

JPC-26-02117-11

CAUSE NO. _____

MIDLAND CREDIT MANAGEMENT, INC.
Plaintiff,

IN THE JUSTICE COURT

vs.

PRECINCT 1 PLACE 1

AURORA ABREGO
Defendant

DALLAS COUNTY, TEXAS

PLAINTIFF'S ORIGINAL PETITION**TO THE HONORABLE COURT:**

MIDLAND CREDIT MANAGEMENT, INC., the Plaintiff, complains of AURORA ABREGO, 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:

AURORA ABREGO
3030 50TH ST
DALLAS, TX 75216-7341

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 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 THE BANK OF MISSOURI. Plaintiff purchased Defendant's debt on or about November 25, 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:	THE BANK OF MISSOURI
ACCOUNT NO.:	XXXXXXXXXXXX-1154
DATE OF CHARGE-OFF:	October 24, 2024
CHARGE-OFF BALANCE:	\$3,922.94
DATE OF ORIGINATION:	August 20, 2023

Count II

Defendant had an account with CREDIT ONE BANK, N.A.. Plaintiff purchased Defendant's debt on or about February 18, 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 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-6746
DATE OF CHARGE-OFF:	January 05, 2025
CHARGE-OFF BALANCE:	\$2,612.21
DATE OF ORIGINATION:	March 28, 2014

Count III

Defendant had an account with CREDIT ONE BANK, N.A.. Plaintiff purchased Defendant's debt on or about February 18, 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-4563
DATE OF CHARGE-OFF:	January 03, 2025
CHARGE-OFF BALANCE:	\$2,299.54
DATE OF ORIGINATION:	November 23, 2015

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 December 20, 2025, Defendant has refused and failed to remit the remaining principal amount of \$3,922.94. No interest (0%) is accruing on the account.

Demand for payment has been made by Plaintiff on Count II, and as of December 20, 2025, Defendant has refused and failed to remit the remaining principal amount of \$2,612.21. No interest (0%) is

accruing on the account.

Demand for payment has been made by Plaintiff on Count III, and as of December 20, 2023, Defendant has refused and failed to remit the remaining principal amount of \$2,299.54. No interest (0%) is accruing on the account.

Damages

Plaintiff seeks liquidated damages on:

- Count I in the amount of \$3,922.94
- Count II in the amount of \$2,612.21
- Count III in the amount of \$2,299.54

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 \$8,834.69;
- 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
David Caviness, Texas Bar No. 04033300
John Gillespie, Texas Bar No. 07926300
Amanda Okoli, Texas Bar No. 24140904
Eliel Escobedo Jr., Texas Bar No. 24124860
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 THE PURPOSE.

Dallas County
Justice of the Peace Pct 1-1

By: Lenita Bailey

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

JPC-26-02117-11

STATE OF TEXAS

Midland Credit Management, Inc.,

Plaintiff

-vs-

AFFIDAVIT OF BEVERLY ZUPFER

AURORA ABREGO,

Defendant(s).

Beverly Zupfer, 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 THE BANK OF MISSOURI/GENESIS CREDIT TBOM account XXXXXXXXXXXXX1154 (MCM Number 330130576) (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 BEVERLY ZUPFER - 1


330130576


AFFRECATTACH


25-387045

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 2024-10-24 with a balance of \$3,922.94. On or about 2024-11-25, Plaintiff purchased and was assigned the Account with a balance owed by Defendant of \$3,922.94. As of 2025-11-17, MCM's records show that the balance of \$3,922.94 remains due and owing and no interest has been assessed to the Account. Therefore, Plaintiff seeks the amount of \$3,922.94 from Defendant. All credits and offsets for payments have been applied to the balance.

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

- | | |
|------------------------------------|------------|
| 1. THE BANK OF MISSOURI | 2024-10-24 |
| 2. CONCORA CREDIT INC. | 2024-11-25 |
| 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 BEVERLY ZUPFER - 2



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

DEC 11 2025

Date

Beverly Zupfer



STATE OF MINNESOTA

COUNTY OF STEARNS

DEC 11 2025

Signed and sworn to (or affirmed) before me on
by Beverly Zupfer.



Notary Public

CA137

AFFIDAVIT OF BEVERLY ZUPFER - 3

330130576

AFFRECATTACH

25-387045

STATE OF TEXAS

Midland Credit Management, Inc.,

Plaintiff

-vs-

AFFIDAVIT OF MICHELLE WILLHITE

AURORA ABREGO,

Defendant(s).

Michelle Willhite, 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 XXXXXXXXXXXXXXX4563 (MCM Number 331650731) (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 MICHELLE WILLHITE - 1

331650731

AFFRECATTACH

25-385271

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 2025-01-03 with a balance of \$2,299.54. On or about 2025-02-18, Plaintiff purchased and was assigned the Account with a balance owed by Defendant of \$2,299.54. As of 2025-11-14, MCM's records show that the balance of \$2,299.54 remains due and owing and no interest has been assessed to the Account. Therefore, Plaintiff seeks the amount of \$2,299.54 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. | 2025-01-03 |
| 2. MHC Receivables, LLC | 2025-02-18 |
| 3. CREDIT ASSET SALES LLC | 2025-02-18 |
| 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 MICHELLE WILLHITE - 2



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

DEC 05 2025

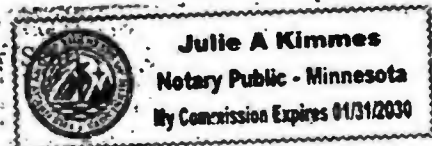
Date



Michelle Willhite

STATE OF MINNESOTA
COUNTY OF STEARNS

Signed and sworn to (or affirmed) before me on
by Michelle Willhite.

DEC 05 2025




Notary Public

CA137

AFFIDAVIT OF MICHELLE WILLHITE - 3


331650731


AFFRECATTACH


25-385271

JPC-26-02117-11

FILED
2/3/2026 3:45 PM
Dallas County
Justice of the Peace Pct 1-1
By: Lenita Bailey

EXHIBIT A

BILL OF SALE

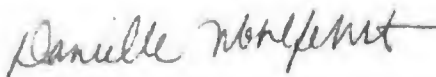
Closing Date: November 25, 2024

Concora Credit Inc., a Delaware corporation ("Seller"), in consideration of the Purchase Price (as defined in the Agreement referred to below) and other valuable consideration, the receipt of which is hereby acknowledged, hereby sells, assigns and transfers all right, title and interest in and to (i) the Accounts identified in the Sale File entitled "Account Data (CO-1033) - Midland - Jewelry and Other - Flow 21.xlsx" (which may be in electronic form) to Midland Credit Management, Inc., a Kansas Corporation ("Buyer"), without recourse or representation except as expressly provided herein or pursuant to the terms, and subject to the conditions, set forth in the Agreement (the "Accounts), and (ii) all proceeds of such Accounts.

