

BILL OF SALE

FOR VALUE RECEIVED, and pursuant to the terms and conditions of the Master Account Purchase Agreement between Dell Financial Services L.L.C. ("Seller") and Portfolio Recovery Associates, LLC ("Purchaser"), dated as of January 29, 2020 ("Effective Date"), and incorporated herein by reference, Seller does hereby sell, assign, transfer, deliver and convey to Purchaser, and its successors and assigns all rights, title and interests of Seller in and to those certain Purchased Accounts described in Exhibit A-1 attached hereto and made a part hereof for all purposes.

For purposes of this Bill of Sale the File Creation Date shall be December 10, 2021. Unless otherwise defined herein, all capitalized terms appearing in this Bill of Sale shall have the meanings defined for such terms in the Agreement.

To the best of Seller's knowledge and belief, all of the information contained in the Purchased Accounts File, and Seller's Purchased Accounts Information, is and shall be true, complete, accurate and not misleading in any material respect. Further, all of the information contained in Seller's Purchased Accounts Information (a) constitutes Seller's own business records regarding the Purchased Accounts; and (b) accurately reflects in all material respects the information about the Purchased Accounts in Seller's possession. All of Seller's Purchased Accounts Information has been kept in the regular course of Seller's business, and was made or compiled at or near the time of the event and recorded by (or from information transmitted by) a person (i) with knowledge of the data entered into and maintained in Seller's business records, or (ii) who caused the data to be entered into and maintained in Seller's business records. It is the regular practice of Seller's business to maintain and compile such data.

This BILL OF SALE is executed without recourse and without any representation or any warranty of collectability or otherwise, expressed or implied, except as provided in the Account Purchase Agreement.

EXHIBIT A-1

TO

BILL OF SALE

The Purchased Accounts are the Charged-Off Accounts that are included in the electronic file named FY22_FFDS_M11_SaleFile.xls dated December 10, 2021 and incorporated herein by reference, which is defined in the Agreement as the Purchased Accounts File.

These Purchased Accounts were sold, assigned, transferred, delivered, and conveyed from WebBank ("Bank") to Dell Financial Services L.L.C. ("Seller") as described in the specific Bill of Sale dated December 13, 2021.