

CAUSE NO. \_\_\_\_\_

MIDLAND CREDIT MANAGEMENT, INC.  
 Plaintiff,

vs.

YURIDIA SALAZAR  
 Defendant

IN THE JUSTICE COURT

PRECINCT 2, PLACE 1

FORT BEND COUNTY, TEXAS

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

MIDLAND CREDIT MANAGEMENT, INC., the Plaintiff, complains of YURIDIA SALAZAR, 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:

YURIDIA SALAZAR  
 6807 TRINITY TRAIL LN  
 RICHMOND, TX 77469-1987

**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 SYNCHRONY BANK. Plaintiff purchased Defendant's debt on or about October 28, 2024. Plaintiff has been assigned the debt, and Plaintiff is now owed money from Defendant. MIDLAND CREDIT MANAGEMENT, INC. is the current owner of the debt, and any prior holders of the debt are listed in the attached Affidavit Relating to Damages and Business Record and are incorporated by reference.

Relevant information related to the account is as follows:

ORIGINAL CREDITOR:	SYNCHRONY BANK
ACCOUNT NO.:	XXXXXXXXXXXX-4674
DATE OF CHARGE-OFF:	October 11, 2023
CHARGE-OFF BALANCE:	\$4,815.93
DATE OF ORIGINATION:	September 03, 2014

#### **Count II**

Defendant had an account with CAPITAL ONE, N.A.. Plaintiff purchased Defendant's debt on or about December 26, 2024. Plaintiff has been assigned the debt, and Plaintiff is now owed money from

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

Relevant information related to the account is as follows:

ORIGINAL CREDITOR:	CAPITAL ONE, N.A.
ACCOUNT NO.:	XXXXXXXXXXXX-6778
DATE OF CHARGE-OFF:	September 25, 2023
CHARGE-OFF BALANCE:	\$2,180.62
DATE OF ORIGINATION:	August 04, 2010

#### **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 amount due, and may now be liable.

Plaintiff is entitled to judgment for damages for account stated, as of December 25, 2023. Defendant has failed and failed to meet the common principal amount of \$1,810.62, plus attorney fees and interest thereon.

Plaintiff is entitled to judgment for damages for account stated, as of September 25, 2023. Defendant has failed and failed to meet the common principal amount of \$1,090.62, plus attorney fees and interest thereon.

#### **Damages**

Plaintiff seeks liquidated damages in:

Interest until the amount of \$1,810.62  
Common principal amount of \$1,810.62

#### **Remedies Pursued**

Plaintiff is entitled to all the relief to which it is entitled by law.

#### **Penalty**

The undersigned Plaintiff, to the best of my knowledge, represents Plaintiff and the Plaintiff has no personal knowledge of the following:

As of the date of this affidavit, Plaintiff has not received any correspondence from Plaintiff's attorney.

- 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.

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Brian Staley, Texas Bar No. 00797483  
Michael Young, Texas Bar No. 24037759  
Peter Newman, Texas Bar No. 24106928  
Juan Goenaga, Texas Bar No. 00797868  
Cynthia Stevens, Texas Bar No. 24129749  
Genail Logan, Texas Bar No. 24117754  
David Caviness, Texas Bar No. 04033300  
John Gillespie, Texas Bar No. 07926300  
Amanda Okoli, Texas Bar No. 24140904  
Eliel Escobedo Jr., Texas Bar No. 24124860  
Kristy 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](http://www.midlandcredit.com) and logging into your account.

CAUSE NO.

MIDLAND CREDIT MANAGEMENT, INC. § IN THE JUSTICE COURT  
Plaintiff, §  
§  
vs. § PRECINCT 2, PLACE 1  
§  
YURIDIA SALAZAR §  
Defendant. § FORT BEND COUNTY, TEXAS

EXHIBIT "B"

**CERTIFICATE OF NON-MILITARY STATUS**

I am employed by MIDLAND CREDIT MANAGEMENT, INC., the servicer for MIDLAND CREDIT MANAGEMENT, INC., Plaintiff in this case. I am a competent person over eighteen years of age, and make the statements herein based upon personal knowledge of those account records maintained on Plaintiff's behalf. I have access to and have reviewed the electronic records pertaining to the account and am authorized to make this certificate on Plaintiff's behalf. The electronic records reviewed consist of data acquired from the seller when Plaintiff purchased the account, together with records generated in connection with servicing the account since the day the account was purchased by Plaintiff. In addition, I reviewed the documents that are attached.

Pursuant to the attachment, Defendant is not in active-duty status of the military.

I am declaring the above to be true, and I am signing this certificate under penalty of perjury.

  
\_\_\_\_\_  
Signature  
\_\_\_\_\_  
Juan Goenaga  
\_\_\_\_\_  
Printed Name



**Status Report  
Pursuant to Servicemembers Civil Relief Act**

SSN: XXX-XX-2008

Birth Date: Apr-XX-1989

Last Name: SALAZAR

First Name: YURIDIA

Middle Name:

Status As Of: Dec-26-2025

Certificate ID: FVY92XT49JBTSH

On Active Duty On Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects the individuals' active duty status based on the Active Duty Status Date			

Left Active Duty Within 367 Days of Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date			

The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Active Duty Status Date			
Order Notification Start Date	Order Notification End Date	Status	Service Component
NA	NA	No	NA
This response reflects whether the individual or his/her unit has received early notification to report for active duty			

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, Space Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty.

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense (DoD) that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Servicemembers Civil Relief Act (50 USC App. § 3901 et seq., as amended) (SCRA), (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced only a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual was on active duty for the active duty status date, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service. Service contact information can be found on the SCRA website's FAQ page (Q35) via this URL: <https://scra.dmdc.osd.mil/scra/#/faqs>. If you have evidence the person was on active duty for the active duty status date and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. § 3921(c).

This response reflects the following information: (1) The individual's Active Duty status on the Active Duty Status Date (2) Whether the individual left Active Duty status within 367 days preceding the Active Duty Status Date (3) Whether the individual or his/her unit received early notification to report for active duty on the Active Duty Status Date.

### More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d) (1). Prior to 2010 only some of the active duty periods less than 30 consecutive days in length were available. In the case of a member of the National Guard, this includes service under a call to active service authorized by the President or the Secretary of Defense under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy Training and Administration of the Reserves (TARs), Marine Corps Active Reserve (ARs) and Coast Guard Reserve Program Administrator (RPAs). Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps).

### Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate. SCRA protections are for Title 10 and Title 14 active duty records for all the Uniformed Services periods. Title 32 periods of Active Duty are not covered by SCRA, as defined in accordance with 10 USC § 101(d)(1).

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of the SCRA extend beyond the last dates of active duty.

Those who could rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected.

**WARNING:** This certificate was provided based on a last name, SSN/date of birth, and active duty status date provided by the requester. Providing erroneous information will cause an erroneous certificate to be provided.

## **EXHIBIT A**



## BILL of SALE

### Midland (S2FSMIDS) – PSCC 180 MP – October 2024

Transfer Date: 10/21/2024

For value received and in further consideration of the mutual covenants and conditions set forth in the Master Account Sale Agreement (the "Agreement"), dated as of this 13<sup>th</sup> day of February, 2023 by and between Synchrony Bank formerly known as GE Capital Retail Bank; RFS Holding, L.L.C., Synchrony Card Funding, LLC, and Retail Finance Credit Services, LLC (collectively "Seller") and Midland Credit Management, Inc. ("Buyer"), Seller hereby transfers, sells, conveys, grants, and delivers to Buyer, its successors and assigns, without recourse except as set forth in the Agreement, the Accounts as set forth in the Notification File (as defined in the Agreement and Account Addendum dated 8/6/2024) named IC\_S2FSMIDS\_DMPLA\_DebtManager-20241022042842676077000-447106-PLCMNT-EXPORT.xml.gz, delivered by Seller to Buyer on or about the 21<sup>st</sup> of October, 2024, and as further described in the Agreement.

Capitalized terms not defined herein shall have the definition ascribed in the Agreement.

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

#### Synchrony Bank

By: Lynne Fisher 11/1/2024  
Lynne Fisher  
SVP Recovery Operations

#### RFS Holding, LLC

By: Lynne Fisher 11/1/2024  
Lynne Fisher  
Duly Authorized Signatory

#### Midland Credit Management, Inc.

By: Danielle Wohlfahrt 11/1/2024  
Danielle Wohlfahrt  
Managing Vice President,  
Business Development & Strategic Partnerships

#### Synchrony Card Funding, LLC

By: Lynne Fisher 11/1/2024  
Lynne Fisher  
Duly Authorized Signatory

#### Retail Finance Credit Services, LLC

By: Lynne Fisher 11/1/2024  
Lynne Fisher  
Vice President

QC APPROVED

By: Abhijeet Manna  
Date: 10/30/2024

Purchase Price Reconciliation/Funding Instructions

October 22, 2024

To: **Midland**

THIS ACCOUNT SALE ADDENDUM (the "Addendum") is entered into this 6th day of August, 2024 by and among Synchrony Bank formerly known as GE Capital Retail Bank; RFS Holding, LLC, Synchrony Card Funding, LLC and Retail Finance Credit Services, LLC, ("Seller") and Midland Credit Management, Inc. ("Buyer"). Hereinafter Seller and Buyer are each referred to as a "party" and collectively, as the "parties", for themselves and their respective successors and permitted assigns.

