

CAUSE NO. JPC-26-01643-51

MIDLAND CREDIT MANAGEMENT, INC.
Plaintiff,

vs.

RAYMOND REED
Defendant

IN THE JUSTICE COURT

PRECINCT 5 PLACE 1

DALLAS COUNTY, TEXAS

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

MIDLAND CREDIT MANAGEMENT, INC., the Plaintiff, complains of RAYMOND REED, the Defendant, and for cause of action shows:

Discovery Level

1. 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

2. The Plaintiff is a foreign limited liability company duly authorized to conduct business in the State of Texas.

3. 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:

RAYMOND REED
601 S OAK CLIFF BLVD APT E
DALLAS, TX 75208

Venue and Jurisdiction; Relief Sought

4. 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**

5. 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 calls, 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.

6. 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.

7. 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

8. Defendant had an account with THE BANK OF MISSOURI. Plaintiff purchased Defendant's debt on or about June 26, 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 Records and are incorporated by reference.

Relevant information related to the account is as follows:

ORIGINAL CREDITOR:	THE BANK OF MISSOURI
ACCOUNT NO.:	XXXXXXXXXXXX-0605
DATE OF CHARGE-OFF:	March 24, 2024
CHARGE-OFF BALANCE:	\$1,671.19
DATE OF ORIGINATION:	June 14, 2021

Account Stated

9. Plaintiff is the owner and beneficiary of all claims related to the account opened by Defendant 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.

10. Demand for payment has been made by Plaintiff, and as of June 25, 2025, Defendant has refused and failed to remit the remaining principal amount of \$1,671.19. No interest (0%) is accruing on the account.

Damages

11. Plaintiff seeks liquidated damages in the amount of \$1,671.19 along with post judgment interest at the statutory rate provided by applicable law.

Conditions Precedent

12. All conditions precedent have been performed, have occurred, or should be excused.

Prayer

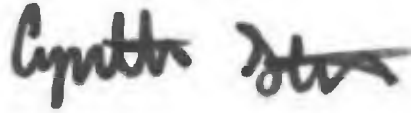
For these reasons, Plaintiff asks that Defendant be cited to appear and answer, and that Plaintiff have judgment against Defendant for the following:

- a. Actual damages in the amount of \$1,671.19;
- b. All costs of suit; and
- c. All other relief, in law and equity, to which Plaintiff may be entitled.

Respectfully submitted

By: Christopher Attocknie

MIDLAND CREDIT MANAGEMENT, INC.



Cynthia Stevens

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
Sunny Park, Texas Bar No. 24149285
John Gillespie, Texas Bar No. 07926300
Amanda Okoli, Texas Bar No. 24140904
Eliel Escobedo Jr., Texas Bar No. 24124860
David D. Backer, Texas Bar No. 24128895
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 THAT
PURPOSE.

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

CAUSE NO.

MIDLAND CREDIT MANAGEMENT, INC.	§	IN THE JUSTICE COURT
Plaintiff,	§	
	§	
vs.	§	PRECINCT 5 PLACE 1
	§	
RAYMOND REED	§	
Defendant.	§	DALLAS COUNTY, TEXAS

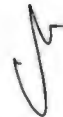
EXHIBIT "B"

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

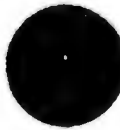
Marcos J. Silva

Printed Name

Department of Defense Manpower Data Center

Results as of : Dec-19-2025 09:22:25 AM EST

SCRA 5.27



Status Report
Pursuant to Servicemembers Civil Relief Act

SSN: XXX-XX-9442
Birth Date: Jul-XX-1988
Last Name: REED
First Name: RAYMOND
Middle Name:
Status As Of: Dec-19-2025
Certificate ID: WBT2HJL50PJ3ZQF

NA	This response reflects whether the individual is currently on active duty status as of the Status Date.	NA
NA	This response reflects whether the individual has left active duty within 90 days preceding the Status Date.	NA
NA	This response reflects whether the individual is required to report for active duty.	NA

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.oed.mil/scra/#faq>. 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.

EXHIBIT A

**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: Aug 19, 2024

THE BANK OF MISSOURI

By: 
Mark Barker (Aug 19, 2024 09:36 CDT)

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 22.xlsx' and 'Account Data (CO-1033) - Midland - Jewelry and Other - Flow 16.xlsx' with such electronic file incorporated herein by reference.

