

EXHIBIT A



Midland Credit Management®

350 Camino De La Reina
Suite 100
San Diego, CA 92108

3/8/2023

Kyungnan Lee

P42 T1088 033



Original Creditor	CAPITAL ONE BANK (USA), N.A.
Current Owner	Midland Credit Management, Inc.
Original Account Number	XXXXXXXXXXXX6025
MCM Account Number	[REDACTED]
Current Balance	\$2,405.91

You are pre-approved for a 10% discount!

Reply Now! MidlandCredit.com

877-653-5260

Choose The Option That Works For You.

RE CAPITAL ONE BANK (USA), N.A.

WORLD ELITE

Dear Kyungnan,

Congratulations! You have been **pre-approved** for a discount program designed to save you money. Pay today at MidlandCredit.com or call 877-653-5260 now.

Option 1: **10% OFF**

Payment Due Date: 4/7/2023

You Pay Only

\$2,165.32

Option 2: **5% OFF**

First Payment Due Date: 4/7/2023

6 Monthly Payments of Only

\$380.94

Option 3: Monthly Payments As Low As:

Call today to discuss your options and get more details.

\$50 per month

If these options don't work for you, call one of our Account Managers to help you set up a payment plan that does.

Sincerely,

Tim Bolin

Division Manager

Benefits of Paying!

Save Up To:
\$240.59

STOP our calls by selecting one of these 3 options

This offer expires
4/7/2023

MidlandCredit.com
877-653-5260

Mon-Fri: 8am - Midnight ET
Sat-Sun: 8am - 7:30pm ET

The law limits how long you can be sued on a debt. Because of the age of your debt, we will not sue you for it. If you do not pay the debt, Midland Credit Management, Inc. may report it to the credit reporting agencies as unpaid for as long as the law permits this reporting.

We are not obligated to renew any offers provided.



MidlandCredit.com



877-653-5260

Important Disclosure Information:

Please understand this is a communication from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Calls to and/or from this company may be monitored or recorded.

Basic Information

Original Creditor	CAPITAL ONE BANK (USA), N.A.	MCM Account Number	[REDACTED]
Original Account Number	xxxxxxxxxxxx6025	Charge-Off Date	8/8/2020
Current Creditor <i>The sole owner of this debt</i>	Midland Credit Management, Inc.	Current Servicer	Midland Credit Management, Inc.

Important Contact Information

Send Payments to: Midland Credit Management, Inc. PO Box 301030 Los Angeles, CA 90030-1030	Send disputes or an instrument tendered as full satisfaction of a debt to: Attn: Consumer Support Services 320 E Big Beaver Rd. Suite 300 Troy, MI 48083 You may also call: 877-653-5260	Physical Payments for Colorado Residents: Colorado Manager, Inc. 8690 Wolff Court, Suite 110 Westminster, CO 80031 Phone (303) 920-4763
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We are required under state law to notify consumers of the following additional rights. This list does not contain a complete list of the rights consumers have under applicable law:

NMLS ID: 934164

IF YOU LIVE IN CALIFORNIA, THIS APPLIES TO YOU: California license number pending.

IF YOU LIVE IN MASSACHUSETTS, THIS APPLIES TO YOU: NOTICE OF IMPORTANT RIGHTS: You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten (10) days unless you provide written confirmation of the request postmarked or delivered within seven (7) days of such request. You may terminate this request by writing to MCM.

IF YOU LIVE IN NORTH CAROLINA, THIS APPLIES TO YOU: North Carolina Department of Insurance Permit #119505601, #119500908, #119506854, #119502738, #119506372, #119500436, #119500840, #119505741. Midland Credit Management, Inc. 350 Camino De La Reina, Suite 100, San Diego, CA, 92108

IF YOU LIVE IN TENNESSEE, THIS APPLIES TO YOU: This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance.