For 24-Hour Customer Service Call: 1-800-TDD for Hearing/Speech Impaired: 1-800-Outside the US Call Collect: 1-925-Online : com Account Number Statement Closing Date Credit Line Available Credit 09/19/08 \$7,500 0 Send General Inquiries To: PO BOX 11 Send Paymonts To: CARD SERVICES PO BOX 30 Account Summary Previous Balance \$7,665.82 \$0.00 \$0.00 \$74.00 \$0.00 \$159.01 rrevious Balance - Credits - Payments + Purchases & Other Charges + Cash Advances + FINANCE CHARGE - New Palarce = New Balance \$7,898.83

Payment Information New Balance Scheduled Minimum Payment \$7,898.83 \$312.00 \$713.00 \$398.83 Past Due Amount Overlimit Amount \$1,423.83 10/14/08 Total Amount Due Scheduled Payment Due Date

Your Past Due Amount of \$713.00 is due immediately. Please also remit a payment for your Overlimit Amount of \$398.83. Your Scheduled Minimum Payment of \$312.00 is due 10/14/08.

You may pay your balance in full at any time. The New Balance on this statement does not include any transactions, finance charges, or fees billed, or payments/credits made, after the Statement Closing Date above.

Echibit A

Notice About Electronic Check Conversion When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment s a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. as

Account Number	
New Balance	\$7,898.83
Scheduled Minimum Payment	\$312.00
Past Due Amount	\$713.00
Overlimit Amount	\$398.83
Total Amount Due	\$1,423.83
Scheduled Payment Due Date	10/14/08

CARD SERVICES

For 24-Hour Customer Service TDD for Hearing/Speech Impair Outside the US Call Collect: Online :	Call: red:	1-800- 1-800- 1-925-	. com
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Send General Inquiries To: CARD SERVICES PO	BOX	••	
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Account Summary Previous Balance - Credits - Payments + Purchases & Other Charges + Cash Advances + FINANCE CHARGE = New Balance		\$7,809.88 \$0.00 \$100.00 \$0.00 \$0.00 \$6.05 \$7,715.93	Payment Information New Balance Scheduled Minimum Pa Past Due Amount Overlimit Amount Total Amount Due Scheduled Payment Du Your Past Due Amount immediately. Please your Overlimit Amount Minimum Payment of \$1
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\$7,715.93 \$100.00 \$300.00 \$215.93 \$615.93 Payment 12/15/08 Due Date

unt of \$300.00 is due se also ramit a payment for wunt of \$215.93. Your Scheduled \$100.00 is due 12/15/08.

You may pay your balance in full at any time. The New Balance on this statement does not include any transactions, finance charges, or fees billed, or payments/credits made, after the Statement Closing Date above.

Notice About Electronic Check Conversion When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, d you will not receive your check back from your financial institution.

Account Number New Balance Scheduled Minimum Past Due Amount	Payment	\$7,715.93 \$100.00 \$300.00 \$215.93
Overlimit Amount Total Amount Due Scheduled Payment	Due Date	\$615.93 12/15/08

CARD SERVICES

PO BOX

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New Balance		\$0.00	
Scheduled Minimum	Payment	\$0.00	
Total Amount Due	•	\$0.00	
Scheduled Payment	Due Date	04/21/09	

CARD SERVICES PO BOX

For 24-Hour Customer Service Call: 1-800-TDD for Hearing/Speech Impaired: 1-800-Outside the US Call Collect: 1-925-

Account Number

Statement Closing Date 03/20/09 Credit Line \$7,500 Available Credit 0

Send General Inquiries To: CARD SERVICES PO BOX .

