

EXHIBIT B

BILL OF SALE AND ASSIGNMENT

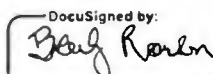
September 2021 Brands Fresh 180 Day Flow Lot 1

THIS BILL OF SALE AND ASSIGNMENT dated December 27, 2024, is by Citibank, N.A., a national banking association organized under the laws of the United States, located at 5800 South Corporate Place, Sioux Falls, SD 57108 (the "Bank") to Midland Credit Management, Inc., a corporation organized under the laws of the State of Kansas, with its headquarters/principal place of business at 350 Camino De La Reina, Suite 100, San Diego, CA 92108 ("Buyer").

For value received and subject to the terms and conditions of the Master Purchase and Sale Agreement dated December 6, 2023 between Buyer and the Bank (the "Master Purchase Agreement"), and that certain Addendum No. 1 dated December 14, 2023 between Bank and Buyer (the "Addendum," together with the Master Purchase Agreement, the "Agreement"), the Bank does hereby transfer, sell, assign, convey, grant, bargain, set over and deliver to Buyer, and to Buyer's successors and assigns, the Accounts summarized on the Asset Schedule attached hereto as Exhibit A and the Final Electronic File. Capitalized terms not defined herein shall have the definition ascribed in the Agreement.

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

Citibank, N.A.

By: 
DocuSigned by:
0A0000144FCB4AF...
 (Signature)

Name: Brandy Reardon

Title: Authorized Party

Midland Credit Management, Inc.

By: 
Signed by:
0BAF7C73D0C5446...
 (Signature)

Name: Danielle wohlfahrt

Title: MVP, BD & Strategic Partnerships

Exhibit A to Bill of Sale

The individual Accounts transferred are described in the Final Electronic File named Midland-Brands-Fresh-Flow-Lot1-1224 and delivered by the Bank to Buyer, the same deemed attached hereto by this reference.

Lot	Sale ID	# of Accounts	Sale Balance	Cut-Off Date	Purchase Price Percentage
Brands Fresh Flow Lot 1	121124MC1MU3FM			12/11/2024	

AFFIDAVIT OF SALE OF ACCOUNTS

State of Missouri
County of Platte

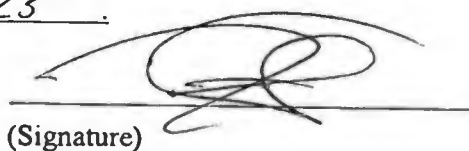
Jesse Steiner, being duly sworn, deposes and says:

I am an authorized employee of Citibank, N.A. ("CBNA") located at 5800 South Corporate Place, Sioux Falls, SD 57108, am authorized to make the statements and representations herein and I am over 18 years of age. In this position, I have access to the creditor's books and records and am aware of the process of the sale of accounts and electronic storage of business records. Original Creditor's records were made and kept in the regular course of business by, or from information transmitted by, a person with knowledge and it was the regular course of such business to make and keep the records in the course of a regularly conducted business activity. The records were made at or near the time of the events recorded. Based on my review of Original Creditor's books and records, I have personal knowledge of the facts set forth in this affidavit.

On or about December 27, 2024, CBNA sold a pool of charged-off accounts (the Accounts) by a Master Purchase and Sale Agreement dated December 6, 2023, Bill of Sale, and Addendum No. 1 dated December 14, 2023 to Midland Credit Management, Inc. As part of the sale of the Accounts, certain electronic records were transferred on individual accounts to the debt buyer. These records were kept in the ordinary course of business of creditor.

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

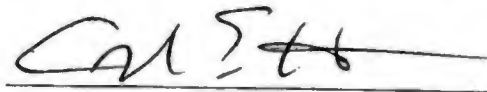
Executed on Jan 8, 2025.

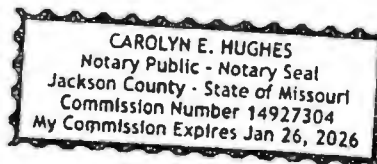

(Signature)

Jesse Steiner
Printed Name

State of Missouri)
County of Platte) ss

On this 8 day of JAN, 2025, before me, the undersigned notary, personally appeared Jesse Steiner, personally known to me to be the person who signed the preceding or attached document in my presence and who swore or affirmed to me that the contents of the document are truthful and accurate to the best of his/her knowledge and belief.

 [SEAL]



Citi Custom Cash® Card



MASON B OZVURAL

Member Since 2022 Account number ending in: 0651

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

Billing Inquiries and Customer Service

PO BOX 6062 SIOUX FALLS, SD 57117

1-888-872-2214, (TTY: 711)

www.citicards.com

NOVEMBER STATEMENT

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

Late Payment Warning: If we do not receive your Minimum Payment by the date listed above, you may have to pay a late fee of up to \$41 and your APRs may be increased up to the Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	1 month(s)	\$2,761

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

Account Summary

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

Credit Limit

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

thankyou from citi

Total Available ThankYou® Points

0 as of 11/01/24

» See page 3 for more information about your rewards

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

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



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

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

Amount enclosed:

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

000000 MC 32 A 0

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

CITI CARDS
PO BOX 78045
PHOENIX, AZ 85062-8045

15009 0276130 0276130 0018300 0 0651 0305

MASON B OZVURAL

Account Summary

Trans. date	Post date	Description	Amount
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Fees charged

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

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

2024 totals year-to-date

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

Interest charge calculation

Days in billing cycle: 33

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

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

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

Account messages

Please note that if we received your pay by phone or online payment between 5 p.m. ET and midnight ET on the last day of your billing period, your payment was credited as of the date of receipt, but will not be reflected until your next statement.

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thankyou
from citi

Member ID: N/A

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

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

How You Earn

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

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

How You Redeem

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



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

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

Citi Custom Cash® Card



MASON B OZVURAL

Member Since 2022 Account number ending in: 0651

Billing Period: 03/06/24-04/03/24

Billing Inquiries and Customer Service

PO BOX 6062 SIOUX FALLS, SD 57117

1-888-872-2214, (TTY: 711)

www.citicards.com

APRIL STATEMENT

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

Late Payment Warning: If we do not receive your Minimum Payment by the date listed above, you may have to pay a late fee of up to \$41 and your APRs may be increased up to the Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	9 year(s)	\$4,941
\$86	3 year(s)	\$3,096 (Savings=\$1,845)

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

Account Summary

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

Credit Limit

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

thankyou
from citi



Total Available ThankYou® Points

0 as of 03/31/24

» See page 3 for more information
about your rewards

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

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



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

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

Amount enclosed:

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

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

CITI CARDS
PO BOX 78045
PHOENIX, AZ 85062-8045

15009 0006642 0214578 0018300 0651 0302

MASON B OZVURAL

Account Summary

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

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

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

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

2024 totals year-to-date

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

Interest charge calculation

Days in billing cycle: 29

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

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

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

Account messages

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thankyou
from Citi

Member ID: 8910238034386621

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

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

How You Earn

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

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

How You Redeem

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



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

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