The information contained in the Sale File (collectively, "Account Information") is true and complete in all material respects as of the Closing Date. Further, the information contained in the Account Information (a) constitutes business records regarding the Accounts maintained by the Seller and (b) accurately reflects in all material respects the information about the Accounts in Seller's possession. The Account Information, whether acquired or created, has been kept in the regular course of business by Seller and was made or compiled at or near the time of the event and recorded by (or from information transmitted by) a person (i) with knowledge of the data entered into and maintained in business records maintained by Seller, or (ii) who caused the data to be entered into and maintained in business records maintained by the Seller. All capitalized terms used, but not defined, in this Bill of Sale shall have the meanings assigned to such term in the Agreement.

This Bill of Sale is delivered pursuant to that certain Receivables Sale Agreement, dated as of March 29, 2023, by and between Seller and Buyer (as amended, restated, supplemented, or otherwise modified from time to time, the "Agreement"). All capitalized terms used but not defined in this Bill of Sale shall have the meanings assigned to such terms in the Agreement.

MIDLAND CREDIT MANAGEMENT, INC.

By: 
Name: Danielle Wohlfahrt
Title: MVP Business Development

CONCORA CREDIT INC.

By: Benjamin Comston
Name: BENJAMIN COMSTON
Title: VP, Operations and Strategy

Receivables Sale Agreement dated October 12, 2022

AFFIDAVIT OF SALE OF ACCOUNT BY DEBT SELLER

State of Ohio, County of Summit.

Nicholas Gray being duly sworn, deposes and says:

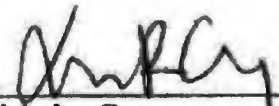
I am over 18 and not a party to this action. I am the Charge Off Sales Manager, Debt Sales of Concora Credit Inc. ("Debt Seller"). In that position I am the custodian of Debt Seller's books and records and am aware of the procedures used for the sale and assignment of electronically stored business records.

On 11/25/24 Debt Seller sold a pool of charged-off accounts (the "Accounts") by a Loan Sale Agreement and a Bill of Sale to Midland Credit Management, Inc. ("Buyer").

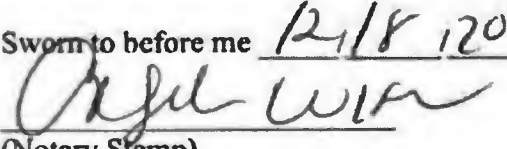
All records were kept in the regular course of business.

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

Dated: 12 / 18 / 2024



Nicholas Gray

Sworn to before me 12/18/2024


(Notary Stamp)



ANGELA W. WISE
Notary Public, State of Ohio
My Commission Expires
December 8, 2025

CERTIFICATE OF CONFORMITY

I Benjamin Comston, an attorney duly licensed to practice law in the State of Ohio, affirm under penalty of perjury and certify that I witnessed the signature of Nicholas Gray as applied to the Affidavit annexed to this Certificate, which was signed and dated on 12 / 18 / 2024. The manner in which same was signed was, and is, in accordance with, and conforms to, the laws for taking oaths and acknowledgments, in the State of Ohio.



Dated: 12 / 18 / 2024



ANGELA WISE
Notary Public, State of Ohio
My Commission Expires
December 8, 2025

Field	Field Data
Account Number	██████████1154
Seller Account ID	7636006001608953
First Name	AURORA
Last Name	ABREGO
SSN	XXX-XX-4421
Date of Birth	██████████
Address 1	3030 50TH ST
City	DALLAS
State	TX
Zip	75216
Home Phone	2143313513
Open Date	08/20/2023
Last Purchase Date	08/19/2023
Last Purchase Amount	\$3,600.00
Last Payment Date	03/27/2024
Last Payment Amount	\$187.00
Sale Amount	\$3,922.94
Charge Off Date	10/24/2024
Charge off Balance	\$3,922.94
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	GENESIS CREDIT TBOM

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

EXHIBIT B

**BILL OF SALE AND ASSIGNMENT OF ACCOUNTS
FROM THE BANK OF MISSOURI TO CONCORA CREDIT INC.**

Pursuant to and in accordance with THE BANK OF MISSOURI: Section 36 of that certain Second Amended and Restated Receivables Sale Agreement (as amended, the "RSA"), effective as of February 5, 2020, by and between The Bank of Missouri ("Seller") and Concora Credit Inc., formerly known as Genesis FS Card Services, Inc., ("Buyer"), as of the applicable account charge off date, for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, Seller transferred, assigned and set-over to Buyer all right, title and interest of Seller in and to those certain charged-off accounts specified in Exhibit A, which were originated by Seller.

Dated: Dec 13, 2024

THE BANK OF MISSOURI

By: 
By: Mark Barker (Dec 13, 2024 15:38 CST)

Name: Mark Barker
Title: Chief Contract Services Officer

EXHIBIT A

ACCOUNT SCHEDULE

Those accounts pursuant to the RSA and this BILL OF SALE AND ASSIGNMENT OF ACCOUNTS FROM THE BANK OF MISSOURI TO CONCORA CREDIT INC. that are specifically identified in the electronic file named 'Account Data (CO-1033) - Midland - GPCC - Flow 27.xlsx' and 'Account Data (CO-1033) - Midland - Jewelry and Other - Flow 21.xlsx' with such electronic file incorporated herein by reference.

BILL OF SALE

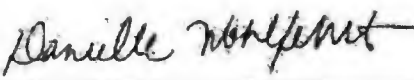
Closing Date: November 25, 2024

Concora Credit Inc., a Delaware corporation ("Seller"), in consideration of the Purchase Price (as defined in the Agreement referred to below) and other valuable consideration, the receipt of which is hereby acknowledged, hereby sells, assigns and transfers all right, title and interest in and to (i) the Accounts identified in the Sale File entitled "Account Data (CO-1033) - Midland - Jewelry and Other - Flow 21.xlsx" (which may be in electronic form) to Midland Credit Management, Inc., a Kansas Corporation ("Buyer"), without recourse or representation except as expressly provided herein or pursuant to the terms, and subject to the conditions, set forth in the Agreement (the "Accounts), and (ii) all proceeds of such Accounts.

