

FILED
2/2/2026 2:32 PM
Dallas County
Justice of the Peace Pct 1-1
By: Lenita Bailey

JPC-26-02093-11

EXHIBIT A

BILL OF SALE AND ASSIGNMENT

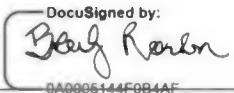
4Q2024 Citi Retail Services DSA Bulk

THIS BILL OF SALE AND ASSIGNMENT dated November 25, 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. 12 dated November 20, 2024 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.

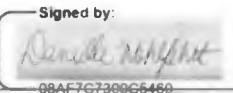
Citibank, N.A.

By: 
 DocuSigned by:
 Brandy Reardon
 0A0005144F0B4AF
 (Signature)

Name: Brandy Reardon

Title: Authorized Party

Midland Credit Management, Inc.

By: 
 Signed by:
 Danielle Wohlfahrt
 08AF7C7300C6460
 (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-Citi-Retail-Services-DSA-Bulk-1124 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
4Q2024 Citi Retail Services DSA Bulk	111324MC1MU4IB	[REDACTED]	[REDACTED]	11/13/2024	[REDACTED]

AFFIDAVIT OF SALE OF ACCOUNTS

State of Missouri
County of Platte

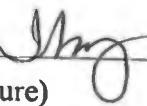
Terri Bergman, being duly sworn, deposes and says:

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

On or about November 25, 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. 12 dated November 20, 2024 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.

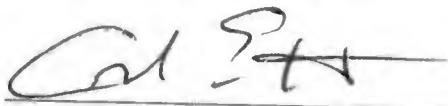
Executed on December 2, 2024.


 (Signature)

Terri Bergman
 Printed Name

State of Missouri)
) ss
County of Platte)

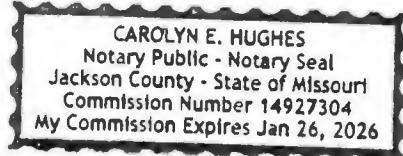
On this 2 day of Dec, 2024 before me, the undersigned notary, personally appeared Terri Bergman, personally known to me to be the person who signed the preceding or attached document in my presence and who swore or affirmed to me that the contents of the document are truthful and accurate to the best of his/her knowledge and belief.



[SEAL]

Midland 120623

1



Field	Field Data
Account Number	[REDACTED] 2443
First Name	DANNY
Last Name	WILMORE
SSN	XXX-XX-4001
Date of Birth	[REDACTED]
Address 1	485 ROLLING HILLS PL
Address 2	APT 1414
City	LANCASTER
State	TX
Zip	75146
Home Phone	4698319637
Open Date	07/26/2021
Last Purchase Date	05/29/2022
Last Purchase Amount	\$31.37
Last Payment Date	05/13/2022
Last Payment Amount	\$87.13
Sale Amount	\$4,100.78
Charge Off Date	12/19/2022
Charge off Balance	\$4,100.78
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	THE HOME DEPOT

Account information provided by Citibank, N.A. pursuant to the Bill of Sale/Assignment of Accounts transferred on or about 11/25/2024 in connection with the sale of accounts from Citibank, N.A. to Midland Credit Management, Inc.

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By: Lenita Bailey

EXHIBIT B

BILL OF SALE AND ASSIGNMENT

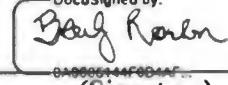
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Citibank, N.A.

By: 
DocuSigned by:
Brandy Reardon
01/05/2024 14:48:45
(Signature)

Name: Brandy ReardonTitle: Authorized Party**Midland Credit Management, Inc.**

By: 
Signed by:
Danielle Wohlfahrt
01/05/2024 14:48:45
(Signature)

Name: Danielle WohlfahrtTitle: MVP, BD & Strategic Partnerships

Exhibit A to Bill of Sale

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Lot	Sale ID	# of Accounts	Sale Balance	Cut-Off Date	Purchase Price Percentage
4Q2024 Citi Retail Services DSA Bulk	111324MC1MU4IB	[REDACTED]	[REDACTED]	11/13/2024	[REDACTED]

2/2/2026 2:32 PM

Dallas County

Justice of the Peace Pct 1-1

Contract ID: MC8MUMAAI120623

Addendum ID: MC8MUMAAI112024V12

By Lenita Bailey

Document ID: 111324MC1MU4IBG1

AFFIDAVIT OF SALE OF ACCOUNTS**State of Missouri
County of Platte**

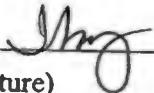
Terri Bergman, being duly sworn, deposes and says:

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

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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.

