

31DC2600843
CAUSE NO. _____

MIDLAND CREDIT MANAGEMENT, INC.
Plaintiff,

vs.

LYNN MARTINEZ
Defendant

IN THE JUSTICE COURT
PRECINCT 3 PLACE 1
BEXAR COUNTY, TEXAS

Filed Justice Court Pct 3 Place 1
Bexar County, Texas
2/4/2026 11:59 AM
EC

PLAINTIFF'S ORIGINAL PETITION

TO THE HONORABLE COURT:

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

Discovery Level

Plaintiff reserves the right to petition this Court to engage in pretrial discovery pursuant to Rule 500.9 of the Texas Rules of Civil Procedure.

Parties and Service of Citation

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

The Defendant resides within the venue of the above referenced court and may be served at the following address, or wherever the Defendant may be found:

LYNN MARTINEZ
27403 BIGHORN SHEEP
BOERNE, TX 78015-5222

Venue and Jurisdiction; Relief Sought

Venue is proper in this county because Defendant, a natural person, resides in this county. The amount in controversy is within the jurisdictional limit of this court. The Plaintiff seeks only monetary relief of \$20,000.00 or less, including damages of any kind, penalties, cost, expenses if any. Plaintiff does not seek pre-judgment interest or attorney's fees.

**Plaintiffs Efforts To Resolve
The Underlying Obligation**

Plaintiff, MIDLAND CREDIT MANAGEMENT, INC., owns portfolios of consumer receivables, which it attempts to collect. When working with individual consumers, Plaintiff, MIDLAND CREDIT MANAGEMENT, INC., and its affiliates (collectively, "Plaintiff") generally attempt to contact consumers like Defendant through several means, all in an effort to establish contact and to resolve the underlying

obligation. In doing so, Plaintiff attempts to assess each consumer's willingness to pay, through phone 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.

When Plaintiff contacts consumers, it strives to treat consumers with respect, compassion and integrity. Plaintiff works with consumers in an effort to find mutually-beneficial solutions, often offering discounts, hardship plans, and payment options. Plaintiff's efforts are aimed at working with consumers to repay their obligations and to attain financial recovery. Plaintiff strives to engage in dialogue that is honorable and constructive, and to play a positive role in consumers' lives.

Despite Plaintiff's efforts to reach consumers and resolve the consumer's obligations, only a percentage of consumers choose to engage with Plaintiff. Those who do are often offered discounts or payment plans that are intended to suit their needs. Plaintiff would prefer to work with consumers to establish voluntary payment arrangements resulting in the resolution of any underlying obligations. However, the majority of Plaintiff's consumers ignore calls or letters, and some simply refuse to repay their obligations despite an apparent ability to do so. When this happens, Plaintiff must decide then whether to pursue collection through legal channels, including litigation like the present action against Defendant. Although the account is now in litigation, Plaintiff remains willing to explore a mutually-beneficial solution through voluntary payment arrangements, if possible.

Count I

Defendant had an account with COMENITY BANK. Plaintiff purchased Defendant's debt on or about November 28, 2023. Plaintiff has been assigned the debt, and Plaintiff is now owed money from Defendant. MIDLAND CREDIT MANAGEMENT, INC. is the current owner of the debt, and any prior holders of the debt are listed in the attached Affidavit Relating to Damages and Business Record and are incorporated by reference.

Relevant information related to the account is as follows:

| | |
|----------------------|---------------------|
| ORIGINAL CREDITOR: | COMENITY BANK |
| ACCOUNT NO.: | XXXXXXXXXXXXXX-6819 |
| DATE OF CHARGE-OFF: | October 31, 2023 |
| CHARGE-OFF BALANCE: | \$3,222.32 |
| DATE OF ORIGINATION: | March 20, 2015 |

Count II

Defendant had an account with COMENITY CAPITAL BANK. Plaintiff purchased Defendant's debt on or about November 22, 2023. Plaintiff has been assigned the debt, and Plaintiff is now owed money from

Defendant. MIDLAND CREDIT MANAGEMENT, INC. is the current owner of the debt, and any prior holders of the debt are listed in the attached Affidavit Relating to Damages and Business Record and are incorporated by reference.

Relevant information related to the account is as follows:

| | |
|----------------------|-----------------------|
| ORIGINAL CREDITOR: | COMENITY CAPITAL BANK |
| ACCOUNT NO.: | XXXXXXXXXXXXXX-1886 |
| DATE OF CHARGE-OFF: | October 31, 2023 |
| CHARGE-OFF BALANCE: | \$2,174.48 |
| DATE OF ORIGINATION: | December 04, 2022 |

Count III

Defendant had an account with COMENITY BANK. Plaintiff purchased Defendant's debt on or about November 28, 2023. Plaintiff has been assigned the debt, and Plaintiff is now owed money from Defendant. MIDLAND CREDIT MANAGEMENT, INC. is the current owner of the debt, and any prior holders of the debt are listed in the attached Affidavit Relating to Damages and Business Record and are incorporated by reference.

Relevant information related to the account is as follows:

| | |
|----------------------|---------------------|
| ORIGINAL CREDITOR: | COMENITY BANK |
| ACCOUNT NO.: | XXXXXXXXXXXXXX-9160 |
| DATE OF CHARGE-OFF: | October 31, 2023 |
| CHARGE-OFF BALANCE: | \$2,896.50 |
| DATE OF ORIGINATION: | February 10, 2016 |

Account Stated

Plaintiff is the owner and beneficiary of all claims related to the account opened by Defendant with Plaintiff's predecessor-in-interest. Thus, Plaintiff is entitled to relief under the common law cause of action account stated because (i) transactions between the parties or their predecessors-in-interest gave rise to indebtedness of the Defendant to the Plaintiff (ii) there existed an agreement, express or implied, between the parties establishing a fixed amount due, and (iii) the Defendant made a promise, express or implied, to pay the indebtedness, but has failed to do so.

Demand for payment has been made by Plaintiff on Count I, and as of January 07, 2026, Defendant has refused and failed to remit the remaining principal amount of \$3,222.32. No interest (0%) is accruing on the account.

Demand for payment has been made by Plaintiff on Count II, and as of January 07, 2026, Defendant has refused and failed to remit the remaining principal amount of \$2,174.48. No interest (0%) is accruing on

the account.

Demand for payment has been made by Plaintiff on Count III, and as of January 07, 2026, Defendant has refused and failed to remit the remaining principal amount of \$2,896.50. No interest (0%) is accruing on the account.

Damages

Plaintiff seeks liquidated damages on:

Count I in the amount of \$3,222.32
Count II in the amount of \$2,174.48
Count III in the amount of \$2,896.50

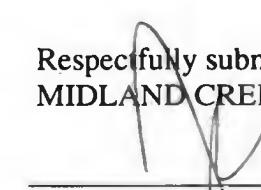
Conditions Precedent

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

Prayer

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

- a. Actual damages in the amount of \$8,293.30;
- b. All costs of suit; and
- c. All other relief, in law and equity, to which Plaintiff may be entitled.

Respectfully submitted

MIDLAND CREDIT MANAGEMENT, INC.

Brian Staley, Texas Bar No. 00797483
Michael Young, Texas Bar No. 24037759
Peter Newman, Texas Bar No. 24106928
Juan Goenaga, Texas Bar No. 00797868
Cynthia Stevens, Texas Bar No. 24129749
Genail Logan, Texas Bar No. 24117754
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 Gabrieleva, 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.

PORTFOLIO LEVEL AFFIDAVIT OF SALE BY ORIGINAL CREDITOR

State of Utah

§

County of Salt Lake

On 12/20/2023, Bruce A. Sweeten being duly sworn, deposes and says:

1. I am over 18 and I am the Chief Credit Officer of Comenity Bank ("Seller"). In that capacity and as part of my regular job duties, I have custody of certain business records of Seller, routinely review such business records, and am familiar with Seller's processes for the sale and assignment of accounts and business records, including those that are maintained in electronic form.
2. Seller owns certain accounts, and maintains and records information in the records as they relate to such accounts. I am authorized to make the statements and representations set forth in this affidavit on behalf of Seller. 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 the Seller. If called upon as a witness, I can testify competently to the facts contained herein.
3. My regular job duties include having knowledge of, and access to, business records relating to the Accounts (as defined below). These records are kept by Seller in the regular course of business, and it was in the regular course of business of Seller, for an employee or representative with personal knowledge of the act, event, condition, or opinion recorded to make memorandum or records or to transmit information thereof to be included in such memorandum or records; and that the records were made at or near the time of the act and/or event recorded or reasonably soon thereafter.
4. On or about 11/28/2023 Seller sold a pool of charged-off accounts (the "Accounts") by a Credit Card Account Purchase Agreement to Midland Credit Management, Inc. ("Buyer"). The original creditor at the time of charge-off was Comenity Bank.
5. Pursuant to the sale, Seller sold, transferred, assigned, conveyed, granted, bargained, set over and delivered to Buyer and its successors and assigns, good and marketable title to the Accounts and any unpaid balance free and clear of any encumbrance, equity, lien, pledge, charge, claim or security interest. I am not aware of any errors in the Accounts.
6. In connection with the sale of the Accounts, electronic and other records were transferred to or otherwise made available to the Buyer (the "Transferred Records"). The Transferred Records have been kept in the regular course of Seller's business, and were 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 Seller's business records, or (ii) who caused the data to be entered into and maintained in Seller's business records. To the extent that the Transferred Records include records that were prepared by a third party, they are records that were incorporated into the records of Seller as a business record and the accuracy of such records are relied upon by Seller in the regular course of business.

7. I certify under penalty of perjury that the foregoing is true and correct.

FURTHER AFFIANT SAYETH NOT.

Signed this 20th day of December 2023.

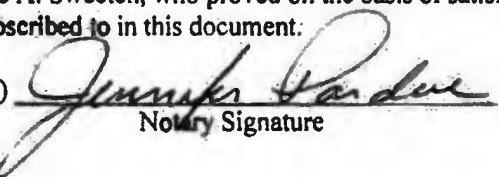
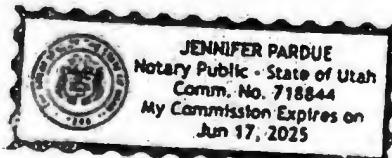


Bruce A. Sweeten (AFFIANT NAME)

Comenity Bank

Subscribed and sworn to before me Jennifer Pardue, on this 20th (date) day of December, in the year 2023, by Bruce A. Sweeten, who proved on the basis of satisfactory evidence to be the person whose name is subscribed to in this document:

(Notary's Official Seal)


Notary Signature

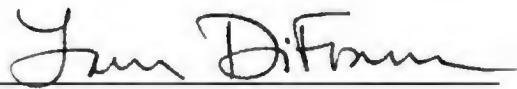
CERTIFICATE OF CONFORMITY

STATE OF UTAH

COUNTY OF SALT LAKE

The undersigned does hereby certify that she/he is an attorney at law duly admitted to practice in the State of Utah and is a resident of Utah, County of Salt Lake, Utah; that she/he is a person duly qualified to make this certificate of conformity; that the foregoing acknowledgment by Bruce A. Sweeten named in the foregoing instrument taken before Jennifer Pardue a notary in the State of Utah duly conforms with the laws of the State of Utah, being the State in which it was taken; and when executed by Mr. Sweeten in the manner indicated will qualify as a valid and effective sworn statement in such state.

1/9/2024
Date



Attorney at Law for the State of Utah

EXHIBIT A

BILL OF SALE

Comenity Bank ("Seller"), for value received and pursuant to the terms and conditions of that certain Credit Card Account Purchase Agreement dated January 4, 2021 between Seller and Midland Credit Management, Inc. ("Purchaser"), its successors and assigns ("Credit Card Account Purchase Agreement"), hereby assigns effective as of the Closing Date of November 28, 2023 all rights, title and interest of Seller in and to those certain Accounts described in the Credit Card Account Purchase Agreement and Schedule I (the "Asset Schedule") attached hereto and made part hereof for all purposes, to Purchaser.

The information contained in the Sale File (collectively, "Seller's Accounts Information") is true and complete as of the File Creation Date. Further, all of the information contained in Seller's Accounts Information (a) constitutes Seller's own business records regarding the Accounts and (b) accurately reflects in all material respects the information about the Accounts in Seller's possession. All of Seller's Accounts Information has been kept in the regular course of Seller's business, 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 Seller's business records, or (ii) who caused the data to be entered into and maintained in Seller's business records. All capitalized terms used, but not defined, in this Bill of Sale shall have the meanings assigned to such term in the Credit Card Account Purchase Agreement.

COMENITY BANK

[REDACTED]

This Bill of Sale is executed without recourse except as stated in the Credit Card Account Purchase Agreement to which this is an Exhibit. No other representation of or warranty of title or enforceability is expressed or implied.

