

Case No.

1/14/2025 7:03 AM  
 Teneshia Hudspeth  
 County Clerk  
 Harris County

**PORTFOLIO RECOVERY ASSOCIATES, LLC**  
**Plaintiff**

IN THE COUNTY COURT

v.

**HELEN NYEPON****Defendant**

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HARRIS COUNTY, TEXAS

**PLAINTIFF'S ORIGINAL PETITION**

**A. Parties**

1. The address for Plaintiff, PORTFOLIO RECOVERY ASSOCIATES, LLC is 120 Corporate Blvd, Norfolk, VA, 23502.
2. The address for Defendant, HELEN NYEPON is 13122 GATTON PARK DR, HOUSTON, TX 77066-3229

**B. Jurisdiction**

3. Plaintiff seeks only monetary relief of \$250,000 or less including damages of any kind, penalties, costs, expenses, and prejudgment costs.
4. Plaintiff asserts that the above-named court has jurisdiction over the subject matter of this case and the person(s) or Defendant(s) and that the damages sought are within the jurisdictional limits of this court.

**C. Venue**

5. Venue of this action is proper in the county named above because Defendant(s) is/are individual(s) believed to be residing in said county at the time of the commencement of suit.

**D. Facts**

6. CITIBANK, N.A./ BEST BUY issued a credit account in the Defendant's(s') name under its account number ending in XXXXXXXXXXXXX5265. The credit account was issued on 12/20/2019. Defendant(s) received and used the account and thereby is obligated to pay for the charges incurred with the account. Plaintiff's records show Defendant's last payment on the account occurred on or about 10/29/2023. Defendant(s) defaulted on the obligation to make monthly payments on the credit account, and the account was subsequently canceled. The credit account was subsequently closed due to nonpayment and/or charged off to profit and loss on or about 04/22/2024. The entire balance on the credit account is presently due and payable in full.



7. Defendant's(s') credit account was assigned to Plaintiff on 06/21/2024, and Plaintiff is the current holder of Defendant's(s') account and the proper party to bring this lawsuit. Plaintiff owns all right, title and interest on the credit account.

8. After allowing for all just and lawful offsets, credits, and payments on the credit account, the total balance due to Plaintiff by Defendant(s) on the Account is \$22,083.49.

9. Plaintiff does not seek ongoing interest.

10. The Plaintiff has made demand upon the Defendant(s) for payment of the amount due and payable in full. The Defendant(s) have failed, neglected, and refused to pay the amount, less all lawful offsets, credits, or payments is still due and owing.

#### **E. COUNT 1. Account Stated**

11. Plaintiff is the owner and beneficiary of all claims related to the credit account opened by Defendant(s) ending in XXXXXXXXXXXXX5265. The amount due and owing on the account is \$22,083.49. All just lawful offsets, credits, and payments have been applied to said account.

12. Plaintiff, as owner of the account, is entitled to recover on the account because (1) transactions between Plaintiff's predecessor-in-interest and Defendant(s) gave rise to an indebtedness, (2) there existed an agreement between the Plaintiff's predecessor-in-interest and Defendant(s) which established an amount due, and (3) the Defendant(s) promised to pay the indebtedness. *Neil v. Agris*, 693 S.W.2d 604, 605 (Tex.App.—Houston [14<sup>th</sup> Dist.] 1985, no writ.); *Continental Cas. Co. v. Dr. Pepper Bottling Co. of Texas, Inc.*, 416 F.Supp.2d 497, 504 (N.D.Tex. 2006)(citing *Arnold D. Kamen & Co. v. Young*, 466 S.W.2d 381, 388 (Tex.Civ.App.—Dallas 1971, writ. ref'd n.r.e.)).

#### **F.Damages**

13. Plaintiff seeks damages on its liquidated claim in the amount of at least \$22,083.49, plus costs which is within the jurisdictional limits of this court.

#### **G. Conditions Precedent**


14. All conditions precedent to Plaintiff's claim for relief have been performed or have occurred.

**H. Prayer**

15. For these reasons, Plaintiff asks that the court issue citation for Defendant(s) to appear and answer, and that Plaintiff be awarded judgment against Defendant(s) for the following:

- a. Actual damages in the amount of \$22,083.49.
- b. Court costs.
- c. Post-judgment interest rate of 0.00%
- d. All other relief to which Plaintiff is entitled.

