

CAUSE NO. JPC-26-01639-51

MIDLAND CREDIT MANAGEMENT, INC.  
Plaintiff,

IN THE JUSTICE COURT

vs.

PRECINCT 5 PLACE 1

JOSHUA WILLIAMS  
Defendant

DALLAS COUNTY, TEXAS

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

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

**Discovery Level**

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

**Parties and Service of Citation**

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

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

JOSHUA WILLIAMS  
3202 S LLEWELLYN AVE  
DALLAS, TX 75224-3441

**Venue and Jurisdiction; Relief Sought**

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

**Plaintiffs Efforts To Resolve  
The Underlying Obligation**

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

obligation. In doing so, Plaintiff attempts to assess each consumer's willingness to pay, through phone calls, letters or other means. Plaintiff attempts to exclude consumers from its collection efforts, where Plaintiff believes those consumers are facing extenuating circumstances or hardships that would prevent them from making any payments.

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

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

### **Count I**

8. Defendant had an account with CITIBANK, N.A.. Plaintiff purchased Defendant's debt on or about February 21, 2024. Plaintiff has been assigned the debt, and Plaintiff is now owed money from Defendant. MIDLAND CREDIT MANAGEMENT, INC. is the current owner of the debt, and any prior holders of the debt are listed in the attached Affidavit Relating to Damages and Business Records and are incorporated by reference.

Relevant information related to the account is as follows:

ORIGINAL CREDITOR:	CITIBANK, N.A.
ACCOUNT NO.:	XXXXXXXXXXXX-7564
DATE OF CHARGE-OFF:	December 20, 2023
CHARGE-OFF BALANCE:	\$2,242.78
DATE OF ORIGINATION:	June 19, 2021

Account Stated

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

10. Demand for payment has been made by Plaintiff, and as of November 15, 2025, Defendant has refused and failed to remit the remaining principal amount of \$2,242.78. No interest (0%) is accruing on the account.

### **Damages**

11. Plaintiff seeks liquidated damages in the amount of \$2,242.78 along with post judgment interest at the statutory rate provided by applicable law.

### **Conditions Precedent**

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

### **Prayer**

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

- a. Actual damages in the amount of \$2,242.78;
- b. All costs of suit; and
- c. All other relief, in law and equity, to which Plaintiff may be entitled.

Respectfully submitted

By: Christopher Attocknie

MIDLAND CREDIT MANAGEMENT, INC.



Cynthia Stevens

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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  
Sunny Park, Texas Bar No. 24149285  
John Gillespie, Texas Bar No. 07926300  
Amanda Okoli, Texas Bar No. 24140904  
Eliel Escobedo Jr., Texas Bar No. 24124860  
David D. Backer, Texas Bar No. 24128895  
Kristy Gabrielova, Texas Bar No. 24042929  
Attorneys for MIDLAND CREDIT MANAGEMENT,  
INC.  
P.O. Box 460568  
Houston, TX 77056  
Tel: (866) 300-8750  
Fax: 877-232-9721  
Email: InternalLegal-TexasFax@MCMCG.COM

PLEASE UNDERSTAND THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN  
ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT  
PURPOSE.

You can view documents related to your account by visiting our website at [www.midlandcredit.com](http://www.midlandcredit.com) and  
logging into your account.

CAUSE NO.

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

EXHIBIT "B"

CERTIFICATE OF NON-MILITARY STATUS

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

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

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

Signature

Adriana Rincon

Printed Name

Department of Defense Manpower Data Center

Results as of : Dec-18-2025 08:40:00 AM EST

SCRA 5.27



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

SSN: XXX-XX-5568  
Birth Date: May-XX-1990  
Last Name: WILLIAMS  
First Name: JOSHUA  
Middle Name:  
Status As Of: Dec-18-2025  
Certificate ID: NHYPRKN076R05VP

NA	This response reflects whether the individual is currently on active duty as of the Status Date		NA
NA	This response reflects whether the individual is currently on active duty as of the Status Date		NA
NA	This response reflects whether the individual is currently on active duty as of the Status Date		NA

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

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

The DoD strongly supports the enforcement of the Servicemembers Civil Relief Act (50 USC App. § 3901 et seq, as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced only a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual was on active duty for the active duty status date, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service. Service contact information can be found on the SCRA website's FAQ page (Q35) via this URL: <https://scra.dmdc.oed.mil/scra/#faq3>. If you have evidence the person was on active duty for the active duty status date and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. § 3921(c).