COMENITY BANK

By: Brucat Sweeton
Date: 12/26/2023
Title: Chief Credit Officer

Midland Credit Management, Inc.

By: Lanell McPherson
Date: 2/28/2024
Title: MVP, Business Development

SCHEDULE 1 TO BILL OF SALE
ASSET SCHEDULE

The individual Accounts transferred pursuant to the Credit Card Account Purchase Agreement and Bill of Sale are described in the electronic file named MCMG_MF_NOV_2023_DPL_CB.TXT;MCMG_MF_NOV_2023_LCS_CB.TXT delivered by Comenity Bank to Midland Credit Management, Inc. on November 20, 2023 and summarized in the table immediately below (the "Sale File").

| # of Charged-off Accounts | Aggregate Unpaid Balance | Percent | File Creation Date |
|---------------------------|--------------------------|---------|--------------------|
| [REDACTED] | [REDACTED] | | 11/17/2023 |

| Field | Field Data |
|--------------------------------------|---------------------|
| Account Number | 00 [REDACTED] 6819 |
| Seller Account ID | 540407681 |
| First Name | LYNN |
| Last Name | MARTINEZ |
| SSN | XXX-XX-8950 |
| Date of Birth | [REDACTED] |
| Address 1 | 27403 BIGHORN SHEEP |
| City | BOERNE |
| State | TX |
| Zip | 78015 |
| Home Phone | 3617010244 |
| Open Date | 03/20/2015 |
| Last Purchase Date | 03/24/2023 |
| Last Purchase Amount | \$107.57 |
| Last Payment Date | 03/12/2023 |
| Last Payment Amount | \$114.00 |
| Sale Amount | \$3,222.32 |
| Charge Off Date | 10/31/2023 |
| Charge off Balance | \$3,222.32 |
| 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 | TORRID |
| Alternate Account #1 | 00 [REDACTED] 6819 |

Account information provided by Comenity Bank pursuant to the Bill of Sale/Assignment of Accounts transferred on or about 11/28/2023 in connection with the sale of accounts from Comenity Bank to Midland Credit Management, Inc.

EXHIBIT B

STATE OF TEXAS

Midland Credit Management, Inc.,

Plaintiff

-vs-

AFFIDAVIT OF TAYLOR BERNTSON

LYNN MARTINEZ,

Defendant(s).

Taylor Berntson, 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 COMENITY BANK/TORRID account XXXXXXXXXXXXXXXX6819 (MCM Number 324823379) (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 TAYLOR BERNTSON - 1



324823379



AFFRECATTACH



25-396689

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 2023-10-31 with a balance of \$3,222.32. On or about 2023-11-28, Plaintiff purchased and was assigned the Account with a balance owed by Defendant of \$3,222.32. As of 2025-11-19, MCM's records show that the balance of \$3,222.32 remains due and owing and no interest has been assessed to the Account. Therefore, Plaintiff seeks the amount of \$3,222.32 from Defendant. All credits and offsets for payments have been applied to the balance.
6. The complete chain of title including COMENITY BANK, the original creditor, and all post-charge-off purchasers/assignees of the debt are as follows:

1. COMENITY BANK

2023-11-28

2. 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 TAYLOR BERNTSON - 2



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AFFRECATTACH



25-396689

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

DEC 12 2025

Date



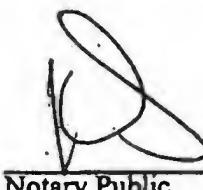
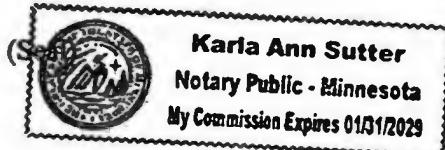
Taylor Berntson

STATE OF MINNESOTA

COUNTY OF STEARNS

Signed and sworn to (or affirmed) before me on
by Taylor Berntson.

DEC 12 2025


Notary Public

CA137

AFFIDAVIT OF TAYLOR BERNTSON - 3



324823379



AFFRECATTACH



25-396689

EXHIBIT A

BILL OF SALE

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The information contained in the Sale File (collectively, "Seller's Accounts Information") is true and complete as of the File Creation Date. Further, all of the information contained in Seller's Accounts Information (a) constitutes Seller's own business records regarding the Accounts and (b) accurately reflects in all material respects the information about the Accounts in Seller's possession. All of Seller's Accounts Information has been kept in the regular course of Seller's business, 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 Seller's business records, or (ii) who caused the data to be entered into and maintained in Seller's business records. All capitalized terms used, but not defined, in this Bill of Sale shall have the meanings assigned to such term in the Credit Card Account Purchase Agreement.

COMENITY BANK
[REDACTED]
[REDACTED]

This Bill of Sale is executed without recourse except as stated in the Credit Card Account Purchase Agreement to which this is an Exhibit. No other representation of or warranty of title or enforceability is expressed or implied.

COMENITY BANK

By: Bruce Sweetan
Date: 12/20/2023
Title: Chief Credit Officer

Midland Credit Management, Inc.

By: Danielle Wolfenot
Date: 2/28/2024
Title: MVP, Business Development

**SCHEDULE 1 TO BILL OF SALE
ASSET SCHEDULE**

The individual Accounts transferred pursuant to the Credit Card Account Purchase Agreement and Bill of Sale are described in the electronic file named MCMG_MF_NOV_2023_DPL_CB.TXT;MCMG_MF_NOV_2023_LCS_CB.TXT delivered by Comenity Bank to Midland Credit Management, Inc. on November 20, 2023 and summarized in the table immediately below (the "Sale File").

| # of Charged-off Accounts | Aggregate Unpaid Balance | Percent | File Creation Date |
|---------------------------|--------------------------|------------|--------------------|
| [REDACTED] | [REDACTED] | [REDACTED] | 11/17/2023 |

PORTFOLIO LEVEL AFFIDAVIT OF SALE BY ORIGINAL CREDITOR

State of Utah

§

County of Salt Lake

On 12/20/2023, Bruce A. Sweeten being duly sworn, deposes and says:

1. I am over 18 and I am the Chief Credit Officer of Comenity Bank ("Seller"). In that capacity and as part of my regular job duties, I have custody of certain business records of Seller, routinely review such business records, and am familiar with Seller's processes for the sale and assignment of accounts and business records, including those that are maintained in electronic form.
2. Seller owns certain accounts, and maintains and records information in the records as they relate to such accounts. I am authorized to make the statements and representations set forth in this affidavit on behalf of Seller. 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 the Seller. If called upon as a witness, I can testify competently to the facts contained herein.
3. My regular job duties include having knowledge of, and access to, business records relating to the Accounts (as defined below). These records are kept by Seller in the regular course of business, and it was in the regular course of business of Seller, for an employee or representative with personal knowledge of the act, event, condition, or opinion recorded to make memorandum or records or to transmit information thereof to be included in such memorandum or records; and that the records were made at or near the time of the act and/or event recorded or reasonably soon thereafter.
4. On or about 11/28/2023 Seller sold a pool of charged-off accounts (the "Accounts") by a Credit Card Account Purchase Agreement to Midland Credit Management, Inc. ("Buyer"). The original creditor at the time of charge-off was Comenity Bank.
5. Pursuant to the sale, Seller sold, transferred, assigned, conveyed, granted, bargained, set over and delivered to Buyer and its successors and assigns, good and marketable title to the Accounts and any unpaid balance free and clear of any encumbrance, equity, lien, pledge, charge, claim or security interest. I am not aware of any errors in the Accounts.
6. In connection with the sale of the Accounts, electronic and other records were transferred to or otherwise made available to the Buyer (the "Transferred Records"). The Transferred Records have been kept in the regular course of Seller's business, and were 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 Seller's business records, or (ii) who caused the data to be entered into and maintained in Seller's business records. To the extent that the Transferred Records include records that were prepared by a third party, they are records that were incorporated into the records of Seller as a business record and the accuracy of such records are relied upon by Seller in the regular course of business.

7. I certify under penalty of perjury that the foregoing is true and correct.

FURTHER AFFIANT SAYETH NOT.

Signed this 20th day of December 2023.

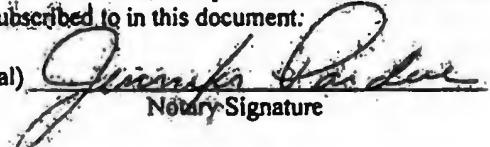


Bruce A. Sweeten (AFFIANT NAME)

Comerity Bank

Subscribed and sworn to before me Jennifer Pardue, on this 20th (date) day of December, in the year 2023, by Bruce A. Sweeten, who proved on the basis of satisfactory evidence to be the person whose name is subscribed to in this document:

(Notary's Official Seal)


Notary Signature

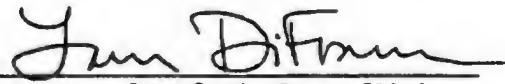
CERTIFICATE OF CONFORMITY

STATE OF UTAH

COUNTY OF SALT LAKE

The undersigned does hereby certify that she/he is an attorney at law duly admitted to practice in the State of Utah and is a resident of Utah, County of Salt Lake, Utah; that she/he is a person duly qualified to make this certificate of conformity; that the foregoing acknowledgment by Bruce A. Sweeten named in the foregoing instrument taken before Jennifer Pardue a notary in the State of Utah duly conforms with the laws of the State of Utah, being the State in which it was taken; and when executed by Mr. Sweeten in the manner indicated will qualify as a valid and effective sworn statement in such state.

1/9/2024
Date


Jennifer Difesa
Attorney at Law for the State of Utah

Summary of account activity

| Account no. |per...date | 6819 |
|------------------------|-----------------|------------|
| Previous balance | | +83,097.91 |
| Payments | | -0.00 |
| Other credits | | -0.00 |
| Purchases | | +0.00 |
| Other debits | | +0.00 |
| Fees charged | | +41.00 |
| Interest charged | | +83.41 |
| New balance | | +83,222.32 |
| Past due amount | | \$969.00 |
| Credit limit | | \$2,480.00 |
| Available credit | | -\$782.00 |
| Statement closing date | | 10/24/2023 |
| Days in billing cycle | | 32 |

Payment Information

| | |
|---------------------|------------|
| New balance | \$3,222.32 |
| Minimum payment due | \$1,150.00 |
| Payment due date | 11/16/2023 |

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

| | | |
|---|---|---|
| If you make no additional charges using this card and each month you pay: | You will pay off the balance shown on the statement in about: | And you will end up paying an estimated total of: |
| Only the minimum payment | 8 years | \$5,060 |

For information regarding credit counseling services,
call 1-800-284-1706.

Details of your transactions

| TRANS DATE | TRANSACTION DESCRIPTION/LOCATION | AMOUNT |
|------------------|----------------------------------|---------|
| Fees | | |
| 10/18/2023 | LATE FEE | 41.00 |
| | TOTAL FEES FOR THIS PERIOD | \$41.00 |
| Interest charged | | |
| | Interest Charge on Purchases | 863.41 |
| | Total Interest For This Period | \$83.41 |

2023 totals year to date

| | |
|--------------------------------|----------|
| Total fees charged in 2023 | \$276.00 |
| Total interest charged in 2023 | \$65.37 |

Interest charge calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account. See BALANCE COMPUTATION METHOD on page 2 for more details. Minimum interest charge may exceed interest charge below, per your credit card agreement.

| TYPE OF BALANCE | APR | BALANCE SUBJECT TO INTEREST RATE | INTEREST CHARGE |
|--------------------|------------|-------------------------------------|--------------------|
| Purchases | 30.24% (V) | 2,509.37 (DA) | 66.51 |
| PRIMERCH 2217001 | 30.24% (V) | 637.62 (DA) | 16.80 |

Details of your plans

| ORIGINAL PURCHASE AMOUNT | ORIGINAL PURCHASE DATE | PLAN EXPRESS | PREVIOUS PLAN BALANCE | PURCHASES & CHARGES | PAYMENTS & CREDITS | NEW PLAN BALANCE | TOTAL ACCRUED INTEREST |
|--------------------------|------------------------|--------------|-----------------------|---------------------|--------------------|------------------|------------------------|
| N/A | N/A | NONE | 2,468.43 | 41.00 | 0.00 | 2,575.04 | 68.51 |

(Continued)

NOTICE: See reverse side for important information.

Progress toward performance standards

TORRID

FASHION FOR SIZES 12 TO 20

| | |
|---|---|
| Account number | *****-*****-6819 |
| New balance \$1,222.12 | Minimum payment \$1,120.00 |

Yes, I have moved or updated my e-mail address - see reverse.

Amount enclosed: Mailed payments must reach us by 6 pm ET on 11/18/2023.