Portfolio	<u>Debt Manager</u>
Agcy_Atty Code	<u>S2FSMIDS</u>
Total Number of Accounts	
Outstanding Balances on Transfer Date:	
Cut-Off Date	<u>October 21, 2024</u>
Transfer Date	<u>October 21, 2024</u>
Purchase Price Factor	
Purchase Price	
0% Holdout	
Amount of Wire transfer	
Date of Funding (no later than):	<u>October 28, 2024</u>
Wire Date:	<u>October 28, 2024</u>
Bank:	
ABA No.	
Account No:	
Account Holder:	
Location:	

**AFFIDAVIT OF SALE  
OF ACCOUNT  
BY ORIGINAL CREDITOR**

State of Florida County of Seminole

**Alexa Stubbs** being duly sworn, deposes and says:

I am over 18 and not a party of this action. I am a Media Representative of Synchrony Bank formerly known as GE Capital Retail Bank. In that position I have access to creditor's books and records, and am aware of the process of the sale and assignment of electronically stored business records.

On or about **10/21/2024** Synchrony Bank formerly known as GE Capital Retail Bank sold a pool of charge-off accounts (the Accounts) by a Purchase and Sale Agreement and a Bill of Sale to Midland Credit Management, Inc. As part of the sale of the Accounts, electronic records and other records were transferred on individual Accounts to the debt buyer. These records were kept in the ordinary course of business of Synchrony Bank formerly known as GE Capital Retail Bank.

The Creditor has a process to detect and correct errors on these accounts. The above statements are true to the best of my knowledge.

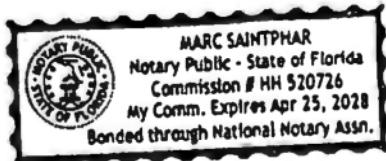
Signed this 7th day of November, 2024

  
Alexa Stubbs

Signed and sworn to before me this 7th day of November, 2024

(Notary Stamp)





**NY CoC CERTIFICATE OF CONFORMITY UNDER  
NYS CLS CPLR § 2309(c) AND NYS CLS RPL § 299-a**

The undersigned does hereby certify that he/she is an attorney-at-law duly admitted to practice in the State of Florida and residing in the State of Florida; that he/she is a person duly qualified to make this certificate of conformity pursuant to Section 299-a of the Real Property Law of the State of New York; that he/she is fully acquainted with the laws of the State of Florida pertaining to the acknowledgment or proof of affidavits; that the acknowledgement or proof upon the foregoing Affidavit of Alexa Stubbs was taken by Marc SaintPhar, a notary public in the State of Florida, in the manner prescribed by the laws of the State of Florida, being the state in which the Affidavit was taken; and, based on his/her review thereof, that the notarized Affidavit conforms to the laws of the State of Florida in all respects.

Witness my signature this 7th day of November, 2024



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**Tyler Burich**

Attorney-at-law, State of Florida.

<u>Field</u>	<u>Field Data</u>
Account Number	[REDACTED] 4674
First Name	YURIDIA
Last Name	SALAZAR
SSN	XXX-XX-2008 [REDACTED]
Date of Birth	
Address 1	6807 TRINITY TRAIL LN
City	RICHMOND
State	TX
Zip	77469
Open Date	09/03/2014
Last Purchase Date	02/10/2023
Last Purchase Amount	\$40.01
Last Payment Date	04/12/2023
Last Payment Amount	\$60.00
Sale Amount	\$4,815.93
Charge Off Date	10/11/2023
Charge off Balance	\$4,815.93
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	SYNCHRONY CAR CARE
Alternate Account #1	[REDACTED] 9537
Alternate Account #2	[REDACTED] 1111
Alternate Account #3	[REDACTED] 9537

Account information provided by Synchrony Bank formerly known as GE Capital Retail Bank pursuant to the Bill of Sale/Assignment of Accounts transferred on or about 10/28/2024 in connection with the sale of accounts from Synchrony Bank formerly known as GE Capital Retail Bank to Midland Credit Management, Inc.

## **EXHIBIT B**

STATE OF TEXAS

Midland Credit Management, Inc.,

Plaintiff

-vs-

AFFIDAVIT OF WYATT FENLASON

YURIDIA SALAZAR,

Defendant(s).

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Wyatt Fenlason, 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 SYNCHRONY BANK/SYNCHRONY CAR CARE account XXXXXXXXXXXXXXX4674 (MCM Number 329541217) (hereinafter "the Account").
2. I have access to and have reviewed the electronic records pertaining to the Account maintained by MCM and am authorized to make this affidavit on MCM's behalf. The electronic records reviewed consist of (i) data and records acquired from the seller or assignor when MCM purchased or was assigned the Account, which were incorporated into MCM's business records upon purchase or assignment, and (ii) data and records generated by MCM in connection with servicing the Account since the date the Account was purchased by or was assigned to MCM. In addition, I reviewed the documents that are attached to this affidavit.
3. I am familiar with and trained on the manner and method by which MCM creates and maintains its business records pertaining to the Account, which consist of (i) data and documents acquired from the seller or assignor, and (ii) subsequent collection and/or servicing activities by MCM. The records are acquired or created, and are kept in the regular course of MCM's business. It was in the regular course of MCM's business for a person with knowledge

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AFFIDAVIT OF WYATT FENLASON - 1



329541217



AFFRECATTACH



25-398125

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 2023-10-11 with a balance of \$4,815.93. On or about 2024-10-28, Plaintiff purchased and was assigned the Account with a balance owed by Defendant of \$4,815.93. As of 2025-11-19, MCM's records show that the balance of \$4,815.93 remains due and owing and no interest has been assessed to the Account. Therefore, Plaintiff seeks the amount of \$4,815.93 from Defendant. All credits and offsets for payments have been applied to the balance.

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

1. SYNCHRONY BANK 2024-10-28

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.

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AFFIDAVIT OF WYATT FENLASON - 2



329541217



AFFRECATTACH



25-398125

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

**DEC 16 2025**

Date

*WF*

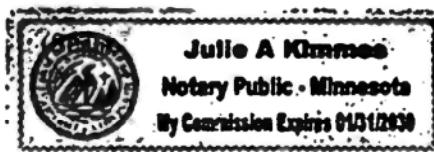
Wyatt Fenlason

STATE OF MINNESOTA

COUNTY OF STEARNS

Signed and sworn to (or affirmed) before me on  
by Wyatt Fenlason.

**DEC 16 2025**



*JKimmee*  
Notary Public

CA137

AFFIDAVIT OF WYATT FENLASON - 3



329541217



AFFRECATTACH



25-398125

 **Synchrony**  
965 Keller Rd  
Altamonte Springs, FL 32714

## BILL of SALE

### Midland (S2FSMIDS) – PSCC 180 MP – October 2024

Transfer Date: 10/21/2024

For value received and in further consideration of the mutual covenants and conditions set forth in the Master Account Sale Agreement (the "Agreement"), dated as of this 13<sup>th</sup> day of February, 2023 by and between Synchrony Bank formerly known as GE Capital Retail Bank; RFS Holding, L.L.C., Synchrony Card Funding, LLC, and Retail Finance Credit Services, LLC (collectively "Seller") and Midland Credit Management, Inc. ("Buyer"), Seller hereby transfers, sells, conveys, grants, and delivers to Buyer, its successors and assigns, without recourse except as set forth in the Agreement, the Accounts as set forth in the Notification File (as defined in the Agreement and Account Addendum dated 8/6/2024) named IC\_S2FSMIDS\_DMPLA\_DebtManager-20241022042842676077000-447106-PLCMNT-EXPORT.xml.gz, delivered by Seller to Buyer on or about the 21<sup>st</sup> of October, 2024, and as further described in the Agreement.

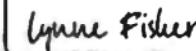
Capitalized terms not defined herein shall have the definition ascribed in the Agreement.

