CHRISTINA ARSIGNED, State Bar No.: Chatsworth Courthouse, Judicial Officer: Bernie LaForteza

HYO JIN JULIA JUNG, State Bar No.: 316090 MELINE GRIGORYAN, State Bar No.: 321133 MICHAEL D. KAHN, State Bar No.: 236898 ABRIL F. SAGLIO-RUIZ, State Bar No.: 299586

Midland Credit Management, Inc.

350 CAMINO DE LA REINA, SUITE 100

SAN DIEGO, CA 92108 Telephone: (866) 300-8750 Facsimile: (858) 309-1588 Attorneys for Plaintiff

SUPERIOR COURT OF CALIFORNIA COUNTY OF LOS ANGELES

CHATSWORTH COURTHOUSE NORTH VALLEY DISTRICT

Midland Credit Management, Inc.

Case No.

Plaintiff,

COMPLAINT FOR:

VS.

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(1) Account Stated

Afshan N Patel aka AFSHAN PATEL; and DOES 1 through 10, inclusive

PRAYER AMT: \$15,357.01

Limited

Defendant.

- 1. Plaintiff, Midland Credit Management, Inc. ("Plaintiff"), is a Limited Liability Company qualified to do business in California.
- 2. This court is the proper court because Plaintiff is informed and believes that Defendant Afshan N Patel aka AFSHAN PATEL ("Defendant"), is a resident of LOS ANGELES County, State of California.
- 3. Plaintiff is unaware of the true names and capacities of Defendants sued by the fictitious names DOES 1 through 10. Plaintiff will ask leave of court to amend this complaint as and when the true names and capacities of Defendants named herein as DOES 1 through 10 have been ascertained.
- 4. At all times herein mentioned, Defendants, and each of them, were the principals, agents, employers, employees, masters, or servants of each of their co-defendants and ratified, adopted or approved the acts or omissions alleged herein, and each defendant, in doing the things alleged, were acting in the course and scope of said authority of such agents, servants, and employees.
- 5. Pursuant to California Civil Code §1788.58(a)(1), Plaintiff is a debt buyer as defined by California Civil Code §1788.50(a).
 - 6. Attached hereto are records regarding the accounts and/or payments received.

FIRST CAUSE OF ACTION

ACCOUNT STATED - AGAINST ALL DEFENDANTS

- 7. Pursuant to California Civil Code §1788.58(a)(2), Plaintiff is seeking to recover the amount of \$10,282.29 for the account listed in the First Cause of Action. This is the amount due on credit card account number XXXXXXXXXXXXXXXXXXXIII which was originally issued by CITIBANK, N.A.. The amount due is the result of transactions that occurred on the Account.
- 8. Pursuant to California Civil Code §1788.58(a)(3), Plaintiff is the sole owner of the debt. Attached hereto is a true and correct copy of the Bill of Sale from CITIBANK, N.A. to Plaintiff. The account was purchased by the Plaintiff on July 19, 2019.
- 9. Pursuant to California Civil Code §1788.58(a)(4), the Account balance at the time of charge-off was \$10,438.94.
- 10. In accordance with California Civil Code §1788.58(a)(4), the following is an explanation of the amount that the Plaintiff is seeking to recover at the time of the filing of this Complaint:

Charge-off Balance ²	\$10,438.94
Total Post Charge-Off Interest	\$0.00
Total Post Charge-Off Fees ³	\$0.00

- 11. Pursuant to California Civil Code §1788.58(a)(5), Plaintiff alleges that the date of default is August 22, 2018 and the date of the last payment was January 07, 2019.
- 13. Pursuant to California Civil Code §1788.58(a)(7), Plaintiff alleges that the name of the debtor as it appeared in the records of CITIBANK, N.A. is AFSHAN N PATEL and the last known address as it appeared in the records of CITIBANK, N.A. is 6733 YOLANDA AVE RESEDA CA 913355231.

¹ Pursuant to California Rule of Court and California Civil Code §1788.58(c) the Account number has been redacted to protect the Defendant's confidential information.

² This amount may include the charged-off principal amount and pre-charge-off accrued interest as set forth in the seller data sheet attached hereto.

³ This amount is not reflective of the costs incurred in the filing and service of this action which are recoverable pursuant to California Code of Civil Procedure §1033.5.

14. Pursuant to California Civil Code §1788.58(a)(8), Plaintiff alleges that the name and address of all post charge-off purchasers of the debt are as follows:

Name Address
MIDLAND CREDIT MANAGEMENT, 350 CAMINO DE LA REINA SUITE 100 SAN DIEGO CA 92108

- 15. Pursuant to California Civil Code §1788.58(a)(9) Plaintiff alleges that it has complied with the provisions of Civil Code §1788.52 and that it informed Defendant of the assignment of the account.
- 16. Pursuant to California Civil Code §1788.58(b) attached hereto is a true and correct copy of a monthly statement recording a purchase transaction, payment or balance transfer while the account was active as required by California Civil Code §1788.52(b).
- 17. The Account balance at the time of charge-off was \$10,438.94, attached hereto is a true and correct copy of a billing statement that was mailed to Defendant stating the balance due on the Account at or around the time of charge-off.
 - 18. By this complaint, Plaintiff seeks to recover amounts of \$10,282.29 from Defendant.
- 19. As alleged above, before filing this suit, all right, title and interest to the Account were sold and assigned to Plaintiff. Plaintiff owns the Account and is entitled to collect on the Account as if it were the original creditor. To the extent that Plaintiff acts in its capacity as successor-in-interest to the original creditor or its assigns, references herein to Plaintiff may include Plaintiff's predecessor-in-interest.
- 20. Before commencement of this action, Plaintiff informed Defendant in writing that it intended to file this action and that this action could result in a judgment against Defendant that would include court costs allowed by California Code of Civil Procedure § 1033(b)(2).
- 21. Defendant opened, used, and derived benefit from the Account through Defendant's own use of the Account or by another's use at Defendant's direction. By using the Account, Defendant expressly agreed or impliedly promised to repay Plaintiff.

- 22. Within the last four (4) years, Defendant became indebted on the Account to Plaintiff in the sum of \$10,282.29 on an account stated in writing by and between Plaintiff and Defendant.
- 23. Regular monthly statements were mailed to Defendant listing the debits, credits, and balance due on the Account.
 - 24. Defendant last made a payment on the Account on January 07, 2019.
 - 25. Plaintiff has no record of Defendant objecting to the monthly statements after receipt.
- 26. Plaintiff has made demand on Defendant for repayment of the account stated but Defendant has failed to pay the balance due.
- 27. As of the date of this complaint there is due and owing the unpaid sum of \$10,282.29. This amount was arrived by subtracting all payments and applying all credits (if any) to the charge-off balance of \$10,438.94 as indicated on the charge-off statement.