Please make check payable to:

Please return this portion along with your payment to:
P.O. Box 850960

LYNN MARTINEZ
27403 BIGHORN SHEEP
BOerne TX 78015-5222

9635013612

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16839 000113000 000322232

Keep this portion for your records.

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: Community Bank,
PO Box 127782, Columbus, OH 43218-2782.

In your letter, give us the following information:

- Account Information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, we 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 handling amount due on the purchase.

To use this right, all of the following must be true:

1. The purchases 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 sent 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 less on ATM or with a check that exceeds your credit card account do not qualify.
3. The merchant has not yet been fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Community Bank, PO Box 127782, Columbus, OH 43218-2782.

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.

CREDIT REPORTS: 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.

NOTICE OF CREDIT REPORT DISPUTES

If you believe information reported to a consumer reporting agency is inaccurate, notify us at: Community Bank, PO Box 127782, Columbus, OH 43218-2782. Please provide:

- Your name and account number
- Your address and telephone number
- What information you dispute and why you believe it is inaccurate
- If applicable, a copy of the section of the credit report showing the information you are disputing

Send all bankruptcy notices and related correspondence to: Community Bank, Bankruptcy Department, PO Box 122125, Columbus, OH 43218-2125.

PAYMENTS MARKED "PAID IN FULL". All written communications regarding disputed amounts that include any check or other payment instrument marked with "paid in full" or similar language, must be sent to: 3000 Kellaway Drive, Suite 120, Carrollton, TX 75006.
DO NOT USE THE ENCLOSED REMITTANCE ENVELOPE.
We may accept payment sent to any other address without losing any of our rights.

HOW TO AVOID PAYING INTEREST. Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin to charge interest on new purchases made under a Low APR, Equal Payment or Budget Payment Credit Plan from the date of purchase.

BALANCE COMPUTATION METHOD. We calculate interest separately for each balance using the method(s) described below. The two letters in parentheses next to the balance subject to interest rate column in the Interest Charge Computation section on this statement corresponds to the following:

(DA) We figure the interest charge on this balance by applying the periodic rate to the "daily balance" for each day in the billing period. To get the "daily balance," we take the beginning balance each day, add any new transactions and fees and subtract any payments or credits (leaving any net credit balance as a zero balance). This gives us the daily balances.

CUSTOMER SERVICE: Visit COMMUNITY.NET/TORERO, or call 1-800-653-2521 (TDD/TTY 1-800-655-1785). Send all inquiries to: CUSTOMER SERVICE, PO Box 122125, Columbus, OH 43218-2275.

TELEPHONE MOTO/240. To provide you with high-quality service, phone communication with us is monitored and recorded.

ADDITIONAL INFORMATION. Abbreviations on your statement mean the following: (V) means variable rate (this rate may vary); WV INT PAY RO means WAVE INTEREST, PAYMENT REQUIRED; WV INT EO PAY means WAVE INTEREST, EQUAL PAYMENT MT; WV INT LOW PAY means WAVE INTEREST, LOW PAYMENT; OF INT PY RO means DEFER INTEREST, PAYMENT REQUIRED; DEF INT EO PY means DEFER INTEREST, EQUAL PAYMENT; DF INT LOW PAY means DEFER INTEREST, LOW PAYMENT and LOW APR EO PAY means LOW APR, EQUAL PAYMENT. You may pay off all of your Account balance at any time without penalty.

NOTICE ABOUT ELECTRONIC CHECK CONVERSIONS. When you provide a check or payment, you authorize us to either use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction.

PAYMENTS. Payments in U.S. dollars received by the applicable due date and cutoff time will be credited as of the date received. Mailed or overnighted payments must also meet the requirements below. Otherwise, a payment may not be credited for up to five days or may be rejected.

Mailing or Overnight (post/air) time 6:00 p.m. Eastern Time (ET):

- Send a personal check, money order, traveler's check or cashier's check in the name and address on the payment stub (regular mail) or 3000 Kellaway Drive, Suite 120, Carrollton, TX 75006 (overnight).
- Include your payment stub, use the return envelope provided with your statement, write your account number on the check and send one payment with one payment stub.
- Do not staple or clip your payment to the stub, send any correspondence with your payment or send cash or gift certificate.

Pay By Phone (cutoff time 8:00 p.m. ET): Call us toll free at 1-800-653-2125 (TDD/TTY 1-800-655-1785).

Online (cutoff time 6:00 p.m. ET): Visit COMMUNITY.NET/TORERO. In-store: By the time the store closes at the location you made your payment.

New Information

| | | | |
|------------------|---------------|----------|-------------------|
| Title (optional) | First Name | MI | |
| Last Name | Soc. Sec. No. | | |
| Street Address | | | |
| Apt. No. | RR | PO Box | |
| City | State | Zip Code | Foreign Mail Code |
| Home Phone | Work Phone | | |
| Email Address | | | |

Details of your plans - continued

| PMERCH-221 Purchases prior to 03/01/2021 | | | | | | | | |
|--|------------------------|--------------|-----------------------|---------------------|--------------------|------------------|------------------------|--|
| ORIGINAL PURCHASE AMOUNT | ORIGINAL PURCHASE DATE | PLAN EXPIRES | PREVIOUS PLAN BALANCE | PURCHASES & CHARGES | PAYMENTS & CREDITS | NEW PLAN BALANCE | TOTAL ACCRUED INTEREST | |
| N/A | N/A | 4/1/2021 | 629.48 | 0.00 | 0.00 | 646.38 | 0.00 | |

Additional important messages

Protect yourself against mail and phone consumer fraud. <http://about.usps.com/publications/pub281/welcome.htm>

IMMEDIATE ATTENTION REQUIRED! Your Account is extremely past due and will be written off as a bad debt SOON. To avoid this, you must pay the Minimum payment amount shown on this statement at least 4 days prior to the end of the month in which this statement closed. You can find the Statement closing date in the Summary of account activity on page 1 of this statement. If you are not able to pay the Minimum payment amount, we may still be able to assist you. Call us immediately at 1-855-617-6089 (TDD/TTY 1-800-655-1788) to discuss your payment options. If written off, the bad debt will be reported to the three major credit bureaus and our Recovery team will determine the appropriate steps, as permitted and available under applicable law, to protect our interests.

IMPORTANT INFORMATION ABOUT LATE FEE CREDITS

We may occasionally provide a credit for the amount, part or all, of a late fee charged to your account. If we do, we will charge a fee of up to \$41.00 for any subsequent late payment. In addition, we may reverse the credit and repost the charge to your account if you fail to make the minimum payment due on or before the due date in the next billing period.

Use your Torrid Credit Card to get an
EXTRA 5% OFF* EVERY DAY

PAGE 1 OF 4

| Summary of account activity | |
|-----------------------------|-------------|
| Account no. | *****6819 |
| Previous balance | +\$2,287.44 |
| Payments | -114.00 |
| Other credits | -0.00 |
| Purchases | +257.71 |
| Other debits | +0.00 |
| Fees charged | +0.00 |
| Interest charged | +59.08 |
| New balance | +\$2,490.21 |
| Past due amount | \$0.00 |
| Credit limit | \$2,460.00 |
| Available credit | -\$30.00 |
| Statement closing date | 03/24/2023 |
| Days in billing cycle | 31 |

| Payment information | | |
|--|---|---|
| New balance | \$2,490.21 | |
| Minimum payment due | \$125.00 | |
| Payment due date | 04/18/2023 | |
| Late payment warning: If we do not receive your minimum payment by 04/18/2023 you may have to pay up to a \$41.00 late fee. | | |
| Minimum Payment Warning: If you make only the minimum payment for each period, you will pay more in interest and it will take you longer to pay off your balance. For example: | | |
| # you make no additional charges using this card and each month you pay: | You will pay off the balance shown on the statement in about: | And you will end up paying an estimated total of: |
| Only the minimum payment | 7 years | \$4,516 |

For information regarding credit counseling services,
call 1-800-284-1708.

Account Questions? Need to make a payment? Want to know how to go paperless?
Visit COMENITY.NET/TORRID or call 1-800-853-2921 (TDD/TTY 1-800-895-1788).

Details of your transactions

| TRANS DATE | TRANSACTION DESCRIPTION/LOCATION | AMOUNT |
|------------|--|---------|
| 03/10/2023 | PAYMENT - THANK YOU | -114.00 |
| 03/02/2023 | TORRID SAN ANTONIO TX 19873540, 40105156, 19665508, 19558234 | 150.14 |
| 03/23/2023 | TORRID COLUMBUS OH | 107.57 |

Interest charged

| | |
|--------------------------------|-------|
| Interest Charge on Purchases | 59.08 |
| Total Interest For This Period | 59.08 |

2023 totals year to date

| | |
|--------------------------------|----------|
| Total fees charged in 2023 | \$0.00 |
| Total Interest charged in 2023 | \$162.25 |

Interest charge calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account. See BALANCE COMPUTATION METHOD on page 2 for more details. Minimum interest charge may exceed interest charge below, per your credit card agreement.

| TYPE OF BALANCE | APR | BALANCE SUBJECT TO INTEREST RATE | INTEREST CHARGE |
|--------------------|------------|-------------------------------------|--------------------|
| Purchases | 29.24% (v) | 1,837.12 (DA) | 45.81 |
| PBMERCH 2217001 | 29.24% (v) | 541.85 (DA) | 13.45 |

NOTICE: See reverse side for important information.

Please tear at perforation above

TORRID
FASHION FOR SIZES 12 TO 28

Yes, I have moved or updated my e-mail address - see reverse.

| | |
|----------------|-----------------------------|
| Account number | *****6819 |
| New balance | Minimum payment \$125.00 |

Mailed payments must reach us by 6 pm ET on 04/18/2023.

Amount enclosed: \$

Please make check payable to:
COMENITY - TORRID

Please return this portion along with your payment to:
P.O. Box 650980
Dallas TX 75265-0980



9635013617

0960

6819 000012500 000249021

¹Account must not be in default. Redemption Details: The 5% everyday discount cannot be combined with the 40% first purchase discount. Offer will not be re-issued if lost, stolen or destroyed or with return/refund of merchandise. The entire transaction amount after discount must be placed on the Torrid Credit Card. Not valid on Spanx. Torrid LLC employees are ineligible to receive this discount. Select products may be excluded from this offer - please visit <http://www.torrid.com/fccoffer> for full list of ineligible products. Savings estimate shown in cart is based on current subtotal and is subject to change during checkout process. Final savings will be shown on the checkout page.

Keep this portion for your records.

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 Community Bank,
PO Box 162762, Columbus, OH 43216-2762.

In your letter, give us the following information:

- **Account Information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases
If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchases must have been made in your home state or within 100 miles of your current mailing address, and the purchases must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Community Bank, PO Box 162762, Columbus, OH 43216-2762.

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 us may report you as delinquent.

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.

NOTICE OF CREDIT REPORT DISPUTES

If you believe information reported to a consumer reporting agency is inaccurate, notify us at Community Bank, PO Box 162762, Columbus, OH 43216-2762. Please provide:

- Your name and account number
- Your address and telephone number
- What information you dispute and why you believe it is inaccurate
- If applicable, a copy of the section of the credit report showing the information you are disputing

Send all bankruptcy notices and related correspondence to Community Bank, Secrecyary Department, PO Box 162125, Columbus, OH 43216-3125.

PAYMENTS MARKED "PAID IN FULL". All written communications regarding disputed amounts that include any check or other payment instrument marked with "payment in full" or similar language, must be sent to 3000 Kellaway Drive, Suite 120, Carrollton, TX 75006.

DO NOT USE THE ENCLOSED REMITTANCE ENVELOPE.

- We may accept payment sent to any other address without losing any of our rights.

HOW TO AVOID PAYING INTEREST. Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin to charge interest on new purchases made under a Low APR, Equal Payment or Budget Payment Credit Plan from the date of purchase.

BALANCE COMPUTATION METHOD. We calculate interest separately for each balance using the method(s) described below. The two letters in parentheses next to the Balance Subject to Interest Rate column in the Interest Charge Calculation section on this statement corresponds to the following:

(DA) We figure the interest charge on this balance by applying the periodic rate to the "daily balance" for each day in the billing period. To get the "daily balance" we take the beginning balance each day, add any new transactions and fees and subtract any payments or credits (leaving any net credit balance as a zero balance). This gives us the daily balance.

CUSTOMER SERVICE. Visit COMMUNITY.NET/TORRID or call 1-800-653-3521 (TDD/TTY 1-800-655-1788). Send all inquiries to: CUSTOMER SERVICE, PO Box 162273, Columbus, OH 43216-2273.

TELEPHONE MONITORING. To provide you with high-quality service, phone communication with us may be monitored and recorded.