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

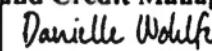
**Synchrony Bank**

By:  11/1/2024  
Lynne Fisher  
SVP Recovery Operations

**RFS Holding, LLC**

By:  11/1/2024  
Lynne Fisher  
Duly Authorized Signatory

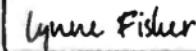
**Midland Credit Management, Inc.**

By:  11/1/2024  
Danielle Wohlfahrt  
Managing Vice President,  
Business Development & Strategic Partnerships

**Synchrony Card Funding, LLC**

By:  11/1/2024  
Lynne Fisher  
Duly Authorized Signatory

**Retail Finance Credit Services, LLC**

By:  11/1/2024  
Lynne Fisher  
Vice President

**QC APPROVED**

By: Abhijeet.Manna  
Date: 10/30/2024

Purchase Price Reconciliation/Funding Instructions

October 22, 2024

To: Midland

THIS ACCOUNT SALE ADDENDUM (the "Addendum") is entered into this 6th day of August, 2024 by and among Synchrony Bank formerly known as GE Capital Retail Bank; RFS Holding, LLC, Synchrony Card Funding, LLC and Retail Finance Credit Services, LLC, ("Seller") and Midland Credit Management, Inc. ("Buyer"). Hereinafter Seller and Buyer are each referred to as a "party" and collectively, as the "parties", for themselves and their respective successors and permitted assigns.

Portfolio	Debt Manager
Agcy_Atty Code	S2FSMIDS
Total Number of Accounts	
Outstanding Balances on Transfer Date:	
Cut-Off Date	October 21, 2024
Transfer Date	October 21, 2024
Purchase Price Factor	
Purchase Price	
0% Holdout	
Amount of Wire transfer	
Date of Funding (no later than):	October 28, 2024
Wire Date:	October 28, 2024
Bank:	
ABA No.	
Account No:	
Account Holder:	
Location:	

**AFFIDAVIT OF SALE  
OF ACCOUNT  
BY ORIGINAL CREDITOR**

**State of Florida County of Seminole**

**Alexa Stubbs** being duly sworn, deposes and says:

I am over 18 and not a party of this action. I am a Media Representative of Synchrony Bank formerly known as GE Capital Retail Bank. In that position I have access to creditor's books and records, and am aware of the process of the sale and assignment of electronically stored business records.

On or about 10/21/2024 Synchrony Bank formerly known as GE Capital Retail Bank sold a pool of charge-off accounts (the Accounts) by a Purchase and Sale Agreement and a Bill of Sale to Midland Credit Management, Inc. As part of the sale of the Accounts, electronic records and other records were transferred on individual Accounts to the debt buyer. These records were kept in the ordinary course of business of Synchrony Bank formerly known as GE Capital Retail Bank.

The Creditor has a process to detect and correct errors on these accounts. The above statements are true to the best of my knowledge.

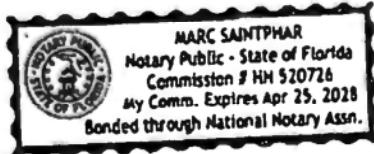
Signed this 7th day of November, 2024

  
Alexa Stubbs

Signed and sworn to before me this 7th day of November, 2024

(Notary Stamp)





**NY CoC CERTIFICATE OF CONFORMITY UNDER  
NYS CLS CPLR § 2309(c) AND NYS CLS RPL § 299-a**

The undersigned does hereby certify that he/she is an attorney-at-law duly admitted to practice in the State of Florida and residing in the State of Florida; that he/she is a person duly qualified to make this certificate of conformity pursuant to Section 299-a of the Real Property Law of the State of New York; that he/she is fully acquainted with the laws of the State of Florida pertaining to the acknowledgment or proof of affidavits; that the acknowledgement or proof upon the foregoing Affidavit of Alexa Stubbs was taken by Marc SaintPhar, a notary public in the State of Florida, in the manner prescribed by the laws of the State of Florida, being the state in which the Affidavit was taken; and, based on his/her review thereof, that the notarized Affidavit conforms to the laws of the State of Florida in all respects.

Witness my signature this 7th day of November, 2024



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**Tyler Burich**

Attorney-at-law, State of Florida.

## SYNCHRONY CAR CARE



YURIDIA SALAZAR  
 Account Number : XXXXXXXXXX 4674  
 Statement Closing Date: 09/13/2023

## Summary of Account Activity

Previous Balance	\$4,818.44
+ New Purchases	\$0.00
- Payments	\$0.00
+/- Credits, Fees & Adjustments (net)	\$41.00
+/- Interest Charge (net)	\$115.49

New Balance	\$4,774.93
-------------	------------

Credit Limit	\$4,000.00
Available Credit	\$0.00
Oversight Amount	\$774.93
Days in Billing Period	30

Pay online for free at: [mysynchrony.com](http://mysynchrony.com)  
 For Synchrony Bank customer service or to report your  
 card lost or stolen, call 866-657-4378.

Best times to call are Wednesday - Friday.

## Payment Information

New Balance	\$4,774.93
Minimum Payment This Period	\$239.00
Amount Past Due	\$1,179.00
Total Minimum Payment Due	\$1,418.00
Payment Due Date	10/06/2023

PAYMENT DUE BY 8 P.M. EASTERN ON THE DUE DATE.  
 We may convert your payment into an electronic debit. See  
 reverse side.

Late Payment Warning: If we do not receive your Total  
 Minimum Payment Due by the Payment Due Date listed above,  
 you may have to pay a late fee up to \$41.00.

Minimum Payment Warning: Making only the Total Minimum  
 Payment Due will increase the amount of interest you pay and  
 the time it takes to repay your balance. For example:

If you make no additional charges using this card and each month you <b>pay ...</b>	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	8 years	\$7,975.00

If you would like information about credit counseling services,  
 call 1-877-302-6797.

## Transaction Summary

Tran Date	Post Date	Reference Number	Description	Amount
<b>FEES</b>				
09/06/2023	09/06/2023		LATE FEE	\$41.00
			TOTAL FEES FOR THIS PERIOD	\$41.00
09/13/2023	09/13/2023		INTEREST CHARGED	
			INTEREST CHARGE ON PURCHASES	\$115.49
			TOTAL INTEREST FOR THIS PERIOD	\$115.49
<b>2023 Totals Year-to-Date</b>				
			Total Fees Charged in 2023	\$328.00
			Total Interest Charged in 2023	\$944.95
			Total Interest Paid in 2023	\$391.42

## Statement Credits Earned this period

Total Statement Credits earned this period	\$0.00
Annual Statement Credits earned	\$0.00

## Your Account News

Get Gas and Go. You can use your card for all your  
 car care needs at thousands of Synchrony Car Care  
 locations and gas stations nationwide.  
 Find a location at [mysynchrony.com/carcare](http://mysynchrony.com/carcare)

## Interest Charge Calculation

Type of Balance	Expiration Date	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	NA	29.99%	\$4,884.85	\$115.49

\* NOTICE: See reverse side and additional pages (if any) for important information concerning your account.

5302 05H 1 7 11 230913 EX PAGE 1 OF 3 6362 1100 CTJ2 01P55392

Pay online at [mysynchrony.com](http://mysynchrony.com) or enclose this coupon with your check. Please use blue or black ink.



Total Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
\$1,418.00	\$1,179.00	10/06/2023	\$4,774.93	<span style="background-color: black; color: black;">XXXXXXXXXX</span> 4674

Payment Enclosed: \$                  

New address or e-mail? Payment due includes \$ 1,179.00 past due. Please pay the past due amount PROMPTLY.  
 Check the box at left and print changes on back

YURIDIA SALAZAR  
 6807 TRINITY TRAIL LN  
 RICHMOND TX 77469-1987

Make Payment to: SYNCHRONY BANK  
 PO BOX 71715  
 PHILADELPHIA, PA 19178-1715

Remember, you can update the above configuration as well as your email address or type of payment method at any time.

<input type="text" value="Email Address"/>	<input type="text" value="Home Phone #"/>	<input type="text" value="Business Phone #"/>	<input type="text" value="Business Phone #"/>
<input type="text" value="Fax # or other phone you can use to contact you"/>	<input type="text" value="Cell Address"/>	<input type="text" value="City State Zip"/>	<input type="text" value="Phone #"/>

By providing a spacious living room and a separate dining room, you can have the best and biggest party ever. The large kitchen is equipped with all the modern conveniences, including a built-in oven, a built-in range, a built-in dishwasher, and a built-in microwave. The laundry room features a built-in washer and dryer, as well as a built-in closet. The bedrooms are spacious and comfortable, with built-in closets. The master bedroom features a built-in walk-in closet. The bathroom is spacious and includes a built-in shower. The exterior of the home is made of brick and has a built-in garage. The interior of the home is made of wood and has a built-in fireplace. The exterior of the home is made of brick and has a built-in garage. The interior of the home is made of wood and has a built-in fireplace.

Businesses can use the Business Registry to find information about other businesses, such as their name, address, and contact details. This information can be used for various purposes, such as marketing, research, or compliance.

01/15/2028 - 02/15/2028 • 02/15/2028 - 03/15/2028

Particular attention is given to the relationship between the two types of models. The first type is based on the assumption that the system is in equilibrium, while the second type is based on the assumption that the system is in disequilibrium. Both types of models are used to predict the future state of the system.