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

#### More information on "Active Duty Status"

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

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

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

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

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

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

# EXHIBIT A



**BILL OF SALE AND ASSIGNMENT**

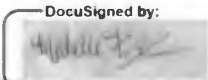
September 2021 Brands Fresh 180 Day Flow Lot 1

THIS BILL OF SALE AND ASSIGNMENT dated February 21, 2024, is by Citibank, N.A., a national banking association organized under the laws of the United States, located at 5800 South Corporate Place, Sioux Falls, SD 57108 (the "**Bank**") to Midland Credit Management, Inc., a corporation organized under the laws of the State of Kansas, with its headquarters/principal place of business at 350 Camino De La Reina, Suite 100, San Diego, CA 92108 ("**Buyer**").


For value received and subject to the terms and conditions of the Master Purchase and Sale Agreement dated December 6, 2023 between Buyer and the Bank (the "**Master Purchase Agreement**"), and that certain Addendum No. 1 dated December 14, 2023 between Bank and Buyer (the "**Addendum**," together with the Master Purchase Agreement, the "**Agreement**"), the Bank does hereby transfer, sell, assign, convey, grant, bargain, set over and deliver to Buyer, and to Buyer's successors and assigns, the Accounts summarized on the Asset Schedule attached hereto as Exhibit A and the Final Electronic File. Capitalized terms not defined herein shall have the definition ascribed in the Agreement.

With respect to information for the Accounts summarized on the Asset Schedule and included in the Final Electronic File, the Bank represents and warrants to Buyer that (i) the Account information constitutes the Bank's own business records and accurately reflects in all material respects the information in the Bank'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 Bank's business to maintain and compile such data.

**Citibank, N.A.**

By:   
 A97/C01913B146E  
 (Signature)

Name: Michelle BingleTitle: Authorized Party**Midland Credit Management, Inc.**

By:   
 08AF7C7200C5460  
 (Signature)

Name: Danielle wohlfehrTitle: MVP, BD & Strategic Partnerships

Contract ID: MC8MUMAA120623

Addendum ID: MC8MUMAA121423C1

Document ID: 021224MC1MU3FM

**Exhibit A to Bill of Sale**

The individual Accounts transferred are described in the Final Electronic File named Midland-Brands-Fresh-Flow-Lot1-0224 and delivered by the Bank to Buyer, the same deemed attached hereto by this reference.

Lot	Sale ID	# of Accounts	Sale Balance	Cut-Off Date	Purchase Price Percentage
Brands Fresh Flow Lot 1	021224MC1MU3FM			2/12/2024	

**AFFIDAVIT OF SALE OF ACCOUNTS**

**State of Kentucky**  
**County of Boone**


Michelle Bingle, being duly sworn, deposes and says:

I am an authorized employee of Citibank, N.A. ("CBNA") located at 5800 South Corporate Place, Sioux Falls, SD 57108, am authorized to make the statements and representations herein and I am over 18 years of age. In this position, I have access to the creditor's books and records and am aware of the process of the sale of accounts and electronic storage of business records.

On or about February 21, 2024, CBNA sold a pool of charged-off accounts (the Accounts) by a Master Purchase and Sale Agreement dated December 6, 2023, Bill of Sale, and Addendum No. 1 dated December 14, 2023 to Midland Credit Management, Inc. As part of the sale of the Accounts, certain electronic records were transferred on individual accounts to the debt buyer. These records were kept in the ordinary course of business of creditor.