ADDITIONAL INFORMATION. Abbreviations on your statement mean the following: (N) means variable rate (this rate may vary); WY INT PAY PD means WAIVE INTEREST, PAYMENT REQUIRED; WY INT EQ PY means WAIVE INTEREST, EQUAL PAYMENT; WY INT LOW PMT means DEFER INTEREST, PAYMENT REQUIRED; DEF INT EQ PY means DEFER INTEREST, EQUAL PAYMENT; DEF INT LOW PMT means DEFER INTEREST, LOW PAYMENT and LOW APR; EQ PAY means LOW APR, EQUAL PAYMENT. You may pay all of your account balance at any time without penalty.

NOTICE ABOUT ELECTRONIC CHECK CONVERSION. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction.

PAYMENTS. Payments in U.S. dollars received by the applicable due date and email date will be credited as of the date received. Late or overpayment payments must also meet the requirements below. Otherwise, a payment may not be credited for up to five days or may be rejected.

Mailing or Overnight (cutoff time 6:00 p.m. Eastern Time (ET)):

- Send a personal check, money order, traveler's check or cashier's check to the name and address on the payment stub (regular mail) or 3000 Kellaway Drive, Suite 120, Carrollton, TX 75006 (overnight).
- Include your payment stub, use the return envelope provided with your statement, write your account number on the check, and send one payment with one payment stub.
- Do not staple or clip your payment to the stub, send any correspondence with your payment or send cash or gift certificate.

Pay By Phone (cutoff time 3:00 p.m. ET): Call us toll free at 1-800-653-3521 (TDD/TTY 1-800-655-1788).

Online (cutoff time 9:00 p.m. ET): Visit COMMUNITY.NET/TORRID. Be sure to log on before the close of business at the location you make your payment.

New Information

| | | | |
|------------------|---------------|----------|-------------------|
| Title (optional) | First Name | MI | |
| Last Name | Soc. Sec. No. | | |
| Street Address | | | |
| Apt. No. | RR | PO Box | |
| City | State | Zip Code | Foreign Mail Code |
| Home Phone | Work Phone | | |
| Email Address | | | |

Details of your plans

| ORIGINAL PURCHASE AMOUNT | ORIGINAL PURCHASE DATE | PLAN EXPRES | PREVIOUS PLAN BALANCE | PURCHASES & CHARGES | PAYMENTS & CREDITS | NEW PLAN BALANCE | PLAN MINIMUM | TOTAL ACCRUED INTEREST |
|--------------------------|------------------------|-------------------------------|-----------------------|---------------------|--------------------|------------------|--------------|------------------------|
| N/A | N/A | None | 1,745.17 | 257.71 | 101.74 | 1,847.75 | 125.00 | 45.61 |
| PMERCH-2217001 | | Purchases prior to 03/01/2021 | | | | | | |
| ORIGINAL PURCHASE AMOUNT | ORIGINAL PURCHASE DATE | PLAN EXPRES | PREVIOUS PLAN BALANCE | PURCHASES & CHARGES | PAYMENTS & CREDITS | NEW PLAN BALANCE | PLAN MINIMUM | TOTAL ACCRUED INTEREST |
| N/A | N/A | None | 541.27 | 0.00 | 12.20 | 542.46 | 0.00 | 0.00 |

Additional important messages

Consumers are entitled to one free credit report per year. To request yours call 1-877-322-8228 or visit annualcreditreport.com

IMPORTANT INFORMATION ABOUT LATE FEE CREDITS

We may occasionally provide a credit for the amount, part or all, of a late fee charged to your account. If we do, we will charge a fee of up to \$41.00 for any subsequent late payment. In addition, we may reverse the credit and reapply the charge to your account if you fail to make the minimum payment due on or before the due date in the next billing period.

As a reminder, we may assess a Late Fee if you do not pay at least your Minimum Payment Due by the Payment Due Date shown on your Monthly Billing Statement.

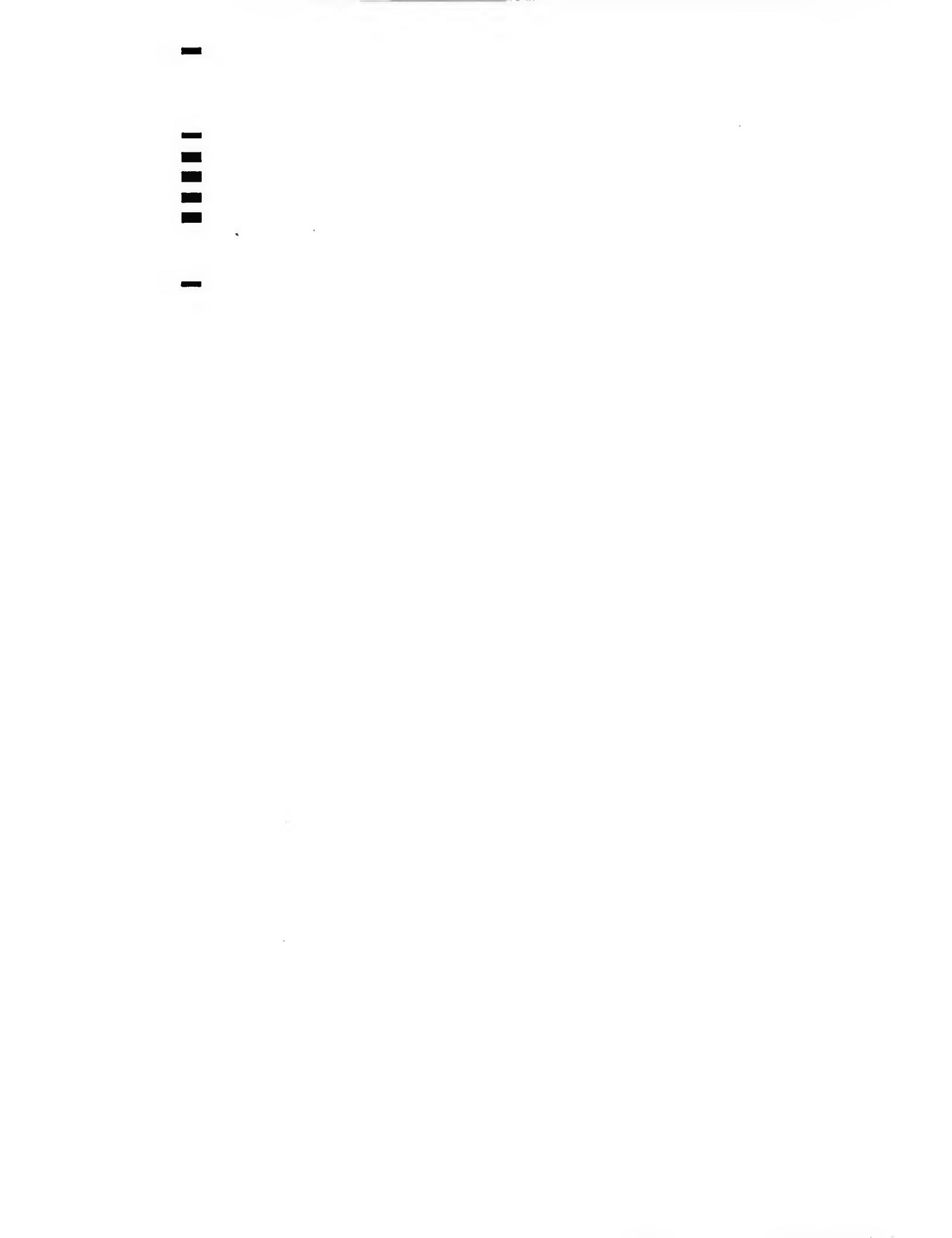


EXHIBIT A

EXHIBIT A

BILL OF SALE

Comenity Capital Bank ("Seller"), for value received and pursuant to the terms and conditions of that certain Credit Card Account Purchase Agreement dated October 25, 2019 between Seller and Midland Credit Management, Inc. ("Purchaser"), its successors and assigns ("Credit Card Account Purchase Agreement"), hereby assigns effective as of the Closing Date of November 22, 2023 all rights, title and interest of Seller in and to those certain Accounts described in the Credit Card Account Purchase Agreement and Schedule 1 (the "Asset Schedule") attached hereto and made part hereof for all purposes, to Purchaser.

The information contained in the Sale File (collectively, "Seller's Accounts Information") is true and complete as of the File Creation Date. Further, all of the information contained in Seller's Accounts Information (a) constitutes Seller's own business records regarding the Accounts and (b) accurately reflects in all material respects the information about the Accounts in Seller's possession. All of Seller's Accounts Information has been kept in the regular course of Seller's business, 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 Seller's business records, or (ii) who caused the data to be entered into and maintained in Seller's business records. All capitalized terms used, but not defined, in this Bill of Sale shall have the meanings assigned to such term in the Credit Card Account Purchase Agreement.

COMENITY CAPITAL BANK

[REDACTED]

This Bill of Sale is executed without recourse except as stated in the Credit Card Account Purchase Agreement to which this is an Exhibit. No other representation of or warranty of title or enforceability is expressed or implied.

COMENITY CAPITAL BANK

By: Bruce A. Sustein
Date: 12/20/2023
Title: Chief Credit Officer

Midland Credit Management, Inc.

By: Lanell McPherson
Date: 2/28/2024
Title: MVP, Business Development

**SCHEDULE 1 TO BILL OF SALE
ASSET SCHEDULE**

The individual Accounts transferred pursuant to the Credit Card Account Purchase Agreement and Bill of Sale are described in the electronic file named MCMG_CB_NOV_2023_DPL_CCB.TXT;MCMG_CB_NOV_2023_LCS_CCB.TXT and delivered by Comenity Capital Bank to Midland Credit Management, Inc. on November 16, 2023 and summarized in the table immediately below (the "Sale File").

| # of Charged-off Accounts | Aggregate Unpaid Balance | Percent | File Creation Date |
|---------------------------|--------------------------|---------|--------------------|
| | | | 11/15/2023 |

PORFOLIO LEVEL AFFIDAVIT OF SALE BY ORIGINAL CREDITOR

State of Utah

§

County of Salt Lake

On 12/20/2023, Bruce A. Sweeten being duly sworn, deposes and says:

1. I am over 18 and I am the Chief Credit Officer of Comenity Capital Bank ("Seller"). In that capacity and as part of my regular job duties, I have custody of certain business records of Seller, routinely review such business records, and am familiar with Seller's processes for the sale and assignment of accounts and business records, including those that are maintained in electronic form.
2. Seller owns certain accounts, and maintains and records information in the records as they relate to such accounts. I am authorized to make the statements and representations set forth in this affidavit on behalf of Seller. 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 the Seller. If called upon as a witness, I can testify competently to the facts contained herein.
3. My regular job duties include having knowledge of, and access to, business records relating to the Accounts (as defined below). These records are kept by Seller in the regular course of business, and it was in the regular course of business of Seller, for an employee or representative with personal knowledge of the act, event, condition, or opinion recorded to make memorandum or records or to transmit information thereof to be included in such memorandum or records; and that the records were made at or near the time of the act and/or event recorded or reasonably soon thereafter.
4. On or about 11/22/2023, Seller sold a pool of charged-off accounts (the "Accounts") by a Credit Card Account Purchase Agreement to Midland Credit Management, Inc. ("Buyer"). The original creditor at the time of charge-off was Comenity Capital Bank.
5. Pursuant to the sale, Seller sold, transferred, assigned, conveyed, granted, bargained, set over and delivered to Buyer and its successors and assigns, good and marketable title to the Accounts and any unpaid balance free and clear of any encumbrance, equity, lien, pledge, charge, claim or security interest. I am not aware of any errors in the Accounts.
6. In connection with the sale of the Accounts, electronic and other records were transferred to or otherwise made available to the Buyer (the "Transferred Records"). The Transferred Records have been kept in the regular course of Seller's business, and were 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 Seller's business records, or (ii) who caused the data to be entered into and maintained in Seller's business records. To the extent that the Transferred Records include records that were prepared by a third party, they are records that were incorporated into the records of Seller as a business record and the accuracy of such records are relied upon by Seller in the regular course of business.

7. I certify under penalty of perjury that the foregoing is true and correct.

FURTHER AFFIANT SAYETH NOT.

Signed this 20th day of December 2023.

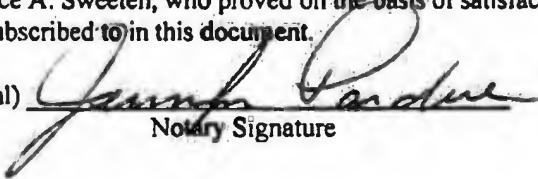
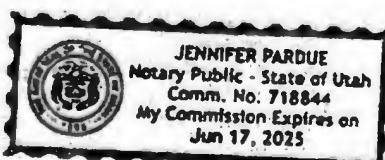


Bruce A. Sweeten (AFFIANT NAME)

Comenity Capital Bank

Subscribed and sworn to before me Jennifer Pardue, on this 20th (date) day of December, in the year 2023, by Bruce A. Sweeten, who proved on the basis of satisfactory evidence to be the person whose name is subscribed to in this document.

