

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 09/19/08
Credit Line \$7,500
Available Credit 0

Send General Inquiries To: PO BOX 11

Send Payments To: CARD SERVICES PO BOX 30

Account Summary	
Previous Balance	\$7,665.82
- Credits	\$0.00
- Payments	\$0.00
+ Purchases & Other Charges	\$74.00
+ Cash Advances	\$0.00
+ FINANCE CHARGE	\$159.01
= New Balance	\$7,898.83

Payment Information	
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

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.

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 When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

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

PO BOX 3. CARD SERVICES

- Exhibit A

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 11/20/08
Credit Line \$7,500
Available Credit 0

Send General Inquiries To:
CARD SERVICES PO BOX

Send Payments To:
CARD SERVICES PO BOX

Account Summary	
Previous Balance	\$7,809.88
- Credits	\$0.00
- Payments	\$100.00
+ Purchases & Other Charges	\$0.00
+ Cash Advances	\$0.00
+ FINANCE CHARGE	\$6.05
= New Balance	\$7,715.93

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

Your Past Due Amount of \$300.00 is due immediately. Please also remit a payment for your Overlimit Amount of \$215.93. Your Scheduled Minimum Payment of \$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, and you will not receive your check back from your financial institution.

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

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-
Online : .com

Account Number

Statement Closing Date 03/31/09
Credit Line \$7,500
Available Credit 0

Send General Inquiries To:
CARD SERVICES PO BOX

Send Payments To:
CARD SERVICES PO BOX , CA

Account Summary		Payment Information	
Previous Balance	\$7,728.03	New Balance	\$0.00
- Credits	\$7,728.03	Scheduled Minimum Payment	\$0.00
- Payments	\$0.00	Total Amount Due	\$0.00
+ Purchases & Other Charges	\$0.00	Scheduled Payment Due Date	04/21/09
+ Cash Advances	\$0.00		
+ FINANCE CHARGE	\$0.00		
= New Balance	\$0.00		

Rate Information

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

	Corresponding ANNUAL PERCENTAGE RATE	Daily FINANCE CHARGE Rate	Average Daily Balance
Type of Balance			
PURCHASE(S)	24.74%	.06778%	\$0.00
CASH ADVANCE(S)	24.74%	.06778%	\$0.00

Composite ANNUAL PERCENTAGE RATE 24.74%

Days in Billing Cycle 11

Transactions

Trans	Post	Reference Number	Description	Credits	Charges
03/31	03/31		CHARGE OFF ACCOUNT-PRINCIPALS	7,294.66	
03/31	03/31		CHARGE OFF ACCOUNT *FINANCE CHARGES*	433.37	

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 1

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

PO BOX CARD SERVICES

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 Payments To:
CARD SERVICES PO BOX

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

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

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

PO BOX
CARD SERVICES

Additional Information Regarding

Account Number

Statement Closing Date: 03/20/09

Rate Information

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

Type of Balance	Corresponding ANNUAL PERCENTAGE RATE	Daily FINANCE CHARGE Rate	Average Daily Balance
PURCHASE(S)	24.74%	.06778%	\$0.00
CASH ADVANCE(S)	24.74%	.06778%	\$0.00

Composite ANNUAL PERCENTAGE RATE 24.74%

Days in Billing Cycle 29

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 000000000000000000 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.