

EXHIBIT A

Contract ID: MC8MUMAA120623
Addendum ID: MC8MUMAA121423C1
Document ID: 080724MC1MU3FMB1**BILL OF SALE AND ASSIGNMENT**

September 2021 Brands Fresh 180 Day Flow Lot 1

THIS BILL OF SALE AND ASSIGNMENT dated August 20, 2024, is by Citibank, N.A., a national banking association organized under the laws of the United States, located at 5800 South Corporate Place, Sioux Falls, SD 57108 (the "**Bank**") to Midland Credit Management, Inc., a corporation organized under the laws of the State of Kansas, with its headquarters/principal place of business at 350 Camino De La Reina, Suite 100, San Diego, CA 92108 ("**Buyer**").

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

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

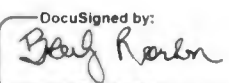
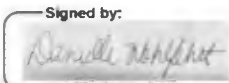
Citibank, N.A.By: 
0A0006144F084AF
(Signature)Name: Brandy ReardonTitle: Authorized Party**Midland Credit Management, Inc.**By: 
08AF7C7388C5408
(Signature)Name: Danielle wohlfahrtTitle: MVP, BD & Strategic Partnerships

Exhibit A to Bill of Sale

The individual Accounts transferred are described in the Final Electronic File named Midland-Brands-Fresh-Flow-Lot1-0824 and delivered by the Bank to Buyer, the same deemed attached hereto by this reference.

Lot	Sale ID	# of Accounts	Sale Balance	Cut-Off Date	Purchase Price Percentage
Brands Fresh Flow Lot 1	080724MC1MU3FM			8/7/2024	

Contract ID: MC8MUMAA120623
Addendum ID: MC8MUMAA121423C1
Document ID: 080724MC1MU3FMG1

AFFIDAVIT OF SALE OF ACCOUNTS

State of Missouri
County of Platte

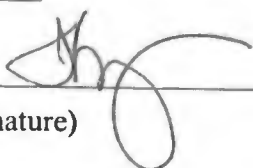
Terri Bergman, being duly sworn, deposes and says:

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

On or about August 20, 2024, CBNA sold a pool of charged-off accounts (the Accounts) by a Master Purchase and Sale Agreement dated December 6, 2023, Bill of Sale, and Addendum No. 1 dated December 14, 2023 to Midland Credit Management, Inc. As part of the sale of the Accounts, certain electronic records were transferred on individual accounts to the debt buyer. These records were kept in the ordinary course of business of creditor.

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

Executed on August 28, 2024.


(Signature)

Terri Bergman
Printed Name

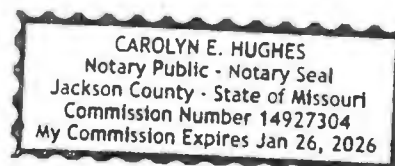
State of Missouri)
) ss
County of Platte)

On this 28 day of Aug, 2024 before me, the undersigned notary, personally appeared Terri Bergman, personally known to me to be the person who signed the preceding or attached document in my presence and who swore or affirmed to me that the contents of the document are truthful and accurate to the best of his/her knowledge and belief.

 [SEAL]

Midland 120623

1



Field	Field Data
Account Number	██████████2336
First Name	MARQUIS
Middle Name	P
Last Name	WOLFE
SSN	XXX-XX-9229
Date of Birth	██████████
Address 1	2220 PINEGATE DR
Address 2	APT 208
City	HOUSTON
State	TX
Zip	77008
Open Date	10/29/2015
Last Purchase Date	11/14/2023
Last Payment Date	11/07/2023
Last Payment Amount	\$312.00
Sale Amount	\$2,428.98
Charge Off Date	07/03/2024
Charge off Balance	\$2,428.98
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	DOUBLE CASH
Alternate Account #1	██████████1041

Account information provided by Citibank, N.A. pursuant to the Bill of Sale/Assignment of Accounts transferred on or about 08/20/2024 in connection with the sale of accounts from Citibank, N.A. to Midland Credit Management, Inc.

Midland-Brands-Fresh-Flow-Lot1-0824
080724MC1MU3FM

EXHIBIT B

DocuSign Envelope ID: 381AD5E6-2151-43C4-8842-EE9C23332406

Contract ID: MC8MUMAA120623
Addendum ID: MC8MUMAA121423C1
Document ID: 080724MC1MU3FMB1

BILL OF SALE AND ASSIGNMENT

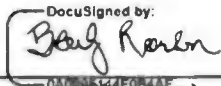
September 2021 Brands Fresh 180 Day Flow Lot 1

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

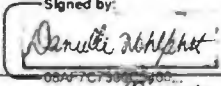
Citibank, N.A.