(Notary's Official Seal)


Notary Signature

CERTIFICATE OF CONFORMITY

STATE OF UTAH

COUNTY OF SALT LAKE

The undersigned does hereby certify that she/he is an attorney at law duly admitted to practice in the State of Utah and is a resident of Utah, County of Salt Lake, Utah; that she/he is a person duly qualified to make this certificate of conformity; that the foregoing acknowledgment by Bruce A. Sweeten named in the foregoing instrument taken before Jennifer Pardue a notary in the State of Utah duly conforms with the laws of the State of Utah, being the State in which it was taken; and when executed by Mr. Sweeten in the manner indicated will qualify as a valid and effective sworn statement in such state.

1/9/2024
Date



Attorney at Law for the State of Utah

| Field | Field Data |
|--------------------------------------|---------------------|
| Account Number | 00 [REDACTED] 4886 |
| Seller Account ID | 1116654097 |
| First Name | LYNN |
| Last Name | MARTINEZ |
| SSN | XXX-XX-8950 |
| Date of Birth | [REDACTED] |
| Address 1 | 27403 BIGHORN SHEEP |
| City | BOERNE |
| State | TX |
| Zip | 78015 |
| Home Phone | 3617010244 |
| Open Date | 12/04/2022 |
| Last Purchase Date | 01/29/2023 |
| Last Purchase Amount | \$20.39 |
| Last Payment Date | 03/02/2023 |
| Last Payment Amount | \$46.00 |
| Sale Amount | \$2,174.48 |
| Charge Off Date | 10/31/2023 |
| Charge off Balance | \$2,174.48 |
| 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 | ULTA BEAUTY |
| Alternate Account #1 | [REDACTED] 6326 |

Account information provided by Comenity Capital Bank pursuant to the Bill of Sale/Assignment of Accounts transferred on or about 11/22/2023 in connection with the sale of accounts from Comenity Capital Bank to Midland Credit Management, Inc.

EXHIBIT B

STATE OF TEXAS

Midland Credit Management, Inc.,

Plaintiff

-vs-

AFFIDAVIT OF TAYLOR BERNTSON

LYNN MARTINEZ,

Defendant(s).

Taylor Berntson, 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 COMENITY CAPITAL BANK/ULTA BEAUTY account XXXXXXXXXXXXXXXXX1886 (MCM Number 324734672) (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 TAYLOR BERNTSON - 1



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AFFRECATTACH



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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 2023-10-31 with a balance of \$2,174.48. On or about 2023-11-22, Plaintiff purchased and was assigned the Account with a balance owed by Defendant of \$2,174.48. As of 2025-11-19, MCM's records show that the balance of \$2,174.48 remains due and owing and no interest has been assessed to the Account. Therefore, Plaintiff seeks the amount of \$2,174.48 from Defendant. All credits and offsets for payments have been applied to the balance.

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

- | | |
|---|------------|
| 1. COMENITY CAPITAL BANK | 2023-11-22 |
| 2. 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 TAYLOR BERNTSON - 2



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

DEC 12 2025

Date



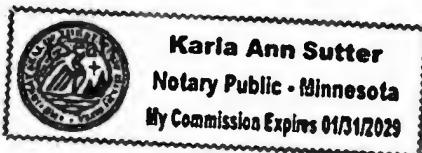
Taylor Berntson

STATE OF MINNESOTA

COUNTY OF STEARNS

Signed and sworn to (or affirmed) before me on
by Taylor Berntson.

DEC 12 2025


Notary Public

CA137

AFFIDAVIT OF TAYLOR BERNTSON - 3



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EXHIBIT A

BILL OF SALE

Comenity Capital Bank ("Seller"), for value received and pursuant to the terms and conditions of that certain Credit Card Account Purchase Agreement dated October 25, 2019 between Seller and Midland Credit Management, Inc. ("Purchaser"), its successors and assigns ("Credit Card Account Purchase Agreement"), hereby assigns effective as of the Closing Date of November 22, 2023 all rights, title and interest of Seller in and to those certain Accounts described in the Credit Card Account Purchase Agreement and Schedule I (the "Asset Schedule") attached hereto and made part hereof for all purposes, to Purchaser.

The information contained in the Sale File (collectively, "Seller's Accounts Information") is true and complete as of the File Creation Date. Further, all of the information contained in Seller's Accounts Information (a) constitutes Seller's own business records regarding the Accounts and (b) accurately reflects in all material respects the information about the Accounts in Seller's possession. All of Seller's Accounts Information has been kept in the regular course of Seller's business, 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 Seller's business records, or (ii) who caused the data to be entered into and maintained in Seller's business records. All capitalized terms used, but not defined, in this Bill of Sale shall have the meanings assigned to such term in the Credit Card Account Purchase Agreement.

COMENITY CAPITAL BANK

[REDACTED]

This Bill of Sale is executed without recourse except as stated in the Credit Card Account Purchase Agreement to which this is an Exhibit. No other representation or warranty of title or enforceability is expressed or implied.

COMENITY CAPITAL BANK

By: Brett Sweetser

Date: 12/20/2023

Title: Chief Credit Officer

Midland Credit Management, Inc.

By: Danielle McPherson

Date: 2/28/2024

Title: MVP, Business Development

**SCHEDULE 1 TO BILL OF SALE
ASSET SCHEDULE**

The individual Accounts transferred pursuant to the Credit Card Account Purchase Agreement and Bill of Sale are described in the electronic file named MCMG_CB_NOV_2023_DPL_CCB.TXT;MCMG_CB_NOV_2023_LCS_CCB.TXT and delivered by Comenity Capital Bank to Midland Credit Management, Inc. on November 16, 2023 and summarized in the table immediately below (the "Sale File").

| # of Charged-off Accounts | Aggregate Unpaid Balance | Percent | File Creation Date |
|---------------------------|--------------------------|---------|--------------------|
| [REDACTED] | [REDACTED] | | 11/15/2023 |

PORTFOLIO LEVEL AFFIDAVIT OF SALE BY ORIGINAL CREDITOR

State of Utah

§

County of Salt Lake

On 11/20/2023, Bruce A. Sweeten being duly sworn, deposes and says:

1. I am over 18 and I am the Chief Credit Officer of Comenity Capital Bank ("Seller"). In that capacity and as part of my regular job duties, I have custody of certain business records of Seller, routinely review such business records, and am familiar with Seller's processes for the sale and assignment of accounts and business records, including those that are maintained in electronic form.
2. Seller owns certain accounts, and maintains and records information in the records as they relate to such accounts. I am authorized to make the statements and representations set forth in this affidavit on behalf of Seller. 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 the Seller. If called upon as a witness, I can testify competently to the facts contained herein.
3. My regular job duties include having knowledge of, and access to, business records relating to the Accounts (as defined below). These records are kept by Seller in the regular course of business, and it was in the regular course of business of Seller, for an employee or representative with personal knowledge of the act, event, condition, or opinion recorded to make memorandum or records or to transmit information thereof to be included in such memorandum or records; and that the records were made at or near the time of the act and/or event recorded or reasonably soon thereafter.
4. On or about 11/22/2023, Seller sold a pool of charged-off accounts (the "Accounts") by a Credit Card Account Purchase Agreement to Midland Credit Management, Inc. ("Buyer"). The original creditor at the time of charge-off was Comenity Capital Bank.
5. Pursuant to the sale, Seller sold, transferred, assigned, conveyed, granted, bargained, set over and delivered to Buyer and its successors and assigns, good and marketable title to the Accounts and any unpaid balance free and clear of any encumbrance, equity, lien, pledge, charge, claim or security interest. I am not aware of any errors in the Accounts.
6. In connection with the sale of the Accounts, electronic and other records were transferred to or otherwise made available to the Buyer (the "Transferred Records"). The Transferred Records have been kept in the regular course of Seller's business, and were 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 Seller's business records, or (ii) who caused the data to be entered into and maintained in Seller's business records. To the extent that the Transferred Records include records that were prepared by a third party, they are records that were incorporated into the records of Seller as a business record and the accuracy of such records are relied upon by Seller in the regular course of business.

7. I certify under penalty of perjury that the foregoing is true and correct.

FURTHER AFFIANT SAYETH NOT.

Signed this 20th day of December 2023.

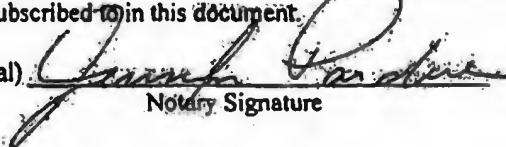


Bruce A. Sweeten (AFFIANT NAME)

Community Capital Bank

Subscribed and sworn to before me Jennifer Pardue, on this 20th (date) day of December, in the year 2023, by Bruce A. Sweeten, who proved on the basis of satisfactory evidence to be the person whose name is subscribed to in this document.

(Notary's Official Seal)


Notary Signature

CERTIFICATE OF CONFORMITY

STATE OF UTAH

COUNTY OF SALT LAKE

The undersigned does hereby certify that she/he is an attorney at law duly admitted to practice in the State of Utah and is a resident of Utah, County of Salt Lake, Utah; that she/he is a person duly qualified to make this certificate of conformity; that the foregoing acknowledgment by Bruce A. Sweeten named in the foregoing instrument taken before Jennifer Pardue a notary in the State of Utah duly conforms with the laws of the State of Utah, being the State in which it was taken; and when executed by Mr. Sweeten in the manner indicated will qualify as a valid and effective sworn statement in such state.

1/9/2024
Date

Jean Diffran
Attorney at Law for the State of Utah

| Summary of account activity | | Payment information | |
|-----------------------------|----------------------------------|--|------------|
| Account no. | 00000000000000000000000000000000 | New balance | \$2,174.46 |
| Previous balance | \$2,079.23 | Minimum payment due | \$623.00 |
| Payments | -0.00 | Payment due date | 11/01/2023 |
| Other credits | -0.00 | Minimum Payment Warning: If you make only the minimum payment for each period, you will pay more in interest and it will take you longer to pay off your balance. For example: | |
| Purchases | +0.00 | | |
| Other debits | +0.00 | | |
| Cash advance | +0.00 | | |
| Balance transfer | +0.00 | | |
| Fees charged | +41.00 | | |

For information regarding credit counseling services,
call 1-800-284-1708

| | |
|------------------------|------------|
| Credit limit | \$1,500.00 |
| Available credit | \$0.00 |
| Cash credit limit | \$0.00 |
| Available cash | \$0.00 |
| Statement closing date | 10/08/2023 |
| Days in billing cycle | 30 |

Details of your transactions

| TRANS DATE | TRANSACTION DESCRIPTION/LOCATION | AMOUNT |
|------------------|----------------------------------|---------|
| Fees | | |
| 10/01/2023 | LATE FEE | 41.00 |
| | TOTAL FEES FOR THIS PERIOD | \$41.00 |
| Interest charged | | |
| | Interest Charge on Purchases | \$54.25 |
| | Interest Charge on Cash Advances | 30.00 |
| | Total Interest For This Period | \$84.25 |

Total interest charged in 2023

Interest charge calculation
Your Annual Percentage Rate (APR) is the annual interest rate on your account. See BALANCE COMPUTATION METHOD on page 2 for more details. Minimum interest charge may exceed interest charge below, per your credit card agreement.

| TYPE OF BALANCE | APR | BALANCE SUBJECT TO INTEREST RATE | INTEREST CHARGE |
|--------------------|------------|-------------------------------------|--------------------|
| Purchases | 31.24%*(V) | 2,113.44 (DA) | 54.25 |
| Cash Advances | 30.00% (-) | 0.00 (DA) | 0.00 |

ເນັດວຽກ ແລ້ວອະນຸຍາກ ພຣະວິໄລ

As a result of your delinquent payment status, your account has been temporarily suspended. Your account will be reactivated for reimbursement as you continue to make consistent, on-time payments.

POINTING & DIAL

NOTICE: See reverse side for important information.

Please make all payments above



| | |
|-------------------|-----------------|
| Account number | ----- - 1886 |
| New balance | Minimum payment |

Yes, I have moved or updated my e-mail address - see reverse.