The information contained in the Sale File (collectively, "Account Information") is true and complete in all material respects as of the Closing Date. Further, the information contained in the Account Information (a) constitutes business records regarding the Accounts maintained by the Seller and (b) accurately reflects in all material respects the information about the Accounts in Seller's possession. The Account Information, whether acquired or created, has been kept in the regular course of business by Seller and was made or compiled at or near the time of the event and recorded by (or from information transmitted by) a person (i) with knowledge of the data entered into and maintained in business records maintained by Seller, or (ii) who caused the data to be entered into and maintained in business records maintained by the Seller. All capitalized terms used, but not defined, in this Bill of Sale shall have the meanings assigned to such term in the Agreement.

This Bill of Sale is delivered pursuant to that certain Receivables Sale Agreement, dated as of March 29, 2023, by and between Seller and Buyer (as amended, restated, supplemented, or otherwise modified from time to time, the "Agreement"). All capitalized terms used but not defined in this Bill of Sale shall have the meanings assigned to such terms in the Agreement.

MIDLAND CREDIT MANAGEMENT, INC.

By: 
Name: Danielle Wohlfahrt
Title: MVP Business Development

CONCORA CREDIT INC.

By: Benjamin Comston
Name: BENJAMIN COMSTON
Title: VP, Operations and Strategy

Receivables Sale Agreement dated October 12, 2022

AFFIDAVIT OF SALE OF ACCOUNT BY DEBT SELLER

State of Ohio, County of Summit.

Nicholas Gray being duly sworn, deposes and says:

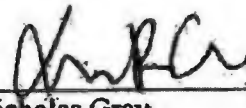
I am over 18 and not a party to this action. I am the Charge Off Sales Manager, Debt Sales of Concora Credit Inc. ("Debt Seller"). In that position I am the custodian of Debt Seller's books and records and am aware of the procedures used for the sale and assignment of electronically stored business records.

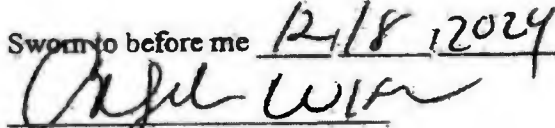
On 11/25/24 Debt Seller sold a pool of charged-off accounts (the "Accounts") by a Loan Sale Agreement and a Bill of Sale to Midland Credit Management, Inc. ("Buyer").

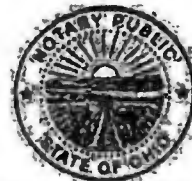
All records were kept in the regular course of business.

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

Dated: 12 / 18 / 2024


Nicholas Gray


Sworn to before me 12/18/2024

(Notary Stamp)



ANGELA WISE
Notary Public, State of Ohio
My Commission Expires
December 8, 2025

CERTIFICATE OF CONFORMITY

I Benjamin Comston, an attorney duly licensed to practice law in the State of Ohio, affirm under penalty of perjury and certify that I witnessed the signature of Nicholas Gray as applied to the Affidavit annexed to this Certificate, which was signed and dated on 12 / 18 / 2024. The manner in which same was signed was, and is, in accordance with, and conforms to, the laws for taking oaths and acknowledgments, in the State of Ohio.



Dated: 12 / 18 / 2024



ANGELA WISE
Notary Public, State of Ohio
My Commission Expires
December 8, 2025



AURORA ABREGO

Account number 1154

ACCOUNT SUMMARY

Credit Limit	\$4,000.00
Available Credit	\$0.00
Past Due Amount	\$1,302.63
Overlimit Amount	\$0.00
Statement Closing Date	October 23, 2024
Days in Billing Cycle	30
Previous Balance	\$3,784.71
- Payments & Credits	\$0.00
+ Purchases & Other Charges	\$0.00
+ FEES CHARGED	\$44.95
+ INTEREST CHARGED	\$93.28
= New Balance	\$3,922.94

QUESTIONS? Call 1-800-229-0386
Please mail billing inquiries to:
Concora Credit
P.O. Box 4499
Beaverton, OR 97076-4499
www.concoracredit.com

PAYMENT INFORMATION

New Balance	\$3,922.94
Minimum Payment Due	\$1,499.31
Payment Due Date	November 22, 2024

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 \$40.00.

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	4 years	\$4,657.00

If you would like information about credit counseling services, call 1-800-229-0386.

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
			FEES	
10/23	10/23		MONTHLY FEE	4.95
10/23	10/23		LATE FEE	40.00
			TOTAL FEES FOR THIS PERIOD	44.95
			INTEREST CHARGED	
10/23	10/23		Interest Charge on Purchases	93.28
			TOTAL INTEREST FOR THIS PERIOD	93.28

Please detach bottom portion and submit with payment using enclosed envelope



Concora Credit
PO BOX 4477
Beaverton OR 97076-4477

PAYMENT INFORMATION

Account number	1154
Payment Due Date	November 22, 2024
New Balance	\$3,922.94
Minimum Payment Due	\$1,499.31

Make Check
Payable to:

Amount Enclosed: \$

AURORA ABREGO
3030 50TH ST
DALLAS TX 75216-7341

Concora Credit
PO BOX 96541
Charlotte NC 28296-0541

8953 001499315 003922945

**YOUR ACCOUNT IS ISSUED BY THE BANK OF MISSOURI
AND SERVICED BY CONCORA CREDIT INC.**

PAYMENTS

Payments should be mailed with the payment coupon and in the envelope provided to the Concora Credit payment address indicated on the payment coupon. Any payment received in that form and at that address on or before 5:00 P.M. Eastern Time on a normal banking day will be credited to your Account that day. If your payment is received in that form and at that address after 5:00 P.M. Eastern Time on a normal banking day, or anytime on a non banking day, we will credit it to your Account the next banking day. Payments can also be made online by visiting concoracredit.com.

When you provide a check as payment, you authorize us either to use the 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. Payments received at other than the remittance address on the face of this statement may be subject to a delay in crediting of up to 5 days after the date of receipt.

CREDIT REPORTING

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.

