

STATE OF SOUTH CAROLINA

Midland Credit Management, Inc,  
Plaintiff

AFFIDAVIT OF DAYNA HALVERSON

-vs-

AMANDA PORTER,  
Defendant(s).

Court File No. \_\_\_\_\_

Dayna Halverson, whose business address is 600 W. Saint Germain St Suite 200, St. Cloud, MN 56301-3616, certifies and says:

1. I am employed as a Legal Specialist and have access to pertinent account records for Midland Credit Management, Inc. ("Plaintiff" or "MCM"). I am a competent person over eighteen years of age, and make the statements herein based upon personal knowledge of those account records maintained by Plaintiff. Plaintiff is the current owner of, and was assigned all the rights, title and interest to Defendant's COMENITY CAPITAL BANK/ VACATION CLUB account XXXXXXXXXXXXXXX2025 (MCM Number 324261870) (hereinafter "the Account").
2. I have access to and have reviewed the electronic records pertaining to the Account maintained by MCM and am authorized to make this affidavit on MCM's behalf. The electronic records reviewed consist of (i) data and records acquired from the seller or assignor when MCM purchased or was assigned the Account, which were incorporated into MCM's business records upon purchase or assignment, and (ii) data and records generated by MCM in connection with servicing the Account since the date the Account was purchased by or was assigned to MCM.
3. I am familiar with and trained on the manner and method by which MCM creates and maintains its business records pertaining to the Account, which consist of (i) data and documents acquired from the seller or assignor, and (ii) subsequent collection and/or servicing activities by MCM. The records are acquired or created, and are kept in the regular course of MCM's business. It was in the regular course of MCM's business for a person with

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Exhibit A

knowledge of the subsequent collection and/or servicing activities recorded, and a business duty to report, to make the record or data compilation, or to transmit information thereof to be included in such record, or for such information to be posted in MCM's records by a computer or similar digital means. In the regular course of MCM's business, the record or compilation of the subsequent collection activities is made at or near the time of the act or event by MCM as a regular practice.

4. MCM's records show that Defendant(s) owed a balance of \$8,860.17 as of 2024-06-28.
5. MCM's records show that: 1) the Account was opened on 2021-08-02; 2) the last payment posted to the Account on 2023-01-20; and 3) the Account was charged off on 2023-09-30.
6. MCM's records show that this action is based upon a credit agreement between Defendant(s) and the original creditor. MCM's records further show that Defendant(s) used or authorized the use of the credit Account but failed to make the payments due pursuant to the agreement.

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I certify under penalty of perjury that the foregoing statements are true and correct.

JUL 02 2024

Date

*SH*

Dayna Halverson

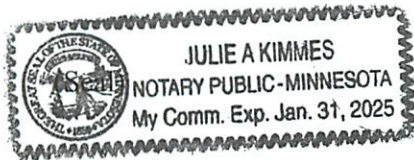
STATE OF MINNESOTA

COUNTY OF STEARNS

Signed and sworn to (or affirmed) before me on

JUL 02 2024

by Dayna Halverson.



*Julie Kimmes*  
Notary Public

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