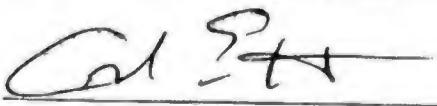
Executed on December 2, 2024.


(Signature)

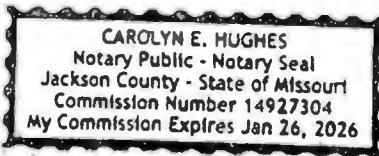
Terri Bergman
Printed Name

State of Missouri)
) ss
County of Platte)

On this 2 day of Dec, 2024 before me, the undersigned notary, personally appeared Terri Bergman, personally known to me to be the person who signed the preceding or attached document in my presence and who swore or affirmed to me that the contents of the document are truthful and accurate to the best of his/her knowledge and belief.



[SEAL]



2/2/2026 2:32 PM

Dallas County

Account Statement

By: Lenita Bailey

Send Notice of Billing Errors and Customer Requests
HOME DEPOT CREDIT SERVICES
PO Box 790328, St. Louis, MO 63179



The Home Depot
Consumer Credit Card

Customer Service:
homedepot.com/mycard
Account Inquiries:
1-866-458-7683 (TTY: 711)

Account Number: **2443**

Summary of Account Activity

Previous Balance	\$3,972.17
Payments	-\$0.00
Other Credits	-\$0.00
Purchases	+\$0.00
Fees Charged	+\$40.00
Interest Charged	+\$88.61
New Balance	\$4,100.78
Past Due Amount	\$986.40
Credit Limit	\$0.00
Available Credit	\$0.00
Amount Over Credit Limit	\$800.78
Statement Closing Date	12/18/2022
Next Statement Closing Date	01/18/2023
Days in Billing Cycle	31

Your Minimum Payment Due is \$1,156.40. If you paid your non-promotional (revolving) balances and any expiring promotional balances in full on your last statement, you can avoid interest charges on any new non-promotional (revolving) balances and any expiring promotional balances if you pay \$4,100.78 by 01/14/23. Otherwise, interest will accrue from your statement closing date until we receive your payment. The "How to Avoid Paying Interest on Purchases" section on page 2 has more information.

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 will not be reflected until your next statement.

Please update your phone number, including cell phone number on the back of the payment coupon.

TRANSACTIONS

Trans Date	Description	Reference #	Amount
FEES			
12/14	LATE FEE		\$ 40.00
	TOTAL FEES FOR THIS PERIOD		\$ 40.00

PLEASE SEE IMPORTANT INFORMATION ON PAGE 2.

Page 1 of 4

This Account is Issued by Citibank, N.A.

↓ Please detach and return lower portion with your payment to ensure proper credit. Retain upper portion for your records. ↓



P.O. Box 790393
St. Louis, MO 63179

Your Account Number is **2443**Payment Due Date **January 14, 2023**New Balance **\$4,100.78**Past Due Amount† **\$986.40**Minimum Payment Due **\$1,156.40**Amount Enclosed: \$

†Past Due Amount is included in the Minimum Payment Due.
Please print address changes on the reverse side.
Make Checks Payable to ▼

Statement Enclosed

DANNY WILMORE
485 ROLLING HILLS PL
APT 1414
LANCASTER, TX 75146-1861

HOME DEPOT CREDIT SERVICES
PO BOX 78011
PHOENIX, AZ 85062-8011

03000 0115640 0410078 0008713 0 2443 1112

2/2/2026 2:32 PM

Dallas County

Justice of the Peace Pct 1-1

By: Lentita Bailey

Information About Your Account.

How to Avoid Paying Interest on Purchases. Your payment due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your New Balance by the payment due date each month. This is called a grace period on purchases. To get a grace period on purchases you must pay the New Balance by the payment due date every billing cycle. If you do not, you will not get a grace period until you pay the New Balance for two billing cycles in a row.

If you have a balance subject to a deferred interest promotion and that promotion does not expire before the payment due date, that balance (an "excluded balance") is excluded from the amount you must pay in full to get a grace period on a purchase balance other than an excluded balance. However, you must still pay any separately required payment on the excluded promotional balance. In billing cycles in which payments are allocated to deferred interest balances first, the deferred interest balance will be reduced before any other balance on the account. However, you will continue to get a grace period on purchases, other than an excluded balance so long as you pay the New Balance less any excluded balance, plus any separately required payment on an excluded balance, in full by the payment due date each billing cycle.