SECOND CAUSE OF ACTION

ACCOUNT STATED - AGAINST ALL DEFENDANTS

- 28. Pursuant to California Civil Code §1788.58(a)(2), Plaintiff is seeking to recover the amount of \$3,858.45 for the account listed in the Second Cause of Action. This is the amount due on credit card account number XXXXXXXXXXXXXXXXXXXXIII which was originally issued by CITIBANK, N.A.. The amount due is the result of transactions that occurred on the Account.
- 29. Pursuant to California Civil Code §1788.58(a)(3), Plaintiff is the sole owner of the debt. Attached hereto is a true and correct copy of the Bill of Sale from CITIBANK, N.A. to Plaintiff. The account was purchased by the Plaintiff on August 20, 2019.
- 30. Pursuant to California Civil Code §1788.58(a)(4), the Account balance at the time of charge-off was \$3,910.55.
- 31. In accordance with California Civil Code §1788.58(a)(4), the following is an explanation of the amount that the Plaintiff is seeking to recover at the time of the filing of this Complaint:

Charge-off Balance ²	\$3,910.55
Total Post Charge-Off Interest	\$0.00
Total Post Charge-Off Fees ³	\$0.00

- 32. Pursuant to California Civil Code §1788.58(a)(5), Plaintiff alleges that the date of default is November 14, 2018 and the date of the last payment was January 14, 2019.
- 33. Pursuant to California Civil Code §1788.58(a)(6), Plaintiff alleges that the name of the charge-off creditor at the time of the charge-off is CITIBANK, N.A.. On information and belief the Plaintiff alleges that an address utilized by CITIBANK, N.A. at the time of charge-off was 701 EAST 60TH STREET NORTH SIOUX FALLS SD 57117. At the time of charge off the account number associated with the debt was XXXXXXXXXXXXXXXXXXX355.
- 34. Pursuant to California Civil Code §1788.58(a)(7), Plaintiff alleges that the name of the debtor as it appeared in the records of CITIBANK, N.A. is AFSHAN N PATEL and the last known address as it appeared in the records of CITIBANK, N.A. is 6733 YOLANDA AVE RESEDA CA 913355231.

¹ Pursuant to California Rule of Court and California Civil Code §1788.58(c) the Account number has been redacted to protect the Defendant's confidential information.

² This amount may include the charged-off principal amount and pre-charge-off accrued interest as set forth in the seller data sheet attached hereto.

³ This amount is not reflective of the costs incurred in the filing and service of this action which are recoverable pursuant to California Code of Civil Procedure §1033.5.

35. Pursuant to California Civil Code §1788.58(a)(8), Plaintiff alleges that the name and address of all post charge-off purchasers of the debt are as follows:

Name Addres
MIDLAND CREDIT MANAGEMENT, 350 CA
INC. DIEGO

350 CAMINO DE LA REINA SUITE 100 SAN DIEGO CA 92108

- 36. Pursuant to California Civil Code §1788.58(a)(9) Plaintiff alleges that it has complied with the provisions of Civil Code §1788.52 and that it informed Defendant of the assignment of the account.
- 37. Pursuant to California Civil Code §1788.58(b) attached hereto is a true and correct copy of a monthly statement recording a purchase transaction, payment or balance transfer while the account was active as required by California Civil Code §1788.52(b).
- 38. The Account balance at the time of charge-off was \$3,910.55, attached hereto is a true and correct copy of a billing statement that was mailed to Defendant stating the balance due on the Account at or around the time of charge-off.
 - 39. By this complaint, Plaintiff seeks to recover amounts of \$3,858.45 from Defendant.
- 40. As alleged above, before filing this suit, all right, title and interest to the Account were sold and assigned to Plaintiff. Plaintiff owns the Account and is entitled to collect on the Account as if it were the original creditor. To the extent that Plaintiff acts in its capacity as successor-in-interest to the original creditor or its assigns, references herein to Plaintiff may include Plaintiff's predecessor-in-interest.
- 41. Before commencement of this action, Plaintiff informed Defendant in writing that it intended to file this action and that this action could result in a judgment against Defendant that would include court costs allowed by California Code of Civil Procedure § 1033(b)(2).
- 42. Defendant opened, used, and derived benefit from the Account through Defendant's own use of the Account or by another's use at Defendant's direction. By using the Account, Defendant expressly agreed or impliedly promised to repay Plaintiff.

- 43. Within the last four (4) years, Defendant became indebted on the Account to Plaintiff in the sum of \$3,858.45 on an account stated in writing by and between Plaintiff and Defendant.
- 44. Regular monthly statements were mailed to Defendant listing the debits, credits, and balance due on the Account.
 - 45. Defendant last made a payment on the Account on January 14, 2019.
 - 46. Plaintiff has no record of Defendant objecting to the monthly statements after receipt.
- 47. Plaintiff has made demand on Defendant for repayment of the account stated but Defendant has failed to pay the balance due.
- 48. As of the date of this complaint there is due and owing the unpaid sum of \$3,858.45. This amount was arrived by subtracting all payments and applying all credits (if any) to the charge-off balance of \$3,910.55 as indicated on the charge-off statement.

THIRD CAUSE OF ACTION

ACCOUNT STATED - AGAINST ALL DEFENDANTS

- 49. Pursuant to California Civil Code §1788.58(a)(2), Plaintiff is seeking to recover the amount of \$1,216.27 for the account listed in the Third Cause of Action. This is the amount due on credit card account number XXXXXXXXXXXXXXXXXXXXXIII ("Account") which was originally issued by SYNCHRONY BANK. The amount due is the result of transactions that occurred on the Account.
- 50. Pursuant to California Civil Code §1788.58(a)(3), Plaintiff is the sole owner of the debt. Attached hereto is a true and correct copy of the Bill of Sale from SYNCHRONY BANK to Plaintiff. The account was purchased by the Plaintiff on September 26, 2019.
- 51. Pursuant to California Civil Code §1788.58(a)(4), the Account balance at the time of charge-off was \$1,251.27.
- 52. In accordance with California Civil Code §1788.58(a)(4), the following is an explanation of the amount that the Plaintiff is seeking to recover at the time of the filing of this Complaint:

Charge-off Balance ²	\$1,251.27
Total Post Charge-Off Interest	\$0.00
Total Post Charge-Off Fees ³	\$0.00

- 53. Pursuant to California Civil Code §1788.58(a)(5), Plaintiff alleges that the date of default is February 19, 2019 and the date of the last payment was January 09, 2019.
- 55. Pursuant to California Civil Code §1788.58(a)(7), Plaintiff alleges that the name of the debtor as it appeared in the records of SYNCHRONY BANK is AFSHAN PATEL and the last known address as it appeared in the records of SYNCHRONY BANK is 6733 YOLANDA AVE RESEDA CA 913355231.

¹ Pursuant to California Rule of Court and California Civil Code §1788.58(c) the Account number has been redacted to protect the Defendant's confidential information.

² This amount may include the charged-off principal amount and pre-charge-off accrued interest as set forth in the seller data sheet attached hereto.

³ This amount is not reflective of the costs incurred in the filing and service of this action which are recoverable pursuant to California Code of Civil Procedure §1033.5.

56. Pursuant to California Civil Code §1788.58(a)(8), Plaintiff alleges that the name and address of all post charge-off purchasers of the debt are as follows:

Name MIDLAND CREDIT MANAGEMENT, INC.

350 CAMINO DE LA REINA SUITE 100 SAN DIEGO CA 92108

- 57. Pursuant to California Civil Code §1788.58(a)(9) Plaintiff alleges that it has complied with the provisions of Civil Code §1788.52 and that it informed Defendant of the assignment of the account.
- 58. Pursuant to California Civil Code §1788.58(b) attached hereto is a true and correct copy of a monthly statement recording a purchase transaction, payment or balance transfer while the account was active as required by California Civil Code §1788.52(b).
- 59. The Account balance at the time of charge-off was \$1,251.27, attached hereto is a true and correct copy of a billing statement that was mailed to Defendant stating the balance due on the Account at or around the time of charge-off.
 - 60. By this complaint, Plaintiff seeks to recover amounts of \$1,216.27 from Defendant.
- 61. As alleged above, before filing this suit, all right, title and interest to the Account were sold and assigned to Plaintiff. Plaintiff owns the Account and is entitled to collect on the Account as if it were the original creditor. To the extent that Plaintiff acts in its capacity as successor-in-interest to the original creditor or its assigns, references herein to Plaintiff may include Plaintiff's predecessor-in-interest.
- 62. Before commencement of this action, Plaintiff informed Defendant in writing that it intended to file this action and that this action could result in a judgment against Defendant that would include court costs allowed by California Code of Civil Procedure § 1033(b)(2).
- 63. Defendant opened, used, and derived benefit from the Account through Defendant's own use of the Account or by another's use at Defendant's direction. By using the Account, Defendant expressly agreed or impliedly promised to repay Plaintiff.