**Cardholder News & Information**

If you need to contact Synchrony about the loss of a Synchrony cardholder, you can submit a deceased notification form located at [www.syl.com](http://www.syl.com) under the 'Contact Us' page.

You can pay your bill online or over the phone. We noticed you've been enjoying our easy paperless payment options, so we will no longer be including return envelopes. You can make things even easier by selecting the paperless statement option on your account online.

## SYNCHRONY CAR CARE

YURIDIA SALAZAR  
 Account Number : XXXXXXXXXX 4674  
 Statement Closing Date: 10/1/2023



Summary of Account Activity		Payment Information			
Previous Balance	\$4,774.93	New Balance	\$0.00		
+ New Purchases	\$0.00	Total Minimum Payment Due	\$1,659.00		
- Payments	\$0.00	Payment Due Date	10/13/2023		
+/- Credits, Fees & Adjustments (net)	(\$4,774.93)	<b>PAYMENT DUE BY 5 P.M. EASTERN ON THE DUE DATE.</b> We may convert your payment into an electronic debit. See reverse side.			
+/- Interest Charge (net)	\$0.00	Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$41.00.			
New Balance	\$0.00				
Credit Limit	\$4,000.00				
Available Credit	\$0.00				
Days in Billing Period	28				
Pay online for free at: <a href="http://mysynchrony.com">mysynchrony.com</a> For Synchrony Bank customer service or to report your card lost or stolen, call 866-657-0378.					
Best times to call are Wednesday - Friday.					

Transaction Summary			
Tran Date	Post Date	Reference Number	Description
10/11/2023	10/11/2023	F6362008W00999990	CHARGE OFF ACCOUNT-PRINCIPALS (\$3,879.78)
10/11/2023	10/11/2023		CHARGE OFF ACCOUNT-INTEREST (\$849.15)
10/11/2023	10/11/2023		CHARGE .
10/06/2023	10/06/2023		CHARGE OFF ACCOUNTS - FEES (\$287.00) FEES
10/06/2023	10/06/2023		LATE FEE \$41.00
			TOTAL FEES FOR THIS PERIOD \$41.00
			INTEREST CHARGED
10/11/2023	10/11/2023		INTEREST CHARGE ON PURCHASES \$0.00
			TOTAL INTEREST FOR THIS PERIOD \$0.00
<b>2023 Totals Year-to-Date</b>			
Total Fees Charged in 2023 \$369.00			
Total Interest Charged In 2023 \$844.95			
Total Interest Paid in 2023 \$391.42			

Statement Credits Earned this period		Your Account News	
Total Statement Credits earned this period	\$0.00	Get Gas and Go. You can use your card for all your car care needs at thousands of Synchrony Car Care locations and gas stations nationwide.	
Annual Statement Credits earned	\$0.00	Find a location at <a href="http://mysynchrony.com/carcare">mysynchrony.com/carcare</a>	

Interest Charge Calculation				
Type of Balance	Expiration Date	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	NA	29.99%	\$0.00	\$0.00

\* NOTICE: See reverse side and additional pages (if any) for important information concerning your account.

5302 068 3 11 231811 EXP PAGE 1 of 3 6362 1108 CTJ2 01F85302

Pay online at [mysynchrony.com](http://mysynchrony.com) or enclose this coupon with your check. Please use blue or black ink.



Total Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
\$1,659.00	\$0.00	10/13/2023	\$0.00	<span style="background-color: black; color: black;">XXXXXXXXXX</span> 4674

Payment Enclosed: \$

New address or e-mail? Payment due includes \$ 0.00 past due. Please pay the past due amount PROMPTLY.  
 Check the box at left and print changes on back.

YURIDIA SALAZAR  
 6807 TRINITY TRAIL LN  
 RICHMOND TX 77469-1987

Make Payment to: SYNCHRONY BANK  
 PO BOX 71715  
 PHILADELPHIA, PA 19176-1715



**Cardholder News & Information**

If you need to contact Synchrony about the loss of a Synchrony cardholder, you can submit a deceased notification form located at [www.syf.com](http://www.syf.com) under the 'Contact Us' page.

You can pay your bill online or over the phone. We noticed you've been enjoying our easy paperless payment options, so we will no longer be including return envelopes. You can make things even easier by selecting the paperless statement option on your account online.

Statement not provided to customer.

## SYNCHRONY CAR CARE



YURIDIA SALAZAR  
 Account Number: [REDACTED] 4674  
 Statement Closing Date: 04/13/2023

Summary of Account Activity		Payment Information							
Previous Balance	\$4,089.78	New Balance	\$4,019.49						
+ New Purchases	\$0.00	Minimum Payment This Period	\$201.00						
- Payments	\$210.00	Amount Past Due	\$98.00						
+/- Credits, Fees & Adjustments (net)	\$41.00	Total Minimum Payment Due	\$299.00						
+/- Interest Charge (net)	\$98.71	Payment Due Date	05/06/2023						
<b>New Balance</b>	<b>\$4,019.49</b>	<b>PAYMENT DUE BY 5 P.M. EASTERN ON THE DUE DATE.</b> We may convert your payment into an electronic debit. See reverse side.							
Credit Limit	\$4,000.00	<b>Late Payment Warning:</b> If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$41.00.							
Available Credit	\$0.00	<b>Minimum Payment Warning:</b> Making only the Total Minimum Payment Due will increase the amount of interest you pay and the time it takes to repay your balance. For example:							
Overlimit Amount	\$19.49	<table border="1"> <tr> <td>If you make no additional charges using this card and each month you pay ...</td> <td>You will pay off the balance shown on this statement in about ...</td> <td>And you will end up paying an estimated total of ...</td> </tr> <tr> <td>Only the minimum payment</td> <td>9 years</td> <td>\$7,545.00</td> </tr> </table>		If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...	Only the minimum payment	9 years	\$7,545.00
If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...							
Only the minimum payment	9 years	\$7,545.00							
Days in Billing Period	30	If you would like information about credit counseling services, call 1-877-302-6797.							
Pay online for free at: <a href="http://mysynchrony.com">mysynchrony.com</a> For Synchrony Bank customer service or to report your card lost or stolen, call 866-657-0376.									
Best times to call are Wednesday - Friday.									

Transaction Summary				
Tran Date	Post Date	Reference Number	Description	Amount
03/17/2023	03/17/2023	65348329151L450W0	PAYMENT - THANK YOU	(\$150.00)
04/12/2023	04/12/2023	6534832AEGTHD0TS8	PAYMENT - THANK YOU	(\$60.00)
			FEES	
04/06/2023	04/06/2023		LATE FEE	\$41.00
			TOTAL FEES FOR THIS PERIOD	\$41.00
			INTEREST CHARGED	
04/13/2023	04/13/2023		INTEREST CHARGE ON PURCHASES	\$98.71
			TOTAL INTEREST FOR THIS PERIOD	\$98.71
2023 Totals Year-to-Date				
Total Fees Charged in 2023				
Total Interest Charged in 2023				
Total Interest Paid in 2023				

Statement Credits Earned this period		Your Account News	
Total Statement Credits earned this period	\$0.00	Get Gas and Go. You can use your card for all your car care needs at thousands of Synchrony Car Care locations and gas stations nationwide.	
Annual Statement Credits earned	\$0.00	Find a location at <a href="http://mysynchrony.com/carcare">mysynchrony.com/carcare</a>	

\* NOTICE: See reverse side and additional pages (if any) for important information concerning your account.

5362 04R 1 7 11 330413 EX PAGE 1 of 3 6363 1108 CTJ2 010G9303

Pay online at [mysynchrony.com](http://mysynchrony.com) or enclose this coupon with your check. Please use blue or black ink.



Total Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
\$299.00	\$98.00	05/06/2023	\$4,019.49	[REDACTED] 4674

Payment Enclosed: \$

New address or e-mail?  Check the box at left and print changes on back  
 Payment due includes \$ 98.00 past due. Please pay the past due amount PROMPTLY.

YURIODA SALAZAR  
 6607 TRINITY TRAIL LN  
 RICHMOND TX 77469-1987

Make Payment to: SYNCHRONY BANK  
 PO BOX 71715  
 PHILADELPHIA, PA 19176-1715

**Customer Service:** For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TTS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: P.O. Box 965035, Orlando, FL 32896-5035. Please include your account number on any correspondence you send to us.

**Payments:** Send payments to the address listed on the remittance coupon portion of this statement or pay online at [www.mysynchrony.com](http://www.mysynchrony.com).

**Overnight Payments:** Payments cannot be made in person; mail payments to Synchrony Bank, 140 Wekiva Springs Road, Longwood, FL 32779.

**Notice:** See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965035, Orlando, FL 32896-5035.

Purchases, returns and payments made just prior to billing date may not appear until next month's statement. 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. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment and you will not receive your check back from your financial institution. You may choose not to have your payment collected electronically by sending your payment (with the remittance coupon) in your own envelope - not the enclosed remittance envelope, addressed to: P.O. Box 530860, Atlanta, GA 30353-4980 and not the payment address.

**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: Synchrony Bank, P.O. Box 965035, Orlando, FL 32896-5035.

In your letter give us the following information:

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

You must contact us within 60 days after the error appeared on your statement.

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

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

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

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

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Please: Neither of these are 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:

Synchrony Bank  
P.O. Box 965035, Orlando, FL 32896-5035

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.

**Information About Payments:** You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 PM (ET) on any day will be credited as of the next day. Credit to your account may be delayed up to five days if payment (a) is not received at the payment address, (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check or correspondence of any type.

**Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that:

- (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount, or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at:  
P.O. Box 965035, Orlando, FL 32896-5035.

**Credit To Your Account:** An amount shown in parenthesis is a credit or credit balance unless otherwise indicated. Credit will be applied to your previous balance immediately upon receipt, but will not reduce any required payment that may be due.

**Credit Reports and Account Information:** If you believe that we may have reported inaccurate information about you to a consumer-reporting agency, please contact us at P.O. Box 965035, Orlando, FL 32896-5035. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. 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.

**New Way to Calculate Interest:** We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges, and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

**Bankruptcy Notice:** If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965034, Orlando, FL 32896-5034.

Your account is owned and serviced by Synchrony Bank.

**Use of Information About You and Your Account:** Our Privacy Policy describes our collection and disclosure of information about you and your Account. If you would like another copy of the Privacy Policy, please call us at the customer service telephone number indicated on the front of this statement.

[05453A]

O1DG5302 - 1 - 02/07/18

This is an attempt to collect a debt and any information obtained will be used for that purpose.

\*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or recorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address and/or phone number, please check the box and print the changes below.

Street  
Address  
City, State  
ZIP  
Phone #

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

*\*Home Phone #*      *\*Business Phone #*      *\*Cell # or other phone # we can use to contact you*

Remember, you can update the above information as well as your email address online at [www.mysynchrony.com](http://www.mysynchrony.com).

**Interest Charge Calculation**

Type of Balance	Expiration Date	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	NA	29.99%	\$4,004.09	\$98.71

**Cardholder News & Information**

Please Note: Our current Payment address has changed. If you mail your payment, please use the new address on your remittance coupon portion of the statement.

If you need to contact Synchrony about the loss of a Synchrony cardholder, you can submit a deceased notification form located at [www.sy.com](http://www.sy.com) under the 'Contact Us' page.

You can pay your bill online or over the phone. We noticed you've been enjoying our easy paperless payment options, so we will no longer be including return envelopes. You can make things even easier by selecting the paperless statement option on your account online.

2005 Q3 1000 CAD 01005286 01005287 01005288 01005289 01005290

## **EXHIBIT A**

**Master Account Sale Agreement dated April 23, 2021  
Account Sale Addendum dated December 9, 2024**

**BILL OF SALE**

**Closing Date: 12/26/2024**

Capital One, N.A. ("Seller"), in consideration of a Purchase Price of [REDACTED] and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, hereby sells, assigns, conveys, sets over, and transfers all right, title and interest in the Accounts identified in the Sale File entitled

OMEGA.BN0076.SALES.PROD-EAST.BPSLE20241219\_BN0076\_customer.dat.gz  
OMEGA.BN0076.SALES.PROD-EAST.BPSLE20241219\_BN0076\_main.dat.gz  
OMEGA.BN0076.SALES.PROD-EAST.BPSLE20241219\_BN0076\_phone.dat.gz

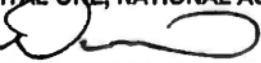
(which may be in electronic form) to Midland Credit Management, Inc., a Kansas corporation ("Buyer"), and including all proceeds thereof of any kind, without recourse or representation except as expressly provided herein or on the terms, and subject to the conditions, set forth in the Agreement (as defined below).

This Bill of Sale is delivered pursuant to and in accordance with the terms of that certain Master Account Sale Agreement, dated as of April 23, 2021, by and between Seller and Buyer (as amended, restated or otherwise modified from time to time, the "Agreement"). All capitalized terms used, but not defined, in this Bill of Sale shall have the meanings assigned to such terms in the Agreement. This Bill of Sale does not amend the terms of the Agreement in any respect. The representations, warranties, covenants, agreements and indemnities contained in the Agreement shall not be superseded hereby but shall remain in full force and effect as and to the extent provided in the Agreement.

The Cutoff Date for the Sale File was December 19, 2024. The aggregate Sale Balance of the Accounts as of the Cutoff Date was [REDACTED]

IN WITNESS WHEREOF, Seller, by its duly authorized representative, has executed and delivered this Bill of Sale as of the date first above written.

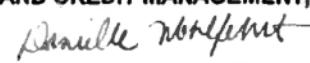
**CAPITAL ONE, NATIONAL ASSOCIATION**

By: 

Name: Wesley Perkins

Title: Managing Vice President

**MIDLAND CREDIT MANAGEMENT, INC.**

By: 

Name: Danielle Wohlfehrt

Title: MVP Business Development

Master Account Sale Agreement dated April 23, 2021  
Account Sale Addendum dated December 9, 2024

AFFIDAVIT OF SALE  
OF ACCOUNT  
BY CREDITOR

Wesley Perkins being duly sworn, deposes and says:

I am over 18 and not a party to this action. I am the Managing Vice President of Capital One, N.A. In that position I am aware of the process of the sale and assignment of electronically stored business records.

On or about December 19, 2024 Capital One, N.A. sold a pool of charged-off accounts (the Accounts) by a Master Account Sale Agreement and a Bill of Sale to Midland Credit Management, Inc., a Kansas corporation. As part of the sale of the Accounts, electronic records and other records were transferred on individual Accounts to the debt buyer. These records were kept in the ordinary course of business of Capital One, N.A.

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

Signed this 16<sup>th</sup> day of January, 2025.

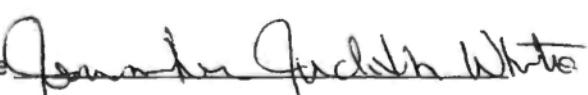
  
\_\_\_\_\_  
Wesley Perkins  
Managing Vice President

SUBSCRIBED and sworn to before me, the undersigned Notary Public in the jurisdiction aforesaid, by Wesley Perkins, who is personally known to me and who acknowledged before me his signature to the foregoing Affidavit.

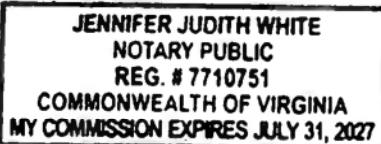
Commonwealth of Virginia

County of Goochland

The forgoing instrument was acknowledged before me this 16 day of January, 2025.

Notary Signature 

Notary Name: Jennifer Judith White



Master Account Sale Agreement dated April 23, 2021  
Account Sale Addendum dated December 9, 2024

**CERTIFICATE OF CONFORMITY**

**CERTIFICATE OF CONFORMITY  
MADE PURSUANT TO  
CPLR 2309(c)  
and RPL 299-a**

I, an attorney-at-law admitted to practice in the Commonwealth of Virginia, do hereby certify that Jennifer Judith White, is a notary public in and for the Commonwealth of Virginia, in the jurisdiction aforementioned and the acknowledgment upon affidavits for Capital One, N.A. are taken in the manner prescribed by the laws of the Commonwealth of Virginia and conforms to the laws thereof in all respects.

IN WITNESS WHEREOF, I have hereunto set my signature, on 1/16/25.

Jennifer D. White

Printed Name

J. D. White

Signed Name

Attorney at Law, Commonwealth of Virginia

<u>Field</u>	<u>Field Data</u>
Account Number	[REDACTED] 6778
Seller Account ID	1016876395
First Name	YURIDIA
Last Name	SALAZAR
SSN	XXX-XX-2008
Date of Birth	[REDACTED]
Address 1	6807 TRINITY TRAIL LN
City	RICHMOND
State	TX
Zip	77469
Open Date	08/04/2010
Last Purchase Date	08/17/2022
Last Purchase Amount	\$22.00
Last Payment Date	05/25/2023
Last Payment Amount	\$10.00
Sale Amount	\$2,180.62
Charge Off Date	09/25/2023
Charge off Balance	\$2,180.62
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	PLATINUM

Account information provided by Capital One, National Association pursuant to the Bill of Sale/Assignment of Accounts transferred on or about 12/26/2024 in connection with the sale of accounts from Capital One, National Association to Midland Credit Management, Inc.