In addition, certain promotional offers may take away the grace period on purchases. Other promotional offers not described above may also allow you to have a grace period on purchases without having to pay all or a portion of the promotional balance by the payment due date. If either is the case, the promotional offer will describe what happens.

How We Calculate Your Balance Subject to Interest Rate. For each balance, the letter following the Annual Percentage Rate in the Interest Charge Calculation section on the front of the statement indicates the method we use to calculate interest charges. For Methods C, H and M, we use a daily balance method (including current transactions) to calculate interest charges. For Methods I and L, we use an average daily balance method (including current transactions) to calculate interest charges. For Method K, we use an average daily balance method (excluding current transactions) to calculate interest charges. To find out more information about the balance computation method that applies to your account and how the resulting interest charges were determined, contact us at Customer Service number on the front.

Other Account and Payment Information.

Payment Amount. You may pay all or part of your account balance at any time. However, you must pay, by the payment due date, at least the minimum payment due.

When Your Payment Will Be Credited. If we receive your mailed payment in proper form at our processing facility by 5 p.m. local time there, it will be credited as of that day. A payment received there in proper form after that time will be credited as of the next day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or is not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon. The correct address for express mail is shown in the Express Mail section.

Proper Form. For a payment sent by mail or courier to be in proper form, you must:

- Enclose a valid check or money order made payable to Home Depot Credit Services.
- No cash, gift cards, or foreign currency please.
- Include your name and the last four digits of your account number.

Payment Other Than By Mail.

- **In-Store Payments.** For your added convenience, payments can be made at The Home Depot stores, with no service fee. Any payment in proper form accepted in-store will be credited as of that day. However, credit availability may be subject to verification of funds.
- **Online/AutoPay.** Go to the URL on Page 1 of your statement to make a payment online. You can also enroll in AutoPay and have your payment amount automatically deducted each month from the payment account you choose.
- **Phone.** Call the number on Page 1 of your statement to make a payment by phone. For phone payments, you authorize us to electronically debit your specified bank account by an ACH transaction in the amount and on the date that you indicate on the phone. You may cancel a phone payment by calling us at the Customer Service number at the top of Page 1 within the time period disclosed to you on the phone. There is no fee for making a payment using our automated voice response system.

KEY CREDIT TERMS

NO INTEREST IF PAID IN FULL WITHIN 6 MONTHS* on purchases of \$299 or more. Interest will be charged to your account from the purchase date if the purchase balance (including premiums for optional credit insurance) is not paid in full within 6 months.

*With credit approval for qualifying purchases made on The Home Depot or EXPO Design Center Consumer Credit Card. APR: 17.99% - 26.99%. Minimum interest charge: \$2. See card agreement for details including APR applicable to you. Offer valid for consumer accounts in good standing; 6 months everyday credit offer is subject to change without notice; see store for details.

HD FEB20

/AV/ HD - 9196-0400-0002 /BV/ 000 - 29A /C/-E - 34 - X - 99 /DV/ P - E - Y - O - N /E/- 7 - - - N - Y - O - O /F/ 01/19/22 - 07/01/21 - 17 - November 17, 2022
 /G/ N - - - /H/ 0 - - HHKB /I/ - - 0 - 0 - - /J/ - - - - -

Page 2 of 4

Please provide change of address and update/add your phone numbers here: (Use blue or black ink.)

*Cell:

*Home:

'Phone: By giving us a cell number or a number later converted to a cell number, you agree that we or our service providers can contact you at that number by autodialer, recorded or artificial voice, or a text. Your phone plan charges may apply.

Account: **** * 2443

TRANSACTIONS (cont.)

Trans Date	Description	Reference #	Amount
INTEREST CHARGED			
12/18	INTEREST CHARGE ON PURCHASES		\$ 88.61
	TOTAL INTEREST FOR THIS PERIOD		\$ 88.61

2022 Totals Year-to-Date	
Total Fees Charged in 2022	\$269.00
Total Interest Charged in 2022	\$861.99

ACTIVITY AND PROMOTIONS DETAIL

Original Promotion Trans Amount	Promotion Trans Date	Previous Balance	Payments & Other Credits	Purchases, Fees & Other Debits	Interest Charged	New Balance	Promotion Minimum Payment Due	Deferred Interest Charges	Promotion Expiration Date
PURCHASES									
Revolving Balance	-	\$3,972.17	-	\$40.00	\$88.61	\$4,100.78	-	-	-
TOTAL		\$3,972.17	\$0.00	\$40.00	\$88.61	\$4,100.78	\$0.00	\$0.00	

INTEREST CHARGE CALCULATION

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES			
Revolving Balance	25.99% (M)	\$4,014.88	\$88.61

