

**SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF MONTGOMERY**

-----X

JEFFERSON CAPITAL SYSTEMS, LLC

Plaintiff

-against-

MELISSA MOAK,

Defendant

-----X

Index No. EF2022-008

**AFFIDAVIT OF PURCHASE
AND SALE OF ACCOUNT
BY DEBT SELLER**

Account No. Ending in 9800

PLEASE TAKE NOTICE attached please find the Affidavit of Facts and Sale of Account by BLUESTEM BRANDS, INC.


AFFIDAVIT OF PURCHASE AND SALE OF ACCOUNT BY DEBT SELLER
(Debt Buyer Actions)

The undersigned, being duly sworn, deposes and says:

1. I am an *employee* of Bluestem Brands, Inc. ("Debt Seller"), and I have personal knowledge of and access to Bluestem Brands, Inc. books and records ("Business Records"), including electronic records, relating to a pool of charged-off consumer credit accounts purchased by or assigned to Bluestem Brands, Inc. from WEBBANK on March 19th, 2020 (the "Purchase"), which included the accounts ("Accounts") of the consumers ("Consumers") identified in the exhibits attached hereto and incorporated herein. As part of the Purchase, WEBBANK assigned all of its interest in the Accounts to Bluestem Brands, Inc., and it transferred Business Records relating to the Accounts to Bluestem Brands, Inc. The receivables associated with the Accounts, serviced by Bluestem Brands, Inc. on behalf of Santander Consumer USA, Inc., were likewise transferred to Bluestem Brands, Inc. as part of the Purchase.
2. In my position, I also have personal knowledge of Bluestem Brands, Inc. procedures for creating and maintaining its Business Records, including its procedures relating to the purchase, sale and assignment of consumer credit accounts. Bluestem Brands, Inc. Business Records were made in the regular course of business, and it was the regular course of such business to make the Business Records. The Business Records were made at or near the time of the events recorded. Based on my knowledge of Bluestem Brands, Inc. Business Records, I have personal knowledge of the facts set forth in this affidavit.
3. On March 26th, 2020, Bluestem Brands, Inc. sold or assigned a pool of charged-off consumer credit accounts to Jefferson Capital Systems, LLC (the "Sale"), which included the Accounts of the Consumers. At that time, Bluestem Brands, Inc. assigned all of its interest in the Accounts, including Santander Consumer USA, Inc. interest in the receivables, and including the right to any proceeds from the Accounts, to Jefferson Capital Systems, LLC. As part of the Sale, Business Records relating to the Accounts were transferred to Jefferson Capital Systems, LLC. Prior to the Sale, those Business Records had been created and maintained in the ordinary course of Bluestem Brands, Inc. business. A true and correct copy of the bill of sale or written assignment of the Accounts is attached as an exhibit to this affidavit.
4. At the time of Sale, each Consumer owed the amount set forth opposite their name in an exhibit attached hereto and made a part hereof, which also sets forth the amount of the charge-off balance and, the total amounts, if applicable, of any post-charge-off interest and post-charge-off fees and charges, less any post-charge-off credits or payments made by or on behalf of each respective Consumer.

The above statements are true and correct to the best of my personal knowledge.

Dated: April 16, 2020

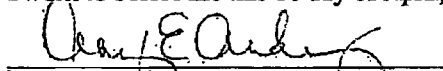


 Signature

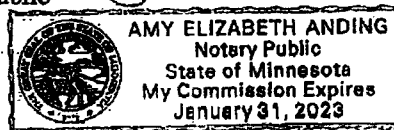
Philip Ott – Collections Analyst

 Name - Title

Sworn to before me this 16 day of April, 2020.



 Notary Public



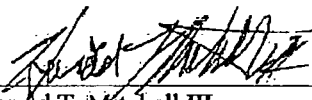
Affidavit of Facts and Sale of Account – Blanket Affidavit - JCAP

CERTIFICATE OF CONFORMITY

STATE OF MINNESOTA
COUNTY OF HENNEPIN

The undersigned does hereby certify that he/she is an attorney at law duly admitted to practice in the State of Minnesota, and is a resident of Hennepin county, in the State of Minnesota; that he/she is a person duly qualified to make this certificate of conformity pursuant to the laws of the State of Minnesota; that the foregoing acknowledgment by Philip Ott named in the foregoing instrument taken before Amy Anding a notary in the State of Minnesota was taken on April 16, 2020 in the manner prescribed by such laws of the State of Minnesota, being the State in which it was taken; and that it duly conforms with such laws and is in all respects valid and effective in such state.

April 16, 2020
Date



Harold T. Mitchell III
Attorney Licensed to Practice in the State of Minnesota

STANDARD - FHUT - SCUSA - 40

EXECUTION

DELQ 0320 BSBINC 202003

**EXHIBIT B
ASSIGNMENT AND BILL OF SALE**

Bluestem Brands, Inc. (for itself and as agent for Santander Consumer USA Inc., collectively "Seller") has entered into a Purchase Agreement ("Agreement") dated February 20, 2020 for the sale of accounts and associated receivables, described in Schedule 1 hereto ("Purchased Accounts"), to Jefferson Capital Systems, LLC ("Buyer") upon the terms and conditions set forth in that Agreement.

This ASSIGNMENT AND BILL OF SALE is for the Purchased Accounts, as further described in Schedule 1 which is hereby included by reference, delivered by Seller to Buyer on March 26, 2020 with a Closing Date of March 26, 2020.

NOW, THEREFORE, for good and valuable consideration, Seller hereby sells, assigns and transfers to Buyer all rights, title and interest in each and every one of the Purchased Accounts described in the Agreement.

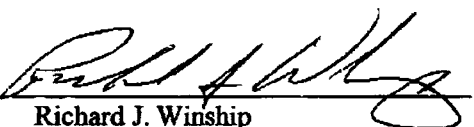
This ASSIGNMENT AND BILL OF SALE is executed without recourse or warranties except as stated and provided for herein and within the Agreement. All of the information contained in Seller's Accounts Information (a) constitutes Seller's own business records regarding the Purchased Accounts and (b) accurately reflects in all material respects the information about the Purchased Accounts in Seller's possession. All of Seller's 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.

IN WITNESS WHEREOF, Seller has signed and delivered this instrument on the March 26, 2020.

Seller: Bluestem Brands, Inc.
7075 Flying Cloud Dr
Eden Prairie, MN 55344

By: 
Richard J. Winship
SVP, Credit Operations, Credit Management

Santander Consumer USA Inc.
By: Bluestem Brands, Inc., as agent

By: 
Richard J. Winship
SVP, Credit Operations, Credit Management

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