OMEGA.BN0076.SALES.PROD-EAST.BPSLE20241219\_BN0076\_customer.dat.gz ; OMEGA.BN0076.SALES.PROD-EAST.BPSLE20241219\_BN0076\_main.dat.gz ; OMEGA.BN0076.SALES.PROD-EAST.BPSLE20241219\_BN0076\_phone.dat.gz

BPSLE20241219

STATE OF TEXAS

Midland Credit Management, Inc.,

Plaintiff

-vs-

AFFIDAVIT OF WYATT FENLASON

YURIDIA SALAZAR,

Defendant(s).

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Wyatt Fenlason, 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 CAPITAL ONE, N.A./PLATINUM account XXXXXXXXXXXXXXX6778 (MCM Number 330737580) (hereinafter "the Account").
2. I have access to and have reviewed the electronic records pertaining to the Account maintained by MCM and am authorized to make this affidavit on MCM's behalf. The electronic records reviewed consist of (i) data and records acquired from the seller or assignor when MCM purchased or was assigned the Account, which were incorporated into MCM's business records upon purchase or assignment, and (ii) data and records generated by MCM in connection with servicing the Account since the date the Account was purchased by or was assigned to MCM. In addition, I reviewed the documents that are attached to this affidavit.
3. I am familiar with and trained on the manner and method by which MCM creates and maintains its business records pertaining to the Account, which consist of (i) data and documents acquired from the seller or assignor, and (ii) subsequent collection and/or servicing activities by MCM. The records are acquired or created, and are kept in the regular course of MCM's business. It was in the regular course of MCM's business for a person with knowledge

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AFFIDAVIT OF WYATT FENLASON - 1



330737580



AFFRECATTACH



25-397587

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 2023-09-25 with a balance of \$2,180.62. On or about 2024-12-26, Plaintiff purchased and was assigned the Account with a balance owed by Defendant of \$2,180.62. As of 2025-11-19, MCM's records show that the balance of \$1,930.82 remains due and owing and no interest has been assessed to the Account. Therefore, Plaintiff seeks the amount of \$1,930.82 from Defendant. All credits and offsets for payments have been applied to the balance.

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

1. CAPITAL ONE, N.A.
2. Midland Credit Management, Inc.

2024-12-26

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

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AFFIDAVIT OF WYATT FENLASON - 2



330737580



AFFRECATTACH



25-397587

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

**DEC 16 2025**

Date

*WT*

Wyatt Fenlason

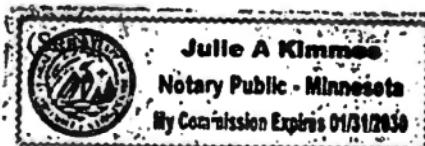
STATE OF MINNESOTA

COUNTY OF STEARNS

Signed and sworn to (or affirmed) before me on

**DEC 16 2025**

by Wyatt Fenlason.



*Julie A Kimmers*  
Notary Public

CA137

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AFFIDAVIT OF WYATT FENLASON - 3



330737580



AFFRECATTACH



25-397587

**Master Account Sale Agreement dated April 23, 2021  
Account Sale Addendum dated December 9, 2024**

**BILL OF SALE**

**Closing Date: 12/26/2024**

Capital One, N.A. ("Seller"), in consideration of a Purchase Price of [REDACTED] and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, hereby sells, assigns, conveys, sets over, and transfers all right, title and interest in the Accounts identified in the Sale File entitled

OMEGA.BN0076.SALES.PROD-EAST.BPSLE20241219\_BN0076\_customer.dat.gz  
OMEGA.BN0076.SALES.PROD-EAST.BPSLE20241219\_BN0076\_main.dat.gz  
OMEGA.BN0076.SALES.PROD-EAST.BPSLE20241219\_BN0076\_phone.dat.gz

(which may be in electronic form) to Midland Credit Management, Inc., a Kansas corporation ("Buyer"), and including all proceeds thereof of any kind, without recourse or representation except as expressly provided herein or on the terms, and subject to the conditions, set forth in the Agreement (as defined below).

This Bill of Sale is delivered pursuant to and in accordance with the terms of that certain Master Account Sale Agreement, dated as of April 23, 2021, by and between Seller and Buyer (as amended, restated or otherwise modified from time to time, the "Agreement"). All capitalized terms used, but not defined, in this Bill of Sale shall have the meanings assigned to such terms in the Agreement. This Bill of Sale does not amend the terms of the Agreement in any respect. The representations, warranties, covenants, agreements and indemnities contained in the Agreement shall not be superseded hereby but shall remain in full force and effect as and to the extent provided in the Agreement.

The Cutoff Date for the Sale File was December 19, 2024. The aggregate Sale Balance of the Accounts as of the Cutoff Date was [REDACTED]

IN WITNESS WHEREOF, Seller, by its duly authorized representative, has executed and delivered this Bill of Sale as of the date first above written.

**CAPITAL ONE, NATIONAL ASSOCIATION**

By: [Signature]

Name: Wesley Perkins

Title: Managing Vice President

**MIDLAND CREDIT MANAGEMENT, INC.**

By: Danielle Wohlfahrt

Name: Danielle Wohlfahrt

Title: MVP Business Development

Master Account Sale Agreement dated April 23, 2021  
Account Sale Addendum dated December 9, 2024

AFFIDAVIT OF SALE  
OF ACCOUNT  
BY CREDITOR

Wesley Perkins being duly sworn, deposes and says:

I am over 18 and not a party to this action. I am the Managing Vice President of Capital One, N.A. In that position I am aware of the process of the sale and assignment of electronically stored business records.

On or about December 19, 2024 Capital One, N.A. sold a pool of charged-off accounts (the Accounts) by a Master Account Sale Agreement and a Bill of Sale to Midland Credit Management, Inc., a Kansas corporation. As part of the sale of the Accounts, electronic records and other records were transferred on individual Accounts to the debt buyer. These records were kept in the ordinary course of business of Capital One, N.A.

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

Signed this 16<sup>th</sup> day of January, 2025.



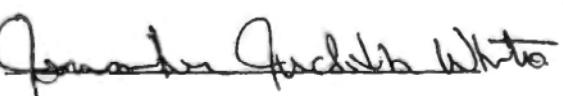
Wesley Perkins  
Managing Vice President

SUBSCRIBED and sworn to before me, the undersigned Notary Public in the jurisdiction aforesaid, by Wesley Perkins, who is personally known to me and who acknowledged before me his signature to the foregoing Affidavit.

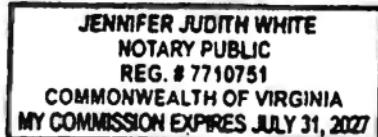
Commonwealth of Virginia

County of Goochland

The foregoing instrument was acknowledged before me this 16 day of January, 2025.

Notary Signature 

Notary Name: Jennifer Judith White



Master Account Sale Agreement dated April 23, 2021  
Account Sale Addendum dated December 9, 2024

**CERTIFICATE OF CONFORMITY**

**CERTIFICATE OF CONFORMITY  
MADE PURSUANT TO  
CPLR 2309(c)  
and RPL 299-a**

I, an attorney-at-law admitted to practice in the Commonwealth of Virginia, do hereby certify that Jennifer Judith White, is a notary public in and for the Commonwealth of Virginia, in the jurisdiction aforementioned and the acknowledgment upon affidavits for Capital One, N.A. are taken in the manner prescribed by the laws of the Commonwealth of Virginia and conforms to the laws thereof in all respects.

IN WITNESS WHEREOF, I have hereunto set my signature, on 1/16/25

James Olmsted

Printed Name

J. Olmsted

Signed Name

Attorney at Law, Commonwealth of Virginia



Page 1 of 2

**Capital One account | Platinum Mastercard ending in 6778**  
Aug 25, 2023 - Sep 23, 2023 | 30 days in Billing Cycle

## Payment Information

<b>Payment Due Date</b>	For online and phone payments, the deadline is 8pm ET.
<b>PAST DUE</b>	
<b>New Balance</b>	<b>Minimum Payment Due</b>
<b>\$2,180.62</b>	<b>\$2,180.62</b>

**IMPORTANT:** Your account has charged off and is now serviced by the Recoveries department at 1-800-258-9319. Your full balance is due. Any payment you make will reduce your balance and help pay off your debt faster. The amount you owe may differ if you've entered into a separate payment agreement.

## Account Summary

<b>Previous Balance</b>	<b>\$2,131.20</b>
<b>Payments</b>	<b>\$0.00</b>
<b>Other Credits</b>	<b>\$0.00</b>
<b>Transactions</b>	<b>+ \$0.00</b>
<b>Cash Advances</b>	<b>+ \$0.00</b>
<b>Fees Charged</b>	<b>+ \$0.00</b>
<b>Interest Charged</b>	<b>+ \$49.42</b>
<b>New Balance</b>	<b>= \$2,180.62</b>
<b>Available Credit (as of Sep 23, 2023)</b>	<b>N/A</b>

## Account Notifications

- Welcome to your account notifications. Check back here each month for important updates about your account.