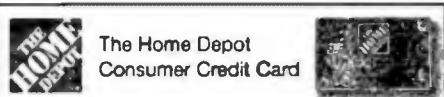
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Dallas County

Account Statement

Pct 1-1

By Lenita Bailey



The Home Depot
Consumer Credit Card

Customer Service:
homedepot.com/mycard
Account Inquiries:
1-800-677-0232 (TTY: 711)

Send Notice of Billing Errors and Customer Voice Line
HOME DEPOT CREDIT SERVICES
PO Box 790328, St. Louis, MO 63179

Account Number: **2443**

Summary of Account Activity

Previous Balance	\$3,043.03
Payments	-\$87.13
Other Credits	-\$0.00
Purchases	+\$149.77
Fees Charged	+\$0.00
Interest Charged	+\$61.56
New Balance	\$3,167.23
Past Due Amount	\$0.00
Credit Limit	\$3,300.00
Available Credit	\$121.00
Amount Over Credit Limit	\$0.00
Statement Closing Date	05/18/2022
Next Statement Closing Date	06/17/2022
Days in Billing Cycle	31

Your Minimum Payment Due is \$94.10. If you paid your non-promotional (revolving) balances and any expiring promotional balances in full on your last statement, you can avoid interest charges on any new non-promotional (revolving) balances and any expiring promotional balances if you pay \$2,860.90 by 06/14/22. Otherwise, interest will accrue from your statement closing date until we receive your payment. The "How to Avoid Paying Interest on Purchases" section on page 2 has more information.

You must pay your promotional balance of \$309.43 in full by 09/14/22 to avoid paying deferred interest charges.

Please update your phone number, including cell phone number on the back of the payment coupon.

Marketing offers included in this statement are intended for residents of the United States and its Territories.

TRANSACTIONS

Trans Date	Description	Reference #	Amount
05/07	THE HOME DEPOT LANCASTER TX HARDWARE	0610385	\$ 85.52
05/10	THE HOME DEPOT IRVING TX HARDWARE	7511014	\$ 25.95



HD 11

PLEASE SEE IMPORTANT INFORMATION ON PAGE 2.

Page 1 of 6

This Account is Issued by Citibank, N.A.

♦ Please detach and return lower portion with your payment to ensure proper credit. Retain upper portion for your records. ♦



P.O. Box 790393
St. Louis, MO 63179

Statement Enclosed

Your Account Number is **2443**

Your Account is enrolled in AutoPay. Your next AutoPay payment of \$94.10 will be deducted from your bank account on 06/13/2022. Please note that the next AutoPay payment may be reduced if you have made additional payments or received any credits during the current billing cycle.



Payment Due Date June 14, 2022

New Balance \$3,167.23

Past Due Amount \$0.00

Minimum Payment Due \$94.10

Amount Enclosed: \$

Please print address changes on the reverse side.
Make Checks Payable to ▼

HOME DEPOT CREDIT SERVICES
PO BOX 78011
PHOENIX, AZ 85062-8011

DANNY WILMORE
485 ROLLING HILLS PL
APT 1414
LANCASTER, TX 75146-1861

03000 0009410 0316723 0008713 0 **2443 1111**

Dallas County

Justice of the Peace Pct 1-1

By: Lonna Bailey

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Other Account and Payment Information.

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Online/AutoPay. Go to the URL on Page 1 of your statement to make a payment online. You can also enroll in AutoPay and have your payment amount automatically deducted each month from the payment account you choose.

Phone. Call the number on Page 1 of your statement to make a payment by phone. For phone payments, you authorize us to electronically debit your specified bank account by an ACH transaction in the amount and on the date that you indicate on the phone. You may cancel a phone payment by calling us at the Customer Service number at the top of Page 1 within the time period disclosed to you on the phone. There is no fee for making a payment using our automated voice response system.

KEY CREDIT TERMS

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*With credit approval for qualifying purchases made on The Home Depot or EXPO Design Center Consumer Credit Card. APR: 17.99% - 26.99%. Minimum interest charge: \$2. See card agreement for details including APR applicable to you. Offer valid for consumer accounts in good standing; 6 months everyday credit offer is subject to change without notice; see store for details.

HD FEB20

/A/ - HD - 9196-0400-0002 /B/ - 000 - 29A /C/ - 0 - - 99 /D/ - P - E - Y - 0 - Y /E/ - 0 - - N - - 0 - 0 - /F/ - 01/19/22 - 07/01/21 - 10 - April 17, 2022
/G/ - N - - - /H/ - 0 - - HHKB /I/ - - 0 - M - - /J/ - - - -

Page 2 of 6

Please provide change of address and update/add your phone numbers here: (Use blue or black ink.)