Amount enclosed: **Mailed payments must reach us by 6pm ET on 11/01/2023.**

Please make check payable to:
CONFIDENTIALITY STANDARDS

Please return this portion along with your payment to:
PO Box 650964

**LYNN MARTINEZ
27403 BIGHORN SHEEP
ROERNE TX 78015-5222**

LYNN MARTINEZ
27403 BIGHORN SHEEP
BOerne, TX 78015-5222

8623047103

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1886 000052300 000212448

Additional important messages - continued

Protect yourself against mail and phone consumer fraud. <http://about.usps.com/publications/pub28/welcome.htm>

IMMEDIATE ATTENTION REQUIRED! Your Account is extremely past due and will be written off as a bad debt SOON. To avoid this, you must pay the Minimum payment amount shown on this statement at least 4 days prior to the end of the month in which this statement closed. You can find the Statement closing date in the Summary of account activity on page 1 of this statement. If you are not able to pay the Minimum payment amount, we may still be able to assist you. Call us immediately at 1-855-617-8089 (TDD/TTY 1-888-819-1918) to discuss your payment options. If written off, the bad debt will be reported to the three major credit bureaus and our Recovery team will determine the appropriate steps, as permitted and available under applicable law, to protect our interests.

IMPORTANT INFORMATION ABOUT LATE FEE CREDITS

We may occasionally provide a credit for the amount, part or all, of a late fee charged to your account. If we do, we will charge a fee of up to \$41.00 for any subsequent late payment. In addition, we may reverse the credit and repost the charge to your account if you fail to make the minimum payment due on or before the due date in the next billing period.

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PAGE 1 OF 4

Summary of account activity

| Account no. | 1888 |
|------------------------|------------|
| Previous balance | \$1,529.96 |
| Payments | -46.00 |
| Other credits | -0.00 |
| Purchases | -0.00 |
| Other debits | +0.00 |
| Cash advance | +0.00 |
| Balance transfer | +0.00 |
| Fees charged | +30.00 |
| Interest charged | +1.02 |
| New balance | \$1,564.98 |
| Past due amount | \$0.00 |
| Credit limit | \$1,600.00 |
| Available credit | \$45.00 |
| Cash credit limit | \$160.00 |
| Available cash | \$45.00 |
| Statement closing date | 03/07/2023 |
| Days in billing cycle | 32 |

Payment information

| | | |
|---|---|---|
| New balance | \$1,554.96 | |
| Minimum payment due | \$57.00 | |
| Payment due date | 04/01/2023 | |
| Late payment warning: | | |
| If we do not receive your minimum payment by 04/01/2023 you may have to pay up to a \$41.00 late fee. | | |
| Minimum Payment Warning: If you make only the minimum payment for each period, you will pay more in interest and it will take you longer to pay off your balance. For example: | | |
| If you make no additional charges using this card and each month you pay: | You will pay off the balance shown on the statement in about: | And you will end up paying an estimated total of: |
| Only the minimum payment | 7 years | \$3,455 |
| \$66 | 3 years | \$2,384 (Savings = \$1,071) |

For information regarding credit counseling services,
call 1-800-284-1706.

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| | | |
|---|---|--|
| <p>Pay in the Ulta Beauty App Pay your Ultamate Rewards® Credit Card bill through the Ulta Beauty app - download it today!</p> | <p>Get More with Email Sign up for email at ulta.com/rewards to get access to Credit Card Extras, bonus points and email-only coupons.³</p> | <p>Check Points Balance at ulta.com/rewards See how many points you earned this month, and redeem to save on any of our 20,000 pretty products.² See Additional Important Messages for more details.</p> |
|---|---|--|

Details of your transactions

| TRANS DATE | TRANSACTION DESCRIPTION/LOCATION | AMOUNT |
|-------------------------|---------------------------------------|----------------|
| 03/02/2023 | PAYMENT - THANK YOU | -46.00 |
| Fees | | |
| 03/01/2023 | LATE FEE | 30.00 |
| | TOTAL FEES FOR THIS PERIOD | \$30.00 |
| Interest charged | | |
| | Interest Charge on Purchases | \$41.82 |
| | Interest Charge on Cash Advances | \$0.00 |
| | Total Interest For This Period | \$41.82 |

| | |
|---------------------------------------|----------------|
| 2023 totals year to date | |
| Total fees charged in 2023 | \$30.00 |
| Total interest charged in 2023 | \$80.30 |

NOTICE: See reverse side for important information.

Please mark all perforation steps.



| | |
|------------------------------------|-----------------------------------|
| Account number | *****-1886 |
| New balance . \$1 554.98 | Minimum payment \$57.00 |

Yes, I have moved or updated my e-mail address - see reverse.

Amount enclosed: Mailed payments must reach us by 6pm ET on 04/01/2023.

Please make check payable to:

Please return this portion along with your payment to:
PO Box 650964

LYNN MARTINEZ
27403 BIGHORN SHEEP
BOerne TX 78015-5222

10.1007/s00339-007-0332-2

www.ijerph.org

8623047103

0964

1886 000005700 000155498



Keep this page for your records.

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 Community Capital Bank, PO Box 142820, Columbus, OH 43214-0282.

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 by writing. You may call us, but if you do we are not required to investigate any potential errors and 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 replacement 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 then 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 certifies your credit card account do not qualify.
 3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Community Capital Bank, PO Box 142820, Columbus, OH 43214-0282.

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 us, we may report you as delinquent.

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.

NOTICE OF CREDIT REPORT DISPUTES

If you believe information we reported to a consumer reporting agency is inaccurate, notify us at Community Capital Bank, PO Box 153043, Columbus, OH 43215-0143. Please provide:

- Your name and account number
- Your address and telephone number
- What information you dispute and why you believe it is inaccurate
- If available, a copy of the section of the credit report showing the information you are disputing

Send all bankruptcy notices and related correspondence to Community Capital Bank, Bankruptcy Department, PO Box 153043, Columbus, OH 43215-0143.

PAYMENTS MARKED "PAID IN FULL". All written communications regarding disputed amounts that include any check or other payment instrument marked with "payment in full" or similar language, must be sent to 3000 Kellway Drive, Suite 120, Carrollton, TX 75006.

DO NOT USE THE ENCLOSED REMITTANCE ENVELOPE.

We may accept payment sent to any other address without losing any of our rights.

PAYMENT INTEREST. Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on balance transfers and cash advances on the transaction date. We will begin to charge interest on new purchases made under a Low APR, Equal Payment or Budget Payment Credit Plan from the date of purchase.

BALANCE COMPUTATION METHOD. We calculate interest separately for each balance using the method(s) described below. The two letters in parentheses next to the balance subject to interest rate column in the Interest Charge Calculation section on this statement corresponds to the following:

(DA) We figure the interest charge on this balance by applying the periodic rate to the "daily balance" for each day in the billing period. To get the "daily balance" we take the beginning balance each day, add any new transactions and fees and subtract any payments or credits (leaving any net credit balance as a zero balance). This gives us the daily balance.

CUSTOMER SERVICE. Call COMMUNITYNETULTAMATEREWARDMASTERCARD or call 1-866-257-0196 (TDD/TTY 1-866-616-1914). Send all inquiries to: CUSTOMER SERVICE, PO Box 153043, Columbus, OH 43215-0143.

TELEPHONE MONITORING. To provide you with high-quality service, phone communication with us is monitored and/or recorded.

ADDITIONAL INFORMATION. Address changes on your statement mean the following: (Y) means variable rate (the rate may vary); (WV INT PAY RO means Wave Interest at Payment Required; WV INT EO PAY means Wave Interest, Equal Payment; WV INT LOW PAY means Wave Interest, Low Payment; DEP INT EO PAY means Defer Interest, Equal Payment; DEP INT LOW PAY means Defer Interest, Low Payment and Low APR PAY means Low APR, Equal Payment. You may pay off all of your Account balance at any time without penalty.

NOTICE ABOUT ELECTRONIC CHECK CONVERSIONS. When you provide a check or payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction.

PAYMENTS. Payments in U.S. dollars received by the applicable due date and time will be credited on or the date received. Late or overnight payments must also meet the requirements below. Otherwise, a payment may not be credited for up to five days or may be rejected. This card is issued by Community Capital Bank pursuant to a license from Mastercard International Incorporated. Mastercard is a registered trademark of Mastercard International Incorporated.

Stalling or Overnight (credit time 6:00 p.m. Eastern Time (ET)):

- Send a personal check, money order, traveler's check, or cashier's check to the name and address on the payment stub (regular mail) or 3000 Kellway Drive, Suite 120, Carrollton, TX 75006 (overnight).
- Include your payment stub, use the return envelope provided with your statement, write your account number on the check and send one payment with one payment stub.
- Do not staple or clip your payment to the stub, send any correspondence with your payment or send cash or gift certificates.

Pay By Phone (credit time 8:00 p.m. ET): Call us toll free at 1-866-257-0196 (TDD/TTY 1-866-616-1914).

Online (credit time 2:00 p.m. ET): Visit COMMUNITYNETULTAMATEREWARDMASTERCARD.

New Information

| | | |
|------------------|------------------|----------|
| Title (optional) | First Name | MI |
| Last Name | Soc. Sec. No. | |
| Street Address | | |
| Apt. No. | RR | PO Box |
| City | State | Zip Code |
| Home Phone | Foreign Map Code | |
| Email Address | Work Phone | |

HAIR • SKIN • BROWS

**Now points can be redeemed
on beauty services too!**

100 POINTS = \$3 OFF

250 POINTS = \$8 OFF

500 POINTS = \$17.50 OFF

750 POINTS = \$30 OFF

1000 POINTS = \$50 OFF

2000 POINTS = \$125 OFF

Salon Ultamate

PAGE 3 OF 4

Interest charge calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account. See BALANCE COMPUTATION METHOD on page 2 for more details. Minimum interest charge may exceed interest charge below, per your credit card agreement.

| TYPE OF BALANCE | APR | BALANCE SUBJECT TO INTEREST RATE | INTEREST CHARGE |
|--------------------|------------|-------------------------------------|--------------------|
| Purchases | 30.24% (v) | 1,547.68 (DA) | 41.02 |
| Cash Advances | 29.99% (v) | 0.00 (DA) | 0.00 |

Additional important messages

Consumers are entitled to one free credit report per year. To request yours call 1-877-322-6226 or visit annualcreditreport.com

IMPORTANT INFORMATION ABOUT LATE FEE CREDITS

We may occasionally provide a credit for the amount, part or all, of a late fee charged to your account. If we do, we will charge a fee of up to \$41.00 for any subsequent late payment. In addition, we may reverse the credit and report the charge to your account if you fail to make the minimum payment due on or before the due date in the next billing period.

Ultamate Rewards® Mastercard® Credit Card Accounts are issued by Community Capital Bank pursuant to a license from Mastercard International Incorporated. Mastercard and the Mastercard Brand Mark are registered trademarks of Mastercard International Incorporated.

¹Valid one time only. Offer is exclusive to Ultamate Rewards® Mastercard® Credit Card holders enrolled in the Ultamate Rewards® program. This rewards program is provided by Ulta Beauty® and its terms may change at any time. For full Rewards Terms and Conditions, please see ulta.com/rewards.

²For new accounts, as of 04/2022 Variable Purchase APR of 17.24, 23.24 or 28.24% based on the Prime Rate. Balance Transfer APR of 29.99%. Variable Cash Advance APR of 27.24%, based on Prime Rate. Minimum Interest Charge is \$2 per Credit Plan. Balance Transfer Fee of the greater of \$10 or 5% of the transfer.

Cash Advance Fee of the greater of \$10 or 5% of the advance. Foreign Transaction Fee of 3% of the transaction in US dollars.

³Mentioned earning based on Base member level. Offer is exclusive to Ultamate Rewards® Mastercard® credit card holders enrolled in the Ultamate Rewards® program. This rewards program is provided by Ulta Beauty and its terms may change at any time. For full Rewards Terms and Conditions, please see ulta.com/rewards.

⁴Valid one time only. Offer is exclusive to Ultamate Rewards® Mastercard® Credit Card holders enrolled in the Ultamate Rewards® program.

Credit card offers are subject to credit approval.