BALANCE SUBJECT TO INTEREST RATE

We use the Average Daily Balance (including new purchases) method to calculate the balance on which we charge interest. To find out more about the balance computation method and how interest charges were determined, call us at the toll-free telephone number on the front of the first page of your billing statement.

DEFERRED INTEREST PROMOTIONS

If applicable, each deferred interest promotion balance accrues interest from the date of Purchase, but interest will not be charged if you pay the promotion balance in full before the end of the deferred interest period and you make monthly payments as required. The deferred interest period will end when one or more of the following events occur:

- Promotional end date as reflected on the front of your statement;
- Your Account becomes more than 180 days past due;
- Your Account is charged off for any reason.

Interest on a promotion balance will accrue during the deferred interest period at the APR reflected on the front of your statement, and such interest will be charged to your Account if you do not pay the promotion balance in full before the end of the deferred interest period.

You must make monthly minimum payments during the deferred interest period. Paying only the monthly minimum payment may not pay off the deferred interest balance within the deferred interest period. You may have to make additional or increased payments during the deferred interest period to avoid having to pay all accrued deferred interest.

ALLOCATING YOUR PAYMENT

YOUR PAYMENTS WILL BE ALLOCATED AS REQUIRED BY LAW. ANY PAYMENT AMOUNT ABOVE THE MINIMUM PAYMENT DUE WILL BE APPLIED AS FOLLOWS: (1) IF YOU HAVE A DEFERRED INTEREST PROMOTION BALANCE IN THE LAST TWO CYCLES PRIOR TO EXPIRATION, EXCESS PAYMENTS WILL BE APPLIED TO THAT BALANCE FIRST, AND (2) IN ALL OTHER SITUATIONS, WE WILL APPLY EXCESS PAYMENTS TO YOUR HIGHER INTEREST BALANCES.

YOUR RIGHTS

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: Concora Credit, P.O. Box 4499, Beaverton, Oregon 97076-4499.

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 is 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. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
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: Concora Credit, P.O. Box 4499, Beaverton, Oregon, 97076. 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.

OTHER DISCLOSURES

For AR, HI, IA, and ME Residents: This communication is from a debt collector. This is an attempt to collect debt and any information obtained will be used for that purpose.

California Collection Agency License Number 10739-99

AURORA ABREGO

Account number |

1154

Totals 2024 Year-to-Date

Total fees charged in 2024	\$383.65
Total interest charged in 2024	\$834.09

IMPORTANT ACCOUNT INFORMATION

MONTHLY FEE: For each Billing Cycle, if the New Balance is not \$9.99 or less at the close of the Billing Cycle, a Monthly Fee of \$4.95 will be charged at the close of the Billing Cycle. To avoid paying the Monthly Fee, for each Billing Cycle, the New Balance on your Account must be \$9.99 or less at the close of the Billing Cycle.

YOUR ACCOUNT IS PAST DUE. THE PAST DUE AMOUNT IS INCLUDED IN THE MINIMUM PAYMENT. PLEASE REMIT IMMEDIATELY.

YOUR ACCOUNT IS CURRENTLY CLOSED.

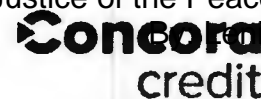
INTEREST CHARGE CALCULATION

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	29.99%	\$281.84	\$6.94
PURCHASE	29.99%	\$3,502.93	\$66.34

(v) = variable

FILED
2/3/2026 3:45 PM
Dallas County
Justice of the Peace Pct 1-1
By: Lenita Bailey



AURORA ABREGO

Account number 1154

ACCOUNT SUMMARY

Credit Limit	\$4,000.00
Available Credit	\$865.00
Past Due Amount	\$175.00
Overlimit Amount	\$0.00
Statement Closing Date	April 23, 2024
Days in Billing Cycle	31
Previous Balance	\$3,203.89
- Payments & Credits	\$187.00
+ Purchases & Other Charges	\$0.00
+ FEES CHARGED	\$40.00
+ INTEREST CHARGED	\$77.14
= New Balance	\$3,134.03

QUESTIONS? Call 1-800-229-0386
Please mail billing inquiries to:
Concora Credit
P.O. Box 4499
Beaverton, OR 97076-4499
www.concoracredit.com

PAYMENT INFORMATION

New Balance	\$3,134.03
Minimum Payment Due	\$357.00
Payment Due Date	May 22, 2024

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 \$40.00.

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	17 years	\$4,050.00

If you would like information about credit counseling services, call 1-800-229-0386.

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/26	03/26	P960800F700XVELXJ	PAYMENT RECEIVED - THANK YOU	187.00-
			FEES CHARGED	
04/23	04/23		LATE FEE	40.00
			TOTAL FEES FOR THIS PERIOD	40.00
			INTEREST CHARGED	
04/23	04/23		Interest Charge on Purchases	77.14
			TOTAL INTEREST FOR THIS PERIOD	77.14

Please detach bottom portion and submit with payment using enclosed envelope



Concora Credit
PO BOX 4477
Beaverton OR 97076-4477

PAYMENT INFORMATION

Account number	1154
Payment Due Date	May 22, 2024
New Balance	\$3,134.03
Minimum Payment Due	\$357.00

Make Check
Payable to:

Amount Enclosed:

\$

AURORA ABREGO
3030 50TH ST
DALLAS TX 75216-7341



Concora Credit
PO BOX 96541
Charlotte NC 28296-0541



8953 000357004 003134034

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AND SERVICED BY CONCORA CREDIT INC.**

PAYMENTS

Payments should be mailed with the payment coupon and in the envelope provided to the Concora Credit payment address indicated on the payment coupon. Any payment received in that form and at that address on or before 5:00 P.M. Eastern Time on a normal banking day will be credited to your Account that day. If your payment is received in that form and at that address after 5:00 P.M. Eastern Time on a normal banking day, or anytime on a non banking day, we will credit it to your Account the next banking day. Payments can also be made online by visiting concoracredit.com.

When you provide a check as payment, you authorize us either to use the 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. Payments received at other than the remittance address on the face of this statement may be subject to a delay in crediting of up to 5 days after the date of receipt.

CREDIT REPORTING

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.

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We use the Average Daily Balance (including new purchases) method to calculate the balance on which we charge interest. To find out more about the balance computation method and how interest charges were determined, call us at the toll-free telephone number on the front of the first page of your billing statement.

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- Your Account is charged off for any reason.

