

AFFIDAVIT OF PURCHASE AND SALE OF ACCOUNT BY DEBT SELLER

(Debt Buyer Actions)

The undersigned, being duly sworn, deposes and says:

1. I am a/an _____ [*employee/officer/member*] of _____ [*debt seller*] (“Debt Seller”) and I have personal knowledge of and access to Debt Seller’s books and records (“Business Records), including electronic records, relating to a pool of charged-off consumer credit accounts purchased by or assigned to the Debt Seller from _____ [*original creditor or prior debt seller*] on _____ [*date*] (the “Purchase”), which included the account (“Account”) of the consumer (“Consumer”) identified in the exhibits attached hereto and incorporated herein. As part of the Purchase, _____ [*original creditor or previous debt seller*] assigned all of its interest in the Account, including the right to any proceeds from the Account, to Debt Seller, and it transferred Business Records relating to the Account to Debt Seller.

2. In my position, I also have personal knowledge of Debt Seller’s procedures for creating and maintaining its Business Records, including its procedures relating to the purchase, sale and assignment of consumer credit accounts. Debt Seller’s Business Records were made in the regular course of business and it was the regular course of such business to make the Business Records. The Business Records were made at or near the time of the events recorded. Based on my knowledge of Debt Seller’s Business Records, I have personal knowledge of the facts set forth in this affidavit.

3. On _____ [*date*], Debt Seller sold or assigned a pool of charged-off consumer credit accounts to _____ [*debt buyer*] (the “Sale”), which included the Account of the Consumer. At that time, Debt Seller assigned all of its interest in the Account, including the right to any proceeds from the Account, to _____ [*debt buyer*]. As part of the Sale, Business Records relating to the Account were transferred to _____ [*debt buyer*]. Prior to the Sale, those Business Records had been created and maintained in the ordinary course of Debt Seller’s business. A true and correct copy of the bill of sale or written assignment of the Account is attached as an exhibit to this affidavit.

4. At the time of Sale, Consumer owed the amount set forth in an exhibit attached hereto and made a part hereof, which also sets forth the amount of the charge-off balance and, the total amounts, if