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**SCHEDULE 1 TO BILL OF SALE
ASSET SCHEDULE**

The individual Accounts transferred pursuant to the Credit Card Account Purchase Agreement and Bill of Sale are described in the electronic file named MCMG_MF_NOV_2023_DPL_CB.TXT;MCMG_MF_NOV_2023_LCS_CB.TXT delivered by Comenity Bank to Midland Credit Management, Inc. on November 20, 2023 and summarized in the table immediately below (the "Sale File").

| # of Charged-off Accounts | Aggregate Unpaid Balance | Percent | File Creation Date |
|---------------------------|--------------------------|---------|--------------------|
| [REDACTED] | [REDACTED] | | 11/17/2023 |

PORTFOLIO LEVEL AFFIDAVIT OF SALE BY ORIGINAL CREDITOR

State of Utah

§

County of Salt Lake

On 12/20/2023, Bruce A. Sweeten being duly sworn, deposes and says:

1. I am over 18 and I am the Chief Credit Officer of Comenity Bank ("Seller"). In that capacity and as part of my regular job duties, I have custody of certain business records of Seller, routinely review such business records, and am familiar with Seller's processes for the sale and assignment of accounts and business records, including those that are maintained in electronic form.
2. Seller owns certain accounts, and maintains and records information in the records as they relate to such accounts. I am authorized to make the statements and representations set forth in this affidavit on behalf of Seller. 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 the Seller. If called upon as a witness, I can testify competently to the facts contained herein.
3. My regular job duties include having knowledge of, and access to, business records relating to the Accounts (as defined below). These records are kept by Seller in the regular course of business, and it was in the regular course of business of Seller, for an employee or representative with personal knowledge of the act, event, condition, or opinion recorded to make memorandum or records or to transmit information thereof to be included in such memorandum or records; and that the records were made at or near the time of the act and/or event recorded or reasonably soon thereafter.
4. On or about 11/28/2023 Seller sold a pool of charged-off accounts (the "Accounts") by a Credit Card Account Purchase Agreement to Midland Credit Management, Inc. ("Buyer"). The original creditor at the time of charge-off was Comenity Bank.
5. Pursuant to the sale, Seller sold, transferred, assigned, conveyed, granted, bargained, set over and delivered to Buyer and its successors and assigns, good and marketable title to the Accounts and any unpaid balance free and clear of any encumbrance, equity, lien, pledge, charge, claim or security interest. I am not aware of any errors in the Accounts.
6. In connection with the sale of the Accounts, electronic and other records were transferred to or otherwise made available to the Buyer (the "Transferred Records"). The Transferred Records have been kept in the regular course of Seller's business, and were 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 Seller's business records, or (ii) who caused the data to be entered into and maintained in Seller's business records. To the extent that the Transferred Records include records that were prepared by a third party, they are records that were incorporated into the records of Seller as a business record and the accuracy of such records are relied upon by Seller in the regular course of business.

7. I certify under penalty of perjury that the foregoing is true and correct.

FURTHER AFFIANT SAYETH NOT.

Signed this 20th day of December 2023.

Bruce Sweeten

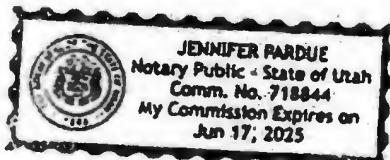
Bruce A. Sweeten (AFFIANT NAME)

Comenity Bank

Subscribed and sworn to before me Jennifer Pardue, on this 20th (date) day of December, in the year 2023, by Bruce A. Sweeten, who proved on the basis of satisfactory evidence to be the person whose name is subscribed to in this document:

(Notary's Official Seal)

Jennifer Pardue
Notary Signature



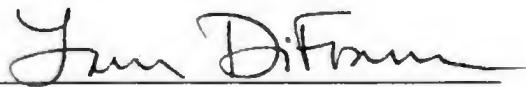
CERTIFICATE OF CONFORMITY

STATE OF UTAH

COUNTY OF SALT LAKE

The undersigned does hereby certify that she/he is an attorney at law duly admitted to practice in the State of Utah and is a resident of Utah, County of Salt Lake, Utah; that she/he is a person duly qualified to make this certificate of conformity; that the foregoing acknowledgment by Bruce A. Sweeten named in the foregoing instrument taken before Jennifer Pardue a notary in the State of Utah duly conforms with the laws of the State of Utah, being the State in which it was taken; and when executed by Mr. Sweeten in the manner indicated will qualify as a valid and effective sworn statement in such state.

1/9/2024
Date


Jennifer Difesa
Attorney at Law for the State of Utah

| Field | Field Data |
|--------------------------------------|---------------------|
| Account Number | 00 [REDACTED] 9160 |
| Seller Account ID | 841753215 |
| First Name | LYNN |
| Last Name | MARTINEZ |
| SSN | XXX-XX-8950 |
| Date of Birth | [REDACTED] |
| Address 1 | 27403 BIGHORN SHEEP |
| City | BOERNE |
| State | TX |
| Zip | 78015 |
| Home Phone | 3617010244 |
| Open Date | 02/10/2016 |
| Last Purchase Date | 04/06/2023 |
| Last Purchase Amount | \$20.81 |
| Last Payment Date | 03/02/2023 |
| Last Payment Amount | \$40.00 |
| Sale Amount | \$2,896.50 |
| Charge Off Date | 10/31/2023 |
| Charge off Balance | \$2,896.50 |
| 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 | HOTTOPIC |
| Alternate Account #1 | [REDACTED] 2156 |
| Alternate Account #2 | 00 [REDACTED] 9160 |

Account information provided by Comenity Bank pursuant to the Bill of Sale/Assignment of Accounts transferred on or about 11/28/2023 in connection with the sale of accounts from Comenity Bank to Midland Credit Management, Inc.

EXHIBIT B

STATE OF TEXAS

Midland Credit Management, Inc.,

Plaintiff

-vs-

AFFIDAVIT OF TAYLOR BERNTSON

LYNN MARTINEZ,

Defendant(s).

Taylor Berntson, 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 COMENITY BANK/HOTTOPIC account XXXXXXXXXXXXXXXXX9160 (MCM Number 324823380) (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 TAYLOR BERNTSON - 1



324823380



AFFRECATTACH



25-396693

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 2023-10-31 with a balance of \$2,896.50. On or about 2023-11-28, Plaintiff purchased and was assigned the Account with a balance owed by Defendant of \$2,896.50. As of 2025-11-19, MCM's records show that the balance of \$2,896.50 remains due and owing and no interest has been assessed to the Account. Therefore, Plaintiff seeks the amount of \$2,896.50 from Defendant. All credits and offsets for payments have been applied to the balance.
6. The complete chain of title including COMENITY BANK, the original creditor, and all post-charge-off purchasers/assignees of the debt are as follows:

1. COMENITY BANK

2023-11-28

2. 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 TAYLOR BERNTSON - 2



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25-396693

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

DEC 12 2025

Date



Taylor Berntson

STATE OF MINNESOTA

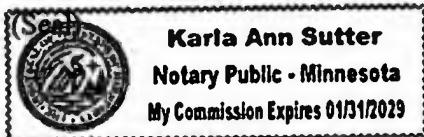
COUNTY OF STEARNS

Signed and sworn to (or affirmed) before me on
by Taylor Berntson.

DEC 12 2025



Notary Public



CA137

AFFIDAVIT OF TAYLOR BERNTSON - 3



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AFFRECATTACH



25-396693

EXHIBIT A

BILL OF SALE

Comenity Bank ("Seller"), for value received and pursuant to the terms and conditions of that certain Credit Card Account Purchase Agreement dated January 4, 2021 between Seller and Midland Credit Management, Inc. ("Purchaser"), its successors and assigns ("Credit Card Account Purchase Agreement"), hereby assigns effective as of the Closing Date of November 28, 2023 all rights, title and interest of Seller in and to those certain Accounts described in the Credit Card Account Purchase Agreement and Schedule 1 (the "Asset Schedule") attached hereto and made part hereof for all purposes, to Purchaser.

The information contained in the Sale File (collectively, "Seller's Accounts Information") is true and complete as of the File Creation Date. Further, all of the information contained in Seller's Accounts Information (a) constitutes Seller's own business records regarding the Accounts and (b) accurately reflects in all material respects the information about the Accounts in Seller's possession. All of Seller's Accounts Information has been kept in the regular course of Seller's business, 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 Seller's business records, or (ii) who caused the data to be entered into and maintained in Seller's business records. All capitalized terms used, but not defined, in this Bill of Sale shall have the meanings assigned to such term in the Credit Card Account Purchase Agreement.

COMENITY BANK
[REDACTED]
[REDACTED]

This Bill of Sale is executed without recourse except as stated in the Credit Card Account Purchase Agreement to which this is an Exhibit. No other representation of or warranty of title or enforceability is expressed or implied.

COMENITY BANK

By: Bruce Sweeten
Date: 12/20/2023
Title: Chief Credit Officer

Midland Credit Management, Inc.

By: Danelle McFerret
Date: 2/28/2024
Title: MVP, Business Development

**SCHEDULE 1 TO BILL OF SALE
ASSET SCHEDULE**

The individual Accounts transferred pursuant to the Credit Card Account Purchase Agreement and Bill of Sale are described in the electronic file named MCMG_MF_NOV_2023_DPL_CB.TXT;MCMG_MF_NOV_2023_LCS_CB.TXT delivered by Comenity Bank to Midland Credit Management, Inc. on November 20, 2023 and summarized in the table immediately below (the "Sale File").

| # of Charged-off Accounts | Aggregate Unpaid Balance | Percent | File Creation Date |
|---------------------------|--------------------------|------------|--------------------|
| [REDACTED] | [REDACTED] | [REDACTED] | 11/17/2023 |

PORTFOLIO LEVEL AFFIDAVIT OF SALE BY ORIGINAL CREDITOR

State of Utah

§

County of Salt Lake

On 12/20/2023, Bruce A. Sweeten being duly sworn, deposes and says:

1. I am over 18 and I am the Chief Credit Officer of Comenity Bank ("Seller"). In that capacity and as part of my regular job duties, I have custody of certain business records of Seller, routinely review such business records, and am familiar with Seller's processes for the sale and assignment of accounts and business records, including those that are maintained in electronic form.
2. Seller owns certain accounts, and maintains and records information in the records as they relate to such accounts. I am authorized to make the statements and representations set forth in this affidavit on behalf of Seller. 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 the Seller. If called upon as a witness, I can testify competently to the facts contained herein.
3. My regular job duties include having knowledge of, and access to, business records relating to the Accounts (as defined below). These records are kept by Seller in the regular course of business, and it was in the regular course of business of Seller, for an employee or representative with personal knowledge of the act, event, condition, or opinion recorded to make memorandum or records or to transmit information thereof to be included in such memorandum or records; and that the records were made at or near the time of the act and/or event recorded or reasonably soon thereafter.
4. On or about 11/28/2023 Seller sold a pool of charged-off accounts (the "Accounts") by a Credit Card Account Purchase Agreement to Midland Credit Management, Inc. ("Buyer"). The original creditor at the time of charge-off was Comenity Bank.
5. Pursuant to the sale, Seller sold, transferred, assigned, conveyed, granted, bargained, set over and delivered to Buyer and its successors and assigns, good and marketable title to the Accounts and any unpaid balance free and clear of any encumbrance, equity, lien, pledge, charge, claim or security interest. I am not aware of any errors in the Accounts.
6. In connection with the sale of the Accounts, electronic and other records were transferred to or otherwise made available to the Buyer (the "Transferred Records"). The Transferred Records have been kept in the regular course of Seller's business, and were 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 Seller's business records, or (ii) who caused the data to be entered into and maintained in Seller's business records. To the extent that the Transferred Records include records that were prepared by a third party, they are records that were incorporated into the records of Seller as a business record and the accuracy of such records are relied upon by Seller in the regular course of business.

7. I certify under penalty of perjury that the foregoing is true and correct.

FURTHER AFFIANT SAYETH NOT.

Signed this 20th day of December 2023.

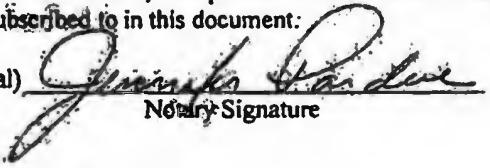


Bruce A. Sweeten (AFFIANT NAME)

Comerity Bank

Subscribed and sworn to before me Jennifer Pardue, on this 20th (date) day of December, in the year 2023, by Bruce A. Sweeten, who proved on the basis of satisfactory evidence to be the person whose name is subscribed to in this document:

(Notary's Official Seal)


Notary Signature

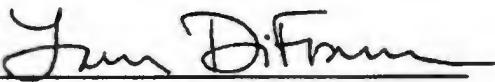
CERTIFICATE OF CONFORMITY

STATE OF UTAH

COUNTY OF SALT LAKE

The undersigned does hereby certify that she/he is an attorney at law duly admitted to practice in the State of Utah and is a resident of Utah, County of Salt Lake, Utah; that she/he is a person duly qualified to make this certificate of conformity; that the foregoing acknowledgment by Bruce A. Sweeten named in the foregoing instrument taken before Jennifer Pardue a notary in the State of Utah duly conforms with the laws of the State of Utah, being the State in which it was taken; and when executed by Mr. Sweeten in the manner indicated will qualify as a valid and effective sworn statement in such state.

