

JPC-26-02104-11

FILED  
2/3/2026 12:21 PM  
Dallas County  
Justice of the Peace Pct 1-1  
By: Lenita Bailey

# 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

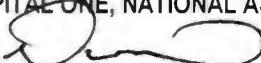
(which may be in electronic form) to Midland Credit Management, Inc., a Kansas corporation ("Buyer"), and including all proceeds thereof of any kind, without recourse or representation except as expressly provided herein or on the terms, and subject to the conditions, set forth in the Agreement (as defined 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 The representations, warranties, covenants, agreements and indemnities contained in the Agreement shall not be superseded hereby but shall remain in full force and effect as and to the extent provided in the Agreement.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.

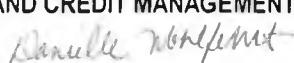
CAPITAL ONE, NATIONAL ASSOCIATION

By: 

Name: Wesley Perkins

Title: Managing Vice President

MIDLAND CREDIT MANAGEMENT, INC.

By: 

Name: Danielle 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

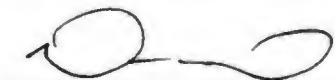
Wesley Perkins being duly sworn, deposes and says:

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.



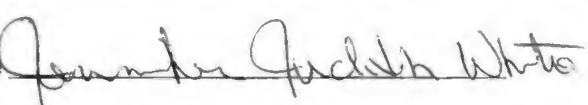
Wesley Perkins  
Managing Vice President

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.

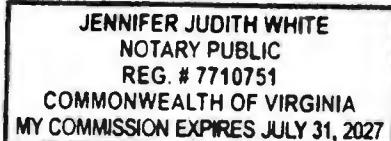
Commonwealth of Virginia

County of Goochland

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

Notary Signature 

Notary Name: Jennifer Judith White



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Dallas County  
Justice of the Peace Pct 1-1  
By: Lenita Bailey

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.

Jenise Olmsted

Printed Name

J. Olmsted

Signed Name

Attorney at Law, Commonwealth of Virginia

Field	Field Data
Account Number	[REDACTED] 4476
Seller Account ID	1016830550
First Name	ERMALINDA
Last Name	VILLARRUEL
SSN	XXX-XX-4814
Date of Birth	[REDACTED]
Address 1	1010 ORIOLE BLVD
City	DUNCANVILLE
State	TX
Zip	75116
Home Phone	2142826348
Open Date	07/08/2021
Last Purchase Date	12/21/2022
Last Purchase Amount	\$10.81
Last Payment Date	02/16/2023
Last Payment Amount	\$154.00
Sale Amount	\$4,966.40
Charge Off Date	09/22/2023
Charge off Balance	\$4,966.40
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	WORLD ELITE

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

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Dallas County  
Justice of the Peace Pct 1-1  
By: Lenita Bailey

# **EXHIBIT B**

FILED  
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Dallas County  
Justice of the Peace Pct 1-1  
By: Lenita Bailey

Master Account Sale Agreement dated April 23, 2021  
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OMEGA.BN0076.SALES.PROD-EAST.BPSLE20241219\_BN0076\_phone.dat.gz

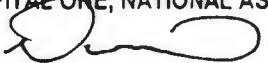
(which may be in electronic form) to Midland Credit Management, Inc., a Kansas corporation ("Buyer"), and including all proceeds thereof of any kind, without recourse or representation except as expressly provided herein or on the terms, and subject to the conditions, set forth in the Agreement (as defined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

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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 Wohlfahrt  
Title: MVP Business Development

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AFFIDAVIT OF SALE  
OF ACCOUNT  
BY CREDITOR

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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

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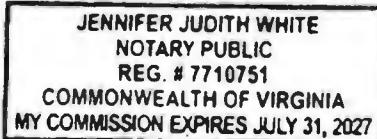
Commonwealth of Virginia

County of Goochland

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Notary Signature 

Notary Name: Jennifer Judith White



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Justice of the Peace Pct 1-1  
By: Lenita Bailey

Master Account Sale Agreement dated April 23, 2021  
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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



# QUICKSILVER

## Payment Information

Payment Due Date <b>PAST DUE</b>	For online and phone payments, the deadline is 8pm ET.
New Balance <b>\$4,966.40</b>	Minimum Payment Due <b>\$4,966.40</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>\$4,837.58</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>+ \$128.82</b>
<b>New Balance</b>	<b>= \$4,966.40</b>
<b>Available Credit (as of Sep 21, 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**



ERMALINDA VILLARRUEL  
1010 ORIOLE BLVD  
DUNCANVILLE, TX 75116-2732

**Payment Due Date: Past Due**

**Account ending in 4476**

New Balance

**Minimum Payment Due**

**Amount Enclosed**

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.

2/3/2026 12:21 PM

001 Dallas County

Justice of the Peace Pct 1-1

By: Lenita Bailey

**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 \$0.00 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 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 business 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 Do 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:

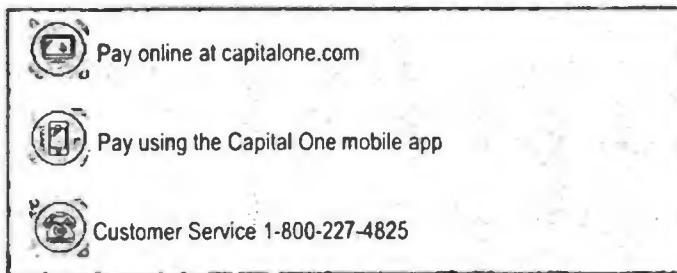
- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error 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.