- 64. Within the last four (4) years, Defendant became indebted on the Account to Plaintiff in the sum of \$1,216.27 on an account stated in writing by and between Plaintiff and Defendant.
- 65. Regular monthly statements were mailed to Defendant listing the debits, credits, and balance due on the Account.
 - 66. Defendant last made a payment on the Account on January 09, 2019.
 - 67. Plaintiff has no record of Defendant objecting to the monthly statements after receipt.
- 68. Plaintiff has made demand on Defendant for repayment of the account stated but Defendant has failed to pay the balance due.
- 69. As of the date of this complaint there is due and owing the unpaid sum of \$1,216.27. This amount was arrived by subtracting all payments and applying all credits (if any) to the charge-off balance of \$1,251.27 as indicated on the charge-off statement.

WHEREFORE, Plaintiff prays for judgment against Defendant as follows:

By:

On the First, Second and Third Cause of Action:

- 1. For the unpaid balance of \$15,357.01;
- 2. Costs of suit;
- 3. Such other relief as the Court may deem just and proper.

Dated: January 24, 2022

Midland Credit Management, Inc.

FEB 0 9 2022

☐ HYO JIN JULIA JUNG	
☐ MELINE GRIGORYAN	
☐ CHRISTINA ARNOLD	
☐MICHAEL D. KAHN	
ABRIL F. SAGLIO-RUIZ	
1	

Contract ID: EN8MUMAA051619 Document ID: EN8MUMAA051719C1 Document ID: 070919MC1CC1FMB1

BILL OF SALE AND ASSIGNMENT

THIS BILL OF SALE AND ASSIGNMENT dated July 19, 2019, is by Citibank, N.A., a national banking association organized under the laws of the United States, located at 701 East 60th Street North, Sioux Falls, SD 57117 ("Bank"), to Midland Credit Management, Inc., a corporation organized under the laws 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 May 16, 2019, between Bank, Department Stores National Bank, and Buyer (the "Master Purchase Agreement"), and that certain Addendum No. 1 dated May 17, 2019, between Bank and Buyer (the "Addendum", and 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 included in 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.

CITIBAN By: 🔀	(Signature)	_
Name:	*	1.
Title: Aut	horized Party	

Contract ID: EN8MUMAA051619 Document ID: EN8MUMAA051719C1 Document ID: 070919MC1CC1FMA1

Exhibit A

The individual Accounts transferred are described in the final electronic file and delivered by the Bank to Buyer, the same deemed attached hereto by this reference.

Lot	Sale ID	# of Accounts	Sale Amount	Sale Rate	Cut-Off Date
Costco Fresh Flow	070919MC1CC1FM				07/09/19

Contract ID: EN8MUMAA051619
Document ID: EN8MUMAA051719C1
Document ID: 070919MC1CC1FMG1

AFFIDAVIT OF SALE OF ACCOUNT

State of Missouri County of Platte

Gary Goldberg, being duly sworn, deposes and says:

I am an authorized employee of Citibank, N.A. ("CBNA") located at 701 East 60th Street North, Sioux Falls, SD 57117, 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 July 19, 2019, CBNA sold a pool of charged-off accounts (the "Accounts") by a Master Purchase and Sale Agreement May 16, 2019, Bill of Sale, and Addendum No. 1 dated May 17, 2019, to MIDLAND CREDIT MANAGEMENT, INC. As part of the sale of the Accounts, certain electronic records were transferred on individual accounts to MIDLAND CREDIT MANAGEMENT, INC. 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 3019	<u> 2015</u>
	Any Arc Gary Goldberg
Sworn before me this 23 day of	5414 2019.
CAROLYN E. HUGHES Notary Public - Notary Seel State of Missouri, Jackson County Commission #14927304	Notary Public
My Commission Expires Jan 26, 2022 (Notary Seal)	Notally Fublic
My Commission Expires:	

Contract ID: EN8MUMAA051619 Document ID: EN8MUMAA051719C1 Document ID: 070919MC1CC1FMG1

CERTIFICATE OF CONFORMITY

STATE OF MISSOURI CITY OF KANSAS CITY

The undersigned does hereby cer the State ofmissouri				
State of MISSOURI; conformity pursuant to the laws	that he/she is a perso	on duly qualified to	make this certificate of	
acknowledgment by Gary Goldbe a Notary in the State of Missouri Missouri, being the State in whice all respects valid and effective in	, was taken in the ma h it was taken; and th	nner prescribed by	such laws of the State of	98
7-23-2019 Date	Attorney	ly Mus		

Field	Field Data
Account Number	5570
First Name	AFSHAN
Middle Name	N
Last Name	PATEL
SSN	XXX-XX-4062
Date of Birth	
Address 1	6733 YOLANDA AVE
City	RESEDA
State	CA
Zip	913355231
Home Phone	8189217737
Open Date	10/25/2012
Last Purchase Date	08/07/2018
Last Payment Date	01/07/2019
Last Payment Amount	\$100.00
Charge Off Date	05/23/2019
Charge off Balance	\$10,438.94
Post Charge Off Interest	\$0.00
Post Charge off Fee	\$0.00
Post Charge off Payments	\$0.00
Post Charge off Credits	\$156.65
Affinity	COSTCO ANYWHERE VISA CARD BY CITI
Alternate Account #1	9282

Account information provided by Citibank, N.A. pursuant to the Bill of Sale/Assignment of Accounts transferred on or about 07/19/2019 in connection with the sale of accounts from Citibank, N.A. to Midland Credit Management, Inc.

encore_Costco-Fresh-Flow-0719 070919MC1CC1FM

Costco Anywhere Visa® Card by Citi



AFSHANN PATEL

Member Since 2012 Account number ending in: 5570' Billing Period: 12/26/18-01/23/19

JANUARY STATEMENT

increased up to the Penalty APR of 29.89%.

Minimum payment due: \$1,295.34

New balance as of 01/23/19: \$9,715.44

Payment due date: 02/21/19

See the back 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 \$39 and your APRs may be

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 batance. For example:

if you make no additional charges using this card and each month you pay	You will pay off the batance shown on the statement in about	And you will end up paying an estimated total of
Only the minimum payment	24 years	\$22,284

For information about credit counseling services, call 1-877-337-8168.

www.citicards.com

Customer Service 1-855-378-6467
TTY-hearing-impaired services only 1-866-210-0617
PO 80x 790046 ST, LOUIS, MO 63179-0046

Your account is past due. Please pay at least the minimum payment due, which includes a past due amount of \$806.49 and an overlimit amount of \$215.44.

