

**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\_122024** (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: December 17, 2024**

**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\_122024 with such electronic file incorporated herein by reference.

Field	Field Data
Account Number	██████████4000
Seller Account ID	38536433
First Name	JAIME
Last Name	CABRERA
SSN	XXX-XX-1930
Date of Birth	██████████
Address 1	2207 ROLLING GLEN DR
City	SPRING
State	TX
Zip	77373
Home Phone	3463294540
Open Date	10/12/2018
Last Purchase Date	05/18/2024
Last Purchase Amount	\$12.78
Last Payment Date	05/01/2024
Last Payment Amount	\$83.00
Sale Amount	\$2,185.94
Charge Off Date	11/25/2024
Charge off Balance	\$2,185.94
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

Account information provided by Credit Asset Sales LLC pursuant to the Bill of Sale/Assignment of Accounts transferred on or about 12/17/2024 in connection with the sale of accounts from Credit Asset Sales LLC to Midland Credit Management, Inc.

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

As of November 30, 2024, 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\_122024 (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\_122024 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 November 30, 2024, 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\_122024 (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\_122024 with such electronic file incorporated herein by reference.



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

As of December 17, 2024, 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\_122024 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 of 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 FNBH, LLC that are specifically identified in the electronic file named CreditOne Fresh Encore 122024, with such electronic file incorporated herein by reference.

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

On December 17, 2024, 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\_122024 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

  
Mark Hutchins, 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 FNBH, LLC TO CREDIT ASSET SALES LLC that are specifically identified in the electronic file named CreditOne\_Fresh\_Encore\_122024, 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 December 17, 2024, 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\_122024 (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\_122024, 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 November 30, 2024, 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 December 17, 2024, by MHC in favor of FNBM, a copy of which is attached hereto.
  - b. On or about December 17, 2024, FNBM sold the Receivables to Credit Asset Sales LLC ("Credit Asset Sales"), as evidenced by a Bill of Sale and Assignment dated as of December 17, 2024, 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 November 30, 2024, 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 November 30, 2024, by Credit One in favor of MHC, a copy of which is attached hereto.
  - b. On or about December 17, 2024, MHC sold the Accounts to Credit Asset Sales, as evidenced by a Bill of Sale and Assignment dated as of December 17, 2024, 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 10<sup>th</sup> day of January, 2025



Michael Wiese

Credit One Bank, N.A. – Authorized Representative and Vice President of Collections

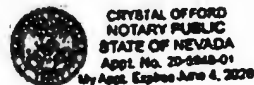
FNBM, LLC – Authorized Representative

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 10<sup>th</sup> day of Jan, 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 Oxford, 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 10<sup>th</sup> day of January, 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\_122024 (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.

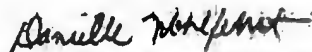
This Bill of Sale and Assignment of Accounts and Receivables may be entered as evidence of ownership for any of the Purchased Accounts conveyed hereby.

Closing date: December 17, 2024

**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\_122024 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, Mark Hutchins, 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 December 17, 2024 (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\_122024 (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 21<sup>st</sup> day of December 2024

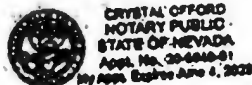
Mark Hutchins  
Mark Hutchins  
Authorized Representative

**ACKNOWLEDGMENT OF SIGNATURE BY LICENSED NOTARY**

STATE OF NEVADA     )  
                                  ) ss.  
COUNTY OF CLARK    )

The instrument was acknowledged before me this 31<sup>st</sup> day of Dec, 2024 by Mark Hutchins.

Crystal Offord  
Notary Public



**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.

12/31/24  
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: [REDACTED] 4000  
October 25, 2024 to November 24, 2024

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$2,103.20
Payments	\$0.00
Other Credits	\$0.00
Purchases	\$0.00
Balance Transfers	\$0.00
Cash Advances	\$0.00
Fees Charged	\$44.00
Interest Charged	\$38.74
<b>New Balance</b>	<b>\$2,185.94</b>
Credit Limit	\$1,650.00
Available Credit	\$0.00
Statement Closing Date	11/24/24
Days in Billing Cycle	31

**QUESTIONS?**  
Call Customer Service or Report  
a Lost or Stolen Credit Card  
Outside the U.S. Call  
1-877-625-3242  
1-702-405-2042  
Please send billing inquiries and correspondence to:  
P.O. Box 98873, Las Vegas, NV 89193-8873

PAYMENT INFORMATION	
New Balance	\$2,185.94
Past Due Amount	\$453.00
Amount Due This Period	\$1,569.94
Minimum Payment Due	\$2,185.94
Payment Due Date	12/20/24
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 \$39.	
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)
	\$2,186.00
If you would like a location for credit counseling services, call 1-888-615-5720. Or you may visit <a href="http://www.justice.gov/ust/et-credit-counseling-agencies">www.justice.gov/ust/et-credit-counseling-agencies</a> or 1-800-111-1111.	