Respectfully submitted,  
PORTFOLIO RECOVERY ASSOCIATES, LLC



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Christina Wanies- Guirgis, Esq. Bar No. 24084772  
Bouavone Amphone, Esq. Bar No. 24108753  
Brendettae Payne, Esq. Bar No. 24044853  
Deanna Hackworth, Esq. Bar No. 24101011  
Jamila Lloyd, Esq. Bar No. 24045529  
Jeffrey S. Kramer, Esq. Bar No. 24057950  
Kahlil Shanks, Esq. Bar No. 24135021  
Melanie Griffin, Esq. Bar No. 24134445  
Nathan Collins, Esq. Bar No. 24109743  
Oyinda Adeyekun, Esq. Bar No. 24072960  
Russell Farha, Esq. Bar No. 24089306  
Sharonda Roberson, Esq. Bar No. 24133402  
Attorneys for Plaintiff  
Portfolio Recovery Associates, LLC  
120 Corporate Blvd  
Norfolk, VA 23502  
Phone: 866/428-8102  
www.PRApay.com  
LitigationFilingTX@portfoliorecovery.com  
Texas\_RA@portfoliorecovery.com

**BILL OF SALE AND ASSIGNMENT**  
**October 2022 Best Buy Fresh Flow Accounts**

THIS BILL OF SALE AND ASSIGNMENT dated June 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 Portfolio Recovery Associates, LLC ("Buyer"), organized under the laws of the State of Delaware, with its headquarters/principal place of business at 120 Corporate Boulevard, Norfolk, VA 23502. ("Buyer").

For value received and subject to the terms and conditions of the Master Purchase and Sale Agreement dated July 31, 2023 and Addendum No. 6 dated July 31, 2023, between Buyer and the Bank as amended, restated, or otherwise modified from time to time (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 described in Exhibit 1 and the final electronic file and identified as PRA-Best-Buy-Fresh-Flow-0624.

**Citibank, N.A.**

DocuSigned by:  
By: Brandy Reardon  
0A0005144F0B4AF...  
(Signature)

Name: Brandy Reardon

Title: Authorized Party

**Portfolio Recovery Associates, LLC**

DocuSigned by:  
By: Leigh Bates  
8A3D5D0818674CE...

Name: Leigh Bates

Title: Senior Vice President

Contract ID: PR8MUMAA073123  
Addendum ID: PR8MUMAA073123C6  
Document ID: 061224PR1BB1FMA1

**Exhibit 1**  
**Asset Schedule**

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 Balance	Cut-Off Date
Best Buy Fresh Flow	061224PR1BB1FM			6/12/2024

## DECLARATION OF CUSTODIAN OF RECORDS

I, the undersigned, Custodian of Records, for Portfolio Recovery Associates, LLC hereby declare, certify, and state as follows:

1. I am competent to testify to the matters contained herein.
2. I am an authorized employee of Portfolio Recovery Associates, LLC, ("Account Assignee") which is doing business at Riverside Commerce Center, 120 Corporate Boulevard, Norfolk, Virginia. I am familiar with the policies and practices, as well as the books and records of Account Assignee with respect to the matters stated herein. This declaration is based upon my personal knowledge of Account Assignee's record keeping system and my review of the business records of the Original Creditor **CITIBANK, N.A./BEST BUY**, including a review of the business records transferred to Account Assignee from **CITIBANK, N.A.** ("Account Seller"), which have become a part of and have integrated into Account Assignee's business records, in the ordinary course of business.
3. According to the business records, which are maintained in the ordinary course of business, the account, and all proceeds of the account are now owned by the Account Assignee, all of the Account Seller's interest in such account having been sold, assigned and transferred by the Account Seller on **6/21/2024**. Further, the Account Assignee has been assigned all of the Account Seller's power and authority to do and perform all acts necessary for the settlement, satisfaction, compromise, collection or adjustment of said account, and the Account Seller has retained no further interest in said account or the proceeds thereof, for any purpose whatsoever.
4. According to the records transferred to the Account Assignee from Account Seller, and maintained in the ordinary course of business by the Account Assignee, there was due and payable from **HELEN NYEPON** ("Debtor and Co-Debtor") to the Account Seller the sum of **\$22,083.49** with respect to account number **ending in 5265**, as of the date of **4/22/2024** with there being no known uncredited payments, counterclaims or offsets against the said debt as of the date of the sale.
5. According to the account records of said Account Assignee, after all known payments, counterclaims, and/or setoffs occurring subsequent to the date of sale, Account Assignee claims the sum of **\$22,083.49** as due and owing as of the date of this declaration.
6. Plaintiff believes that the defendant is not a minor or an incompetent individual and declares that the Defendant is not on active military service of the United States.
7. I declare under penalty of perjury under the laws of the State of **Texas** that the foregoing is true and correct.

