

To: Experian

P.O. Box 4500

Allen, TX 75013

Statement of Dispute

Dear Experian,

The Credit Report that I received from your agency failed to represent my actual credit activity. According to applicable law, this complaint letter triggers your obligation to investigate and correct incorrect information on my credit report. I, therefore, expect you to take all necessary measures to verify and correct the following disputed inaccurate information:

The PARAMOUNT RECOVERY (Date Opened: Oct. 30, 2020, Balance: \$241) is reported with inaccurate records. I know the original creditor RADIOLOGY ASSOCIATES OF HOLL, but I don't know the collection agency that you have reported on the account. I disagree with the Balance of \$241, as I remember the amount to be lower. Because of these errors, I dispute this account. Moreover, I would like a verification of the Date Opened, Date of First Delinquency, Date of Status and First Reported dates on this account.

The account HALSTED FINANCIAL SERVIC (Date Opened: Jul. 02, 2020, Balance: \$2160) is reported incorrectly. I do not know about the company presented in this account; I am, however, familiar with the original creditor DIXIE HWY INPATIENT SERVICES. The Balance of \$2160 reported by you in my credit report is overstated, as I recall owing a lower amount. Due to these mistakes, I dispute the entire account and I request a verification of the Date Opened, Date of First Delinquency, Date of Status and First Reported date reported on this account.

You are recording the HALSTED FINANCIAL SERVIC (Date Opened: Jul. 02, 2020, Balance: \$848) account inaccurately. I only recognize the original creditor DIXIE HWY INPATIENT SERVICES; the current collection agency is unknown to me. I do not agree with the Balance of \$848, because I remember the actual amount to be lower. Because of these errors, I dispute this account. Moreover, I would like a verification of the Date Opened, Date of First Delinquency, Date of Status and First Reported dates on this account.

I have noticed incorrect information on the RECEIVABLE MGMT GROUP (Date Opened: Mar. 21, 2019, Balance: \$707) account. I only have a contract with the original creditor INTELLIRAD IMAGING; which is a different company than the one reported. The Balance amount of \$707 is inflated and inaccurate. I do not recognize this amount and I believe I owe a lower amount. Because of your inaccurate reporting, I dispute this account, and I also request a verification of the Date Opened, the Date of First Delinquency, the Date of Status and the First Reported date on this account.

The information presented on AVANTE USA (Date Opened: Mar. 30, 2020, Balance: \$284) account is

unknown to me, as I have only got a contract with the original creditor SHERIDAN HEALTHCORP INC. The Balance of \$284 reported on this account is higher than the amount I remember. This calls into question the entire reporting of this account, so I am disputing the account entirely and I request that you verify the following dates: Date Opened, Date of First Delinquency, Date of Status and First Reported.

I disagree with the records that your agency has reported on the ACCOUNT RESOLUTION SERVI (Date Opened: Feb. 20, 2019, Balance: \$1616) account. I have not been contacted by ACCOUNT RESOLUTION SERVI, and I have no idea who this company is. I only know my original creditor INPHYNET S BROWARD, which is a different company. I do not agree with the Balance of \$1616, as this amount is higher than I think it should be. For these reasons, I dispute the entire account and I ask that you verify the following dates on this account: Date Opened, Date of First Delinquency, Date of Status and First Reported.

The ACCOUNT RESOLUTION SERVI (Date Opened: Nov. 21, 2018, Balance: \$593) account is reported incorrectly. I am sure that the original creditor is a different company EASTSIDE HOSPITALIST. I have no idea who ACCOUNT RESOLUTION SERVI is, and I was never contacted by this agency. The Balance of \$593 reported by you in the Credit Report is overstated, as I recall owing a lower amount. I would like to dispute this account because of these errors. Furthermore, I request to have the following dates verified by your agency: Date Opened, Date of First Delinquency, Date of Status and First Reported.