Account Summary

Naw balanca	\$9.715.44
Interest	+\$139.41
Fees	+\$37.00
Cash advances	+\$0.00
Purchases	+\$0.00
Credits	-\$0.00
Payments	-\$100.00
Previous balance	\$9,639.03

Credit Limit

Credit Limit	\$9,500
includes \$1,900,00 cash advance limit	

Costco Cash Rewards Summary



as of 01/23/19

\$0.00

» See page 3 for more information about your rewards

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



To download: Test 'App15' to MyCiti (692484) or go to your device's app store. Or visit www.citicards.com Minimum payment due \$1,295.34
New balance \$9,715.44
Payment due date 02/21/19

Amount enclosed:

Account number ending in 5570

Citi Cards PO BOX 78019 Phoenix, AZ 85062-8019

000000 NC 00 A 0

AFSHAN N PATEL 6733 YOLANDA AVE RESEDA CA 91335-5231

CARDHOLDER SUMMARY

AFSHAN N PATEL Card ending in 5570
New Charges \$0.00

ACCOUNT SUMMARY

Sale Date	Post Date	Description				Amount
Paymo	ents, C	redits and A	ijust mer	its		
	01/07	PAYMENTTH	ANK YOU	~~~		 -\$100.00

AFSHAN N PATEL

No Activity

Fees Charged

01/23			YMENTPAS		*******	******	\$37.00
TOTAL PEE	SPORT	HIS PERI	00				\$37.00

Interest Charged

TOTAL INTEREST FOR THIS PERIOD	\$139.41
01/23 INTEREST CHARGED TO PUR PR-06/13/18.	\$126.61
01/23 INTEREST CHARGED TO STANDARD PURCH	\$12.80

2019 totals year-to-date

LOIS totals fear to date	
Total fees charged in 2019	\$37.00
 Total interest charged in 2019	\$139.41

Interest charge	calculation	Öay	s in bling cycle: 29
Your Annual Percentage	Rato (APR) is the annual ins	erest rate on your acco	ert
Balance type	Annual percentage rate (APR)	Balance subject to interest rate	Interest charge
PURCHASES			
Standard Purch	29.99% (V)	\$537.22 (D)	\$12.80
Pur Pr 061318	17,4996 (V)	\$9,50.48 (0)	\$126.6
ADVANCES	***************************************		
Standard Adv	79 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

Important: To receive a credit card reward certificate you must have earned more than SI in rewards through your December 2018 statement closing date and your account must be open at the time your certificate is issued in February.

Due to your late payment status you did not earn any Costco Cash Rewards this month. To view your scheduled payments and payment history, sign on to Account Online at www.citicards.com.

Remember, any charges above your credit limit MUST BE PAID IN FULL by your statement's payment due date.

Please be sure to pay on time. If you submit your payment by mail, we suggest you mail it no later than 02/14/2019 to allow enough time for regular mail to reach us.

Costco Cash Rewards Summary



Total Costco Cash Rewards Balance: \$0.00

Costco Cash Rewards Summary

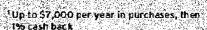
A. N. A. A.	Costco Cash Rewards balance as of last statement+\$52.61
	Your 2018 credit card reward certificate amount
* 20 CO CO	Earned this period+\$0.00

Total Costco Cosh Remards Balance Year To Date: \$0.00

Costco Cash Rewards Earned This Period

496 on eligible gas worldwide, including gas at Costco 1 +\$0.00 396 on restaurants +\$0.00 396 on Costco and Costco.com +\$0.00 196 on all other purchases +\$0.00
gas at Costco + \$0.00 3% on restaurants + \$0.00 3% on eligible travel worldwide + \$0.00 2% on Costco and Costco con + \$0.00
gas at Costco†
gas at Costco 1
4% on eligible gas worldwide, including

» Visit_citi.com/Costco for more information.



TTY-hearing-impaired services only 1-866-210-0617

AFSHAN N PATEL

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Costco Anywhere Visa® Card by Citi



AFSHAN N PATEL

Member Since 2012 Account number ending in: 5570 Billing Period: 03/26/19-04/23/19

APRIL STATEMENT

 Minimum payment due:
 \$2,732.04

 New balance as of 04/23/19:
 \$10,282.29

 Payment due date:
 05/21/19

See the back of this statement for important information about now 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 \$39 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 the statement in about	And you will end up paying an estimated total of	
Only the minimum payment	23 years	\$21,560	

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

www.citicards.com Customer Service 1-855-378-6467

TTY-hearing-impaired services only 1-866-210-0617 PO Box 790046 ST. LOUIS, MO 63179-0046

Your account is past due. Please pay at least the minimum payment due, which includes a past due amount of \$1659.54 and an overlimit amount of \$782.29.

Account Summary

New balance	\$10,282.29
Interest	+\$148.21
Fees	+\$39,00
Cash advances	+\$0.00
Purchases	+\$0.00
Credits	-\$0.00
Payments	-\$0.00
Previous balance	\$10,095.08
, to o o a min o a min o m	

Credit Limit

Credit Limit \$9,500 Includes \$1,900.00 cash advance limit

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.citicards.com Minimum payment due \$2,732.04
New balance \$10,282.29
Payment due date 05/21/19

Amount enclosed:

Account number ending in 5570

Citi Cards PO BOX 78019 Phoeriix, AZ 85062-6019

000000 NC 32 A 0

AFSHAN N PATEL 6733 YOLANDA AVE RESEDA CA 91335-5231

AFSHAN N PATEL

CARDHOLDER SUMMARY

AFSHAN N PATEL	Card ending in 5570
New Charges	\$0.00

ACCOUNT SUMMARY

Sale	Post		
Date	Date	Description	Amount

AFSHAN N PATEL

No Activity

Fees Charged

04/23 .ATE FEE - MAR PAYMENT PAST DUE	\$39,00

TOTAL FEES FOR THIS PERIOD	\$39.00

Interest Charged

TOTAL IN	ITEREST FOR THIS PERIOD	\$148.21
04/23	INTEREST CHARGED TO PUR PR-06/13/18.	\$131.59
04/23	INTEREST CHARGED TO STANDARD PURCH	\$16.62

2019 totals year-to-date

Total fees charged in 2019	\$154.00
Total Interest charged in 2019	\$589.26

Interest charge	Day	Days in billing cycle: 29			
Your Annual Percentage Rate (APR) is the amous Interest rate on your account.					
Balance type	Annual percentage rate (APR)	Balance subject to interest rate	Interest charge		
PURCHASES					
Standard Purch	29,99% (V)	\$697.61(0)	\$16.62		
Pur Pr 061318	17.49% (V)	\$9,468.83 (0)	\$1 31.59		
ADVANCES	***************************************				
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 to lowed by (D) are determined by the daily balance method (including correct transactions).

Account messages

Important Information

As a reminder, please refer to the back of your statement for details on how to avoid paying interest on purchases.

Please contact Customer Service if you have any questions.

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 will not be reflected until your next statement.

Please be sure to pay on time. If you submit your payment by mail, we suggest you mail it no later than 05/14/2019 to allow enough time for regular mail to reach us.

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Contract ID: EN8MUMAA051619 Document ID: EN8MUMAA051719C1 Document ID: 080819MC1CC1FMB1

BILL OF SALE AND ASSIGNMENT

THIS BILL OF SALE AND ASSIGNMENT dated August 20, 2019, is by Citibank, N.A., a national banking association organized under the laws of the United States, located at 701 East 60th Street North, Sioux Falls, SD 57117 ("Bank"), to Midland Credit Management, Inc., a corporation organized under the laws 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 May 16, 2019, between Bank, Department Stores National Bank, and Buyer (the "Master Purchase Agreement"), and that certain Addendum No. 1 dated May 17, 2019, between Bank and Buyer (the "Addendum", and 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 included in 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: And Signature)
Name: Coard College

Title: Authorized Party

Exhibit A

The individual Accounts transferred are described in the final electronic file and delivered by the Bank to Buyer, the same deemed attached hereto by this reference.