Executed on 12/30/2024 at **Norfolk, Virginia**.

Portfolio Recovery Associates, LLC



By: Cynthia Lynn Johnston, Custodian of Records.

My DOB is 05/10/1998.

My address is **120 Corporate Blvd., Norfolk, Virginia 23502, USA**



# Account Statement

Send Notice of Billing Errors and Customer Service Inquiries to:  
BEST BUY CREDIT SERVICES  
PO Box 790441, St. Louis, MO 63179

Account number ending in 5265



**My Best Buy<sup>®</sup>**  
**Credit Card**



Customer Service:  
bestbuy.accountonline.com

Account Inquiries:  
1-888-620-5879 (TTY: 711)

## Summary of Account Activity

Previous Balance	\$21,552.23
Payments	-\$0.00
Other Credits	-\$0.00
Purchases/Other Debits	+\$0.00
Cash Advances	+\$0.00
<b>Fees Charged</b>	<b>+\$40.00</b>
<b>Interest Charged</b>	<b>+\$491.26</b>
New Balance	\$22,083.49
Past Due Amount	\$4,533.30

Credit Limit	\$0.00
Available Credit	\$0.00
Amount Over Credit Limit	\$16,083.49
Statement Closing Date	04/21/2024
Next Statement Closing Date	05/22/2024
Days in Billing Cycle	30

## Payment Information

New Balance	\$22,083.49
Minimum Payment Due	\$5,286.19
Payment Due Date	May 16, 2024

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$40.

**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	29 years	\$69,397
\$995	3 years	\$35,819 (Savings=\$33,578)

If you would like information about credit counseling services, call 1-877-337-8188 (TTY: 711).

You must pay your promotional balance of **\$913.00** in full by **11/16/24** to avoid paying deferred interest charges.

You must pay your promotional balance of **\$188.97** in full by **11/16/24** to avoid paying deferred interest charges.

You must pay your promotional balance of **\$1,082.48** in full by **12/16/24** to avoid paying deferred interest charges.

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.

8 HN 14

PLEASE SEE IMPORTANT INFORMATION ON PAGE 2.

Page 1 of 4

This Account is Issued by Citibank, N.A.

↓ Please detach and return lower portion with your payment to ensure proper credit. Retain upper portion for your records. ↓



PO BOX 6204  
SIOUX FALLS, SD 57117-6204

Account number ending in 5265

Payment Due Date	May 16, 2024
New Balance	\$22,083.49
Past Due Amount <sup>†</sup>	\$4,533.30
Minimum Payment Due	\$5,286.19

Amount Enclosed: \$

<sup>†</sup>Past Due Amount is included in the Minimum Payment Due.  
Please see reverse side to change your address.

**Make Checks Payable to ▼**

Statement Enclosed

HELEN NYEPON  
13122 GATTON PARK DR  
HOUSTON, TX 77066-3229

BEST BUY CREDIT SERVICES  
PO BOX 78009  
PHOENIX, AZ 85062-8009

## Information About Your Account.

**How to Avoid Paying Interest on Purchases.** Your payment due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your New Balance by the payment due date each month. This is called a grace period on purchases. To get a grace period on purchases you must pay the New Balance by the payment due date every billing cycle. If you do not, you will not get a grace period until you pay the New Balance for two billing cycles in a row.