1/9/2024
Date


Jennifer D. Pardue
Attorney at Law for the State of Utah

Summary of account activity

| | |
|------------------------|-----------------|
| Account no. | *****-****-9160 |
| Previous balance | \$2,780.61 |
| Payments | -0.00 |
| Other credits | -0.00 |
| Purchases | +0.00 |
| Other debits | +0.00 |
| Fees charged | +41.00 |
| Interest charged | +74.89 |
| New balance | \$2,896.50 |
| Post due amount | \$799.00 |
| Credit limit | \$2,200.00 |
| Available credit | \$-896.00 |
| Statement closing date | 10/10/2023 |
| Days in billing cycle | 32 |

Payment information

| | | |
|--|---|---|
| New balance | \$2,896.50 | |
| Minimum payment due | \$944.00 | |
| Payment due date | 11/04/2023 | |
| Minimum Payment Warning: If you make only the minimum payment for each period, you will pay more in interest and it will take you longer to pay off your balance. For example: | | |
| If you make no additional charges using this card and each month you pay: | You will pay off the balance shown on the statement in about: | And you will end up paying an estimated total of: |
| Only the minimum payment | 6 years | \$4,558 |

For information regarding credit counseling services,
call 1-800-264-1708.

Details of your transactions

| TRANS DATE | TRANSACTION DESCRIPTION/LOCATION | AMOUNT |
|---------------------------------|---------------------------------------|----------------|
| Fees | | |
| 10/04/2023 | LATE FEE | 41.00 |
| | TOTAL FEES FOR THIS PERIOD | \$41.00 |
| Interest charged | | |
| | Interest Charge on Purchases | \$74.89 |
| | Total Interest For This Period | \$74.89 |
| 2023 totals year to date | | |
| Total fees charged in 2023 | \$276.00 | |
| Total interest charged in 2023 | \$487.17 | |

Interest charge calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account. See BALANCE COMPUTATION METHOD on page 2 for more details. Minimum interest charge may exceed interest charge below, per your credit card agreement.

| TYPE OF BALANCE | APR | BALANCE SUBJECT TO INTEREST RATE | INTEREST CHARGE |
|--------------------|------------|-------------------------------------|--------------------|
| Purchases | 30.24% (v) | 2,825.60 (DA) | 74.89 |

Additional important messages

Protect yourself against mail and phone consumer fraud. <http://about.usps.com/publications/pub281/welcome.htm>

IMMEDIATE ATTENTION REQUIRED! Your Account is extremely past due and will be written off as a bad debt SOON. To avoid this, you must pay the Minimum payment amount shown on this statement at least 4 days prior to the end of the month in which this statement closed. You can find the Statement closing date in the Summary of account activity on page 1 of this statement. If you are not able to pay the Minimum payment amount, we may still be able to assist you. Call us immediately at 1-855-817-8089 (TDD/TTY 1-800-695-1788) to discuss your payment options. If written off, the bad debt will be reported to the three major credit bureaus and our Recovery team will determine the appropriate steps, as permitted and available under applicable law, to protect our interests.

(CONTINUED)

NOTICE: See reverse side for important information.

Please tear at perforation above

HOT TOPIC

Yes, I have moved or updated my e-mail address - see reverse.

| | |
|----------------|-----------------|
| Account number | *****-****-9160 |
| New balance | Minimum payment |

Amount enclosed: Mailed payments must reach us by 6 pm ET on 11/04/2023.

\$
Please make check payable to:
COMENTY - HOT TOPIC

Please return this portion along with your payment to:
P.O. Box 650960
Dallas TX 75265-0960

| | | |
|----------------|-----------|-------------------|
| First Name | Last Name | Title (Optional) |
| Street Address | | New Information |
| Apartment No. | RR | City |
| | State | State Phone |
| | Zip Code | Foreign Mail Code |
| | PO Box | |
| City | | State |
| State | | Country |
| Country | | Phone |
| Email Address | | |

New Information

ATTENTION: MAILERS - PLEASE READ THE FOLLOWING GENERAL DIRECTIONS.
DO NOT USE THE SELF-SELECTED RETAIL MAIL SERVICE.
3000 Cushing Drive, Suite 120, Chattanooga, TN 37409
Mailers must send their bills to us at least 10 days before the due date to have us
forwarding to your customers. This protects you from late fees or other problems.
ATTENTION: RETAILERS - PLEASE READ THE FOLLOWING GENERAL DIRECTIONS.
DO NOT USE THE SELF-SELECTED RETAIL MAIL SERVICE.
3000 Cushing Drive, Suite 120, Chattanooga, TN 37409
Mailers must send their bills to us at least 10 days before the due date to have us
forwarding to your customers. This protects you from late fees or other problems.

ATTENTION:
MAILERS, RETAILERS AND CONSUMERS

Send to Consumers Directly or to Consumers by Mail
or to Retailers Directly or to Retailers by Mail
or to Mailers Directly or to Mailers by Mail

727-7738, Consumer Service

727-7739, Retailer Service

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Additional important messages - continued

IMPORTANT INFORMATION ABOUT LATE FEE CREDITS

We may occasionally provide a credit for the amount, part or all, of a late fee charged to your account. If we do, we will charge a fee of up to \$41.00 for any subsequent late payment. In addition, we may reverse the credit and reapply the charge to your account if you fail to make the minimum payment due on or before the due date in the next billing period.

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HOT TOPIC GUEST LIST

MUSIC. POP CULTURE. FASHION. REWARDS.*

hottopic.com/guestlist

PAGE 1 OF 4

Summary of account activity

| | |
|------------------------|------------------|
| Account no. | *****-*****-0160 |
| Previous balance | \$781.18 |
| Payments | -40.00 |
| Other credits | +0.00 |
| Purchases | +0.00 |
| Other debits | +0.00 |
| Fees charged | +0.00 |
| Interest charged | +19.34 |
| New balance | \$760.52 |
| Past due amount | \$0.00 |
| Credit limit | \$2,200.00 |
| Available credit | \$1,439.00 |
| Statement closing date | 03/10/2023 |
| Days in billing cycle | 31 |

Payment information

| | |
|--|---|
| New balance | \$760.52 |
| Minimum payment due | \$39.00 |
| Payment due date | 04/04/2023 |
| Late payment warning: If we do not receive your minimum payment by 04/04/2023 you may have to pay up to a \$41.00 late fee. | |
| Minimum Payment Warning: If you make only the minimum payment for 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 | 3 years |
| And you will end up paying an estimated total of: \$1,138 | |

For information regarding credit counseling services,
call 1-800-284-1708.

Account Questions? Need to make a payment? Want to know how to go paperless?
Visit COMENITY.NET/HOTTOPIC or call 1-844-271-2528 (TDD/TTY 1-800-695-1788).

HOT TOPIC GUEST LIST

[INSTANT REWARDS*](#) [SPECIAL OFFERS & PREVIEWS](#) [SPECIAL EVENTS](#)

Details of your transactions

| TRANS DATE | TRANSACTION DESCRIPTION/LOCATION | AMOUNT |
|--------------------------------|----------------------------------|---------|
| 03/02/2023 | PAYMENT - THANK YOU | -40.00 |
| Interest charged | | |
| Interest Charge on Purchases | | \$19.34 |
| Total Interest For This Period | | \$19.34 |

| | |
|--------------------------------|---------|
| 2023 totals year to date | |
| Total fees charged in 2023 | \$0.00 |
| Total Interest charged in 2023 | \$38.25 |

Interest charge calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account. See BALANCE COMPUTATION METHOD on page 2 for more details. Minimum interest charge may exceed interest charge below, per your credit card agreement.

| TYPE OF BALANCE | APR | BALANCE SUBJECT TO INTEREST RATE | INTEREST CHARGE |
|--------------------|------------|-------------------------------------|--------------------|
| Purchases | 29.26% (v) | 778.98 (DA) | 19.34 |

Additional important messages

Consumers are entitled to one free credit report per year. To request yours call 1-877-322-8228 or visit annualcreditreport.com

(CONTINUED)

NOTICE: See reverse side for important information.
Please use tear-off portion above

HOT TOPIC

Yes, I have moved or updated my e-mail address - see reverse.

| | |
|----------------|------------------|
| Account number | *****-*****-0160 |
| New balance | Minimum payment |

Mailed payments must reach us by 6 pm ET on 04/04/2023.

Amount enclosed: \$

Please make check payable to:
COMENITY - HOTTOPIC

Please return this portion along with your payment to:
P.O. Box 650960
Dallas TX 75265-0960



9635017307

0960

9660 000003900 000076052

Keep this portion for your records.

What To Do If You Think You Find A Mistake On Your Statement

If you find there is an error on your statement, write to us at Community Bank, PO Box 182782, Columbus, OH 43218-2782.

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 by writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or regard 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 purchases.

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. (Please Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we sent 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 exceeds your credit card account do not qualify.
3. You must not yet have paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us at writing at: Community Bank, PO Box 182782, Columbus, OH 43218-2782.

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.

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.

NOTICE OF CREDIT REPORT DISPUTES

If you believe information we reported to a consumer reporting agency is inaccurate, notify us at Community Bank, PO Box 182782, Columbus, OH 43218-2782. Please provide:

- Your name and account number
- Your address and telephone number
- What information you dispute and why you believe it is inaccurate
- If available, a copy of the section of the credit record showing the information you are disputing

Send all bankruptcy notices and related correspondence to Community Bank, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125.

PAYMENT BY MAIL MUST BE "PAID IN FULL". All written communications regarding disputed amounts that include any check or other payment instrument marked with "payment in full" or similar language, must be sent to: 3000 Kathryn Drive, Suite 120, Carrollton, TX 75006.
DO NOT USE THE ENCLOSED REMITTANCE ENVELOPE.
• We may accept payment sent to any other address without losing any of our rights.

HOW TO AVOID PAYING INTEREST. Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. You will begin to charge interest on new purchases made under a Low APR, Equal Payment or Budget Payment Credit Plan from the date of purchase.

BALANCE COMPUTATION METHOD. We calculate interest separately for each balance using the method(s) described below. The two letters in parentheses next to the balance subject to interest rate column in the Interest Charge Calculation section on this statement corresponds to the following:

(DA) We figure the interest charge on this balance by applying the periodic rate to the "daily balance" for each day in the billing period. To get the "daily balance" we take the beginning balance each day, add any new transactions and fees and subtract any payments or credits (treating any net credit balance as a zero balance). This gives us the daily balance.

CUSTOMER SERVICE. Via COMMUNITY.NET/HOTTOPIC, or call 1-844-271-3239 (TDD/TTY 1-800-666-1788). Send all inquiries to: CUSTOMER SERVICE, PO Box 182727, Columbus, OH 43218-2727.

TELEPHONE MONITORING. To provide you with high-quality service, phone communication with us is monitored and/or recorded.

ADDITIONAL INFORMATION. Abbreviations on your statement mean the following: M means variable rate this rate may vary. WIV INT PAY NO means Wave Interest, Payment Required; WIV INT EQ PY means Wave Interest, Low Payment; DIP INT PY NO means Defer Interest, Payment Required; DEF INT EQ PY means Defer Interest, Equal Payment; DIP INT LOW PMT means Defer Interest, Low Payment and LOW APR EQ PAY means Low APR, Equal Payment. You may pay off all of your Account balance at any time without penalty.

NOTICE ABOUT ELECTRONIC CHECK CONVERSION. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction.

PAYMENTS. Payments in U.S. dollars received by the applicable due date and cutoff time will be credited as of the date received. Mailed or overnighted payments must also meet the requirements before. Otherwise, a payment may not be credited for up to five days or may be rejected.

Mailing or Overnighted payment time 6:00 p.m. Eastern Time (ET):

- Send a personal check, money order, traveler's check or cashier's check to the name and address on the payment stub (regular mail) or 3000 Kathryn Drive, Suite 120, Carrollton, TX 75006 (overnight).
- Include your payment stub, use the return envelope provided with your statement, write your account number on the check and send one payment with one payment stub.
- Do not staple or clip your payment to the stub, send any correspondence with your payment or send cash or gift certificate.

Pay By Phone (postoff time 8:00 p.m. ET): Call us toll free at 1-844-271-3239 (TDD/TTY 1-800-666-1788).

Online (cut-off time 6:00 p.m. ET): Visit COMMUNITY.NET/HOTTOPIC. In-store: By the time the store closes at the location you made your payment.

New Information

| | | | |
|------------------|---------------|----------|-------------------|
| Title (optional) | First Name | MI | |
| Last Name | Sec. Sec. No. | | |
| Street Address | | | |
| Apt. No. | RR | PO Box | |
| City | State | Zip Code | Foreign Mail Code |
| Home Phone | Work Phone | | |
| Email Address | | | |

Additional important messages - continued

IMPORTANT INFORMATION ABOUT LATE FEE CREDITS

We may occasionally provide a credit for the amount, part or all, of a late fee charged to your account. If we do, we will charge a fee of up to \$41.00 for any subsequent late payment. In addition, we may reverse the credit and reapply the charge to your account if you fail to make the minimum payment due on or before the due date in the next billing period.

*This rewards program is provided by Hot Topic and its terms may change at any time. For full Rewards Terms and Conditions, please see <https://www.hottopic.com/customer-service/hi-guestlist-terms-and-conditions/>.