Send Paymers To: CARD SERVICES PO BOX

Account Summary Previous Balance - Credits - Payments + Purchases & Other Charge + Cash Advances + FINANCE CHARGE = New Balance	\$7,728.03 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$7,728.03

Payment Information	\$7,728.03
New Balance	\$78.00
Scheduled Minimum Payment	\$678.00
Past Due Amount	\$228.03
Overlimit Amount	\$984.03
Total Amount Due	04/14/09
Scheduled Payment Due Date	

Your Past Due Amount of \$678.00 is due immediately. Please also remit a payment for your Overlimit Amount of \$228.03. Your Scheduled Minimum Payment of \$78.00 is due 04/14/09.

You may pay your balance in full at any time. To avoid additional finance charges, pay the New Balance by your Scheduled Payment Due Date. The New Balance on this statement does not include any transactions, finance charges, or fees billed, or payments/credits made, after the Statement Closing Date above.

Notice About Electronic Check Conversion When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Page 1 of 2

Account Number New Balance Scheduled Minimum Past Due Amount Overlimit Amount	Payment	\$7,728.03 \$78.00 \$678.00 \$228.03
Scheduled Payment	Due Date	04/14/09

CARD SERVICES

PO BOX

Additional Information Regarding Account Number Statement Closing Date: 03/20/09

Rate Information

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YOUR RATE MAY VARY ACCORDING TO THE TERMS OF YOUR AGREEMENT.

Type of Balance FURCHASE(S) CASH ADVANCE(S)	Corresponding ANNUAL PERCENTAGE RATE 24.74% 24.74%	Dally FINANCE CHARGE Rate .06778% .05778%	Average Daily Balance \$0.00 \$0.00
Composite ANNUAL PE	RCENTAGE RATE 24.74%	Da	ys in Billing Cycle 29

Composite ANNUAL PERCENTAGE RATE 24.74%

Important Information

YOUR ACCOUNT IS PAST DUE. PLEASE CALL 1-800- OR VISIT OM TO MAKE A PAYMENT. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Exhibit B

AFFIDAVIT

State of Virginia City of Norfolk ss

I, the undersigned, Leslie Liar, Custodian of Records for Heartless Debt Collector, LLC, hereby depose, affirm and state as follows:

- 1. I am competent to testify as to the matters contained herein.
- 2. I am an authorized employee of Real Heartless Debt Collector, LLC ("Account Assignee"), which is doing business at Street Address, Norfolk Virginia, and I am authorized to make the statements, representations and averments herein and do so based upon a review of the business records of the Account Assignee and those account records transferred to Account Assignee from Lowlife Bank, N.A. ("Account Seller"), which have become a part of and have been 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 12/31/2009. 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 account records transferred to Account Assignee from Account Seller and maintained in the ordinary course of business by Account Assignee, there was due and payable from Consumer, Joe ("Debtor") to the Account Seller the sum of \$7728.03 with respect to account number 0000000000000000 as of 12/31/09 with there being no known un-credited payments, counterclaims or offsets against the said debt as of the date of the sale.
- 5. According to account records of said Account Assignee, after all known payments, counterclaims, and/or setoffs occurring subsequent to the date of sale, there is currently due and owing the sum of \$7728.03.

FURTHER AFFIANT SAYETH NAUGHT

Heartless Debt Collector, LLC

By Leslie Liar, Custodian of Records

Subscribed and sworn to before me on ____[date]_____.

Exhibit 1 (also labeled Exhibit C)

BILL OF SALE

Lowlife Bank, N.A. ("Seller), for valuable consideration, the receipt and sufficiency of which is hereby acknowledged, hereby sells, assigns and transfers to Heartless Debt Collector, LLC ("Buyer") all personal property comprising the charged-off Accounts as defined in the Agreement for Purchase and Sale of Charged-Off Accounts dated October 28, 2008, by and between Seller and Buyer, and identified on Exhibit A attached hereto.

Seller hereby covenants with Buyer and its successors and assigns that Seller has good and lawful authority to sell and convey the above-described property and that said property is free and clear of all liens and encumbrances whatsoever.

Lowlife Bank, N.A.

By_____ Date: 12/31/09

State of XX County of YY

On this x day of _, 20009, before me the undersigned, a Notary Public, etc. etc.