Pay or manage your account at [capitalone.com](http://capitalone.com)

**Customer Service: 1-800-227-4825**

**See reverse for Important Information**



**YURIDIA SALAZAR  
6807 TRINITY TRAIL LN  
RICHMOND, TX 77469-1987**

**Payment Due Date: Past Due**

**Account ending in 6778**

New Balance <b>\$2,180.62</b>	Minimum Payment Due <b>\$2,180.62</b>	Amount Enclosed <b>\$</b>
----------------------------------	--	------------------------------

**Capital One  
P.O. Box 60519  
City of Industry CA 91716-0519**

Please send us this portion of your statement and only one check (or one money order) payable to Capital One to ensure your payment is processed promptly. Allow at least seven business days for delivery.

1 [REDACTED] 6778 23 2180620010000000001

**How can I Avoid Paying Interest Charges?** If you pay your New Balance in full by the due date each month, we will not charge interest on new transactions that post to the purchase balance. If you have been paying in full without interest charges, but fail to pay your next New Balance in full, we will charge interest on the unpaid balance. Interest Charges on Cash Advances and Special Transfers start on the transaction date. Promotional offers may allow you to pay less than the total New Balance and avoid paying interest on new transactions that post to your purchase balance. See the front of your statement for additional information.

**How is the Interest Charge Determined?** Interest charges accrue from the date of the transaction, date the transaction is processed or the first day of the Billing Cycle. Interest accrues daily on every unpaid amount until it is paid in full. Interest accrued during a Billing Cycle posts to your account at the end of the Billing cycle and appears on your next statement. You may owe interest charges even if you pay the entire New Balance one month, but did not do so the prior month. Once you start accruing interest charges, you generally must pay your New Balance in full two consecutive Billing Cycles before interest charges stop being posted to your Statement. Interest charges are added to the corresponding segment of your account.

**Do you assess a Minimum Interest Charge?** We may assess a minimum interest charge of \$0.50 for each Billing Cycle if your account is subject to an interest charge.

**How do you Calculate the Interest Charge?** We use a method called Average Daily Balance (including new transactions).

1. First, for each segment we take the beginning balance each day and add in new transactions and the periodic interest charge on the previous day's balance. Then we subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if your previous statement balance was zero or a credit amount, new transactions which post to your purchase segment are not added to the daily balance.

2. Next, for each segment, we add the daily balances together and divide the sum by the number of days in the Billing Cycle. The result is the Average Daily Balance for each segment.

3. At the end of each Billing Cycle, we multiply your Average Daily Balance for each segment by the daily periodic rate (APR divided by 365) for that segment, and then we multiply the result by the number of days in the Billing Cycle. We add the interest charges for all segments together. The result is your total interest charge for the Billing Cycle.

The Average Daily Balance is referred to as the Balance Subject to Interest Rate in the Interest Charge Calculation section of this Statement.

**NOTE:** Due to rounding or a minimum interest charge, this calculation may vary slightly from the interest charge actually assessed.

**How can I Avoid Membership Fees?** If a Renewal Notice is printed on this statement, you may avoid paying an annual membership fee by contacting Customer Service fewer than 40 days after the annual membership fee was assessed to request that we close your account. To avoid paying a monthly membership fee, close your account and we will stop assessing your monthly membership fees.

**How can I Close My Account?** You can contact Customer Service anytime to request that we close your account.

**How do you Process Payments?** When you make a payment, you authorize us to initiate an ACH or electronic payment that will be debited from your bank account or other related account. When you provide a check or check information to make a payment, you authorize us to use information from the check to make a one-time ACH or other electronic transfer from your bank account. We may also process it as a check transaction. Funds may be withdrawn from your bank account as soon as the same day we process your payment.

**How do you Apply My Payment?** We generally apply payments up to your Minimum Payment first to the balance with the lowest APR (including 0% APR), and then to balances with higher APRs. We apply any part of your payment exceeding your Minimum Payment to the balance with the highest APR, and then to balances with lower APRs.

#### Billing Rights Summary (Does not Apply to Small Business Accounts)

**What To Do If You Think You Find A Mistake On Your Statement:** If you think there is an error on your statement, write to us at:  
P.O. Box 30285, Salt Lake City, UT 84130-0285.

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 or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. We will notify you in writing within 30 days of our receipt of your letter. 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 until we send you a notice about the outcome of our investigation, you are responsible for the remainder of your balance.
  - We can apply any unpaid amount against your credit limit. Within 90 days of our receipt of your letter, we will send you a written notice explaining either that we corrected the error (to appear on your next statement) or the reasons we believe the bill is correct.

**Your Rights If You Are Dissatisfied With Your Purchase:** 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, the following must be true:

- 1) 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, and
  - 2) 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 P.O. Box 30285, Salt Lake City, UT 84130-0285. 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.

© 2023 Capital One. Capital One is a federally registered service mark

ETC-08 07/13/2023



Pay online at [capitalone.com](http://capitalone.com)



Pay using the Capital One mobile app



Customer Service 1-800-227-4825

## Changing your mailing address?

You can change your address by signing into your account online or by calling Customer Service.

Any written request on this form will not be honored.

**How do I Make Payments?** You may make your payment in several ways:

1. Online Banking by logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Calling the telephone number listed on the front of this statement and providing the required payment information;
4. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

#### When will you Credit My Payment?

- For mobile, online or over the phone, as of the business day we receive it, as long as it is made by 8 p.m. ET.
- For mail, as of the business day we receive it, as long as it is received by 5 p.m. local time at our processing center. You must send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least seven (7) business days for mail delivery. Mailed payments received by us at any other location or payments in any other form may not be credited as of the day we receive them.



Page 2 of 2  
Capital One account I Platinum Mastercard ending in 6778  
Aug 25, 2023 - Sep 23, 2023 I 30 days in Billing Cycle

## Transactions

Visit [capitalone.com](http://capitalone.com) to see detailed transactions.

### YURIDIA SALAZAR #6778: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
------------	-----------	-------------	--------

### YURIDIA SALAZAR #6778: Transactions

Trans Date	Post Date	Description	Amount
------------	-----------	-------------	--------

## Fees

Trans Date	Post Date	Description	Amount
------------	-----------	-------------	--------

Total Fees for This Period	\$0.00
----------------------------	--------

## Interest Charged

Interest Charge on Purchases	\$49.42
------------------------------	---------

Interest Charge on Cash Advances	\$0.00
----------------------------------	--------

Interest Charge on Other Balances	\$0.00
-----------------------------------	--------

Total Interest for This Period	\$49.42
--------------------------------	---------

## Totals Year-to-Date

Total Fees charged	\$239.00
--------------------	----------

Total Interest charged	\$400.34
------------------------	----------

## Interest Charge Calculation

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

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charged
Purchases	27.90% P	\$2,154.99	\$49.42
Cash Advances	29.90% P	\$0.00	\$0.00

**Variable APRs:** If you have a letter code displayed next to any of the above APRs, this means they are variable APRs. They may increase or decrease based on one of the following indices (reported in The Wall Street Journal) as described below.

Code next to your APR(s)	How do we calculate your APR(s)?	When your APR(s) will change
P	Prime Rate + margin	The first day of the Billing Cycles that end in Jan., April, July and Oct.
L	3 month LIBOR + margin	
D	Prime Rate + margin	The first day of each Billing Cycle
F	1 month LIBOR + margin	



### Protect yourself from scams.

When dealing with uninvited contacts from people, businesses, or social networking sites, always use caution.

Scan this QR code with your phone's camera to learn more or visit  
[www.capitalone.com/stopscams](http://www.capitalone.com/stopscams)



Page 1 of 3

Capital One account | Platinum Mastercard ending in 6778  
May 25, 2023 - Jun 23, 2023 | 30 days in Billing Cycle

Payment Information		
Payment Due Date	For online and phone payments, the deadline is 8pm ET.	
Jul 18, 2023		
New Balance	Minimum Payment Due	
\$1,995.36	\$400.00	
<b>LATE PAYMENT WARNING:</b> If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$40.00.		
<b>MINIMUM PAYMENT WARNING:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
		
Minimum Payment	18 Years	\$5,444
If you would like information about credit counseling services, call 1-888-326-8055.		

Account Summary	
Previous Balance	\$1,960.54
Payments	-\$10.00
Other Credits	\$0.00
Transactions	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$44.82
New Balance	= \$1,995.36
Credit Limit	\$1,750.00
Available Credit (as of Jun 23, 2023)	\$0.00
Cash Advance Credit Limit	\$500.00
Available Credit for Cash Advances	\$0.00



### Account Notifications

Please check page 3 of this statement for your Account Notifications.