The information reported on the ACCOUNT RESOLUTION SERVI (Date Opened: Mar. 23, 2020, Balance: \$232) account is mistaken. I only know of the original creditor EASTSIDE HOSPITALIST, the reported collection agency is unknown to me. I do not agree with the Balance of \$232, as I recall it being lower. Due to these reporting errors, I dispute the entire account and I request a verification of the Date Opened, Date of First Delinquency, Date of Status and First Reported information on the account.

The information reported for the FAIR COLLECTIONS AND OUT (Date Opened: Jan. 14, 2016, Balance: \$2068) account must be fixed. I only recognize the original creditor 09 PORTOFINO AT BISCAYNE; the company reported on this account is unknown to me. The Balance of \$2068 is not reported properly, because I recall the balance to be lower. I dispute the entire account because of these inaccuracies and I request that your agency verify the following dates on this account: Date Opened, Date of First Delinquency, Date of Status and First Reported.

The reporting of the account PARAMOUNT RECOVERY (Date Opened: Oct. 30, 2020, Balance: \$484) contains inaccurate information. I recognize the original creditor RADIOLOGY ASSOCIATES OF HOLL, but I haven't been in contact with the company reported by you on this account. I disagree with the Balance of \$484, as I remember the amount to be lower. Please note that you are reporting a Balance which does not correspond with the information reported by the other credit reporting agencies. Due to these errors, I dispute this account and I would like to have the following dates on this account verified: Date Opened, Date of First Delinquency, Date of Status and First Reported.

You have reported the PARAMOUNT RECOVERY (Date Opened: Oct. 30, 2020, Balance: \$78) account incorrectly. I only recognize the original creditor RADIOLOGY ASSOCIATES OF HOLL, which is a different company from the one you have reported. You report erroneous information regarding the Balance of \$78 for this account, as this is a higher Balance than the amount I remember owing. The Balance reported by your agency is contradicted by the Balance reported by the other

credit reporting agencies. I do not agree with this information, and I, therefore, dispute this account. I also request that you verify the Date Opened, the Date of First Delinquency, the Date of Status and the First Reported date on this account.

You are recording the COMMONWEALTH FINANCE (Date Opened: Aug. 08, 2020, Balance: \$78) account inaccurately. I only recognize the original creditor DIXIE HWY INPATIENT SERVICES; the current collection agency is unknown to me. I don't recall having a Balance of \$78 that your agency is reporting. Due to this inaccurate information, I dispute the entire account and I would like to have the following dates verified: Date Opened, Date of First Delinquency, Date of Status and First Reported.

The account PARAMOUNT RECOVERY (Date Opened: Oct. 30, 2020, Balance: \$66) must be reviewed by you. I assume that the original creditor on this account is a different company RADIOLOGY ASSOCIATES OF HOLL, since I don't know who the PARAMOUNT RECOVERY is, and I do not have a contract with them. The Balance of \$66 reported by you seems to be high in comparison to the amount that I remember. The Balance contradicts the data presented by other credit reporting agencies. Due to these reporting errors, I dispute the entire account and I request a verification of the Date Opened, Date of First Delinquency, Date of Status and First Reported information on the account.

The information presented on the account PARAMOUNT RECOVERY (Date Opened: Oct. 30, 2020, Balance: \$784) needs to be investigated. Moreover, I know of the original creditor RADIOLOGY PHYSICIAN SOLUTION, but I do not know of, nor have I been contacted by PARAMOUNT RECOVERY. I disagree with the Balance of \$784, as I remember the amount to be lower. Please note that the Balance reported by your agency on this account is contrary to the Balance reported by the other credit reporting agencies. Because of these errors I dispute the whole account and I insist that you verify the following dates: Date Opened, Date of First Delinquency, Date of Status and First Reported.