I am not aware of any errors in the information provided about the Accounts. The above statements are true to the best of my knowledge.

Signed this 27 day of February, 2024.

  
 Signature

Michelle Bingle


Name

STATE OF KENTUCKY )

) ss.

COUNTY OF BOONE )

Subscribed and sworn to before me by Michelle Bingle this 27 day of Feb, 2024.

  
 Notary Public [Seal]

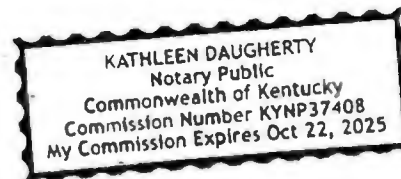
October 22, 2025

My commission expires: \_\_\_\_\_

Personally known ☒ OR

Produced identification \_\_\_\_\_

Type of identification produced: N/A

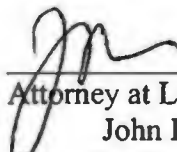


## CERTIFICATE OF CONFORMITY

### STATE OF KENTUCKY COUNTY OF BOONE

I, John Erin McCabe, an attorney-at-law of the State of Kentucky who is licensed to practice law in the State of Kentucky and is fully acquainted with the laws of the State of Kentucky pertaining to the acknowledgement or proof of deeds of real property to be recorded therein, do hereby certify that I am duly qualified to make this certificate of conformity pursuant to Section 299-a of the Real Property Law of the State of New York and hereby certify that the acknowledgement or proof upon the foregoing document was taken by Kathleen Daugherty, a notary public in the State of Kentucky, in the manner prescribed by the laws of the State of Kentucky and conforms to the laws thereof in all respects.

IN WITNESS WHEREOF, I have hereunto set my signature, this 27<sup>th</sup> day of February, 2024.

  
\_\_\_\_\_  
Attorney at Law  
John Erin McCabe  
Kentucky Bar #92923

Field	Field Data	Justice of the Peace Pct 5-1 By: Christopher Attocknie
Account Number	[REDACTED] 7564	
First Name	JOSHUA	
Last Name	WILLIAMS	
SSN	XXX-XX-5568	
Date of Birth	[REDACTED]	
Address 1	3202 S LLEWELLYN AVE	
City	DALLAS	
State	TX	
Zip	75224	
Open Date	06/19/2021	
Last Purchase Date	04/25/2023	
Last Payment Date	05/17/2023	
Last Payment Amount	\$43.00	
Sale Amount	\$2,242.78	
Charge Off Date	12/20/2023	
Charge off Balance	\$2,242.78	
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	CUSTOM CASH	

Account information provided by Citibank, N.A. pursuant to the Bill of Sale/Assignment of Accounts transferred on or about 02/21/2024 in connection with the sale of accounts from Citibank, N.A. to Midland Credit Management, Inc.

Midland-Brands-Fresh-Flow-Lot1-0224  
021224MC1MU3FM

# EXHIBIT B

STATE OF TEXAS

Midland Credit Management, Inc.,

Plaintiff

-vs-

AFFIDAVIT OF JOYCE HYLLA

JOSHUA WILLIAMS,

Defendant(s).

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Joyce Hylla, 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 CITIBANK, N.A./CUSTOM CASH account XXXXXXXXXXXXX7564 (MCM Number 325974068) (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 JOYCE HYLLA - 1



of the subsequent collection and/or servicing activities recorded, and a business duty to report, to make the record or data compilation, or to transmit information thereof to be included in such record, or for such information to be posted in MCM's records by a computer or similar digital means. In the regular course of MCM's business, the record or compilation of the subsequent collection activities is made at or near the time of the act or event by MCM as a regular practice.

4. The accuracy of such records is relied upon by Plaintiff in collecting this Account. These records are trustworthy and relied upon because the original creditor was required to keep careful records of the Account at issue in this case as required by law and/or suffer business loss.