Lot	Sale ID	# of Accounts	Sale Amount	Sale Rate	Cut-Off Date
Costco Fresh Flow	080819MC1CC1FM				08/08/19

Contract ID: EN8MUMAA051619 Document ID: EN8MUMAA051719C1 Document ID: 080819MCICC1FMG1

AFFIDAVIT OF SALE OF ACCOUNT

State of Missouri County of Platte

Gary Goldberg, being duly swom, deposes and says:

I am an authorized employee of Citibank, N.A. ("CBNA") located at 701 East 60th Street North, Sioux Falls, SD 57117, 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 August 20, 2019, CBNA sold a pool of charged-off accounts (the "Accounts") by a Master Purchase and Sale Agreement May 16, 2019, Bill of Sale, and Addendum No. 1 dated May 17, 2019, to MIDLAND CREDIT MANAGEMENT, INC. As part of the sale of the Accounts, certain electronic records were transferred on individual accounts to MIDLAND CREDIT MANAGEMENT, INC. 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 27th day of Aug	<u>, 2019</u> .
Sworn before me this 27 day of AU	Gary Goldberg 16, 2019
CAROLYN E. HUGHES Notary Public - Notary Seal State of Missouri, Jackson County Commission #14927304 My Commission Expires Jan 26, 2022 (Notary Seal)	Notary Public
My Commission Expires:	

Contract ID: EN8MUMAA051619 Document ID: EN8MUMAA051719C1 Document ID: 080819MC1CC1FMG1

CERTIFICATE OF CONFORMITY

STATE OF MISSOURI CITY OF KANSAS CITY

The undersigned does hereby co			
the State of MISSOURI	and is a resident of	Johnson	County, in the
State of Kansas	; that he/she is a person	n duly qualified to r	nake this certificate of
State of Kausas conformity pursuant to the laws	s of the State of	MISSOURI	_ ; that the foregoing
acknowledgment by Gary Goldl	perg named in the foreg	going instrument tak	en before <u>carolyn E. H</u> ughee
a Notary in the State of Missour			
Missouri, being the State in whi	•	at it duly conforms w	vith such laws and is in
all respects valid and effective i	n such state.		
olan lance	N	luga?	
8 27 2019	<u> </u>	- 10h	
Date	Attornev :	at Law	

Field	Field Data
Account Number	4355
First Name	AFSHAN
Middle Name	Ň
Last Name	PATEL
SSN	XXX-XX-4062
Date of Birth	
Address 1	6733 YOLANDA AVE
City	RESEDA
State	CA
Zip	913355231
Home Phone	3102232000
Open Date	05/18/2011
Last Purchase Date	08/23/2016
Last Payment Date	01/14/2019
Last Payment Amount	\$50.00
Charge Off Date	07/15/2019
Charge off Balance	\$3,910.55
Post Charge Off Interest	\$0.00
Post Charge off Fee	\$0.00
Post Charge off Payments	\$0.00
Post Charge off Credits	\$52.10
Affinity	COSTCO ANYWHERE VISA CARD BY CITI
Alternate Account #1	0337

Account information provided by Citibank, N.A. pursuant to the Bill of Sale/Assignment of Accounts transferred on or about 08/20/2019 in connection with the sale of accounts from Citibank, N.A. to Midland Credit Management, Inc.

encore_Costco-Fresh-Flow-0819 080819MC1CC1FM

Costco Anywhere Visa® Card by Citi



AFSHAN N PATEL

Member Since 2011 Account number ending in: 4355 Billing Period: 12/18/18-01/15/19

JANUARY STATEMENT

Minimum payment due: \$221,28 New balance as of 01/15/19: \$3,408.58 Payment due date: 02/13/19

See the back 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 \$37 and your APRs may be increased up to the Penalty APR of 29.49%.

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:

	You will pay off the balance shown on the statement in about	And you will end up paying an estimated total of
Only the minimum payment	15 years	\$7,145

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

www.citicards.com Customer Service 1-855-378-6467

TTY-hearing-impaired services only 1-866-210-0617 PD Box 790046 ST. LDUIS, MD 63179-0045

Your account is past due. Please pay at least the minimum payment due, which includes a past due amount of \$103.12.

Account Summary

New balance	\$3,408.58
Interest	+\$47.16
Fees	+\$37.00
Cash advances	+\$0.00
Purchases	+\$0.00
Credits	-\$0.00
Payments	-\$50.00
Previous balance	\$3,374.42

Credit Limit

Credit Limit \$8,000 Includes \$1,600.00 cash advance limit

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.citicards.com

\$221.28 Minimum payment due New balance \$3,408.58 Payment due date 02/13/19

Amount enclosed:

Account number ending in 4355

Citi Cards PO BOX 78019 Phoenix, AZ 85062-8019

000000 NC 36 A 0

AFSHAN N PATEL 6733 YOLANDA AVE RESEDA CA 91335-5231

AFSHAN N PATEL

CARDHOLDER SUMMARY

AFSHAN N PATEL	Card ending in 4355
New Charges	\$0.00
ABDUL-KARI PATEL	Card ending in 0345
New Charges	\$0.00

ACCOUNT SUMMARY

Sale Data	Post Date	Description	Amount
Paym	ents, C	redits and Adju	stments
	21/14	PAYMENT THAN	K YOU -\$50.30

AFSHAN N PATEL

Nο	Λ	^+	ìw	i é t s

ABDUL-KARI PATEL

No Activity

Fees	Cha	raed
------	-----	------

01/15	LATE FEE - DEC PAYMENT PAST DUE	\$37,00
	S FOR THIS PERIOD	\$37.00

Interest Charged

	TEREST FOR THIS PERIOD	\$47.16
31/15	NTEREST CHARGED TO STANDARD PURCH	\$47.16

2019 totals year-to-date	
Total fees charged in 2019	\$37.00
Total interest charged in 2019	\$47.16

Interest charge calculation			Days in bi ling cycle: 29	
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	
PURCHASES	***************************************			
Standard Purch	17.49% (V)	\$3.393.50(0)	\$47.16	
Pur Pr 080515	17.49% (V)	\$0.21 (D)	\$0.00	
ADVANCES				
Standard Adv	27.49% (v)	\$0.00 (0)	\$0,00	

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

Account messages

Important: To receive a credit card reward certificate you must have earned more than \$1 in rewards through your December 2018 statement closing date and your account must be open at the time your certificate is issued in February.

Please be sure to pay on time. If you submit your payment by mail, we suggest you mail it no later than 02/06/2019 to allow enough time for regular mail to reach us.

www.citicards.com

Customer Service 1-855-378-6467 TTY-hearing-impaired services only 1-866-210-0617

Page 3 of 3

AFSHAN N PATEL

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Costco Anywhere Visa® Card by Citi



AFSHAN N PATEL

Member Since 2011 Account number ending in: 4355 Billing Period: **06/18/19-07/15/19**

JULY STATEMENT

Minimum payment due:	\$3,910.55
New balance as of 07/15/19:	\$3,910.55
Payment due date:	08/13/19
Spatha hack of tale statement for impostant information	on ago it how to migid

See the back 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 \$37 and your APRs may be increased up to the Penalty APR of 29.49%.