BILL OF SALE


Closing Date: June 26, 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 16.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.



Danielle Wohlfahrt

MVP, BD & Strategic Partnerships

CONCORA CREDIT INC.

By: 

Name: GREGG ATKINSON

Title: CFO

Receivables Sale Agreement dated October 12, 2022

AFFIDAVIT OF SALE OF ACCOUNT BY DEBT SELLER

State of Ohio, County of Summit.

Andrew Painter being duly sworn, deposes and says:

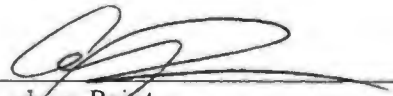
I am over 18 and not a party to this action. I am the Relationship Manager, Debt Sales of Concora Credit Inc. ("Debt Seller"). In that position I am the custodian of Debt Seller's books and records and am aware of the procedures used for the sale and assignment of electronically stored business records.

On 06/26/2024 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: 8 / 1 / 2024


Andrew Painter

Sworn to before me 8 / 1 / 2024

(Notary Stamp)

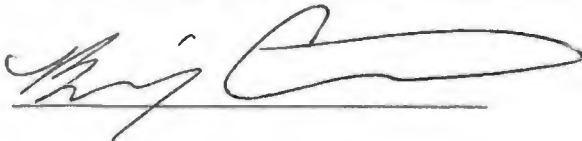




ANGELA WISE
Notary Public, State of Ohio
My Commission Expires
December 8, 2025

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 Andrew Painter as applied to the Affidavit annexed to this Certificate, which was signed and dated on 8 / 1 / 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: 8 / 1 / 2024

Field	Field Data	Justice of the Peace Pct 5-1 By: Christopher Attocknie
Account Number	[REDACTED] 0605	
Seller Account ID	7637006005446375	
First Name	RAYMOND	
Last Name	REED	
SSN	XXX-XX-9442	
Date of Birth	[REDACTED]	
Address 1	305 W COMMERCE ST APT 304	
City	DALLAS	
State	TX	
Zip	75208	
Open Date	06/14/2021	
Last Purchase Date	09/04/2023	
Last Purchase Amount	\$500.57	
Last Payment Date	08/06/2023	
Last Payment Amount	\$77.00	
Sale Amount	\$1,671.19	
Charge Off Date	03/24/2024	
Charge off Balance	\$1,671.19	
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	KAY JEWELERS	
Alternate Account #1	[REDACTED] 0605	

Account information provided by Concora Credit Inc. pursuant to the Bill of Sale/Assignment of Accounts transferred on or about 06/26/2024 in connection with the sale of accounts from Concora Credit Inc. to Midland Credit Management, Inc.

EXHIBIT B

STATE OF TEXAS

Midland Credit Management, Inc.,

Plaintiff

-vs-

AFFIDAVIT OF BRIANA PRIGLMEIER

RAYMOND REED,

Defendant(s).

Briana Priglmeier, 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/KAY JEWELERS account XXXXXXXXXXXXX0605 (MCM Number 327893878) (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 BRIANA PRIGLMEIER - 1



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 2024-03-24 with a balance of \$1,671.19. On or about 2024-06-26, Plaintiff purchased and was assigned the Account with a balance owed by Defendant of \$1,671.19. As of 2025-06-25, MCM's records show that the balance of \$1,671.19 remains due and owing and no interest has been assessed to the Account. Therefore, Plaintiff seeks the amount of \$1,671.19 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 | 2024-03-24 |
| 2. CONCORA CREDIT INC. | 2024-06-26 |
| 3. Midland Credit Management, Inc. | |

7. Based upon my review, attached hereto are records regarding the Account being a reproduction from Plaintiff's records. The documents attached hereto, are true and correct copies of the originals, except to the extent that confidential and privileged information is omitted or redacted and personal identifying information is omitted or redacted as required by local rules, and applicable state and federal law.

AFFIDAVIT OF BRIANA PRIGLMEIER - 2



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

JUL 03 2025

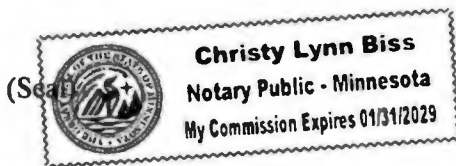
Date

Briana Priglmeier

STATE OF MINNESOTA
COUNTY OF STEARNS

JUL 03 2025

Signed and sworn to (or affirmed) before me on
by Briana Priglmeier.