TRANSACTIONS				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
Payments, Credits, and Adjustments				
Fees				
F855600NT000CYLAC	11/24	11/24	ANNUAL FEE 12/24 THROUGH 12/24	5.00
	11/24	11/24	LATE FEE	39.00
			TOTAL FEES FOR THIS PERIOD	44.00
Interest Charged				
	11/24	11/24	Interest Charge on Purchases	38.69
	11/24	11/24	Interest Charge on Cash Advances	2.05
			TOTAL INTEREST FOR THIS PERIOD	38.74
2024 Totals Year-to-Date				
Total fees charged in 2024			\$445.00	
Total interest charged in 2024			\$389.72	

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	24.65%(v)	\$1,788.24	\$38.69
Cash Advances	24.65%(v)	\$100.00	\$2.05
STANDARD BALANCE TRANSFER	24.65%(v)	\$0.00	\$0.00
(v) = Variable Rate			

8385 JSH 001 7 24 241124 9 C.R. PAGE 1 of 1 20 8555 4510 6228 01006385

Please retain this portion with your payment, and with 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](http://www.CreditOneBank.com).

PAY YOUR BILL ONLINE at [CreditOneBank.com](http://CreditOneBank.com)

Account Number: [REDACTED] 4000  
New Balance: \$2,185.94  
Minimum Payment Due: \$2,185.94  
Payment Due Date: 12/20/24

AMOUNT ENCLOSED: \$

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

JAIME CABRERA  
2207 ROLLING GLEN DR  
SPRING TX 77373-3171



**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\_012025** (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: January 17, 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\_012025 with such electronic file incorporated herein by reference.

Field	Field Data
Account Number	██████████ 9899
Seller Account ID	33790925
First Name	JAIME
Last Name	CABRERA
SSN	XXX-XX-1930
Date of Birth	██████████
Address 1	2207 ROLLING GLEN DR
City	SPRING
State	TX
Zip	77373
Home Phone	3463294540
Open Date	09/01/2017
Last Purchase Date	03/20/2024
Last Purchase Amount	\$9.99
Last Payment Date	05/08/2024
Last Payment Amount	\$78.00
Sale Amount	\$2,106.83
Charge Off Date	12/15/2024
Charge off Balance	\$2,106.83
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	██████████ 3862

Account information provided by Credit Asset Sales LLC pursuant to the Bill of Sale/Assignment of Accounts transferred on or about 01/17/2025 in connection with the sale of accounts from Credit Asset Sales LLC to Midland Credit Management, Inc.

STATE OF TEXAS

Midland Credit Management, Inc.,

Plaintiff

-vs-

AFFIDAVIT OF GARRET RODEN

JAIME CABRERA,

Defendant(s).

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Garret Roden, whose business address is 600 W. Saint Germain St Suite 200, St. Cloud, MN 56301-3616, certifies and says:

1. I am employed as a Legal Specialist and have access to pertinent account records for Midland Credit Management, Inc. ("Plaintiff" or "MCM"). I am a competent person over eighteen years of age, and make the statements herein based upon personal knowledge of those account records maintained by Plaintiff. Plaintiff is the current owner of, and was assigned all the rights, title and interest to Defendant's CREDIT ONE BANK, N.A./ account XXXXXXXXXXXXXXX9899 (MCM Number 331144366) (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

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AFFIDAVIT OF GARRET RODEN - 1

331144366

AFFRECATTACH

25-417230

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 2024-12-15 with a balance of \$2,106.83. On or about 2025-01-17, Plaintiff purchased and was assigned the Account with a balance owed by Defendant of \$2,106.83. As of 2025-12-04, MCM's records show that the balance of \$2,106.83 remains due and owing and no interest has been assessed to the Account. Therefore, Plaintiff seeks the amount of \$2,106.83 from Defendant. All credits and offsets for payments have been applied to the balance.

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

- |                                    |            |
|------------------------------------|------------|
| 1. CREDIT ONE BANK, N.A.           | 2024-12-15 |
| 2. MHC Receivables, LLC            | 2025-01-17 |
| 3. CREDIT ASSET SALES LLC          | 2025-01-17 |
| 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.