You are reporting the account PARAMOUNT RECOVERY (Date Opened: Oct. 30, 2020, Balance: \$80) incorrectly. I am familiar with the original creditor RADIOLOGY PHYSICIAN SOLUTION, but I don't know who PARAMOUNT RECOVERY is, I do not have a contract with them. I am unsure of the accuracy of the Balance of \$80 that you report for this account, because I don't recall owing such a high amount. I had also noticed that the Balance reported by your agency is contradictory to what is reported by the other credit reporting agencies. Due to these mistakes, I dispute this account and I require that you verify the following dates: Date Opened, Date of First Delinquency, Date of Status and First Reported.

The information presented on the account PARAMOUNT RECOVERY (Date Opened: Oct. 30, 2020, Balance: \$53) needs to be investigated. Moreover, I know of the original creditor RADIOLOGY PHYSICIAN SOLUTION, but I do not know of, nor have I been contacted by PARAMOUNT RECOVERY. I do not agree with the Balance of \$53 as you report it, as such amount is higher than the amount I recall owing. You are reporting a Balance which does not match the information provided by the other credit reporting agencies. Because of this inaccurate information, I dispute this account and I ask for a verification of the Date Opened, the Date of First Delinquency, the Date of Status and the First Reported date on this account.

I have noticed incorrect information on the PARAMOUNT RECOVERY (Date Opened: Oct. 30, 2020, Balance: \$69) account. I only have a contract with the original creditor RADIOLOGY PHYSICIAN SOLUTION; which is a different company than the one reported. The Balance of \$69 reported by you

is higher than the amount I recall. Also, please note, that your agency is reporting a different amount of Balance than other credit reporting agencies. Due to these mistakes, I dispute the entire account and I request a verification of the Date Opened, Date of First Delinquency, Date of Status and First Reported date reported on this account.

I am only familiar with the original creditor RADIOLOGY PHYSICIAN SOLUTION for the PARAMOUNT RECOVERY (Date Opened: Oct. 30, 2020, Balance: \$55) account. The company you have reported on this account PARAMOUNT RECOVERY is unknown to me. The information about the Balance of \$55 should be corrected, as I remember owing a lower amount. The Balance reported by your agency is contradicted by the Balance reported by the other credit reporting agencies. This calls into question the entire reporting of this account, so I am disputing the account entirely and I request that you verify the following dates: Date Opened, Date of First Delinquency, Date of Status and First Reported.

The information reported on the PARAMOUNT RECOVERY (Date Opened: Oct. 30, 2020, Balance: \$682) account is mistaken. I only know of the original creditor RADIOLOGY PHYSICIAN SOLUTION, the reported collection agency is unknown to me. The Balance amount of \$682 reported by your agency is inflated and inaccurate in comparison to the amount I remember owing. The Balance reported by you is different from the one reported by the other credit reporting agencies. Because of these inaccuracies, I am disputing this entire account and I ask for a verification of the Date Opened, the Date of First Delinquency, the Date of Status and the First Reported date on this account.

The account PARAMOUNT RECOVERY (Date Opened: Oct. 30, 2020, Balance: \$858) must be reviewed by you. I assume that the original creditor on this account is a different company RADIOLOGY PHYSICIAN SOLUTION, since I don't know who the PARAMOUNT RECOVERY is, and I do not have a contract with them. I am concerned about the reported Balance amount of \$858, as I think that the actual Balance is lower. Please note that you are reporting a Balance which does not correspond with the information reported by the other credit reporting agencies. Because of this inaccurate information, I dispute this account and I ask for a verification of the Date Opened, the Date of First Delinquency, the Date of Status and the First Reported date on this account.

The information presented on PARAMOUNT RECOVERY (Date Opened: Oct. 30, 2020, Balance: \$312) account is unknown to me, as I have only got a contract with the original creditor RADIOLOGY PHYSICIAN SOLUTION. The information regarding the Balance of \$312 should be changed, as I think that I owe a lower amount. Based on these inaccuracies, I am disputing the entire account and I request to have the following dates on the account verified: Date Opened, Date of First Delinquency, Date of Status and First Reported.