CBiss
Notary Public

CA137

AFFIDAVIT OF BRIANA PRIGLMEIER - 3



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

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Dated: Aug 19, 2024

THE BANK OF MISSOURI

By: 
Mark Barker (Aug 19, 2024 09:36 CDT)

Name: Mark Barker
Title: Chief Contract Services Officer

EXHIBIT A

ACCOUNT SCHEDULE

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BILL OF SALE

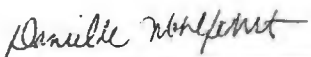
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Concora Credit Inc., a Delaware corporation ("Seller"), in consideration of the Purchase Price (as defined in the Agreement referred to below) and other valuable consideration, the receipt of which is hereby acknowledged, hereby sells, assigns and 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 16.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.

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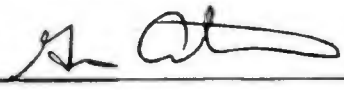
MIDLAND CREDIT MANAGEMENT, INC.



Danielle Wohlfahrt

MVP, BD & Strategic Partnerships

CONCORA CREDIT INC.

By: 

Name: GREGG ATKINSON

Title: CFO

Receivables Sale Agreement dated October 12, 2022

AFFIDAVIT OF SALE OF ACCOUNT BY DEBT SELLER

State of Ohio, County of Summit.

Andrew Painter being duly sworn, deposes and says:

I am over 18 and not a party to this action. I am the Relationship 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 06/26/2024 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: 8 / 1 / 2024


Andrew Painter

Sworn to before me 8 / 1 / 2024

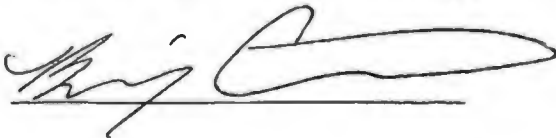

(Notary Stamp)



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 Andrew Painter as applied to the Affidavit annexed to this Certificate, which was signed and dated on 8 / 1 / 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: 8 / 1 / 2024

KAY
JEWELERS

RAYMOND REED

Account number 0605

ACCOUNT SUMMARY

Credit Limit	\$1,500.00
Available Credit	\$0.00
Past Due Amount	\$461.00
Overlimit Amount	\$171.19
Statement Closing Date	March 22, 2024
Days in Billing Cycle	29
Previous Balance	\$1,597.61
- Payments & Credits	\$0.00
+ Purchases & Other Charges	\$0.00
+ FEES CHARGED	\$41.00
+ INTEREST CHARGED	\$32.58
= New Balance	\$1,671.19

QUESTIONS? Call 1-800-228-8139

Please mail billing inquiries to:

Concora Credit

P.O. Box 4499

Beaverton, OR 97076-4499

www.concoracredit.com/kay

IMPORTANT NOTICE OF CHANGE IN TERMS: Please see the back of your statement, page 2, for changes to your Account Agreement.

PAYMENT INFORMATION

New Balance	\$1,671.19
Minimum Payment Due	\$545.00
Payment Due Date	April 21, 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 \$41.00.

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	\$2,332.00

If you would like information about credit counseling services, call 1-800-228-8139.

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/22	03/22		FEES CHARGED	
			LATE FEE	41.00
			TOTAL FEES FOR THIS PERIOD	41.00
03/22	03/22		INTEREST CHARGED	
			Interest Charge on Purchases	32.58
			TOTAL INTEREST FOR THIS PERIOD	32.58

Please detach bottom portion and submit with payment using enclosed envelope

KAY
JEWELERSConcora Credit
PO BOX 4480
Beaverton OR 97076-4480

PAYMENT INFORMATION

Account number	0605
Payment Due Date	April 21, 2024
New Balance	\$1,671.19
Minimum Payment Due	\$545.00

Make Check
Payable to:

Amount Enclosed:

\$

RAYMOND REED
305 W COMMERCE ST APT 304
DALLAS TX 75208-1982Concora Credit
PO BOX 23013
Columbus GA 31902-3013

375 000545006 001671196

**YOUR ACCOUNT IS ISSUED BY FIRST ELECTRONIC BANK
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 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. 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.

