my knowledge.
Signed this 21 day of April 2025

Jeremy Alcantar
Authorized Representative

ACKNOWLEDGMENT OF SIGNATURE BY LICENSED NOTARY

STATE OF NEVADA)
) ss.
COUNTY OF CLARK)

The instrument was acknowledged before me this 21st day of Apr, 2025 by Jeremy Alcantar.

Notary Public

CRYSTAL OFFORD
NOTARY PUBLIC
STATE OF NEVADA
Appt. No. 20-5948-01
My Appt. Expires June 04, 2028

CREDIT ONE BANK CREDIT CARD STATEMENT

Account Number [redacted] 3335
February 12, 2025 to March 11, 2025

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance		$1,718.52
Payments	-	$0.00
Other Credits	-	$0.00
Purchases	+	$0.00
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$39.00
Interest Charged	+	$35.96
New Balance		$1,793.48
Credit Limit		$1,150.00
Available Credit		$0.00
Statement Closing Date		03/11/25
Days In Billing Cycle		28

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	$1,793.48
Past Due Amount	$365.00
Amount Due This Period	$1,467.48
Minimum Payment Due	$1,793.48
Payment Due Date	04/07/25

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...	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	1 month(s)	$1,793.00

If you would like a location for credit counseling services, call 1-888-615-6720. Or you may visit www.justice.gov/ustrs/credit-counseling-agencies-approved-pursuant-11-usc-111.

TRANSACTIONS

Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
			Payments, Credits, and Adjustments	
			Fees	
	03/11	03/11	LATE FEE	39.00
			TOTAL FEES FOR THIS PERIOD	39.00
			Interest Charged	
	03/11	03/11	Interest Charge on Purchases	35.96
	03/11	03/11	Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	35.96

2025 Totals Year-to-Date	
Total fees charged in 2025	$117.00
Total interest charged in 2025	$105.07

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	28.65%(v)	$1,505.89	$35.96
Cash Advances	28.65%(v)	$0.00	$0.00
STANDARD BALANCE TRANSFER	28.65%(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.

CreditOne BANK | PO. BOX 98873 LAS VEGAS, NV 89193-8873

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] 3335
New Balance:	$1,793.48
Minimum Payment Due:	$1,793.48
Payment Due Date:	04/07/25

AMOUNT ENCLOSED: $.

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

KAITLYN POWELL
5000 WAGNER CIR
THE COLONY TX 75056-1118

0000000 0179348 0179348 [redacted] 3335 7

CREDIT ONE BANK CREDIT CARD STATEMENT
Account Number [redacted] 3335
November 12, 2024 to December 11, 2024

SUMMARY OF ACCOUNT ACTIVITY		
Previous Balance		$1,488.97
Payments	-	$44.00
Other Credits	-	$0.00
Purchases	+	$0.00
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$39.00
Interest Charged	+	$33.44
New Balance		$1,527.41
Credit Limit		$1,150.00
Available Credit		$0.00
Statement Closing Date		12/11/24
Days In Billing Cycle		30

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	$1,527.41
Past Due Amount	$148.00
Amount Due This Period	$93.00
Minimum Payment Due	$241.00
Payment Due Date	01/07/25

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 $39.

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	8 years	$3,238.00

If you would like a location for credit counseling services, call 1-888-515-5720. Or you may visit www.justice.gov/ustr/list-credit-counseling-agencies-approved-pursuant-11-usc-111.

TRANSACTIONS

Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
			Payments, Credits, and Adjustments	
74707937P700XTMLJB	12/07	12/07	PAYMENT - THANK YOU LAS VEGAS NV	-44.00
			Fees	
	12/11	12/11	LATE FEE	39.00
			TOTAL FEES FOR THIS PERIOD	39.00
			Interest Charged	
	12/11	12/11	Interest Charge on Purchases	33.44
	12/11	12/11	Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	33.44

2024 Totals Year-to-Date	
Total fees charged in 2024	$367.95
Total interest charged in 2024	$309.09

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.

Your account is currently closed.

NOTICE REGARDING THE MORE CASH BACK REWARDS PROGRAM
The More Cash Back Rewards Program ("More Program") will be discontinued on March 31, 2025. Purchases made after this date will not earn cash back rewards under the More Program. This does not affect any other rewards you earn on purchases made under the terms of your Rewards Program Supplement.

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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.

CreditOne BANK | P.O. BOX 98873 LAS VEGAS, NV 89193-8873

PAY YOUR BILL ONLINE at CreditOneBank.com
Account Number: [redacted] 3335
New Balance: $1,527.41
Minimum Payment Due: $241.00
Payment Due Date: 01/07/25

AMOUNT ENCLOSED: $

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

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

KAITLYN POWELL
5000 WAGNER CIR
THE COLONY TX 75056-1116

0004400 0162741 0020200 [redacted] 3335 9

CREDIT ONE BANK CREDIT CARD STATEMENT
Account Number[redacted] 3335
November 12, 2024 to December 11, 2024

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	28.90%(v)	$1,388.69	$33.44
Cash Advances	28.90%(v)	$0.00	$0.00
STANDARD BALANCE TRANSFER	28.90%(v)	$0.00	$0.00

(v) = Variable Rate