By: 
(Signature)

Name: Brandy Reardon

Title: Authorized Party

Midland Credit Management, Inc.

By: 
(Signature)

Name: Danielle wohlfahrt

Title: MVP, BD & Strategic Partnerships

Docusign Envelope ID: 6C25AFDA-7E52-4EF5-A59F-F93A1DD5FC10

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State of Missouri
County of Platte

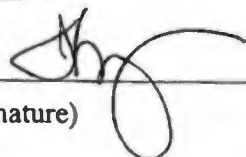
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I am not aware of any errors in the information provided about the Accounts. The above statements are true to the best of my knowledge.

Executed on August 28, 2024


(Signature)

Terri Bergman
Printed Name

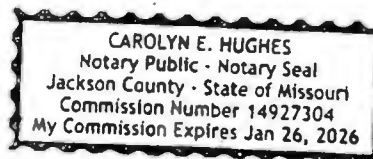
State of Missouri)
) ss
County of Platte)

On this 28 day of AUG, 2024, before me, the undersigned notary, personally appeared Terri Bergman, personally known to me to be the person who signed the preceding or attached document in my presence and who swore or affirmed to me that the contents of the document are truthful and accurate to the best of his/her knowledge and belief.


[SEAL]

Midland 120623

1



Citi Double Cash® Card

citi

MARQUIS P WOLFE

Member Since 2015 Account number ending in: 2336

Billing Period: 06/06/24-07/03/24

Billing Inquiries and Customer Service

BOX 6500 SIOUX FALLS, SD 57117

1-855-473-4583, (TTY: 711)

www.citicards.com

JULY STATEMENT

Minimum payment due:	\$2,428.98
New balance as of 07/03/24:	\$2,428.98
Payment due date:	07/03/24

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

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

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	1 month(s)	\$2,429

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

Account Summary

Previous balance	\$2,375.34
Payments	-\$0.00
Credits	-\$0.00
Purchases	+\$0.00
Cash advances	+\$0.00
Fees	+\$0.00
Interest	+\$53.64
New balance	\$2,428.98

Credit Limit

Credit limit	\$1,800
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Includes \$400 cash advance limit

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

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



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

Minimum payment due	\$2,428.98
New balance	\$2,428.98
Payment due date	07/03/24

Amount enclosed:

Account number ending in 2336
Please make check payable to CITI CARDS.

000000 MC 32 A 0

MARQUIS P WOLFE
2220 PINEGATE DR
APT 208
HOUSTON TX 77008-2910

CITI CARDS
PO BOX 78045
PHOENIX, AZ 85062-8045

15009 0242898 0242898 0031200 2336 0304

www.citicards.com

Customer Service 1-855-473-4583
(TTY: 711)

Page 2 of 2

MARQUIS P WOLFE

Account Summary

Trans. date	Post date	Description	Amount
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Fees charged

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

Date	Description	Amount
07/03	INTEREST CHARGED TO STANDARD PURCH	\$27.81
07/03	INTEREST CHARGED TO PUR PR-11/24/21.	\$25.83

Total interest charged in this billing period	\$53.64
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2024 totals year-to-date

Total fees charged in 2024	\$235.00
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Total interest charged in 2024	\$356.16
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Interest charge calculation

Days in billing cycle: 28

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

Balance type	Annual percentage rate (APR)	Balance subject to interest rate	Interest charge
PURCHASES			
Standard Purch	29.99% (V)	\$1,208.80 (D)	\$27.81
Pur Pr 112421	28.24% (V)	\$1,192.30 (D)	\$25.83
ADVANCES			
Standard Adv	29.99% (V)	\$0.00 (D)	\$0.00

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

Account messages

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

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Citi Double Cash® Card

citi

MARQUIS P WOLFE

Member Since 2015 Account number ending in: 2336

Billing Period: 11/04/23-12/05/23

Billing Inquiries and Customer Service

BOX 6500 SIOUX FALLS, SD 57117

1-855-473-4583, (TTY: 711)

www.citicards.com

DECEMBER STATEMENT

Minimum payment due: **\$101.90**
New balance as of 12/05/23: **\$1,837.82**
Payment due date: **01/01/24**

See the last page of this statement for important information about how to avoid paying interest on purchases.

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

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

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	9 year(s)	\$4,530

For information about credit counseling services, call 1-877-337-8187.