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.

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.

HOW INTEREST CHARGES ARE DETERMINED

When We Charge Interest. We charge interest on your Purchases from the post date until you pay the Purchase in full. We charge interest on Fees and other debts from the transaction date until you pay the Fees in full.

However, we do not assess interest charges in the following circumstances:

1. If you paid the New Balance at the beginning of your previous Billing Cycle by the Payment Due Date during the previous Billing Cycle, or if that New Balance was \$0 or a credit balance, then:
 - a. if you pay the New Balance on your current month's statement in full by the Payment Due Date in your current Billing Cycle, we will not assess interest charges on Purchases during your current Billing Cycle; and
 - b. if you make a payment that is less than the New Balance by the Payment Due Date in your current Billing Cycle, we will credit that payment as of the first day in your current Billing Cycle.
2. If you had a New Balance at the beginning of your previous Billing Cycle and you did not pay that New Balance by the Payment Due Date during that previous Billing Cycle, then we will not assess interest charges on any Purchases during the current Billing Cycle if you pay the New Balance at the beginning of your current Billing Cycle by the Payment Due Date in your current Billing Cycle.

How We Calculate Interest. We calculate interest separately for each balance segment on your Account. We do this by applying the daily periodic rate to your average daily balance (including new Purchases), and then multiplying the resulting number by the number of days in the Billing Cycle for each balance segment. An average daily balance is calculated for the following balance segments as applicable: Purchase Balance segments and the Regular Balance segment.

We calculate interest for each balance segment as follows:

1. For each day, we take the beginning balance of each balance segment in the Billing Cycle, including any unpaid interest charges, add any new Purchases, Fees, and debits, and then subtract the applicable portion of any payments and credits. This gives us the daily balance.
2. Then, we add all the daily balances for the Billing Cycle together and divide the total by the number of days in the Billing Cycle. This gives us the average daily balance.
3. If you had a New Balance at the beginning of your previous Billing Cycle and you did not pay that New Balance by the Payment Due Date during that previous Billing Cycle, then we will not assess interest charges on any Purchases during the current Billing Cycle if you pay the New Balance at the beginning of your current Billing Cycle by the Payment Due Date in your current Billing Cycle.
4. Next, we multiply the daily periodic rate by the average daily balance.
5. Finally, we take the resulting number from #3 and multiply it by the number of days in the Billing Cycle. This gives us the interest charge for each balance segment for the Billing Cycle.

Periodic interest charges on Cash Advances will be imposed at the applicable Monthly Periodic Rate from the date each Cash Advance is made and will continue to accrue on unpaid balances as long as they remain unpaid. There is no grace period on Cash Advances and there is no period within which to pay to avoid interest charges on Cash Advances.

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: 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 or electronically. 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 or electronically 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.

CA Collection Agency License Number 10739-99

RAYMOND REED

Account number

Totals 2024 Year-to-Date	
Total fees charged in 2024	\$123.00
Total interest charged in 2024	\$96.93

IMPORTANT ACCOUNT INFORMATION

YOUR ACCOUNT IS PAST DUE. THE PAST DUE AMOUNT IS INCLUDED IN THE MINIMUM PAYMENT.
PLEASE REMIT IMMEDIATELY.
YOUR ACCOUNT IS CURRENTLY OVER YOUR CREDIT LIMIT.

YOUR ACCOUNT IS CURRENTLY CLOSED.

INTEREST CHARGE CALCULATION

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

Type of Balance	Balance	Promotion End Date	Balance Subject to Interest Rate	Annual Percentage Rate (APR)	Deferred Interest	Interest Charged
Purchases	\$500.57	N/A	\$830.86	29.99%	N/A	\$19.79
PROTECTED BALANCE						
Transaction Date: 07/22/22	\$779.54	N/A	\$766.75	21.00%	N/A	\$12.79

(v) = variable

SPECIAL FINANCING PURCHASE NOTICE:

If your Special Financing Purchase above is a deferred interest promotion, you must pay the balance in full by the Promotion End Date to avoid paying deferred interest charges. Please see the "Deferred Interest Promotions" section on the back of the statement for further details.