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YOUR RIGHTS

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: Concora Credit, P.O. Box 4499, Beaverton, Oregon 97076-4499.

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

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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 is 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. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
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: Concora Credit, P.O. Box 4499, Beaverton, Oregon, 97076. 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.

OTHER DISCLOSURES

For AR, HI, IA, and ME Residents: This communication is from a debt collector. This is an attempt to collect debt and any information obtained will be used for that purpose.

California Collection Agency License Number 10739-99

AURORA ABREGO

Account number

1134

Totals 2024 Year-to-Date

Total fees charged in 2024	\$113.95
Total interest charged in 2024	\$314.88

IMPORTANT ACCOUNT INFORMATION

MONTHLY FEE: For each Billing Cycle, if the New Balance is not \$9.99 or less at the close of the Billing Cycle, a Monthly Fee of \$4.95 will be charged at the close of the Billing Cycle. To avoid paying the Monthly Fee, for each Billing Cycle, the New Balance on your Account must be \$9.99 or less at the close of the Billing Cycle.

YOUR ACCOUNT IS PAST DUE. THE PAST DUE AMOUNT IS INCLUDED IN THE MINIMUM PAYMENT. PLEASE REMIT IMMEDIATELY.

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	29.99%	\$2.58	\$0.06
PURCHASE	29.99%	\$3,026.37	\$77.08

(v) = variable

FILED
2/3/2026 3:45 PM
Dallas County
Justice of the Peace Pct 1-1
By: Lenita Bailey

EXHIBIT A

**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_022025** (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: February 18, 2025

CREDIT ASSET SALES LLC

By: 
Name: Michael Wiese
Title: Authorized Representative

MIDLAND CREDIT MANAGEMENT, INC.


By: 
Name: Danielle Wohlfahrt
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_022025** with such electronic file incorporated herein by reference.

Field	Field Data
Account Number	[REDACTED] 6746
Seller Account ID	22485139
First Name	AURORA
Last Name	ABREGO
SSN	XXX-XX-4421
Date of Birth	[REDACTED]
Address 1	2907 W CLARENDON DR
City	DALLAS
State	TX
Zip	75211
Home Phone	2146741987
Open Date	03/28/2014
Last Purchase Date	05/25/2024
Last Purchase Amount	\$20.00
Last Payment Date	05/22/2024
Last Payment Amount	\$98.00
Sale Amount	\$2,612.21
Charge Off Date	01/05/2025
Charge off Balance	\$2,612.21
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
Alternate Account #1	[REDACTED] 1075
Alternate Account #2	[REDACTED] 7038

Account information provided by Credit Asset Sales LLC pursuant to the Bill of Sale/Assignment of Accounts transferred on or about 02/18/2025 in connection with the sale of accounts from Credit Asset Sales LLC to Midland Credit Management, Inc.

EXHIBIT B

STATE OF TEXAS

Midland Credit Management, Inc.,

Plaintiff

-vs-

AFFIDAVIT OF JOYCE HYLLA

AURORA ABREGO,

Defendant(s).

Joyce Hylla, 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 XXXXXXXXXXXXXXX6746 (MCM Number 331642478) (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 JOYCE HYLLA - 1

331642478

AFFRECATTACH

25-385257

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 2025-01-05 with a balance of \$2,612.21. On or about 2025-02-18, Plaintiff purchased and was assigned the Account with a balance owed by Defendant of \$2,612.21. As of 2025-11-15, MCM's records show that the balance of \$2,612.21 remains due and owing and no interest has been assessed to the Account. Therefore, Plaintiff seeks the amount of \$2,612.21 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. | 2025-01-05 |
| 2. MHC Receivables, LLC | 2025-02-18 |
| 3. CREDIT ASSET SALES LLC | 2025-02-18 |
| 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 JOYCE HYLLA - 2



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

DEC 08 2025

Date

Joyce Hylla

Joyce M Hylla

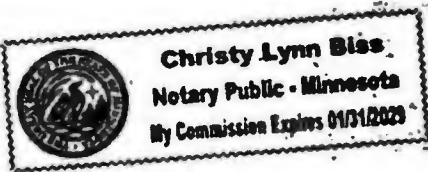
STATE OF MINNESOTA

COUNTY OF STEARNS

DEC 08 2025

Signed and sworn to (or affirmed) before me on

by Joyce Hylla.



CB

Notary Public

CA137

AFFIDAVIT OF JOYCE HYLLA - 3

331642478

AFFRECATTACH

25-385257

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

As of January 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_022025 (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_022025** 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 January 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_022025 (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_022025 with such electronic file incorporated herein by reference.

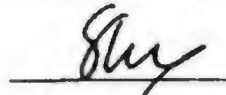
BILL OF SALE AND ASSIGNMENT OF RECEIVABLES
FROM MHC RECEIVABLES, LLC TO FNBM, LLC

As of February 18, 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_022025 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_022025, with such electronic file incorporated herein by reference.

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

On **February 18, 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_022025 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_022025, 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 February 18, 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_022025 (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_022025, 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 January 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 February 18, 2025, by MHC in favor of FNBM, a copy of which is attached hereto.

b. On or about February 18, 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 February 18, 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 January 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 January 31, 2025, by Credit One in favor of MHC, a copy of which is attached hereto.

b. On or about February 18, 2025, MHC sold the Accounts to Credit Asset Sales, as evidenced by a Bill of Sale and Assignment dated as of February 18, 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 February, 2025

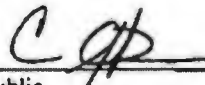


Michael Wiese
Credit One Bank, N.A. — Authorized Representative and Vice President of Collections.
FNBM, LLC — Authorized Representative
MHC Receivables, LLC — Authorized Representative

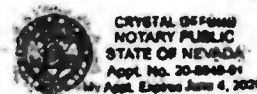
ACKNOWLEDGMENT OF SIGNATURE BY LICENSED NOTARY

STATE OF NEVADA)
) ss.
COUNTY OF CLARK)

This instrument was acknowledged before me on the 21st day of February, 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



CERTIFICATE OF CONFORMITY

STATE OF NEVADA)
) ss.
COUNTY OF CLARK)

I, Jamie K. Combs, an attorney-at-law admitted to practice in the State of Nevada as In House Counsel for Credit One Bank, N.A., do hereby certify that I am fully acquainted with the laws of the State of Nevada pertaining to administration and taking of oaths, affirmations and acknowledgements. I further state that I am duly qualified to make this Certificate of Conformity and that the acknowledgement upon the Affidavit of Sale was taken by Crystal Offord, notary public in the State of Nevada, in the manner prescribed by the laws of the State of Nevada.