Your account is over the credit limit by \$37.82. Please pay at least the Minimum Payment Due, which includes an Overlimit Amount.

Account Summary

Previous balance	\$1,830.47
Payments	-\$512.00
Credits	-\$15.01
Purchases	+\$488.28
Cash advances	+\$0.00
Fees	+\$0.00
Interest	+\$46.08
New balance	\$1,837.82

Credit Limit

Credit limit **\$1,800**
Includes \$400 cash advance limit



thankyou
from citi

Total Available
ThankYou® Points: **222**
as of 11/30/23

» See page 3 for more information
about your rewards

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

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



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

Minimum payment due

New balance

Payment due date

\$101.90

\$1,837.82

01/01/24

Amount enclosed:

Account number ending in 2336

Please make check payable to CITI CARDS.

000000 MC 22 A 0

MARQUIS P WOLFE
2220 PINEGATE DR
APT 208
HOUSTON TX 77008-2910

CITI CARDS
PO BOX 78045
PHOENIX, AZ 85062-8045

15009 0010190 0183782 0031200 0 2336 0307

www.citibank.com

Customer Service 1-855-473-4583
(TTY: 711)

Page 2 of 2

MARQUIS P WOLFE

Account Summary

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

11/04		Thankyou Points Redeemed TY OR224522390	-\$0.01
11/04		Thankyou Points Redeemed TY OR224522404	-\$15.00
11/04		ONLINE PAYMENT, THANK YOU	-\$200.00
11/07		ONLINE PAYMENT, THANK YOU	-\$312.00

Standard Purchases

11/04	11/04	RPS*CITADEL RD HOUSTON TX	\$165.39
11/07	11/07	PROGRESSIVE *INSURANCE 800-776-4737 OH	\$311.49
	11/09	MCDONALD'S F2001 HOUSTON TX	\$3.44
	11/11	STOCKWELL STORES OAKLAND CA	\$2.80
11/13	11/13	MCDONALD'S F2001 HOUSTON TX	\$5.16

Fees charged

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

Interest charged

Date	Description	Amount
12/05	INTEREST CHARGED TO STANDARD PURCH	\$21.04
12/05	INTEREST CHARGED TO PUR PR-11/24/21.	\$25.04

Total interest charged in this billing period **\$46.08**

2023 totals year-to-date

Total fees charged in 2023	\$0.00
Total interest charged in 2023	\$499.50

Interest charge calculation

Days in billing cycle: 32

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

Balance type	Annual percentage rate (APR)	Balance subject to interest rate	Interest charge
PURCHASES			
Standard Purch	29.99% (V)	\$800.17 (D)	\$21.04
Pur Pr 112421	28.24% (V)	\$1,011.22 (D)	\$25.04
ADVANCES			
Standard Adv	29.99% (V)	\$0.00 (D)	\$0.00

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

Account messages

Your account is over the credit limit by \$37.82. Please pay at least the Minimum Payment Due, which includes an Overlimit Amount. If you have already sent us this payment, thank you.

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Member ID: 8910232081727365

Total ThankYou Points Balance:

222

ThankYou Points from Citi Double Cash Card

Purchases: 488
Payments: 512
Bonus from Citi Travel portal: 0
Total Earned this Period: 1,000

» Visit thankyou.com to redeem points or see full rewards details

Bonus Points may take one to two billing cycles to appear on your statement. Please refer to the specific terms and conditions pertaining to the promotion for further details.

TWO WAYS TO EARN!

Earnings This Billing Period

 **ThankYou Points on Purchases**
1 point per \$1

Eligible Purchases: \$488.28
ThankYou Points Earned: 488

 **ThankYou Points on Payments**
1 point per \$1

Eligible Payments: \$512.00
ThankYou Points Earned: 512

PURCHASE TRACKER AND HOW POINTS FOR PAYMENTS WORKS

- Total Payments Made: \$512.00
Note: payments are eligible to earn up to the amount in your Purchase Tracker
- Purchase Tracker: \$594.24
- Eligible Payments: \$512.00
- ThankYou Points on Eligible Payments: 512
- Ending Purchase Tracker: \$82.24

Purchase Tracker - When you make a purchase, that amount goes into your Purchase Tracker. Balance transfers, cash advances, fees and interest are not included. Make a payment and the Purchase Tracker gets reduced by that amount. When the Purchase Tracker reaches \$0, you won't earn points for payments until more purchases are made.

IT'S EASY TO REDEEM






Redeem at thankyou.com, on the Citi Mobile® App or at citibank.com. Redemption values vary depending on how you choose to redeem your points.