5. MCM's records show that the Account was charged off on 2023-12-20 with a balance of \$2,242.78. On or about 2024-02-21, Plaintiff purchased and was assigned the Account with a balance owed by Defendant of \$2,242.78. As of 2025-11-15, MCM's records show that the balance of \$2,242.78 remains due and owing and no interest has been assessed to the Account. Therefore, Plaintiff seeks the amount of \$2,242.78 from Defendant. All credits and offsets for payments have been applied to the balance.

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

1. CITIBANK, N.A.

2024-02-21

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 JOYCE HYLLA - 2



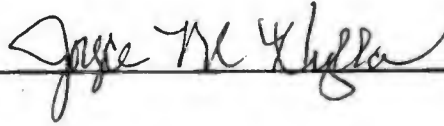


I certify under penalty of perjury that the foregoing statements are true and correct.

DEC 05 2025

Date

Joyce Hylla

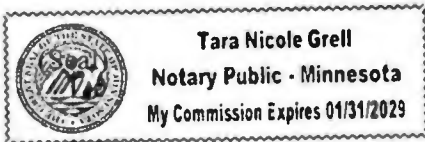


STATE OF MINNESOTA

COUNTY OF STEARNS

Signed and sworn to (or affirmed) before me on  
by Joyce Hylla.

DEC 05 2025

  
Notary Public

CA137

AFFIDAVIT OF JOYCE HYLLA - 3



**BILL OF SALE AND ASSIGNMENT**

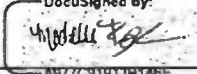
September 2021 Brands Fresh 180 Day Flow Lot 1

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For value received and subject to the terms and conditions of the Master Purchase and Sale Agreement dated December 6, 2023 between Buyer and the Bank (the "Master Purchase Agreement"), and that certain Addendum No. 1 dated December 14, 2023 between Bank and Buyer (the "Addendum," together with the Master Purchase Agreement, the "Agreement"), the Bank does hereby transfer, sell, assign, convey, grant, bargain, set over and deliver to Buyer, and to Buyer's successors and assigns, the Accounts summarized on the Asset Schedule attached hereto as Exhibit A and the Final Electronic File. Capitalized terms not defined herein shall have the definition ascribed in the Agreement.

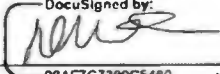
With respect to information for the Accounts summarized on the Asset Schedule and included in the Final Electronic File, the Bank represents and warrants to Buyer that (i) the Account information constitutes the Bank's own business records and accurately reflects in all material respects the information in the Bank'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 Bank's business to maintain and compile such data.

Citibank, N.A.

By:   
0877C719138146E  
(Signature)

Name: Michelle BingleTitle: Authorized Party

Midland Credit Management, Inc.

By:   
08AF7C7280C5480  
(Signature)

Name: Danielle wohlfehtTitle: MVP, BD & Strategic Partnerships

**Exhibit A to Bill of Sale**

The individual Accounts transferred are described in the Final Electronic File named Midland-Brands-Fresh-Flow-Lot1-0224 and delivered by the Bank to Buyer, the same deemed attached hereto by this reference.

Lot	Sale ID	# of Accounts	Sale Balance	Cut-Off Date	Purchase Price Percentage
Brands Fresh Flow Lot 1	021224MC1MU3FM			2/12/2024	

Contract ID: JMC1010741  
Addendum ID: MC81UJMAA121423C1  
Document ID: 021224MC1MU3FMGI

## AFFIDAVIT OF SALE OF ACCOUNTS

**State of Kentucky**  
**County of Boone**

**Michelle Bingle, being duly sworn, deposes and says:**

**I am an authorized employee of Citibank, N.A. ("CBNA") located at 5800 South Corporate Place, Sioux Falls, SD 57108, am authorized to make the statements and representations herein and I am over 18 years of age. In this position, I have access to the creditor's books and records and am aware of the process of the sale of accounts and electronic storage of business records.**

On or about February 21, 2024, CBNA sold a pool of charged-off accounts (the Accounts) by a Master Purchase and Sale Agreement dated December 6, 2023, Bill of Sale, and Addendum No. 1 dated December 14, 2023 to Midland Credit Management, Inc. As part of the sale of the Accounts, certain electronic records were transferred on individual accounts to the debt buyer. These records were kept in the ordinary course of business of creditor.