IN WITNESS WHEREOF, I have signed this Certificate the 24th day of February, 2025

Jamie K. Combs
Jamie K. Combs
Nevada State Bar #13088
6801 S. Cimmaron Rd
Las Vegas, NV 89113

**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_022025 (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: **February 18, 2025**

CREDIT ASSET SALES LLC

By: 
Name: Michael Wiese
Title: Authorized Representative

MIDLAND CREDIT MANAGEMENT, INC.

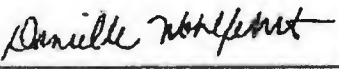
By: 
Name: Danielle Wohlfahrt
Title: MVP Business Development

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_022025 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 February 18, 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_022025 (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 24 day of February 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 24th day of Feb, 20 25 by Jeremy Alcantar.


Notary Public




CRYSTAL OFFORD
NOTARY PUBLIC
STATE OF NEVADA
Appl. No. 20-6948-01
My Appl. Expires June 4, 2028

CERTIFICATE OF CONFORMITY

STATE OF Nevada)
) ss.
COUNTY OF Clark)

I, Jamie K. Combs, hereby certify that I am an attorney-at-law duly admitted to practice in the State of Nevada and am fully acquainted with the laws of the State of Nevada pertaining to administration and taking of oaths, affirmations and acknowledgements. I further state I am duly qualified to make this Certificate of Conformity and that the foregoing acknowledgment upon the Affidavit of Sale of Accounts by Credit Asset Sales LLC was taken before Crystal Offord, a notary public in the State of Nevada, in the manner prescribed by the laws of the State of Nevada being the state in which it was taken; and that it duly conforms with such laws and is in all respects valid and effective in Nevada.

2/24/25
Date


Jamie K. Combs
Nevada State Bar # 13088
6801 S. Cimarron Rd.
Las Vegas, NV 89113

CREDIT ONE BANK CREDIT CARD STATEMENT
Account Number: [REDACTED] 6746
December 04, 2024 to January 03, 2025

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$2,513.88
Payments	\$0.00
Other Credits	\$0.00
Purchases	\$0.00
Balance Transfers	\$0.00
Cash Advances	\$0.00
Fees Charged	\$47.25
Interest Charged	\$51.08
New Balance	\$2,612.21
Credit Limit	\$1,900.00
Available Credit	\$0.00
Statement Closing Date	01/03/25
Days in Billing Cycle	31

QUESTIONS?

Call Customer Service or Report
a Lost or Stolen Credit Card 1-877-625-3242
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	\$2,612.21
Past Due Amount	\$782.00
Amount Due This Period	\$1,859.21
Minimum Payment Due	\$2,612.21
Payment Due Date	01/28/25
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 \$36.	
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...
Only the minimum payment	1 month(s)
	\$2,612.00
If you would like a location for credit counseling services, call 1-866-515-5720. Or you may visit www.justice.gov/ustfsc-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				
F87270003000CYLAC	01/03	01/03	ANNUAL FEE 02/25 THROUGH 02/25	8.25
	01/03	01/03	LATE FEE	36.00
			TOTAL FEES FOR THIS PERIOD	47.25
Interest Charged				
	01/03	01/03	Interest Charge on Purchases	51.08
	01/03	01/03	Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	51.08
2025 Totals Year-to-Date				
Total fees charged in 2025				\$47.25
Total interest charged in 2025				\$51.08

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	28.15%(v)	\$2,177.36	\$51.08
Cash Advances	28.15%(v)	\$0.00	\$0.00
STANDARD BALANCE TRANSFER	28.15%(v)	\$0.00	\$0.00
(v) = Variable Rate			

3365 JBH 001 7 3 290103 0 C X PAGE 1 of 1 2 0 5727 0030 M250 010R5345

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

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] 6746
New Balance: \$2,612.21
Minimum Payment Due: \$2,612.21
Payment Due Date: 01/28/25

AMOUNT ENCLOSED: \$

|||||

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

AURORA ABREGO
2907 W CLARENDON DR
DALLAS TX 75211-5637

CREDIT ONE BANK CREDIT CARD STATEMENT
Account Number: [REDACTED] 6746
May 04, 2024 to June 03, 2024

SUMMARY OF ACCOUNT ACTIVITY		PAYMENT INFORMATION	
Previous Balance	\$1,946.70	New Balance	\$1,950.89
Payments	\$98.00	Past Due Amount	\$0.00
Other Credits	\$0.20	Amount Due This Period	\$98.00
Purchases	\$48.11	Minimum Payment Due	\$88.00
Balance Transfers	\$0.00	Payment Due Date	06/28/24
Cash Advances	\$0.00	Late Payment Warning:	
Fees Charged	\$8.25	If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$30.	
Interest Charged	\$46.03	Minimum Payment Warning:	
New Balance	\$1,950.89	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.	
Credit Limit	\$1,900.00	For example:	
Available Credit	\$0.00	If you make no additional charges using this card and each month you pay...	
Statement Closing Date	06/03/24	You will pay off the balance shown on the statement in \$ about...	
Days in Billing Cycle	31	And you will end up paying an estimated total of...	
QUESTIONS?		Only the minimum payment	8 years \$3,436.00
Call Customer Service or Report a Lost or Stolen Credit Card		If you would like a location for credit counseling services, call 1-866-615-5720. Or you may visit www.justice.gov/ustis-jud-credit-counseling-agencies-approved-pursuant-11-usc-111 .	
Outside the U.S. Call			
Please send billing inquiries and correspondence to: P.O. Box 98873, Las Vegas, NV 89193-8873			

TRANSACTIONS				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
2431605H3FYJLNYO	05/25	05/25	SHELL OIL 91002582803 DALLAS TX	20.00
2444500H3EJ765ZL2	05/25	05/25	DOMINO'S 6584 214-376-6060 TX	28.11
Payments, Credits, and Adjustments				
7407193GZ00XTMURN	05/22	05/22	PAYMENT - MOBILE APP LAS VEGAS NV	-98.00
F572700HA000FR154	06/02	06/02	CREDIT ONE REWARD CREDIT CREDIT	-0.20
Fees				
F572700HB000CYLAC	06/03	06/03	ANNUAL FEE 07/24 THROUGH 07/24	8.25
TOTAL FEES FOR THIS PERIOD				8.25
Interest Charged				
	06/03	06/03	Interest Charge on Purchases	46.03
	06/03	06/03	Interest Charge on Cash Advances	0.00
TOTAL INTEREST FOR THIS PERIOD				46.03
2024 Totals Year-to-Date				
Total fees charged in 2024				\$49.50
Total interest charged in 2024				\$271.38

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	29.15%(v)	\$1,895.16	\$46.03
Cash Advances	29.15%(v)	\$0.00	\$0.00
STANDARD BALANCE TRANSFER	29.15%(v)	\$0.00	\$0.00
(v) = Variable Rate			

3265 384 001 7 3 240805 0 OPAQE 1 of 1 2 0 5727 9876 M250 O1GR8388

Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK.

