

Affidavit of Purchase and Sale of Account by Debt Seller or Assignor

The undersigned, being duly sworn, deposes and says:

1. [Use this paragraph if affiant is Debt Seller or Assignor]

I,, am	a/an 🗆 employee 🗆 officer	
member of	("Debt Seller" or "Assignor"), and I	
have access to Debt Seller's or Assignor's books and records ("Business Records"), including		
electronic records relating to the defaulted/charged-off account ("Account") of the consumer		
("Consumer"), identified in the exhibits attached hereto and incorporated herein, sold or		
assigned by Debt Seller or Assignor to	("Debt Buyer"), on	
(the "Sale").		

[Use this paragraph if affiant is Debt Seller's or Assignor's Servicer]

I, ______, am a/an \Box employee \Box officer \Box member of ______("Servicer"). Servicer is the servicer for the Debt Seller or Assignor. Debt Seller or Assignor has authorized Servicer to service and maintain the Business Records relating to the Account, along with giving testimony and executing affidavits, declarations, and certifications on behalf of Debt Seller or Assignor regarding the Account. I have access to Debt Seller's or Assignor's books and records ("Business Records"), including electronic records relating to the defaulted/charged-off account ("Account") of the consumer ("Consumer"), identified in the exhibits attached hereto and incorporated herein sold or assigned by Debt Seller or Assignor to ______ ("Debt Buyer"), on ______ (the "Sale").

- 2. As part of the Sale, Debt Seller or Assignor assigned all its interest in the Account, including the right to any proceeds from the Account to Debt Buyer, and it transferred Business Records relating to the Account to Debt Buyer. A true and correct copy of the bill of sale or other evidence of assignment of the Account is attached as an exhibit to this affidavit.
- 3. In my position, I also have personal knowledge of Debt Seller's or Assignor's procedures for creating and maintaining its Business Records, including its procedures relating to the sale and assignment of consumer accounts. Debt Seller's or Assignor'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 or Assignor's Business Records, I have personal knowledge of the facts set forth in this affidavit.

4. [Check this paragraph if the Account is a revolving consumer debt account]

□ At the time of Sale, Consumer owed the amount set forth in the exhibits attached hereto and made a part hereof, which also set forth the name of the Consumer; the last four digits of the Account number; the date and amount of the charge-off balance; the date and amount of the last payment, if any; the total amounts, if applicable, of any post charge-off interest, post-charge-off fees, and post-charge-off charges; whether the charges were imposed by the Original Creditor or Debt Seller or Assignor; any post charge-off credits or payments made by or on behalf of the Consumer to Debt Seller or Assignor; and the balance due at the time of Sale.

5. [Check this paragraph if the Account is a non-revolving consumer debt account]

□ At the time of Sale to Debt Buyer, Consumer owed the amount set forth in the exhibits attached hereto and made a part hereof, which also set forth the amount broken out by (i) principal; (ii) interest; (iii) fees or charges; and (iv) whether the charges were imposed by the Original Creditor or Debt Seller or Assignor.

The above statements are true and correct to the best of my personal knowledge.

	Affiant Name (Print Name):		
Date:			
	Address:		
	Signature:		
	Email Address:	Phone Number:	

Sworn before me on the _____ day of ______, 20_____.

Commission Expires: _____

Printed Name of Notary Public

Signature of Notary Public

Exhibits to be Attached to Affidavit

- 1. Bill of Sale or other evidence of assignment from Debt Seller or Assignor to Debt Buyer and documentation necessary to provide account-specific proof that the Account was included within the sale or assignment
- 2. Additional Business Records evidencing:
 - a. Consumer's name as reflected on the Account
 - b. Last 4 digits of account number with Original Creditor
 - c. Consumer's account number (last 4 digits only), and/or file number, and/or reference number with Debt Seller or Assignor, if different from Original Creditor
 - d. Total balance at the time of purchase
 - e. Post-purchase payments and/or credits, if any
 - f. Post-purchase interest, if applicable.
 - g. Post-purchase charges and/or fees, if applicable.
 - h. Total balance at time of Sale to Debt Buyer
 - i. Post-purchase charges and/or fees, if applicable.