I am not aware of any errors in the information provided about the Accounts. The above statements are true to the best of my knowledge.

Signed this 27 day of February, 2024.

**Signature**

## Michelle Bingle

Name \_\_\_\_\_

STATE OF KENTUCKY )

) ss.

COUNTY OF BOONE )

Subscribed and sworn to before me by Michelle Bingle this 27 day of Feb, 2024.

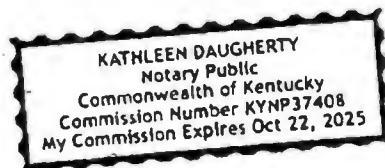
Kathleen O'F [Seal]  
Notary Public

My commission expires: October 22, 2025

Personally known \_\_\_\_\_ OR

Produced identification \_\_\_\_.

Type of identification produced: N/A

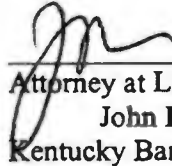


**CERTIFICATE OF CONFORMITY**

**STATE OF KENTUCKY  
COUNTY OF BOONE**

I, John Erin McCabe, an attorney-at-law of the State of Kentucky who is licensed to practice law in the State of Kentucky and is fully acquainted with the laws of the State of Kentucky pertaining to the acknowledgement or proof of deeds of real property to be recorded therein, do hereby certify that I am duly qualified to make this certificate of conformity pursuant to Section 299-a of the Real Property Law of the State of New York and hereby certify that the acknowledgement or proof upon the foregoing document was taken by Kathleen Daugherty, a notary public in the State of Kentucky, in the manner prescribed by the laws of the State of Kentucky and conforms to the laws thereof in all respects.

IN WITNESS WHEREOF, I have hereunto set my signature, this 27<sup>th</sup> day of February, 2024.

  
\_\_\_\_\_  
Attorney at Law  
John Erin McCabe  
Kentucky Bar #92923

# Citi Custom Cash<sup>SM</sup> Card



JOSHUA WILLIAMS

Member Since 2021 Account number ending in: 7564

Billing Period: 11/21/23-12/20/23

Billing Inquiries and Customer Service

PO BOX 6062 SIOUX FALLS, SD 57117

1-888-872-2214, (TTY: 711)

www.citicards.com

## DECEMBER STATEMENT

Minimum payment due: **\$2,242.78**

New balance as of 12/20/23: **\$2,242.78**

Payment due date: **12/20/23**

See the last page of this statement for important information about how to avoid paying interest on purchases.

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$41 and your APRs may be increased up to the Penalty APR of 29.99%.

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

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	1 month(s)	\$2,243

For information about credit counseling services, call 1-877-337-8188.

## Account Summary

Previous balance	\$2,188.55
Payments	-\$0.00
Credits	-\$0.00
Purchases	+\$0.00
Cash advances	+\$0.00
Fees	+\$0.00
Interest	+\$54.23

**New balance** **\$2,242.78**

## Credit Limit

Credit limit **\$1,790**

Includes \$0 cash advance limit



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**Total Available ThankYou<sup>®</sup> Points**

**0** as of 12/01/23

» See page 3 for more information about your rewards

For Payments, send check to: CITI CARDS, PO BOX 78045, PHOENIX, AZ, 85062-8045

Pay your bill from virtually anywhere with the Citi Mobile<sup>®</sup> App and Citi<sup>®</sup> Online



To download:  
Text 'App15' to MyCiti (692484)  
or go to your device's app store.  
Or visit [www.citicards.com](http://www.citicards.com)

Minimum payment due **\$2,242.78**

New balance **\$2,242.78**

Payment due date **12/20/23**

Amount enclosed:

Account number ending in 7564

Please make check payable to CITI CARDS.