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 the statement in about	And you will end up paying an estimated total of
Only the minimum payment	1 months	\$3,911

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

www.citicards.com Customer Service 1-855-378-6467

TTY-hearing-impaired services only 1-866-210-0617 PO Box 790046 ST. LOUIS, MD 63179-0046

Account Summary

New balance	\$3,910,55
Interest	+\$52.10
Fees	+\$0.00
Cash advances	+\$0.00
Purchases	+\$0.00
Credits	-\$0.00
Payments	-\$0.00
Previous balance	\$3,858.45
4	

Credit Limit

Credit Limit \$8,000 Includes \$1,600.00 cash advance limit

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



To download: Text 'App15' to MyCiti (892484) or go to your device's app store. Or visit www.citicards.com Minimum payment due \$3,910.55
New balance \$3,910.55
Payment due date 08/13/19

Amount enclosed:

Account number ending in 4355

Citi Cards PO BOX 78019 Phoenix, AZ 85062-8019

000000 NC 32 A 0

AFSHAN N PATEL 6733 YOLANDA AVE RESEDA CA 91335-5231

AFSHAN N PATEL

CARDHOLDER SUMMARY

AFSHAN N PATEL	Card ending in 4355
New Charges	\$0.00
ABDUL-KARI PATEL	Card ending in 0345
New Charges	\$0.00

ACCOUNT SUMMARY

Sale	Post		
		Description	Amount

AFSHAN N PATEL

No Activity

ABDUL-KARI PATEL

No Activity

Fees Charged

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TOTAL FEES FOR THIS PERIOD	\$0.00
	A * 4 * 5 * 5 * 7 * 7 * 7 * 7 * 7 * 5 * 5 * 7 * 7

Interest Charged

97/15	NTEREST CHARGED TO STANDARD PURCH	\$52.10
	FREST FOR THIS PERIOD	\$52.10

2019 totals year-to-date

Total fees charged in 2019	\$222.00
Total interest charged in 2019	\$364.13

Interest charge	calculation	Эау	s in pilling cycle: 28
Your Annual Percentage	Rate (APR) is the annual int	enesticate on your acco	sant.
Balance type	Annual percentage rate (APR)	Balance subject to interest rate	Interest charge
PURCHASES			
Standard Purch	17.49% (V)	\$3,883,30 (0)	\$52.10
Pur Pr 080515	17.49% (Y)	\$0.21 (D)	\$0.03
ADVANCES	***************************************		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Standard Adv	27.49% (V)	\$0.00 (0)	\$0.00

Your Annual Percentage Rate (APR) is the annual interest rate on your account. APRs to lowed by (V) may vary. Bullances 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. E1 and midnight E1 on the last day of your billing period, your payment will not be reflected until your next statement.

Please be sure to pay on time. It you submit your payment by mail, we suggest you mail it no later than 08/06/2019 to allow enough time for regular mail to reach us.

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4500 Munson St NW Canton Oh 44718, U.S.

BILL of SALE

Midland (M11S) - PLCC Fresh - September 2019

For value received and in further consideration of the mutual covenants and conditions set forth in the Forward Flow Accounts Purchase Agreement (the "Agreement"), dated as of the 18th day of February 2019 by and between Synchrony Bank formerly known as GE Capital Retail Bank; RFS Holding, L.L.C.; 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 Files, delivered by Seller to Buyer on or about September 18th, 2019, 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	Retail Finance Credit Services, LLC
Lynne Fisher By Cyrine Fisher (Sep 25, 2019)	Lynne Fisher By: Lynne Fisher (Sep 25, 2019)
Lynne Fisher	Lynne Fisher
Title: SVP Recovery Operations	Title: Vice President
RFS Holding, LLC	Midland Credit Management, Inc.
Lynne Fisher By Lynne Fisher (Sep 25, 2018)	Sarah Cosgrave By: Sarah Cosgrave (Det 37, 2019)
Lynne Fisher	Sarah Cosgrave
Title: Duly Authorized Signatory	Title: VP, Business Development

To: Midland

This FORWARD FLOW ACCOUNTS PURCHASE AGREEMENT, is made this 18th day of February, 2019 (the "Effective Date"), by and between Synchrony Bank formerly known as GE Capital Retail Bank; RFS Holding, L.L.C.; and Retail Finance Credit Services, LLC (collectively, "Seller") and Midland Credit Management, Inc. ("Buyer") with reference to the following facts and circumstances:

Portfolio	RMS NG
Agey_Atty Code	MIIS
Total Number of Accounts	
Outstanding Balances on Transfer Date	
Cut-Off Date	September 18, 2019
Transfer Date	September 18, 2019
Purchase Price Factor	
Purchase Price	
0% Holdout	
Amount of Wire transfer	克莱德 德克·莱德德
Date of Funding:	September 26, 2019
Bank:	
ABA No.	
Account No:	
Account Holder:	
Location:	

AFFIDAVIT OF SALE OF ACCOUNT BY ORIGINAL CREDITOR

State of Florida County of Seminole

Julio Perez 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 9/18/2019 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.

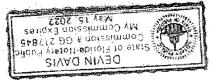
Signed this 12th day of November, 2019

Julio Perez

Signed and sworn to before me this 12th day of November, 2019

(Notary Stamp)





NY CoC CERTIFICATE OF CONFORMITY UNDER NYS CLS CPLR § 2309(e) 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 acknowledgment or proof upon the foregoing Affidavit of **Julio A Perez** was taken by **Devin Davis**, 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 12th day of November, 2019

Alexandria Gordon

Attorney-at-law, State of Florida.

Field Field Data Account Number Contact Son K 2415 First Name **AFSHAN** PATEL Last Name SSN XXX-XX-4062 Date of Birth Address 1 6733 YOLANDA AVE City **RESEDA** State CA Zip 91335-5231 Open Date 07/05/2017 Last Purchase Date 11/21/2018 Last Payment Date 01/09/2019 Last Payment Amount \$85.00 Sale Amount \$1,251,27 Charge Off Date 08/20/2019 Charge off Balance \$1,251.27 Post Charge Off Interest \$0.00 Post Charge off Fee \$0.00 Post Charge off Payments and Credits \$0.00 **Affinity** TJX REWARDS MASTERCARD Alternate Account #1 Alternate Account #2

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 09/26/2019 in connection with the sale of accounts from Synchrony Bank formerly known as GE Capital Retail Bank to Midland Credit Management, Inc.

YOUR MEMBER MORNING SHOPPING EVENT

COME JOIN US SATURDAY, FEB 9 8:30-10:30AM? Shop early on Squiday 8 find thoughsful gifts for the lovets in your illo

Event hours have # 10 - id "Som; private thepping for LK Security code cardinates at bond 30 - 9 (Julin).

E- na liquis topi of creacy some, check your hood poor by corrections and regular care knows.

2415

The TJX Rewards

AFSHAN PATEL

Visit us at www.tixrewards.com Customer Service: 1-877-896-3150

<u> Platinum Mastercard</u>	
Sidemiles of Assessed America	
Previous Balance	\$418

Previous Balance	5919.87
- Payments	\$85.00
+ Interest Charges	\$22.72
New Balance	\$857.59
Credit Limit	\$1,040.00
Available Credit	\$182,00
Cash Limit	\$208,00
Available Cash	\$182.00
Statement Closing Date	01/22/2019
Days in Billing Cycle	32

Pavarien Indiamanna	
New Balance	\$857.59
Total Minimum Payment Due	\$35.00
Payment Due Date	02/14/2019
1	1

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 fate fee up to \$35.00.

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 bulance. For example:

If you make no addition is charged using this exist and use to comba	controll pay off the balance thomas in this a chitematic in	And you will but a up paying us.
you pays Only the minimum payment	Mout 3 years	81,314,00

If you would like information about credit counseling services call 1-877-302-8775.

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See reverse for details, Billing Rights and other important information.

1 7 19 190123 PAGE 1 of 3 1410 1000 T304 O1CZ8640 Detach and mail this portion with your check. Do not include any correspondence with your check.

REWARDS'

١

Total Minimum Payment		Account N	Number:	2415
\$35 (a) 62/14/2019 \$257.59	Local Ministrum Provinces	Payment Disc Ditte	New Balance	
635.00 62/14/2010 5857.50	Duc			
0.0000 (0.0000) 0.0000	\$35.00	02/14/2019	5857,59	

Payment Enclosed: Please use blue or black ink. S

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	1	1		, ,	B	1			i
	1			t 8	ľ	1 1		1	1

New address or email? Print changes on back.

