

**AFFIDAVIT**

Commonwealth of Virginia  
City of Norfolk ss.

I, the undersigned, Melissa Alphonse, Custodian of Records, for Portfolio Recovery Associates, LLC hereby depose, affirm and state as follows:

1. I am competent to testify to the matters contained herein

2. I am an authorized employee of Portfolio Recovery Associates, LLC ("Account Assignee") which is doing business at Riverside Commerce Center, 120 Corporate Boulevard, Norfolk, Virginia, and I am authorized to make the statements, representations and covenants herein, and do so based upon a review of the business records of the Original Creditor CU ONLINE BANK and those records transferred to Account Assignee from DELL FINANCIAL SERVICES, L.L.C. ("Account Seller"), which have become a part of and have 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 12/16/2021. 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 records transferred to the Account Assignee from Account Seller, and maintained in the ordinary course of business by the Account Assignee, there was due and payable from KP ("Debtor and Co-Debtor") to the Account Seller the sum of \$4,585.10 with respect to account number ending in 7138, as of the date of 11/15/2021 with there being no known uncredited payments, counterclaims or offsets against the said debt as of the date of the sale.

5. According to the account records of said Account Assignee, after all known payments, counterclaims, and or setoffs occurring subsequent to the date of sale, Account Assignee claims the sum of \$4,585.10 as due and owing as of the date of this affidavit.

6. Plaintiff believes that the defendant is not a minor or an incompetent individual, and declares that the Defendant is not on active military service of the United States.

Portfolio Recovery Associates, LLC  
MA

By: Melissa Alphonse, Custodian of Records

Subscribed and sworn to before me on JUN 29 2023



Veronica Throw  
Notary Public