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JOSHUA WILLIAMS  
3202 S LLEWELLYN AVE  
DALLAS TX 75224-3441

CITI CARDS  
PO BOX 78045  
PHOENIX, AZ 85062-8045

15009 0224278 0224278 0004300 7564 1406

www.citlicards.com

JOSHUA WILLIAMS

## Account Summary

Trans. date	Post date	Description	Amount
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## Fees charged

Total fees charged in this billing period	\$0.00
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## Interest charged

Date	Description	Amount
12/20	INTEREST CHARGED TO STANDARD PURCH	\$40.19
12/20	INTEREST CHARGED TO PUR PR-II/10/22.	\$14.04
Total interest charged in this billing period	\$54.23	

## 2023 totals year-to-date

Total fees charged in 2023	\$322.00
Total interest charged in 2023	\$457.77

## Interest charge calculation

Days in billing cycle: 30

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

Balance type	Annual percentage rate (APR)	Balance subject to interest rate	Interest charge
<b>PURCHASES</b>			
Standard Purch	29.99% (V)	\$1,630.50 (D)	\$40.19
Pur Pr II1022	29.24% (V)	\$584.15 (D)	\$14.04
<b>ADVANCES</b>			
Standard Adv	29.99% (V)	\$0.00 (D)	\$0.00

Your Annual Percentage Rate (APR) is the annual interest rate on your account. APRs followed by (V) may vary. Balances followed by (D) are determined by the daily balance method (including current transactions).

## Account messages

Please note that if we received your pay by phone or online payment between 5 p.m. ET and midnight ET on the last day of your billing period, your payment was credited as of the date of receipt, but will not be reflected until your next statement.

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Member ID: N/A

## ThankYou® Points Earned This Billing Cycle:

Highest Eligible Spend Category (on first \$500 spent)	(5pts. per \$1)	+0
All Other Purchases	(1pt. per \$1)	+0
<b>Total Points</b>		<b>0</b>

## How You Earn

Earn 5 ThankYou Points per \$1 on purchases in your highest eligible spend category\*\* each billing cycle, up to the first \$500 spent, and 1 point per \$1 thereafter. Plus, earn an unlimited 1 point per \$1 on all other purchases.

\*\*Learn more at [www.citibank.com](http://www.citibank.com) or on the Citi Mobile App.

## How You Redeem

Redeem your points for cash back as a statement credit, direct deposit, or check, or for gift cards, Shop with Points at participating partners, for travel and more.



» Redeem at [www.thankyou.com](http://www.thankyou.com), on the Citi Mobile App or at [www.citibank.com](http://www.citibank.com)

Redemption values vary depending on how you choose to redeem your ThankYou Points.

# Citi Custom Cash<sup>SM</sup> Card

**citi**

JOSHUA WILLIAMS

Member Since 2021 Account number ending in: 7564

Billing Period: 04/21/23-05/18/23

Billing Inquiries and Customer Service

PO BOX 6062 SIOUX FALLS, SD 57117

1-800-950-5114, (TTY: 711)

www.citlicards.com

## MAY STATEMENT

Minimum payment due: **\$52.65**  
New balance as of 05/18/23: **\$1,655.46**  
Payment due date: **06/16/23**

See the last page of this statement for important information about how to avoid paying interest on purchases.

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$41 and your APRs may be increased up to the Penalty APR of 29.99%.

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

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	8 year(s)	\$4,023
\$70	3 year(s)	\$2,520 (Savings=\$1,503)

For information about credit counseling services, call 1-877-337-8187.