*Cell:

*Home:

Phone: By giving us a cell number or a number later converted to a cell number, you agree that we or our service providers can contact you at that number by autodialer, recorded or artificial voice, or a text. Your phone plan charges may apply.

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2/2/2026 2:32 PM

Dallas County

Justice of the Peace Pct 1-1

By: Lenita Bailey

Account: **** * 2443

TRANSACTIONS (cont.)

Trans Date	Description	Reference #	Amount
05/13	AUTOPAY PAYMENT THANK YOU IL	P919400GMEPFTL4Y1	\$ 87.13-
05/15	THE HOME DEPOT LANCASTER TX SEASONAL/GARDEN	2524310	\$ 38.30

FEES

TOTAL FEES FOR THIS PERIOD	\$ 0.00
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INTEREST CHARGED

05/18	INTEREST CHARGE ON PURCHASES	\$ 61.56
	TOTAL INTEREST FOR THIS PERIOD	\$ 61.56

2022 Totals Year-to-Date	
Total Fees Charged in 2022	\$0.00
Total Interest Charged in 2022	\$240.33

ACTIVITY AND PROMOTIONS DETAIL

Original Promotion Trans Amount	Promotion Trans Date	Previous Balance	Payments & Other Credits	Purchases, Fees & Other Debits	Interest Charged	New Balance	Promotion Minimum Payment Due	Deferred Interest Charges	Promotion Expiration Date
PURCHASES									
Revolving Balance		\$2,730.47	\$84.00-	\$149.77	\$61.56	\$2,857.80	-	-	-
-NO INT 12 MOS - PMT REQ	\$335.38 09/03/21	\$312.56	\$3.13-	-	-	\$309.43	\$3.10	\$65.34	09/14/22
TOTAL		\$3,043.03	\$87.13-	\$149.77	\$61.56	\$3,167.23	\$3.10	\$65.34	

INTEREST CHARGE CALCULATION

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rates	Interest Charge
PURCHASES			
Revolving Balance	25.99% (M)	\$2,789.27	\$61.56
-NO INT 12 MOS - PMT REQ	25.99% (M)		

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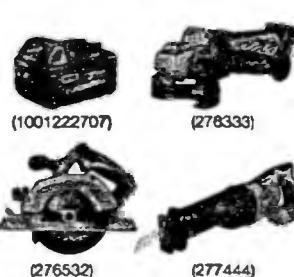
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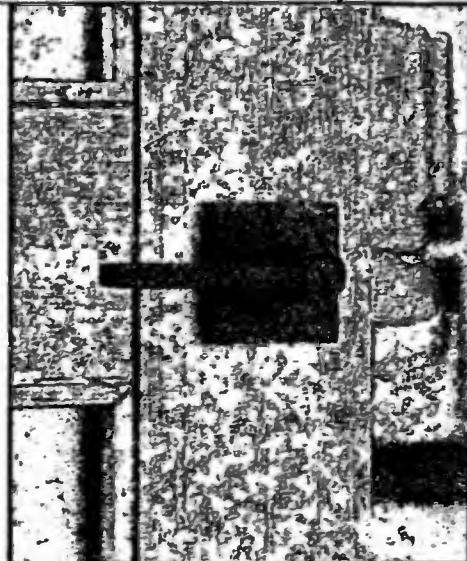
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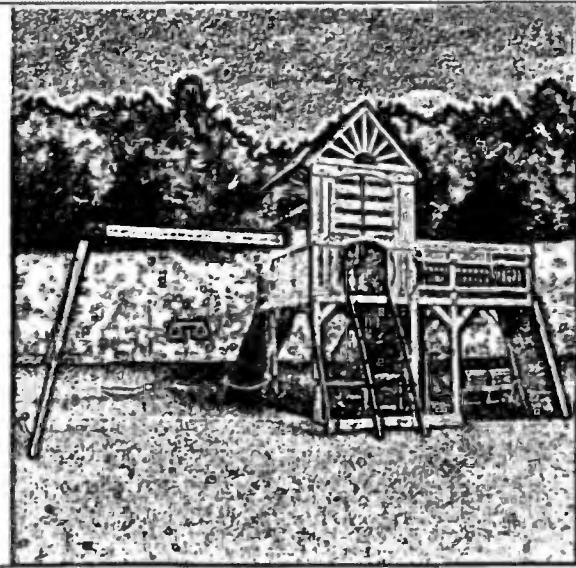
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