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

ETC-08 07/13/2023



### 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.



QUICKSILVER

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2/3/2026 12:21 PM  
Dallas County  
Justice of the Peace Pct 1-1  
Quicksilver Credit Card I World Elite Mastercard ending in 4476  
Aug 23, 2023 - Sep 21, 2023 | 30 days in Billing Cycle  
By Lentia Bailey

## Transactions

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

### ERMALINDA VILLARRUEL #4476: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
<b>ERMALINDA VILLARRUEL #4476: Transactions</b>			

Trans Date	Post Date	Description	Amount
<b>Fees</b>			

Trans Date	Post Date	Description	Amount
<b>Total Fees for This Period</b>			<b>\$0.00</b>

<b>Interest Charged</b>	
Interest Charge on Purchases	\$128.82
Interest Charge on Cash Advances	\$0.00
Interest Charge on Other Balances	\$0.00
<b>Total Interest for This Period</b>	<b>\$128.82</b>

<b>Totals Year-to-Date</b>	
<b>Total Fees charged</b>	<b>\$0.00</b>
<b>Total Interest charged</b>	<b>\$1,053.91</b>

## 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	31.99% P	\$4,899.56	\$128.82
Cash Advances	31.99% 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)

510-00-00

2/3/2026 12:21 PM

Dallas County

Justice of the Peace Pct 1-1

P.O. Box 60519

Quicksilver Credit Card I World Elite Mastercard ending in 4476  
Jan 23, 2023 - Feb 19, 2023 | 28 days in Billing Cycle

By: Lentita Bailey



QUICKSILVER

## Payment Information

Payment Due Date	For online and phone payments, the deadline is 8pm ET.
Mar 16, 2023	
New Balance	Minimum Payment Due
\$4,122.60	\$141.00

**LATE PAYMENT WARNING:** 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.

**MINIMUM PAYMENT WARNING:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Minimum Payment	19 Years	\$13,839
\$178	3 Years	\$6,402

Estimated savings if balance is paid off in about 3 years: \$7,437

If you would like information about credit counseling services, call 1-888-326-8055.

## Account Summary

Previous Balance	\$4,175.89
Payments	-\$154.00
Other Credits	\$0.00
Transactions	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$100.71
New Balance	= \$4,122.60
Credit Limit	\$4,000.00
Available Credit (as of Feb 19, 2023)	\$0.00
Cash Advance Credit Limit	\$3,000.00
Available Credit for Cash Advances	\$0.00

## Rewards Summary

Rewards as of: 02/17/2023

Rewards Balance	Track and redeem your rewards with our mobile app or on <a href="#">capitalone.com</a>
-\$1.68	
Previous Balance	Earned This Period
-\$1.68	\$0.00
	Redeemed this period
	\$0.00

## Account Notifications

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

Pay or manage your account at [capitalone.com](#)

Customer Service: 1-800-227-4825

See reverse for Important Information



ERMALINDA VILLARRUEL  
1010 ORIOLE BLVD  
DUNCANVILLE, TX 75116-2732



Save time, stay informed!  
Discover new features with  
the Capital One Mobile app.

Scan this QR Code with your phone's camera to download the  
top-rated Capital One Mobile app.

Payment Due Date: Mar 16, 2023

Account ending in 4476

New Balance	Minimum Payment Due	Amount Enclosed
\$4,122.60	\$141.00	\$ _____

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



2/3/2026 12:21 PM

Dallas County

Justice of the Peace Pct 1-1

By: Lenita Bailey

**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.

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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 linked 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.



# QUICKSILVER

Quicksilver Credit Card I World Elite Mastercard ending in #4476  
Jan 23, 2023 - Feb 19, 2023 | 28 days in Billing Cycle

FILED  
2/3/2026 12:21 PM  
Dallas County  
Justice of the Peace Pct 1-1  
By: Lemita Bailey

## Transactions

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

### ERMALINDA VILLARRUEL #4476: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
Feb 16	Feb 16	CAPITAL ONE AUTOPAY PYMTAuthDate 16-Feb	\$154.00

### ERMALINDA VILLARRUEL #4476: Transactions

Trans Date	Post Date	Description	Amount
<b>Fees</b>			

Trans Date	Post Date	Description	Amount
<b>Total Fees for This Period</b>			<b>\$0.00</b>

		<b>Interest Charged</b>
Interest Charge on Purchases		\$100.71
Interest Charge on Cash Advances		\$0.00
Interest Charge on Other Balances		\$0.00
<b>Total Interest for This Period</b>		<b>\$100.71</b>

## Totals Year-to-Date

<b>Total Fees charged</b>	<b>\$0.00</b>
<b>Total Interest charged</b>	<b>\$210.11</b>

## 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	31.24% P	\$4,202.47	\$100.71
Cash Advances	31.24% 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	

Additional Information on the next page



QUICKSILVER

FILED  
2/3/2026 12:21 PM  
Dallas County  
Justice of the Peace Pct 1-1  
Quicksilver Credit Card I World Elite Mastercard ending in 4476  
Jan 23, 2023 - Feb 19, 2023 | 28 days in Billing Cycle  
By: Lenita Bailey

### Account Notifications

- i** Your account has gone over its credit limit. In addition to your required minimum payment, please pay enough to bring your account balance below your credit limit to avoid the possibility of being declined.
- i** You are enrolled in AutoPay. You've selected to pay the minimum amount due, which will be debited from your bank account on your Scheduled Payment Date. If your payment is more than your current balance, we will only debit the current balance.