

EXHIBIT A

 **synchrony**
965 Keller Rd
Altamonte Springs, FL 32714

BILL of SALE

Midland (S3FLMTRS) – PLCC 180 MP – December 2024

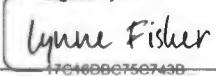
Transfer Date: 12/14/2024

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 8/6/2024) named IC_S3FLMTRS_DMPLA_DebtManager-20241215044502798376000-465121-PLCMNT-EXPORT.xml.gz, delivered by Seller to Buyer on or about the 14th of December, 2024, and as further described in the Agreement.

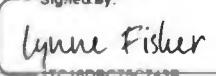
Capitalized terms not defined herein shall have the definition ascribed in the Agreement.

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.

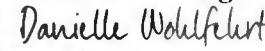
Synchrony Bank

Signed by:

By: Lynne Fisher 1/2/2025
17C16DBC75C743B
Lynne Fisher
SVP Recovery Operations

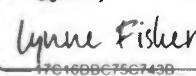
RFS Holding, LLC

Signed by:

By: Lynne Fisher 1/2/2025
17C16DBC75C743B
Lynne Fisher
Duly Authorized Signatory

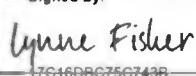
Midland Credit Management, Inc.

Signed by:

By: Danielle Wohlfahrt 1/2/2025
1419291913FA479
Danielle Wohlfahrt
Managing Vice President,
Business Development & Strategic Partnerships

Synchrony Card Funding, LLC

Signed by:

By: Lynne Fisher 1/2/2025
17C16DBC75C743B
Lynne Fisher
Duly Authorized Signatory

Retail Finance Credit Services, LLC

Signed by:

By: Lynne Fisher 1/2/2025
17C16DBC75C743B
Lynne Fisher
Vice President

QC APPROVED

By: Abhijeet Manna

Date: 12/18/2024

Purchase Price Reconciliation/Funding Instructions

December 16, 2024

To: Midland

THIS ACCOUNT SALE ADDENDUM (the "Addendum") is entered into this 6th day of August, 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	S3FLMTRS
Total Number of Accounts	[REDACTED]
Outstanding Balances on Transfer Date:	[REDACTED]
Cut-Off Date	December 14, 2024
Transfer Date	December 14, 2024
Purchase Price Factor	[REDACTED]
Purchase Price	[REDACTED]
0% Holdout	[REDACTED]
Amount of Wire transfer	[REDACTED]
Date of Funding (no later than):	December 20, 2024
Wire Date:	December 20, 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.

On or about 12/14/2024 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.

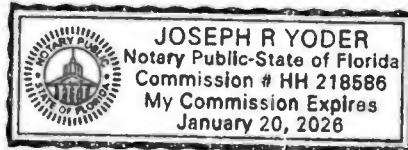
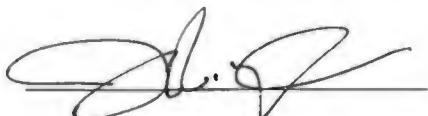
Signed this 7th day of January, 2025



Alexa Stubbs

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

(Notary Stamp)



**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] 1003
First Name	STEPHANIE
Last Name	PURYEAR HELLING
SSN	XXX-XX-4849
Date of Birth	[REDACTED]
Address 1	11608 ARBOR DOWNS RD
City	AUSTIN
State	TX
Zip	78748
Open Date	12/16/2010
Last Purchase Date	09/13/2018
Last Purchase Amount	\$33.93
Last Payment Date	10/13/2023
Last Payment Amount	\$551.00
Sale Amount	\$1,649.05
Charge Off Date	10/18/2023
Charge off Balance	\$1,649.05
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	LOWE'S
Alternate Account #1	[REDACTED] 8044

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 12/20/2024 in connection with the sale of accounts from Synchrony Bank formerly known as GE Capital Retail Bank to Midland Credit Management, Inc.