

STATE OF TEXAS

MIDLAND CREDIT MANAGEMENT, INC.,

Plaintiff

-vs-

AFFIDAVIT OF JONAH LAZERINE

MARY STEELE,

Defendant(s).

Jonah Lazerine, 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 XXXXXXXXXXXXX7970 (MCM Number 328909282) (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,

AFFIDAVIT OF JONAH LAZERINE - 1

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 2024-08-23 with a balance of \$1,315.52. On or about 2024-09-19, Plaintiff purchased and was assigned the Account with a balance owed by Defendant of \$1,315.52. As of 2025-09-12, MCM's records show that the balance of \$1,315.52 remains due and owing and no interest has been assessed to the Account. Therefore, Plaintiff seeks the amount of \$1,315.52 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. | 2024-08-23 |
| 2. MHC Receivables, LLC | 2024-09-19 |
| 3. CREDIT ASSET SALES LLC | 2024-09-19 |
| 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.

AFFIDAVIT OF JONAH LAZERINE - 2

328909282

AFFRECATTACH

25-234653

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

OCT 03 2025

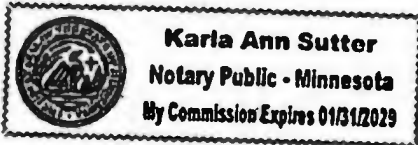
Date

Jonah Lazerine

STATE OF MINNESOTA
COUNTY OF STEARNS

Signed and sworn to (or affirmed) before me on
by Jonah Lazerine.

OCT 03 2025



Notary Public

CA137

AFFIDAVIT OF JONAH LAZERINE - 3

328909282

AFFRECATTACH

25-234653

STATE OF TEXAS

MIDLAND CREDIT MANAGEMENT, INC.,

Plaintiff

-vs-

AFFIDAVIT OF JENNIFER DITTBERNER

MARY STEELE,

Defendant(s).

Jennifer Dittberner, 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 XXXXXXXXXXXXX5982 (MCM Number 328909281) (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,

AFFIDAVIT OF JENNIFER DITTBERNER - 1

328909281

AFFRECATTACH

25-234652

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 2024-08-21 with a balance of \$1,240.10. On or about 2024-09-19, Plaintiff purchased and was assigned the Account with a balance owed by Defendant of \$1,240.10. As of 2025-10-21, MCM's records show that the balance of \$1,240.10 remains due and owing and no interest has been assessed to the Account. Therefore, Plaintiff seeks the amount of \$1,240.10 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. | 2024-08-21 |
| 2. MHC Receivables, LLC | 2024-09-19 |
| 3. CREDIT ASSET SALES LLC | 2024-09-19 |
| 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.

NOV 13 2025

Date



Jennifer Dittberner

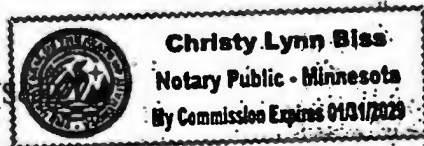
STATE OF MINNESOTA

COUNTY OF STEARNS

NOV 13 2025

Signed and sworn to (or affirmed) before me on

by Jennifer Dittberner.





Notary Public

CA137

AFFIDAVIT OF JENNIFER DITTBERNER - 3

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AFFRECATTACH

25-234652

STATE OF TEXAS

MIDLAND CREDIT MANAGEMENT, INC.,

Plaintiff

-vs-

AFFIDAVIT OF GARRET RODEN

MARY A STEELE,

Defendant(s).

Garret Roden, 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 FIRST ELECTRONIC BANK/ DESTINY account XXXXXXXXXXXXXXX5437 (MCM Number 328274958) (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

AFFIDAVIT OF GARRET RODEN - 1

328274958

AFFRECATTACH

25-237558

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 2024-07-07 with a balance of \$1,267.83. On or about 2024-07-26, Plaintiff purchased and was assigned the Account with a balance owed by Defendant of \$1,267.83. As of 2025-11-24, MCM's records show that the balance of \$1,267.83 remains due and owing and no interest has been assessed to the Account. Therefore, Plaintiff seeks the amount of \$1,267.83 from Defendant. All credits and offsets for payments have been applied to the balance.

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

- | | |
|------------------------------------|------------|
| 1. FIRST ELECTRONIC BANK | 2024-07-07 |
| 2. CONCORA CREDIT INC. | 2024-07-26 |
| 3. 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.

AFFIDAVIT OF GARRET RODEN - 2



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

DEC 15 2025

Date

Garret Roden

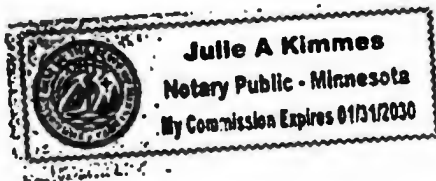
Garret Roden

STATE OF MINNESOTA

COUNTY OF STEARNS

Signed and sworn to (or affirmed) before me on
by Garret Roden.

DEC 15 2025



J Kimmes
Notary Public

CA137

AFFIDAVIT OF GARRET RODEN - 3

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AFFRECATTACH

25-237558

STATE OF TEXAS

MIDLAND CREDIT MANAGEMENT, INC.,

Plaintiff

-vs-

AFFIDAVIT OF JESSICA ARCHER

MARY A STEELE,

Defendant(s).

Jessica Archer, 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 FIRST ELECTRONIC BANK/ DESTINY account XXXXXXXXXXXXXXX9359 (MCM Number 328274961) (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

AFFIDAVIT OF JESSICA ARCHER - 1



328274961



AFFRECATTACH



25-237559

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 2024-07-04 with a balance of \$1,236.66. On or about 2024-07-26, Plaintiff purchased and was assigned the Account with a balance owed by Defendant of \$1,236.66. As of 2025-09-09, MCM's records show that the balance of \$1,236.66 remains due and owing and no interest has been assessed to the Account. Therefore, Plaintiff seeks the amount of \$1,236.66 from Defendant. All credits and offsets for payments have been applied to the balance.

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

- | | |
|------------------------------------|------------|
| 1. FIRST ELECTRONIC BANK | 2024-07-04 |
| 2. CONCORA CREDIT INC. | 2024-07-26 |
| 3. 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.

AFFIDAVIT OF JESSICA ARCHER - 2



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

SEP 29 2025

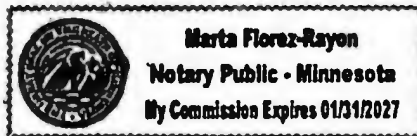
Date

Archer
Jessica Archer

STATE OF MINNESOTA
COUNTY OF STEARNS

Signed and sworn to (or affirmed) before me on
by Jessica Archer.

SEP 29 2025



[Signature]
Notary Public

CA137

AFFIDAVIT OF JESSICA ARCHER - 3



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