



Affidavit of Purchase and Sale of Account by Debt Seller

The undersigned, being duly sworn, deposes and says:

1. I, _____, [*Affiant name*] am a/an [employee officer member] of _____ [*place of employment*] (“Employer”). In my position, I was personally trained, and therefore have personal knowledge of, the policies and procedures of Employer, which training included the procedures surrounding its record keeping practices, and specifically the process surrounding the creation, maintenance and custody of all relevant systems, documents (both paper and/or electronic), data, and other books and records (collectively “Books and Records”) of _____ [*Debt Seller name*] (“Debt Seller”) regarding the account opened by _____ [*Original Creditor name*] (“Original Creditor”) ending in _____ [*last 4 digits of account #*] (“Account”) in the name of _____ [*Consumer name*] (“Consumer”). Debt Seller’s Books and Records were made in the regular course of business, and it was the regular course of such business to make the Books and Records. The Books and Records were made at or near the time of the events recorded.
2. My job responsibilities provide me with access to Books and Records of Debt Seller needed to validate the information in this affidavit. By virtue of my review of the Books and Records and my personal knowledge of the procedures for creating and maintaining them, I have personal knowledge of the Books and Records and the sale of the Account by Debt Seller to _____ [*Debt Buyer name*] (“Debt Buyer”) on _____ [*date*] (the “Sale”) as well as the procedures relating to the Sale.
3. **[Check this paragraph if Authorized Representative]**
Employer is the servicer for the Debt Seller in the underlying action. Debt Seller has authorized Employer to service and maintain the Books and Records relating to the Account, along with giving testimony and executing affidavits, declarations, and certifications on behalf of Debt Seller regarding the Account.
4. As part of the Sale, Debt Seller sold or assigned a pool of delinquent consumer credit accounts to Debt Buyer, which included the Account of the Consumer. A true and correct copy of the bill of sale or written assignment of the Account is attached as an exhibit to this affidavit.
5. As part of the Sale, Debt Seller assigned all its interests in and to the Account, including the right to any proceeds from the Account, to Debt Buyer, and it transferred its Books and Records relating to the Account to Debt Buyer. 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 Books and Records. The Books and Records were made at or near the time of the events recorded. To the extent that the Books and Records include records that were prepared by a third party, including but not limited to the Original Creditor, they are records that were incorporated into the Books and Records of Debt Seller and included in the Sale to Debt Buyer. The relevant Books and Records pertaining to the Account, including the amount owed by Consumer at the time of the Sale, are attached and made a part hereof.



6. [Check this paragraph if seeking judgment on a revolving consumer credit account]

The exhibits attached hereto set forth the name of the Original Creditor; 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, fees, and/or charges; any post charge-off credits and/or payments made by or on behalf of the Consumer; and the Account balance and last four digits of the Account number printed on the most recent monthly statement recording a purchase transaction, last payment, or balance transfer prior to charge-off of the Account.

7. [Check this paragraph if seeking judgment on a non-revolving consumer credit account]

The exhibits attached hereto set forth the name of the Original Creditor; the last four digits of the Account number; and the amount due at the time of sale or assignment broken out by (i) principal; (ii) finance charge or charges; (iii) fees imposed by the original creditor; (iv) collection costs; (v) attorney's fees; (vi) interest; and (vii) any other fees and charges, less post-sale credits or payments made by or on behalf of the Consumer.

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

Dated: _____

Affiant Signature

Affiant Name

Sworn to before me this _____ day
of _____, 20____.

Notary Public

Exhibits to be Attached to Affidavit

- 1. Bill of Sale from Debt Seller to Debt Buyer**
- 2. Additional Business Records evidencing:**
 - a. Debtor's Full Name
 - b. Total Balance and last 4 digits of Account Number at time of Sale

[Note: A Certificate of Conformity is only required for affidavits specific to real property transactions.]