CreditOne
P.O. 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] 6746
New Balance: \$1,950.89
Minimum Payment Due: \$88.00
Payment Due Date: 06/28/24

AMOUNT ENCLOSED: \$

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

AURORA ABREGO
2907 W CLARENDON DR
DALLAS TX 75211-5637

EXHIBIT A

**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_022025** (the "Computer File"), a copy of which is attached hereto and incorporated herein by reference as "Exhibit A".

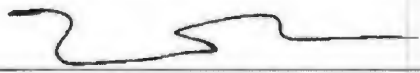
This Bill of Sale and Assignment of Accounts and Receivables is subject to the terms of the Agreement and is made without representations and warranties of any kind or character except as expressly stated in the Agreement, or as expressly stated below.

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: February 18, 2025

CREDIT ASSET SALES LLC

By: 
Name: Michael Wiese
Title: Authorized Representative

MIDLAND CREDIT MANAGEMENT, INC.


By: 
Name: Danielle Wohlfahrt
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_022025** with such electronic file incorporated herein by reference.

Field	Field Data
Account Number	[REDACTED] 4563
Seller Account ID	27114717
First Name	AURORA
Last Name	ABREGO
SSN	XXX-XX-4421
Date of Birth	[REDACTED]
Address 1	2907 W CLARENDON DR
City	DALLAS
State	TX
Zip	75211
Home Phone	2146741987
Open Date	11/23/2015
Last Purchase Date	05/25/2024
Last Purchase Amount	\$50.00
Last Payment Date	05/22/2024
Last Payment Amount	\$87.00
Sale Amount	\$2,299.54
Charge Off Date	01/03/2025
Charge off Balance	\$2,299.54
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
Alternate Account #1	[REDACTED] 1167
Alternate Account #2	[REDACTED] 1609

Account information provided by Credit Asset Sales LLC pursuant to the Bill of Sale/Assignment of Accounts transferred on or about 02/18/2025 in connection with the sale of accounts from Credit Asset Sales LLC to Midland Credit Management, Inc.

EXHIBIT B

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

As of January 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_022025 (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_022025 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 January 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_022025 (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_022025 with such electronic file incorporated herein by reference.

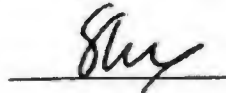
BILL OF SALE AND ASSIGNMENT OF RECEIVABLES
FROM MHC RECEIVABLES, LLC TO FNBM, LLC

As of February 18, 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_022025 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_022025, with such electronic file incorporated herein by reference.

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

On February 18, 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_022025 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_022025, with such electronic file incorporated herein by reference.

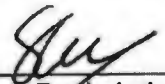
BILL OF SALE AND ASSIGNMENT OF ACCOUNTS
FROM MHC RECEIVABLES, LLC TO CREDIT ASSET SALES LLC

On February 18, 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_022025 (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_022025, 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 January 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 February 18, 2025, by MHC in favor of FNBM, a copy of which is attached hereto.
 - b. On or about February 18, 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 February 18, 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 January 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 January 31, 2025, by Credit One in favor of MHC, a copy of which is attached hereto.
 - b. On or about February 18, 2025, MHC sold the Accounts to Credit Asset Sales, as evidenced by a Bill of Sale and Assignment dated as of February 18, 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 24th day of February, 2025




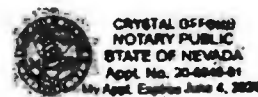
Michael Wiese
Credit One Bank, N.A. – Authorized Representative and Vice President of Collections:
FNBM, LLC – Authorized Representative
MHC Receivables, LLC – Authorized Representative

ACKNOWLEDGMENT OF SIGNATURE BY LICENSED NOTARY

STATE OF NEVADA)
) ss.
COUNTY OF CLARK)

This instrument was acknowledged before me on the 24th day of February, 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



CERTIFICATE OF CONFORMITY

STATE OF NEVADA)
) ss.
COUNTY OF CLARK)

I, Jamie K. Combs, an attorney-at-law admitted to practice in the State of Nevada as In House Counsel for Credit One Bank, N.A., do hereby certify that I am fully acquainted with the laws of the State of Nevada pertaining to administration and taking of oaths, affirmations and acknowledgements. I further state that I am duly qualified to make this Certificate of Conformity and that the acknowledgement upon the Affidavit of Sale was taken by Crystal Offord, notary public in the State of Nevada, in the manner prescribed by the laws of the State of Nevada.

IN WITNESS WHEREOF, I have signed this Certificate the 24th day of February, 2025

Jamie K. Combs
Jamie K. Combs
Nevada State Bar #13088
6801 S. Cimmaron Rd
Las Vegas, NV 89113

**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_022025** (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: February 18, 2025

CREDIT ASSET SALES LLC

By: 
Name: Michael Wiese
Title: Authorized Representative

MIDLAND CREDIT MANAGEMENT, INC.

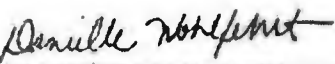
By: 
Name: Danielle Wohlfahrt
Title: MVP Business Development

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_022025** 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 February 18, 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_022025 (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 24 day of February 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 24th day of Feb, 20 25 by Jeremy Alcantar.