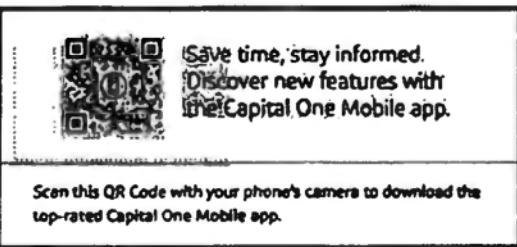
Pay or manage your account at [capitalone.com](http://capitalone.com)

Customer Service: 1-800-227-4825

See reverse for Important Information



YURIDIA SALAZAR  
6807 TRINITY TRAIL LN  
RICHMOND, TX 77469-1987



Payment Due Date: Jul 18, 2023      Account ending in 6778

New Balance	Minimum Payment Due	Amount Enclosed
\$1,995.36	\$400.00	\$ _____

Please send us this portion of your statement and only one check (or one money order) payable to Capital One to ensure your payment is processed promptly. Allow at least seven business days for delivery.

Capital One  
P.O. Box 60519  
City of Industry CA 91716-0519

[REDACTED]

1 [REDACTED] 6778 23 1995360010000400007

**How can I Avoid Paying Interest Charges?** If you pay your New Balance in full by the due date each month, we will not charge interest on new transactions that post to the purchase balance. If you have been paying in full without Interest Charges, but fail to pay your next New Balance in full, we will charge interest on the unpaid balance. Interest Charges on Cash Advances and Special Transfers start on the transaction date. Promotional offers may allow you to pay less than the total New Balance and avoid paying interest on new transactions that post to your purchase balance. See the front of your statement for additional information.

**How Is the Interest Charge Determined?** Interest Charges accrue from the date of the transaction, date the transaction is processed or the first day of the Billing Cycle. Interest accrues daily on every unpaid amount until it is paid in full. Interest accrued during a Billing Cycle posts to your account at the end of the Billing cycle and appears on your next statement. You may owe Interest Charges even if you pay the entire New Balance one month, but did not do so the prior month. Once you start accruing Interest Charges, you generally must pay your New Balance in full two consecutive Billing Cycles before Interest Charges stop being posted to your Statement. Interest Charges are added to the corresponding segment of your account.

**Do you assess a Minimum Interest Charge?** We may assess a minimum Interest Charge of \$0.50 for each Billing Cycle if your account is subject to an Interest Charge.

**How do you Calculate the Interest Charge?** We use a method called Average Daily Balance (including new transactions).

1. First, for each segment we take the beginning balance each day and add in new transactions and the periodic Interest Charge on the previous day's balance. Then we subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if your previous statement balance was zero or a credit amount, new transactions which post to your purchase segment are not added to the daily balance.

2. Next, for each segment, we add the daily balances together and divide the sum by the number of days in the Billing Cycle. The result is the Average Daily Balance for each segment.

3. At the end of each Billing Cycle, we multiply your Average Daily Balance for each segment by the daily periodic rate (APR divided by 365) for that segment, and then we multiply the result by the number of days in the Billing Cycle. We add the Interest Charges for all segments together. The result is your total Interest Charge for the Billing Cycle.

The Average Daily Balance is referred to as the Balance Subject to Interest Rate in the Interest Charge Calculation section of this Statement.

**NOTE:** Due to rounding or a minimum Interest Charge, this calculation may vary slightly from the Interest Charge actually assessed.

**How can I Avoid Membership Fees?** If a Renewal Notice is printed on this statement, you may avoid paying an annual membership Fee by contacting Customer Service no later than 45 days after the last day in the Billing Cycle covered by this statement to request that we close your account. To avoid paying a monthly membership Fee, close your account and we will stop assessing your monthly membership Fee.

**How can I Close My Account?** You can contact Customer Service anytime to request that we close your account.

**How do you Process Payments?** When you make a payment, you authorize us to initiate an ACH or electronic payment that will be debited from your bank account or other related account. When you provide a check or check information to make a payment, you authorize us to use information from the check to make a one-time ACH or other electronic transfer from your bank account. We may also process it as a check transaction. Funds may be withdrawn from your bank account as soon as the same day we process your payment.

**How do you Apply My Payment?** We generally apply payments up to your Minimum Payment first to the balance with the lowest APR (including 0% APR), and then to balances with higher APRs. We apply any part of your payment exceeding your Minimum Payment to the balance with the highest APR, and then to balances with lower APRs.

**Billing Rights Summary (Does not Apply to Small Business Accounts)**

**What To Do If You Think You Find A Mistake On Your Statement:** If you think there is an error on your statement, write to us at:  
P.O. Box 30285, Salt Lake City, UT 84130-0285.

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 or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. We will notify you in writing within 30 days of our receipt of your letter. 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 until we send you a notice about the outcome of our investigation, you are responsible for the remainder of your balance.
  - We can apply any unpaid amount against your credit limit. Within 90 days of our receipt of your letter, we will send you a written notice explaining either that we corrected the error (to appear on your next statement) or the reasons we believe the bill is correct.

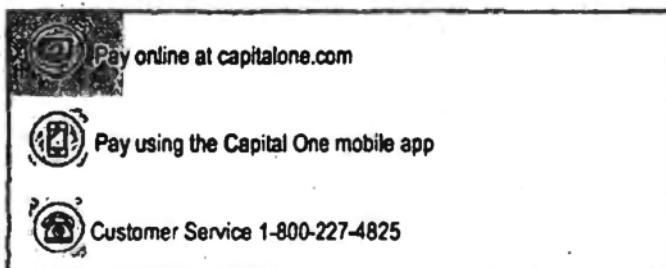
**Your Rights If You Are Dissatisfied With Your Purchase:** If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, the following must be true:

- 1) 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, and
- 2) 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: P.O. Box 30285, Salt Lake City, UT 84130-0285. 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.

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ETC-08 10/01/2020



### Changing your mailing address?

You can change your address by signing into your account online or by calling Customer Service.

Any written request on this form will not be honored.

**How do I Make Payments?** You may make your payment in several ways:

1. Online Banking by logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Calling the telephone number listed on the front of this statement and providing the required payment information;
4. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

**When will you Credit My Payment?**

- For mobile, online or over the phone, as of the business day we receive it, as long as it is made by 8 p.m. ET.
- For mail, as of the business day we receive it, as long as it is received by 5 p.m. local time at our processing center. You must send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least seven (7) business days for mail delivery. Mailed payments received by us at any other location or payments in any other form may not be credited as of the day we receive them.



## Transactions

Visit [capitalone.com](http://www.capitalone.com) to see detailed transactions.

## YURIDIA SALAZAR #6778: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
May 25	May 25	CAPITAL ONE MOBILE PYMTAuthDate 25-May	\$10.00

## YURIDIA SALAZAR #6778: Transactions

Trans Date	Post Date	Description	Amount

Trans Date	Post Date	Description	Amount

Total Fees for This Period	\$0.00

## Interest Charged

Interest Charge on Purchases	\$44.82
Interest Charge on Cash Advances	\$0.00
Interest Charge on Other Balances	\$0.00
Total Interest for This Period	\$44.82

## Totals Year-to-Date

Total Fees charged	\$200.00
Total Interest charged	\$254.08

## Interest Charge Calculation

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

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charged
Purchases	27.65% P	\$1,972.11	\$44.82
Cash Advances	29.65% P	\$0.00	\$0.00

**Variable APRs:** If you have a letter code displayed next to any of the above APRs, this means they are variable APRs. They may increase or decrease based on one of the following indices (reported in The Wall Street Journal) as described below.

Code next to your APR(s)	How do we calculate your APR(s)?	When your APR(s) will change
P	Prime Rate + margin	The first day of the Billing Cycles that end in Jan., April, July and Oct.
L	3 month LIBOR + margin	
D	Prime Rate + margin	The first day of each Billing Cycle
F	1 month LIBOR + margin	



Capital One account | Platinum Mastercard ending in 6778  
May 25, 2023 - Jun 23, 2023 | 30 days in Billing Cycle

## Account Notifications

- ① For questions about this account, please give us a call at 1-800-955-6600. We'll be glad to help you Monday through Friday from 8 a.m. to 11 p.m. ET, and Saturday and Sunday from 8 a.m. to 5 p.m. ET.
- ① Your account has gone over its credit limit and is currently past due.
- ① Renewal Notice - This periodic statement provides important information about your rate(s) and how your interest charge is calculated.
- ① Your minimum payment was not received in time to avoid a late fee. As a courtesy, we didn't charge you a late fee this month. Please note that we may charge a late fee in future months if we don't receive at least your minimum payment by your due date.



### Protect yourself from scams.

When dealing with unsolicited contacts from people, businesses, or social networking sites, always use caution.

Scan this QR Code with your phone's camera to learn more or visit  
[www.capitalone.com/stopscams](http://www.capitalone.com/stopscams)

STOPSCAMS