

**Alternative Reporting And Disclosure Statement  
For Nonqualified Deferred Compensation Plans**

U.S. DEPT. OF LABOR  
PWBA/...  
02 MAR -6 PM 2:24

To: U.S. Department of Labor  
Pension and Welfare Benefit Administration  
Room N 5638  
200 Constitutional Ave. N.W.  
Washington, DC 20210

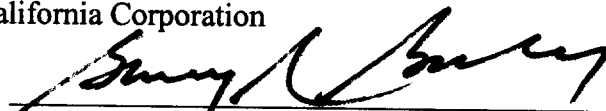
2520032902921

In compliance with the requirements of the alternative method of reporting and disclosure under Part I of Title I of the Employee Retirement Income Security Act of 1974 for un-funded or insured pension plans for a select group of management or highly compensated employees, specified in Department of Labor Regulations, 29 CFR Sec. 2520.104-23, the following information is provided by the undersigned administrator:

1. The name of the Employer is: Midland Credit Management, Inc.
2. The mailing address of the Employer is: 5775 Roscoe Court, San Diego, CA 92123
3. The Employer Identification Number is: 48-0581733
4. The above named Employer maintains a Plan (or Plans) primarily for the purpose of providing deferred compensation benefits for a select group of management or highly compensated employees.
5. Number of Plans and Eligible Employees in each Plan:  
One Plan(s) covering 50 Eligible Employees.
6. The Employer will provide a copy of the agreement(s) to the office of Pension and Welfare Benefit Program upon request.

Midland Credit Management, Inc.  
A California Corporation

By:

  
Barry R. Barkley, EVP and Treasurer

Dated: March 1, 2002



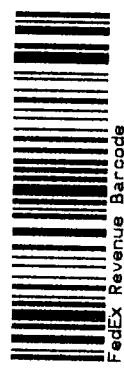
# FEDEX

# Express

Align to the FedEx-Damaged Ship Label here

SHIP DATE: 05MAR02  
SYSTEM #0603599 / CAFE2084  
ACTUAL WGT: 1 LBS MAN-MGT  
ACCOUNT #: 198540289

ORIGIN ID: MYFA  
SYLVIA ENGINAS  
MIDLAND CREDIT  
5775 ROSCOE CT  
SAN DIEGO, CA 92123



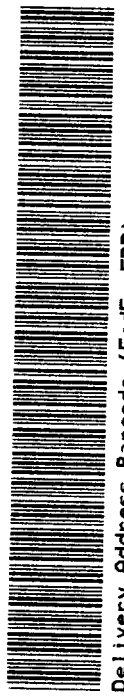
## FedEx

TO:

PENSION&WELFARE BENEFIT ADMIN.  
US DEPT OF LABOR  
200 CONSTITUTIONAL AVE N.  
ROOM N 5638  
WASHINGTON, DC 20210

*M/S 13*

REF: B BARKLEY



Delivery Address Barcode (FedEx-EDR)

### STANDARD OVERNIGHT

TRK#

**4651 6942 6954**

WED  
Deliver by:  
05MAR02  
A2

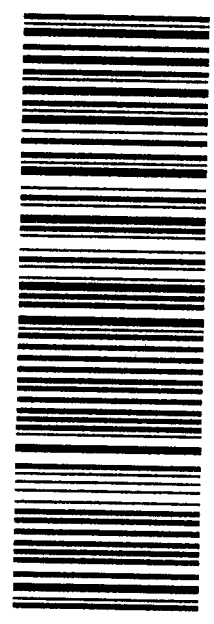
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**20210**

Part # 154254-354 RIT 11/01



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