RAYMOND REED

Account number By: Christopher Attocknie

Important Change to Your Account Terms

Summary of Changes

We are changing some of the terms of your Account Agreement:

- The address for mailed payments; and
- Payments for amounts greater than the balance on your Account may be returned to sender.

Please read this notice carefully so that you understand the effect on your Account and keep this notice for your records.

The "Monthly Minimum Payment" section in your Account Agreement is being updated to the following:

Payments should be mailed with the payment coupon and in the envelope provided and following the other instructions on the monthly statement to Concora Credit, P.O. Box 96541, Charlotte, North Carolina 28296. Any payment we receive 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 we receive your payment in that form and at that address after 5:00 P.M. Eastern Time on a normal banking day, or any time on a non-banking day, we will credit it to your Account the next banking day. Please allow at least seven (7) business days for postal delivery. Payments we receive at any other location or in any other form may not be credited as of the day we receive them. If we accept a payment at some other place, we may delay the crediting of the payment for up to five (5) days. This may cause you to incur Late Payment Fees and additional interest charges and may result in your Account being declared in default.

Payments received for amounts greater than the balance on your Account may be returned to sender. This may cause you to incur Late Payment Fees and additional interest charges and may result in your Account being declared in default.

This change is effective with your April 2024 billing statement.

If you have questions about this notice, please call our servicer, Concora Credit, at the toll-free phone number on this statement. Their customer service hours are from 9:00 A.M. to 9:00 P.M. Eastern Time, seven days a week.

KAY
JEWELERS

RAYMOND REED

Account number 0605

ACCOUNT SUMMARY

Credit Limit	\$1,500.00
Available Credit	\$809.00
Past Due Amount	\$0.00
Overlimit Amount	\$0.00
Statement Closing Date	August 22, 2023
Days in Billing Cycle	31
Previous Balance	\$791.75
- Payments & Credits	\$114.00
+ Purchases & Other Charges	\$0.00
+ FEES CHARGED	\$0.00
+ INTEREST CHARGED	\$12.66
= New Balance	\$690.41

QUESTIONS? Call 1-800-228-8139
 Please mail billing inquiries to:
 Genesis FS Card Services
 P.O. Box 4499
 Beaverton, OR 97076-4499
 www.genescard.com/kay

PAYMENT INFORMATION

New Balance	\$690.41
Minimum Payment Due	\$35.00
Payment Due Date	September 21, 2023

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 \$41.00.

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	3 years	\$884.00

If you would like information about credit counseling services, call 1-800-228-8139.

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/23	07/23	F9609006M000RL213	REFUND OF LATE FEES	37.00-
08/05	08/05	P9609006S00XSTJYB	PAYMENT RECEIVED - THANK YOU	77.00-
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
08/22	08/22		Interest Charge on Purchases	12.66
			TOTAL INTEREST FOR THIS PERIOD	12.66

Totals 2023 Year-to-Date

Total fees charged in 2023	\$0.00
Total interest charged in 2023	\$111.13

Please detach bottom portion and submit with payment using enclosed envelope

KAY
JEWELERS

Genesis FS Card Services
 PO BOX 4480
 Beaverton OR 97076-4480

PAYMENT INFORMATION

Account number	0605
Payment Due Date	September 21, 2023
New Balance	\$690.41
Minimum Payment Due	\$35.00

Make Check
 Payable to:

Amount Enclosed:

\$

RAYMOND REED
 305 W COMMERCE ST APT 304
 DALLAS TX 75208-1982



GENESIS FS CARD SERVICES
 PO BOX 23013
 Columbus GA 31902-3013



6375 000035005 000690415

YOUR ACCOUNT IS ISSUED BY THE BANK OF MISSOURI AND SERVICED BY GENESIS FS CARD SERVICES, INC.

PAYMENTS

Payments should be mailed with the payment coupon and in the envelope provided to the Genesis FS Card Services 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 nonbanking day, we will credit it to your Account the next banking day. Payments can also be made online by visiting (Brand Website). 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.

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, EXCESS PAYMENTS WILL BE APPLIED TO YOUR HIGHER INTEREST BALANCES.

CREDIT BUREAU 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.

HOW INTEREST CHARGES ARE DETERMINED

When We Charge Interest: We charge interest on your Purchases from the post date until you pay the Purchase in full. We charge interest on fees and other debits from the transaction date until you pay the Fees in full.