C. Offord
Notary Public



CRYSTAL OFFORD
NOTARY PUBLIC
STATE OF NEVADA
Appl. No. 20-6648-01
My Appl. Expires June 4, 2028

CERTIFICATE OF CONFORMITY

STATE OF Nevada)
) ss.
COUNTY OF Clark)

I, Jamie K. Combs, hereby certify that I am an attorney-at-law duly admitted to practice in the State of Nevada and am fully acquainted with the laws of the State of Nevada pertaining to administration and taking of oaths, affirmations and acknowledgements. I further state I am duly qualified to make this Certificate of Conformity and that the foregoing acknowledgment upon the Affidavit of Sale of Accounts by Credit Asset Sales LLC was taken before Crystal Offord, a notary public in the State of Nevada, in the manner prescribed by the laws of the State of Nevada being the state in which it was taken; and that it duly conforms with such laws and is in all respects valid and effective in Nevada.

2/24/25
Date

Jamie K. Combs
Jamie K. Combs
Nevada State Bar # 13088
6801 S. Cimarron Rd.
Las Vegas, NV 89113

CREDIT ONE BANK CREDIT CARD STATEMENT
Account Number: 4563
December 03, 2024 to January 02, 2025

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$2,216.16
Payments	\$0.00
Other Credits	\$0.00
Purchases	\$0.00
Balance Transfers	\$0.00
Cash Advances	\$0.00
Fees Charged	\$44.00
Interest Charged	\$39.38
New Balance	\$2,299.54
Credit Limit	\$1,700.00
Available Credit	\$0.00
Statement Closing Date	01/02/25
Days in Billing Cycle	31

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 98673, Las Vegas, NV 89193-8873

PAYMENT INFORMATION	
New Balance	\$2,299.54
Past Due Amount	\$693.00
Amount Due This Period	\$1,645.54
Minimum Payment Due	\$2,299.54
Payment Due Date	01/27/25
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 \$30.	
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...
Only the minimum payment	1 month(s)
	\$2,300.00
If you would like a location for credit counseling services, call 1-866-515-5720. Or you may visit www.justice.gov/ust/let-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					
F85550002000CYLAC	01/02	01/02	ANNUAL FEE 02/25 THROUGH 02/25		5.00
	01/02	01/02	LATE FEE		39.00
			TOTAL FEES FOR THIS PERIOD		44.00
Interest Charged					
	01/02	01/02	Interest Charge on Purchases		39.38
	01/02	01/02	Interest Charge on Cash Advances		0.00
			TOTAL INTEREST FOR THIS PERIOD		39.38
2025 Totals Year-to-Date					
Total fees charged in 2025					\$44.00
Total interest charged in 2025					\$39.38

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	24.15%(v)	\$1,956.47	\$39.38
Cash Advances	24.15%(v)	\$0.00	\$0.00
STANDARD BALANCE TRANSFER	24.15%(v)	\$0.00	\$0.00
(v) = Variable Rate			

6365 JHM 001 7 2 250102 0 CX PAGE 1 of 1 2 0 6545 4610 M253 01GRE398

Please retain this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK.



P.O. BOX 98673
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: 4563
New Balance: \$2,299.54
Minimum Payment Due: \$2,299.54
Payment Due Date: 01/27/25

AMOUNT ENCLOSED: \$

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

AURORA ABREGO
2907 W CLARENDON DR
DALLAS TX 75211-5637

CREDIT ONE BANK CREDIT CARD STATEMENT
Account Number [REDACTED] 4563
May 03, 2024 to June 02, 2024

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$1,736.28
Payments	\$87.00
Other Credits	\$0.81
Purchases	\$50.00
Balance Transfers	\$0.00
Cash Advances	\$0.00
Fees Charged	\$5.00
Interest Charged	\$35.54
New Balance	\$1,736.01
Credit Limit	\$1,700.00
Available Credit	\$0.00
Statement Closing Date	06/02/24
Days in Billing Cycle	31

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 96873, Las Vegas, NV 89193-8873

PAYMENT INFORMATION

New Balance	\$1,739.01
Past Due Amount	\$0.00
Amount Due This Period	\$87.00
Minimum Payment Due	\$87.00
Payment Due Date	06/27/24

Late Payment Warning:
If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$30.

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	3 years	\$2,735.00

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

TRANSACTIONS

Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
3543286H25ZBO9FPE	05/26	05/25	STARBUCKS 800-782-7282 800-782-7282 WA	50.00
			Payments, Credits, and Adjustments	
F855500G0000FR124	05/03	05/03	CREDIT ONE REWARD CREDIT CREDIT	-0.31
8546645GZ00XTMJRL	05/22	05/22	PAYMENT - MOBILE APP LAS VEGAS NV	-87.00
F855500HA0000FR154	06/02	06/02	CREDIT ONE REWARD CREDIT CREDIT	-6.50
			Fees	
F855500HA0000CYLAC	06/02	06/02	ANNUAL FEE 07/24 THROUGH 07/24	5.00
			TOTAL FEES FOR THIS PERIOD	5.00
			Interest Charged	
	06/02	06/02	Interest Charge on Purchases	35.54
	06/02	06/02	Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	35.54
2024 Totals Year-to-Date				
Total fees charged in 2024			\$30.00	
Total interest charged in 2024			\$209.69	

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	25.15%(v)	\$1,695.61	\$35.54
Cash Advances	25.15%(v)	\$0.00	\$0.00
STANDARD BALANCE TRANSFER	25.15%(v)	\$0.00	\$0.00

(v) = Variable Rate

5388 JPM 001 7 2 240802 0 OPAGE 1 of 1 20 0856 4510 16253 01GR5388

Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK.



P.O. 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] 4563
New Balance: \$1,739.01
Minimum Payment Due: \$87.00
Payment Due Date: 06/27/24

AMOUNT ENCLOSED:

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

1.01001...0.00...0111...1.0.00.0100...016...0.00...0.01.0.001

AURORA ABREGO
2907 W CLARENDON DR
DALLAS TX 75211-5637

CAUSE NO.

MIDLAND CREDIT MANAGEMENT, INC.
Plaintiff,

vs.

AURORA ABREGO
Defendant.§ IN THE JUSTICE COURT
§
§
§ PRECINCT 1 PLACE 1
§
§
§ DALLAS 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

Printed Name

Juan Goenaga



Status Report Pursuant to Servicemembers Civil Relief Act

SSN: XXX-XX-4421
 Birth Date: Nov-XX-1990
 Last Name: ABREGO
 First Name: AURORA
 Middle Name:
 Status As Of: Dec-22-2025
 Certificate ID: R835F2K6N42FLC8

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.