If you have a balance subject to a deferred interest promotion and that promotion does not expire before the payment due date, that balance (an "excluded balance") is excluded from the amount you must pay in full to get a grace period on a purchase balance other than an excluded balance. In addition, if you have a reduced rate credit plan, that balance (an "excluded balance") is excluded from the amount you must pay in full to get a grace period on a purchase balance other than an excluded balance. However, you must still pay any separately required payment on the excluded balance. In billing cycles in which payments are allocated to deferred interest balances first, the deferred interest balance will be reduced before any other balance on the account. However, you will continue to get a grace period on purchases, other than an excluded balance, so long as you pay the New Balance (less any excluded balance, plus any separately required payment on an excluded balance) in full by the payment due date each billing cycle. Deferred interest offers may also be called Same As Cash or No Interest.

In addition, certain promotional offers not described above may also allow you to have a grace period on purchases without having to pay all or a portion of the promotional balance by the payment due date. If that is the case, the promotional offer will describe what happens.

**How We Calculate Your Balance Subject to Interest Rate.** We use a daily balance method (including current transactions) to calculate interest charges. To find out more information about the balance computation method and how the resulting interest charges were determined, contact us at the Account Inquiries number on the front.

## Other Account and Payment Information.

**Payment Amount.** You may pay all or part of your account balance at any time. However, you must pay, by the payment due date, at least the minimum payment due.

**When Your Payment Will Be Credited.** If we receive your payment in proper form at our processing facility by 5 p.m. local time there, it will be credited as of that day. A payment received there in proper form after that time will be credited as of the next day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or is not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon. The correct address for express mail is shown in the Express Mail section.

**Proper Form.** For a payment sent by mail or courier to be in proper form, you must:

- **Enclose** a valid check or money order. No cash, gift cards, or foreign currency please.
- **Include** your name and the last four digits of your account number.

## Payment Other Than By Mail.

- **In-Store (Where Available).** Any payment in proper form accepted in-store will be credited as of that day. However, credit availability may be subject to verification of funds. Not all stores accept payments. Contact your local store to see if in-store payments are accepted at that location.
- **Online/AutoPay.** Go to the URL on Page 1 of your statement to make a payment online. You can also enroll in AutoPay and have your payment amount automatically deducted each month from the payment account you choose.
- **Phone.** Call the number on Page 1 of your statement to make a payment by phone. For phone payments, you authorize us to electronically debit your specified bank account by an ACH transaction in the amount and on the date that you indicate on the phone. You may cancel a phone payment by calling us at the Customer Service number at the top of Page 1 within the time period disclosed to you on the phone. There is no fee for making a payment using our automated voice response system.
- **Agent-Assisted Phone Payments.** If you call us to make a payment with the assistance of a live agent, the payment will be applied the same day and you will be charged a \$5.00 agent expedited payment fee.

• **Express Mail.** Send payment by express mail to: Consumer Payment Dept., 6716 Grade Lane, Building 9, Suite 910, Louisville, KY 40213.

• **Crediting Payments other than by Mail.** The payment cutoff time for Online bill payments, Phone payments, and Express Mail payments is midnight Eastern time. This means that we will credit your account as of the calendar day, based on Eastern time, that we receive your payment request.

**If you send an eligible check with this payment coupon, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.**

**Credit Reporting Disputes.** We may report information about your account to credit bureaus. If you think we reported inaccurate information, please write us at: Credit Bureau Dispute Verification, P.O. Box 6497, Sioux Falls, SD 57117.

**Report a Lost or Stolen Card Immediately.** Call the Account Inquiries number shown on Page 1.

**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 address for billing errors and customer service inquiries shown on Page 1 of your statement.

In your letter, give us the following information:

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

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

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

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

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

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

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

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (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 goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at the address for billing errors and customer service inquiries shown on Page 1 of your statement.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

BBY PL NA FEB20

/A/- HN - 9038-7001-0002 - N1 -/B/- 4762085404 - C -/C/- E - 90 - X - 39 -/D/- P - E - Y - 0 - N -/E/- 7 - - - - N - - 0 - 0 -/F/- 01/23/24 - 12/01/19 - 52 - March 22, 2024  
/G/- N - - - -/H/- 0 - - YA4Q - V -/I/- - - 0 - 0 - -/J/- - - - 2101S - - 0521

## Easily manage your contact information

It's important we have your current contact information, so if anything changes (including your email or mailing address or phone number), please do one of the following to easily update your information:

- You can update your contact information by logging into your online account via the URL located in the Customer Service section on the front of your statement, or
- Call the Account Inquiries phone number located in the Customer Service section on the front of your statement