AFSHAN PATEL 6733 YOLANDA AVE RESEDA CA 91335-5231 AFAAAADDTDAAFTADATTDFDATAATDADAATFFDTTFFDFFTTAT.

Make Payment to: TJX REWARDS/SYNCB

PO BOX 530949

ATLANTA, GA 30363-0949 ATTAÐAATDDAAAFATOTTOFDADDATFDDTADFTTDADFFFFDTADDDTTAFTATDFFDATÐAT

2 41512

Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be smited. You may also mail questions (but not payments) to: P.O. Box 965013, Orlando, FL 32656-5013, Picese include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remit portion of this statement or pay online.

**Motice: See below for your Billing Rights and other important information. Telephoning about billing errors will not proserve your rights under federal law. To preserve your rights, clease write to our Billing Inquiries Address, P.O. Box 985016, Orlando, FL 32896-5016.

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 authoritie 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 ocheck to make an electronic fluid 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 farancial institution. You may choose not to have your payment collected electronicality by sending your payment (with the payment stub), in your own envelope — not the enclosed window envelope, addressed to: P.O. Box \$60097, Orlando, F.I. \$2396-0097 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 the Billing Industries Address of:

Synchrony Bank

P.O. Box 965016, Orlando, FL 32996-5016

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

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

- . We cannot by to collect the amount in question, or report you as desinquent 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 to 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 Crodit 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:

- The purchase must have been made in your home state or within 100 miles of your correct making address, and the purchase price must have been more than \$50. [Note: 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 occors or services.)
- 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 dissetts fled with the purchase, contact us in writing at:

Synchrony Bank

P.O. Box 985016, Orlando, FL 32898-5016

White we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our doctsion. A 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 inconved at the Payment Address, (b) is not made in U.S. dollars thream on a U.S. financial instation location in the U.S., (d) 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) inclustra stations, paper officir, lappe, a tobad check, or correspondence of any type. Conditional Payments is written communications concerning disputed amounts, including any check or other payment instrument that: (f) industras that the payment constitutes "payment in fail" is tendered with other conditions or limitations ("Disputed Payments"), must be mated or delivered to us at P.O. Box 966016, Oranto, EL 23995-5016.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (1) sign is a credit or credit betance unities otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not soliably any required payment that may be due. Credit Reports And Account information: If you believe that we have reported inaccurate information shout you to a consumer reporting agency, presse contact us at P.O. Box 965015, Onlaron, F.L. 3296-5015. In during 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 prof. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in voter credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by splying the periodic rate to the faility balance? To get the faility balance in get the faility balance in get the faily balance, the get the faility balance is get the faility balance. To get the faility balance is get the faility balance of your account each day (which includes unpaid interest), and any new charges and applicable lose, 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 (is) shown in the interest Charges section of this statement is the sum of the daily balances for each daily in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Motice: If you file bankruptcy you must send us notice, including scount numbur and all information related to the proceeding to the following address; Synchrony Bank, Attn. Bankruptcy Dept., P.O. Box 965900, Orlendo, FL 32595-5060.

Your account is owned and serviced by Synchrony Bank

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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 consents for the use of any automatic telephone dialing system another an artificial or projectored video when contacting you, even if you are charged for the dialing system another an artificial or projectored video when contacting you, even if you are charged for the dialing your phone plan.

For changes of address, phone number analox email, please check the box and print the changes below.

Sheet Address Cay, State ZiP				
Phone # Email	Home Phone #	Business Pagne #	*Cell # or aliner phone # we can use to contact you	Email Address



Love REWARDS?

Enjoy \$10 in Rewards for every \$200 you spend with your TJX Rewards* Platinum Mastercard* across our family of stores.*





YOU CAN MARKAGE THEM ALL.

Beginning TIX Rewards Points Balance	297
Points Earned - Total	297
Points Redeemed - Certificate Issuance	Ü
Current TIX Rewards Points Balance	297

usir Account News				
Earn rewords on purchases at T.J.Maxx,				
Marshalls, HomeGoods, Sierra Trading Post and				
Homesense.**	Plus, shop 24/7	at tjmaxx.com	and	
sicrratradingpo	sst.com. Enjoy y	our Rewards f	uster .	
with dig	tal certificates r	tow available a	. 1	
	TIXRewards.	com.		
Master	r shopping with card. The point ecent offer are in	s you earned	elne	
Points Earned Tow	ard Next Certifi	cate	510	
250 pts	500 pts	750 pts	I(RR) pts	
			ŧ	

17.75

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Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amoun
Other Trans	sactions			
01/09	01/09	F1410000A000EXFRT	PAYMENT - THANK YOU	(\$85.00)
			FEES	
			TOTAL FEES FOR THIS PERIOD	\$0.00
			INTEREST CHARGED	
01/22	01/22		INTEREST CHARGE ON PURCHASES	\$22.72
01/22	01/22		INTEREST CHARGE ON CASH ADVANCES	\$0.00
			TOTAL INTEREST FOR THIS PERIOD	\$22.72
		Total Fees Chargeo Total Interest Char		

Your Annual Percentage Rate (APR)	is the annual interest r	ate on your account.		
Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Purchases	N⁴A	28.99% (v)	\$893,90	\$22.7.
Cash Advances	N/A	29.99%	\$0.00	\$0.0

Catthodas Nows and Information Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

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

Remember, you'll earn 5 points for every \$1 spent at T.J.Maxx, Marshalls, HomeGoods, Sierra Trading Post, and Homesense.

1,000 points = \$10 TJX Rewards Certificate!

The DX Rewards Platinum Mastercard is issued by Synchrony Bank pursuant to a license by Mastercard International Incorporated. Mustercard is a registered trademark of Mastercard International Incorporated.

P.S. Don't forget you can upload your Rewards Certificates in the HomeGoods or T.J.Maxx app and redeem in store]

^{**}Purchases subject to credit approval. See Rewards Program Terms for details.

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8640 (CO) 1 7 [9 498]22 PAGE 3 of 3 1410 1500 TJ04 01(Z)8640

Account Number ending in 2415
31 Day Billing Cycle from 06/22/2019 to 67/22/2019

PAGEDIGIAN

Payment Information



Payments must be received by 5pm ET on 08/14/2019 if mailed, or by 11:59pm ET on 08/14/2019 for online and phone payments.

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 \$35.00.

NOTICEWe may convert your payment into an electronic debit. See reverse for details, Billing Rights and other important information.

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:

Only the minimum	3 years	\$1,606.00
If you make mo additional charges asing this card and each bomb you pily?	Vice will pay off the belance shown on the assessment of a silver.	And coupell end up maying of crimmed total print

If you would like information about credit counseling services , call 1-877-302-8775

Account Summary

Previous Balance	as of 06/22/2019	\$1,152.06
Fees Charged		+ 35.00
Interest Charges		+ 29.21
Mary Balanca	AE67/22/2016	C1 216 77

Credit Limit	\$890
Available Credit	SO
Cash Limit	\$180
Available Cash	\$0



LOVE REWARDS?

Earn 5% back in Rewards every time you shop our family of stores with your TJX Rewards® Platinum Mestercard®.

That's a \$10 Rewards Certificate for every \$200 you spend."



3. 1. 2415 \$1,216,27 5461.00

08/14/2019

* Purchases subject to credit approval. 5% back is equal to 5 points for every \$1 spent. See Rewards Program Terms for details.

YOU CAN shop THEM ALL.

19 Marshalls, HomeGoods & STERBA

Detach and mail this portion with your check. Do not include any correspondence with your check.