## Account Summary

Previous balance \$1,662.81  
Payments -\$43.00  
Credits -\$1,000.00  
Purchases +\$1,000.00  
Cash advances +\$0.00  
Fees +\$0.00  
Interest +\$35.65  
**New balance \$1,655.46**

## Credit Limit

Credit limit \$2,000  
Includes \$500 cash advance limit  
Available credit **\$344**  
Includes \$344 available for cash advances



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Total Available ThankYou® Points

**28,772** as of 04/30/23

» See page 3 for more information about your rewards

For Payments, send check to: CITI CARDS, PO BOX 78045, PHOENIX, AZ, 85062-8045

Pay your bill from virtually anywhere with the Citi Mobile® App and Citi® Online



To download:  
Text 'App15' to MyCiti (692484)  
or go to your device's app store.  
Or visit [www.citlicards.com](http://www.citlicards.com)

Minimum payment due **\$52.65**  
New balance **\$1,655.46**  
Payment due date **06/16/23**

Amount enclosed:

Account number ending in 7564  
Please make check payable to CITI CARDS.

000000 MC 00 A 0

JOSHUA WILLIAMS  
3202 S LLEWELLYN AVE  
DALLAS TX 75224-3441

CITI CARDS  
PO BOX 78045  
PHOENIX, AZ 85062-8045

15009 0005265 0165546 0004300 0 7564 1405



www.citlicards.com

Customer Service 1-800-950-5114

Page 2 of 2

JOSHUA WILLIAMS

## Account Summary

Trans. date	Post date	Description	Amount
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### Payments, Credits and Adjustments

05/16	05/16	ONLINE PAYMENT, THANK YOU	-\$43.00
04/16	04/21	COWBOY BAIL BONDS IRVI IRVING TX	-\$1,000.00

### Standard Purchases

04/24	04/24	SQ *TIM JEFFREY ATTORN 877-417-4551 TX	\$1,000.00
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### Fees charged

Total fees charged in this billing period	\$0.00
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### Interest charged

Date	Description	Amount
05/18	INTEREST CHARGED TO STANDARD PURCH	\$24.13
05/18	INTEREST CHARGED TO PUR PR-11/10/22.	\$11.52

Total interest charged in this billing period	\$35.65
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## 2023 totals year-to-date

Total fees charged in 2023	\$76.00
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Total interest charged in 2023	\$116.45
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## Interest charge calculation

Days in billing cycle: 28

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

Balance type	Annual percentage rate (APR)	Balance subject to interest rate	Interest charge
<b>PURCHASES</b>			
Standard Purch	29.99% (V)	\$1,049.03 (D)	\$24.13
Pur Pr 111022	28.99% (V)	\$518.09 (D)	\$11.52
<b>ADVANCES</b>			
Standard Adv	29.99% (V)	\$0.00 (D)	\$0.00

Your Annual Percentage Rate (APR) is the annual interest rate on your account. APRs followed by (V) may vary. Balances followed by (D) are determined by the daily balance method (including current transactions).

## Account messages

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from citi

Member ID: 8910231952967027

## ThankYou® Points

### Earned This Billing Cycle:

Highest Eligible Spend Category (on first \$500 spent)

(Spts. per \$1) +0

All Other Purchases

(1pt. per \$1) +0

**Total Points** 0

## How You Earn

Earn 5 ThankYou Points per \$1 on purchases in your highest eligible spend category\*\* each billing cycle, up to the first \$500 spent, and 1 point per \$1 thereafter. Plus, earn an unlimited 1 point per \$1 on all other purchases.

\*\*Learn more at [www.citlicards.com](http://www.citlicards.com) or on the Citi Mobile App.

## How You Redeem

Redeem your points for cash back as a statement credit, direct deposit, or check, or for gift cards, Shop with Points on Amazon.com, for travel and more.



» Redeem at [www.thankyou.com](http://www.thankyou.com), on the Citi Mobile App or at [www.citlicards.com](http://www.citlicards.com)

Redemption values vary depending on how you choose to redeem your ThankYou Points.