Account number ending in 5265

TRANSACTIONS

Trans Date	Description	Reference #	Amount
<b>FEES</b>			
04/16	LATE FEE		\$ 40.00
	TOTAL FEES FOR THIS PERIOD		\$ 40.00

INTEREST CHARGED

04/21	INTEREST CHARGE ON PURCHASES		\$ 491.26
	TOTAL INTEREST FOR THIS PERIOD		\$ 491.26

2024 Totals Year-to-Date	
Total Fees Charged in 2024	\$160.00
Total Interest Charged in 2024	\$1,902.41

ACTIVITY AND PROMOTIONS DETAIL

Original Promotion Trans Amount	Promo Trans Date	Previous Balance	Payments & Other Credits	Purchases, Cash Adv, Fees & Other Debits	Interest Charged	New Balance	Promotion Minimum Payment Due	Deferred Interest Charges	Promotion Expiration Date
PURCHASES									
REGULAR									
-	-	\$19,367.78		\$40.00	\$491.26	\$19,899.04	-	-	-
NO INT W/PYMTS FOR 24 MOS									
\$913.00	10/23/22	\$913.00	-	-	-	\$913.00	-	\$520.96	11/16/24
NO INT W/PYMTS FOR 24 MOS									
\$204.91	10/29/22	\$188.97	-	-	-	\$188.97	\$13.29	\$111.40	11/16/24
NO INT W/PYMTS FOR 24 MOS									
\$1,082.48	11/25/22	\$1,082.48	-	-	-	\$1,082.48	-	\$573.79	12/16/24
TOTAL		\$21,552.23	\$0.00	\$40.00	\$491.26	\$22,083.49	\$13.29	\$1,206.15	

INTEREST CHARGE CALCULATION				Your Annual Percentage Rate (APR) is the annual interest rate on your account.
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge	
PURCHASES				
REGULAR	30.49% (M)(V)	\$19,604.19	\$491.26	
NO INT W/PYMTS FOR 24 MOS	30.49% (M)(V)	-	-	
NO INT W/PYMTS FOR 24 MOS	30.49% (M)(V)	-	-	
NO INT W/PYMTS FOR 24 MOS	30.49% (M)(V)	-	-	
(V) = Variable Rate				

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526502

COPY UNOFFICIAL

# Account Statement

Send Notice of Billing Errors and Customer Service Inquiries to:  
BEST BUY CREDIT SERVICES  
PO Box 790441, St. Louis, MO 63179



**My Best Buy<sup>®</sup>**  
**Credit Card**



**Customer Service:**  
bestbuy.accountonline.com  
**Account Inquiries:**  
1-888-574-1301 (TTY: 711)

**Account Number:** [REDACTED] 5265

## Summary of Account Activity

Previous Balance	\$20,054.41
Payments	-\$1,000.00
Other Credits	-\$0.00
Purchases	+\$0.00
Cash Advances	+\$0.00
<b>Fees Charged</b>	<b>+\$40.00</b>
<b>Interest Charged</b>	<b>+\$431.93</b>
New Balance	\$19,526.34
Past Due Amount	\$1,005.85

Credit Limit	\$0.00
Available Credit	\$0.00
Amount Over Credit Limit	\$13,526.34
Statement Closing Date	11/21/2023
Next Statement Closing Date	12/22/2023
Days in Billing Cycle	30

## Payment Information

New Balance	\$19,526.34
Minimum Payment Due	\$1,673.74
Payment Due Date	December 16, 2023

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$40.

**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	30 years	\$69,045
\$868	3 years	\$31,265 (Savings=\$37,780)

If you would like information about credit counseling services, call 1-877-337-8188 (TTY: 711).

You must pay your promotional balance of **\$913.00** in full by **11/16/24** to avoid paying deferred interest charges.

You must pay your promotional balance of **\$188.97** in full by **11/16/24** to avoid paying deferred interest charges.

You must pay your promotional balance of **\$1,082.48** in full by **12/16/24** to avoid paying deferred interest charges.

**Reminder: Your account is 2 payments past due.**

Please make at least your minimum payment today to avoid any additional fees that may apply and bring your account up to date. To make a payment, please visit us online or call us using the toll free or TTY numbers listed at the top of this statement. If you're having difficulty making payments, please contact us; we may be able to help.