Please use blue or black ink. Account Number
New Balance

New Balanc	20		
Total Minir	num Payment I	Jue	
Payawet Di	te Date		
Amount Enclosed	S		

Amouni	Overlimii
Past Due	Amount
5384.(8)	\$326.27

New address or email? Print changes on back.

AFSHAN PATEL 6733 YOLANDA AVE RESEDA CA 91335-5231 DADAAAATTETTEDTETEDTEFADTEFEDDADADADDDDDAFADAET;

Make TJX REWARDS/SYNCB Payment PO BOX 530949

 $\label{eq:totalpotential} \textbf{TFFFDTDADFDDFTAAFDTFAFTADDAADFDTADTTDFTTATAADDOFAADTATAATTDFTTA} \\$







Customer Service: For account information, call the number on the bont of this statement. For Hearing or Speach disabilities, use a TRS. 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) for P.O. Box 95013, Orlando, FL 32596-5013. Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remit portion of this statement or pay online.

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, phease write to our Billing Inquiries Address, P.O. Box 985018, Orlando, FL 32896-5018.

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, fund as 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 fancial institution. You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope — not the enclosed window envelope, addressed to: P.O. Box 96097, Orlando, FL 3296-0097 and not the Payment Address.

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

If you think there is as error on your statement, write to us at the Billing trojurius Address of:

Synchrony Back

P.O. Box 965016 Odando FL 32896-5016

In your letter, give as the following information:

- · Account information: Your dame and account number.
- · Dollar amount: The dollar smooth 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 by to collect the amount in question, or report you as definquent 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 make a mislake, 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 Dissatistied 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, at of the following must be true:

- 1. The purchase must have been made in your home state of within 100 miles of your current making editiress, and the purchase price must have been more than 350. (Note: 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 poods or services.)
- You must have used your credit can't for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not quality.
- 3. You must not yet have fully paid for the pumhase
- If all of the criteria above are met and you are still dissatisfied with the purchase, confact us in writing at:

Synchrony Bank

P.O. Bux 965016, Orlando, FL 32896-5016

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 amoust and you do not pay we may report you as delinquent.

information About Psymonts: You may at any time pay, in whole or in part, the total impaid balance without any editificial charge for prepayment. Payments resided after 500 pm. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to free days if psymont (a) is not received at the Psymont Address, (6) is not made in U.S. (d) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one psyment or remittance coupon, (e) is not received in the remittance envelope provided or (f) inclusive stappes, paper dips, tape, a folded chask, or correspondence of any type. Conditional Psymonts I, tape, a folded chask, or correspondence of any type. Conditional Psymonts I, should amount a including any check or other payment instrument that (f) indicates that the payment considers "payment in the instrument of the conditions or limitations ("Disputed Psymonts"), must be mailed or delivered to us at P.O. Box 955016, Ortanso, FL 12995-5016.

Credits To Your Account; An amount shown in parentheses or precoded by a minut; 1) sign is a resid or credit befance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due. Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, pieces contact us at P.O. Box 960015, Onlando, F.I. 32966-6015. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the cast report that includes the hadcurate information please include a copy of that should information please include a copy of that should information please include a copy of that should information shoul your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest change on your account by applying the periodic rate to the "daily betance" of your account for each day in the billing cycle. We then add the interest to the daily belance; to get the "daily belance we take the beginning belance of your account each day (which individes unpeid interest), and any new changes and applicable lose, and subtreat any payments or snedits. This gives us the daily belance. Any daily belance of less than zero will be treated as zero. A separate daily belance will be calculated for each balance type on your account. The balance will be calculated for each balance type on your account. The balance will be all the daily belances for each daily in the billing cycle divided by the number of daily hallances for each daily in the billing cycle divided by the number of daily that has the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information tetralized to the proceeding to the following address; Synchrony Bank, Affin: Bankruptcy Dept., P.O. Box 965900, Orleado, Pt. 2/2995-0060.

Your account is owned and serviced by Synchrony Bank

O1CZ8640 - 1 - 05/01/14

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 content information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the dail under your phone plan.

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

П	Street Address	diamenta contra	and and analysis and an artist and an artist and an artist and an artist and artist and artist and artist and a		in referencións estates está acestá aces
	City, State ZIF				
	Phone # Email	Home Plicne #	Business Phone #	'Ceil # or other phone # we can use to contact you	Emul Address

PAGE 2 of 3 - Vintus at the spicous or Call 1 877-822-2015

TJX Rewards Detail

Your TJX Rewards Summary as of 07/22/2019
Beginning Points Balance
Points Earned - Total
Points Redeemed as Rewards Certificates
Current Points Balance



I,000 Points to Next Rewards Certificate

Continue to Ahop with your card and you'll be on your way to your next Rewards Certificate(!)



Transaction Detail

Date	Reference #	Description	Апоци
Total F	es Charged This Period		\$35,00
07/14		LATE FEE	\$35.00
Total Ir	terest Charged this Period		\$29.21
07/22		INTEREST CHARGE ON PURCHASES	\$29.21
07/22		INTEREST CHARGE ON CASH ADVANCES	\$0.00

7013 Vague Buck	te nad force at
Total Page Charriet	5.1000
Total Incorpor Charged	\$171.40
Total (dimensifical)	75,12

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.	(v) ≈ Variable Rate
Fig. 1 symposis Expression Annual Malcare Subject to	(parter)
Percentage Rating Andrew Rate	Chargo
Puth set NA S 59.444(x) E 55.	(30 C 97)
Cash Advance No. 19 29 0006	50.00

Cardbolder News and Information

YOUR ACCOUNT IS PAST DUE. PLEASE PAY THE MINIMUM PAYMENT DUE OR CONTACT THIS OFFICE AT THE PHONE NUMBER LISTED ON YOUR STATEMENT.

Your TIX Rewards, Platinum Mastereard will no longer come with certain insurance benefits. The cancellation of your insurance benefits under the following policies wifl be effective July 1, 2019; at 12:00 am (EDT) ("Effective Date of Cancellation"):

(1) Extended Warranty - Policy No. 84161537-03/One Year Extended Warranty or 84161537-04/Two Year Extended Warranty and (2) Price Protection - Policy No. 84161539-02. Your coverage cancellation is due to changes in the Mastercard credit card program. If coveringe under any of the above-referenced policies attaches to a purchase made with your Mastercard prior to the Effective Date of Cancellation, benefits will be provided for that purchase pursuant to the policy terms in effect at the time of coverage attachment, notwithstanding your coverage cancellation. For more information about your coverage, please refer to your card's Guide to Benefits, please visit www.mycardbenefits.com. The policies are issued by New Hampshire Instrunce Company, an AIG Company, an AIG Company.

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.

(Continued on next page)

Love rewards?

Earn 5% back in Rewards every time you shop our family of stores with your TJX Rewards® Platinum Mastercard®.

That's a \$10 Rewards Certificate for every \$200 you spend."



* Purchases subject to credit approval, 5% back is equal to 5 points for every \$1 spent. See Rawards Program Terms for details.

YOU CAN Shop THEM ALL.

shop online at timeax.com & sierre.com

8640 A8 1 7 19 196722 E PAGE 2 of 3 1416 1000 T364 O1C28640

PAGE 5 of 3 Visitus at the syllogic Cell (1-827-00232015)

The TJX Rewards Platinum Mastercard is issued by Synchrony Bank pursuant to a license by Mastercard International Incorporated. Mastercard is a registered undernark of Mastercard International Incorporated.

8640 A8 1 7 19 190722 E PAGE 3 of 3 6416 1006 T364 O1CZ8646

Cardholder News and Information (Continued)

**Purchases subject to credit approval. See Rewards Program Terms for details.