However, we do not assess interest charges in the following circumstances:

1. If you paid the New Balance at the beginning of your previous Billing Cycle by the Payment Due Date during the previous Billing Cycle, or if that New Balance was \$0 or a credit balance, then:
 - a. If you pay the New Balance on your current monthly statement in full by the Payment Due Date in your current Billing Cycle, we will not assess interest charges on Purchases during your current Billing Cycle; and
 - b. If you make a payment that is less than the New Balance by the Payment Due Date in your current Billing Cycle, we will credit that payment as of the first day in your current Billing Cycle.
2. If you had a New Balance at the beginning of your previous Billing Cycle and you did not pay that New Balance by the Payment Due Date during that previous Billing Cycle, then we will not assess interest charges on any Purchases during the current Billing Cycle if you pay the New Balance at the beginning of your current Billing Cycle by the Payment Due Date in your current Billing Cycle.

How We Calculate Interest: We calculate interest separately for each balance segment on your Account. We do this by applying the daily periodic rate to your average daily balance (including new Purchases), and then multiplying the resulting number by the number of days in the Billing Cycle for each balance segment. An average daily balance is calculated for the following balance segments as applicable: Purchase Balance segments and the Regular Balance segment.

We calculate interest for each balance segment as follows:

1. For each day, we take the beginning balance of each balance segment in the Billing Cycle, including any unpaid interest charges, add any new Purchases, Fees, and debits, and then subtract the applicable portion of any payments and credits. This gives us the daily balance.
2. Then, we add all the daily balances for the Billing Cycle together and divide the total by the number of days in the Billing Cycle. This gives us the average daily balance.
3. If you had a New Balance at the beginning of your previous Billing Cycle and you did not pay that New Balance by the Payment Due Date during that previous Billing Cycle, then we will not assess interest charges on any Purchases during the current Billing Cycle if you pay the New Balance at the beginning of your current Billing Cycle by the Payment Due Date in your current Billing Cycle.
4. Next, we multiply the daily periodic rate by the average daily balance.
5. Finally, we take the resulting number from #3 and multiply it by the number of days in the Billing Cycle. This gives us the interest charge for each balance segment for the Billing Cycle.

Periodic interest charges on Cash Advances will be imposed at the applicable Monthly Periodic Rate from the date each Cash Advance is made and will continue to accrue on unpaid balances as long as they remain unpaid. There is no grace period on Cash Advances and there is no period within which to pay to avoid interest charges on Cash Advances.

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: 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 or electronically. 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 or electronically at: Genesis FS Card Services, 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, JA, 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.

OIAK1202 - 01/13/22

Detach here ♥ and return below portion with your remittance. After detaching, retain upper portion for your future reference.

ADDRESS / PHONE NUMBER CHANGE FORM

By providing a cellular phone number or a number that is later converted to a cellular phone number, you are expressly consenting that we (and any other owners or servicers of your Account) may contact you via phone or text message, including the use of pre-recorded messages and calls and messages using an automated dialing system.

STREET

CITY

STATE

ZIP CODE

HOME PHONE

BUSINESS PHONE

EMAIL ADDRESS

RAYMOND REED

Account number By: Christopher Attocknie

IMPORTANT ACCOUNT INFORMATION

IMPORTANT INFORMATION: Effective immediately, a change has been made to the terms of the Monthly Fee. This Fee will now only be charged if the balance on your Account is greater than \$9.99 on the Closing Date of the Billing Cycle.

INTEREST CHARGE CALCULATION

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

Type of Balance	Balance	Promotion End Date	Balance Subject to Interest Rate	Annual Percentage Rate (APR)	Deferred Interest	Interest Charged
Purchases	\$0.00	N/A	\$0.00	29.99%	N/A	\$0.00
PROTECTED BALANCE						
Transaction Date: 07/22/22	\$690.41	N/A	\$710.03	21.00%	N/A	\$12.66

(v) = variable

SPECIAL FINANCING PURCHASE NOTICE:

If your Special Financing Purchase above is a deferred interest promotion, you must pay the balance in full by the Promotion End Date to avoid paying deferred interest charges. Please see the "Deferred Interest Promotions" section on the back of the statement for further details.