8 HN 14

PLEASE SEE IMPORTANT INFORMATION ON PAGE 2.

Page 1 of 4

This Account is Issued by Citibank, N.A.

↓ Please detach and return lower portion with your payment to ensure proper credit. Retain upper portion for your records. ↓



PO BOX 6204  
SIOUX FALLS, SD 57117-6204

Your Account Number is [REDACTED] 5265

Payment Due Date	December 16, 2023
New Balance	\$19,526.34
Past Due Amount <sup>†</sup>	\$1,005.85
Minimum Payment Due	\$1,673.74

Amount Enclosed: \$ [REDACTED]

<sup>†</sup>Past Due Amount is included in the Minimum Payment Due.  
Please see reverse side to change your address.

**Make Checks Payable to ▼**

Statement Enclosed

HELEN NYEPON  
13122 GATTON PARK DR  
HOUSTON, TX 77066-3229

BEST BUY CREDIT SERVICES  
PO BOX 78009  
PHOENIX, AZ 85062-8009

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## Other Account and Payment Information.

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**When Your Payment Will Be Credited.** If we receive your payment in proper form at our processing facility by 5 p.m. local time there, it will be credited as of that day. A payment received there in proper form after that time will be credited as of the next day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or is not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon. The correct address for express mail is shown in the Express Mail section.

**Proper Form.** For a payment sent by mail or courier to be in proper form, you must:

- **Enclose** a valid check or money order. No cash, gift cards, or foreign currency please.
- **Include** your name and the last four digits of your account number.

## Payment Other Than By Mail.

- **In-Store (Where Available).** Any payment in proper form accepted in-store will be credited as of that day. However, credit availability may be subject to verification of funds. Not all stores accept payments. Contact your local store to see if in-store payments are accepted at that location.
- **Online/AutoPay.** Go to the URL on Page 1 of your statement to make a payment online. You can also enroll in AutoPay and have your payment amount automatically deducted each month from the payment account you choose.
- **Phone.** Call the number on Page 1 of your statement to make a payment by phone. For phone payments, you authorize us to electronically debit your specified bank account by an ACH transaction in the amount and on the date that you indicate on the phone. You may cancel a phone payment by calling us at the Customer Service number at the top of Page 1 within the time period disclosed to you on the phone. There is no fee for making a payment using our automated voice response system.
- **Agent-Assisted Phone Payments.** If you call us to make a payment with the assistance of a live agent, the payment will be applied the same day and you will be charged a \$5.00 agent expedited payment fee.

• **Express Mail.** Send payment by express mail to: Consumer Payment Dept., 6716 Grade Lane, Building 9, Suite 910, Louisville, KY 40213.

• **Crediting Payments other than by Mail.** The payment cutoff time for Online bill payments, Phone payments, and Express Mail payments is midnight Eastern time. This means that we will credit your account as of the calendar day, based on Eastern time, that we receive your payment request.

**If you send an eligible check with this payment coupon, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.**

**Credit Reporting Disputes.** We may report information about your account to credit bureaus. If you think we reported inaccurate information, please write us at: Credit Bureau Dispute Verification, P.O. Box 6497, Sioux Falls, SD 57117.

**Report a Lost or Stolen Card Immediately.** Call the Account Inquiries number shown on Page 1.

**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 address for billing errors and customer service inquiries shown on Page 1 of your statement.

In your letter, give us the following information:

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

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

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

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

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

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

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

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (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 goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at the address for billing errors and customer service inquiries shown on Page 1 of your statement.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

BBY PL NA FEB20

/A/- HN - 9038-7001-0002 - N1 -/B/- 4762085404 - C -/C/- E - 90 - X - 39 -/D/- P - E - Y - 0 - Y -/E/- 2 - - - N - - 0 - 0 -/F/- 02/20/23 - 12/01/19 - 47 - October 22, 2023  
/G/- N - - - -/H/- 0 - - -YA4Q - V -/I/- - - 0 - 0 - -/J/- - - - 2101S - - 0521

## Easily manage your contact information

It's important we have your current contact information, so if anything changes (including your email or mailing address or phone number), please do one of the following to easily update your information:

- You can update your contact information by logging into your online account via the URL located in the Customer Service section on the front of your statement, or
- Call the Account Inquiries phone number located in the Customer Service section on the front of your statement

Account: \*\*\*\* \* 5265

TRANSACTIONS

Trans Date	Description	Reference #	Amount
10/29	PAY-BY-PHONE PAYMENT DEERFIELD IL	P9194009EEYB1F8QH	\$ 1,000.00-

FEES

11/16	LATE FEE		\$ 40.00
TOTAL FEES FOR THIS PERIOD			\$ 40.00

INTEREST CHARGED

11/21	INTEREST CHARGE ON PURCHASES		\$ 431.93
TOTAL INTEREST FOR THIS PERIOD			\$ 431.93

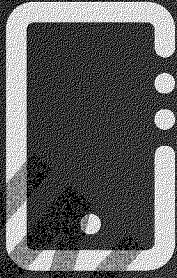
2023 Totals Year-to-Date	
Total Fees Charged in 2023	\$149.00
Total Interest Charged in 2023	\$3,539.47

ACTIVITY AND PROMOTIONS DETAIL

Original Promotion Trans Amount	Promo Trans Date	Previous Balance	Payments & Other Credits	Purchases, Cash Adv, Fees & Other Debits	Interest Charged	New Balance	Promotion Minimum Payment Due	Deferred Interest Charges	Promotion Expiration Date
PURCHASES									
REGULAR	-	\$17,656.03	\$786.07-	\$40.00	\$431.93	\$17,341.89	-	-	-
NO INT W/PYMTS FOR 12 MOS									
\$412.99	10/29/22	\$208.08	\$208.08-	-	-	-	-	-	exp'd 11/16/23
NO INT W/PYMTS FOR 24 MOS									
\$913.00	10/23/22	\$913.00		-	-	\$913.00	-	\$350.07	11/16/24
NO INT W/PYMTS FOR 24 MOS									
\$204.91	10/29/22	\$194.82	\$5.85-	-	-	\$188.97	\$3.84	\$75.61	11/16/24
NO INT W/PYMTS FOR 24 MOS									
\$1,082.48	11/25/22	\$1,082.48	-	-	-	\$1,082.48	-	\$376.37	12/16/24
TOTAL		\$20,054.41	\$1,000.00-	\$40.00	\$431.93	\$19,526.34	\$3.84	\$802.05	

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES			
REGULAR	30.49% (M)(V)	\$17,236.61	\$431.93
NO INT W/PYMTS FOR 12 MOS	30.49% (M)(V)	\$0.00	\$0.00
NO INT W/PYMTS FOR 24 MOS	30.49% (M)(V)	-	-
NO INT W/PYMTS FOR 24 MOS	30.49% (M)(V)	-	-
NO INT W/PYMTS FOR 24 MOS	30.49% (M)(V)	-	-
(V) = Variable Rate			

# Pay your bill with just a text.



## The quicker way to pay your bill:

- Text **PAY** to **81964**<sup>1</sup> using the mobile device connected to your BestBuy.AccountOnline.com account.
- After we confirm your identity, you'll receive a text asking how much you would like to pay and which payment account<sup>2</sup> you would like to use.
- You'll receive a payment confirmation via text.

<sup>1</sup>Message and Data rates may apply. <sup>2</sup>Payment account information must be on BestBuy.AccountOnline.com to take advantage of pay by text – feature is not available for debit card payments.

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### Automated Certificate of eService

This automated certificate of service was created by the eFiling system. The filer served this document via email generated by the eFiling system on the date and to the persons listed below. The rules governing certificates of service have not changed. Filers must still provide a certificate of service that complies with all applicable rules.

Pamela Vaughan on behalf of Nathan Collins  
Bar No. 24109743  
LITIGATIONFILINGTX@PORTFOLIORECOVERY.COM  
Envelope ID: 96175154  
Filing Code Description: Petition  
Filing Description:  
Status as of 1/14/2025 12:43 PM CST

#### Case Contacts

Name	BarNumber	Email	TimestampSubmitted	Status
Aundrea Cudjoe-Jackson		LitigationFilingTX@portfoliorecovery.com	1/14/2025 7:03:33 AM	NOT SENT
ABC Legal		serveonlytx@abclegal.com	1/14/2025 7:03:33 AM	NOT SENT