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AFFIDAVIT OF GARRET RODEN - 2



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

**DEC 3 1 2025**

Date

*Garret Roden*

Garret Roden

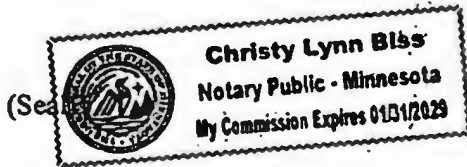
STATE OF MINNESOTA

COUNTY OF STEARNS

**DEC 3 1 2025**

Signed and sworn to (or affirmed) before me on

by Garret Roden.



*Christy Bliss*

Notary Public

CA137

AFFIDAVIT OF GARRET RODEN - 3

331144366

AFFRECATTACH

25-417230

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

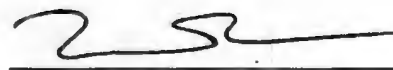
As of December 31, 2024, for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, Credit One Bank, N.A. ("Assignor") has transferred, has sold, has assigned, has conveyed, has granted and has otherwise delivered to MHC Receivables, LLC ("Assignee"), all of Assignor's 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\_012025 (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\_012025 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 December 31, 2024, 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 "Credit One Fresh Encore 012025" (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 change 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 acknowledgment of those transfers, and for 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 fact, event, condition, or opinion (collectively, "Event") to be recorded, to make the appropriate memorandum for 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 supplement any other representations and warranties the parties may have in place and do 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 acknowledgment, 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\_012025 with such electronic file incorporated herein by reference.**

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

As of January 17, 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\_012025 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 FNBH, LLC that are specifically identified in the electronic file named CreditOne Fresh Encore 012025 with such electronic file incorporated herein by reference.

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

On January 17, 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\_012025 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

  
Mark Hutchins, 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 FNBK, LLC TO CREDIT ASSET SALES LLC that are specifically identified in the electronic file named CreditOne\_Fresh\_Encore\_012025, 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 January 17, 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 right, 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 012025 (the "Computer File"), a copy of which is attached hereto and incorporated herein by reference as "Exhibits" and (ii) certain related account level media and electronic copies thereof (including, but not limited to applications, statements, terms and conditions), 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 facts, events, conditions or opinions (collectively, "Events") to be recorded, to make the appropriate memorandum or recording and 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\_012025, 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 December 31, 2024, 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 January 17, 2025, by MHC in favor of FNBM, a copy of which is attached hereto.
  - b. On or about January 17, 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 January 17, 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 December 31, 2024, 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 December 31, 2024, by Credit One in favor of MHC, a copy of which is attached hereto.
  - b. On or about January 17, 2025, MHC sold the Accounts to Credit Asset Sales, as evidenced by a Bill of Sale and Assignment dated as of January 17, 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 23<sup>rd</sup> day of January, 2025



Michael Wiese

Credit One Bank, N.A. - Authorized Representative and Vice President of Collections

FNBM, LLC - Authorized Representative

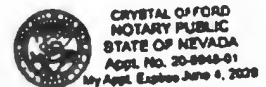
MHC Receivables, LLC - Authorized Representative

**ACKNOWLEDGMENT OF SIGNATURE BY LICENSED NOTARY**

STATE OF NEVADA           )  
  ) ss.  
COUNTY OF CLARK        )

This instrument was acknowledged before me on the 23 day of Jan, 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 23<sup>rd</sup> day of January, 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\_012025 (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 representation and warranties of any kind or character except as expressly stated in the Agreement or as expressly stated herein.

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 reflect all material aspects of 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 and/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 here; 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: January 17, 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\_012025 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, Mark Hutchins, 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 January 17, 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\_012025 (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 22 day of January 2025

Mark Hutchins  
Authorized Representative

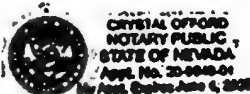
**ACKNOWLEDGMENT OF SIGNATURE BY LICENSED NOTARY**

STATE OF NEVADA

COUNTY OF CLARK

The instrument was acknowledged before me this 23 day of Jan 20 25 by Mark Hutchins.

[Signature]  
Notary Public



**CERTIFICATE OF CONFORMITY**

STATE OF Nevada

COUNTY OF Clark

I, Janice K. Combs, hereby certify that I am an attorney and I am duly qualified to practice in the State of Nevada and am fully acquainted with the laws of the State of Nevada relating 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 Acceptance of Full After Sales Buy 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.

1/23/25  
Date

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