The collection account ABILITY RECOVERY SERVICE (Date Opened: Oct. 08, 2020, Balance: \$173) shows inaccurate information. I am aware of the original creditor on this account STERLING EMER SVCS MIAMI BEA, but I have not been contacted by and I am unaware of ABILITY RECOVERY SERVICE. I have doubts about the Balance of \$173 that you report for this account, because I remember the actual amount to be lower. Additionally, the Balance reported by your Credit Agency is not identical to the one reported by the other Credit Agencies. As a consequence of these inaccuracies, I dispute the entire account and I would like to have the following dates verified by your agency: Date Opened, Date of First Delinquency, Date of Status and First Reported.

The information presented on ABILITY RECOVERY SERVICE (Date Opened: Oct. 08, 2020, Balance: \$135) account is unknown to me, as I have only got a contract with the original creditor

STERLING EMER SVCS MIAMI BEA. I don't agree with the Balance amount of \$135 reported by your bureau, as I remember a lower amount being owed. Your agency is incorrectly reporting a Balance which does not match the information reporting by the other credit reporting agencies. Due to these reporting errors, I dispute the entire account and I request a verification of the Date Opened, Date of First Delinquency, Date of Status and First Reported information on the account.

The account FST FEDERAL CREDIT & COL (Date Opened: Dec. 14, 2017, Balance: \$135) is reported incorrectly as well. I do not know about the company presented in this account. I only recall the original creditor BISCAYNE EKG ASSOCIATES. The Balance of \$135 reported by you is inaccurate, because I believe it should be a lower amount. Due to these mistakes, I dispute this account and I require that you verify the following dates: Date Opened, Date of First Delinquency, Date of Status and First Reported.

You are reporting the collection account COMMONWEALTH FINANCE (Date Opened: Dec. 16, 2020, Balance: \$404) incorrectly. The original creditor is another company DIXIE HWY INPATIENT SERVICES, and I don't know who COMMONWEALTH FINANCE is, nor do I have a contract with them. The Balance of \$404 that you state for this account is higher than the amount that I remember. Please note that you are reporting a Balance which does not correspond with the information reported by the other credit reporting agencies. Based on these inaccuracies, I am disputing the entire account and I request to have the following dates on the account verified: Date Opened, Date of First Delinquency, Date of Status and First Reported.

I don't know who the company reported on the COMMONWEALTH FINANCE (Date Opened: Dec. 16, 2020, Balance: \$1162) account is, I do not have a contract with them. I do recognize the original creditor DIXIE HWY INPATIENT SERVICES, but not the company you have reported. You report erroneous information regarding the Balance of \$1162 for this account, as this is a higher Balance than the amount I remember owing. On top of that, you are reporting a Balance which does not match the information provided by the other credit reporting agencies. Due to these mistakes, I dispute this account and I require that you verify the following dates: Date Opened, Date of First Delinquency, Date of Status and First Reported.

The account COMMONWEALTH FINANCE (Date Opened: Dec. 16, 2020, Balance: \$2160) should be investigated. I only know about the original creditor DIXIE HWY INPATIENT SERVICES, but I am unaware of the company reported on this account, nor have I been contacted by them. The Balance of \$2160 provided for this account is incorrect, as it is higher than the amount I remember. In addition, the Balance that you provide is contradictory to the one reported by the other credit reporting agencies. Based on these mistakes, I dispute this account, and I also request a verification of the Date Opened, Date of First Delinquency, Date of Status and First Reported date reported on this account.

There is incorrect information reported on the COMMONWEALTH FINANCE (Date Opened: Dec. 16, 2020, Balance: \$474) account. I only know of the original creditor DIXIE HWY INPATIENT SERVICES. The company you have reported on this account is unknown to me. The Balance of \$474 is higher than the amount I remember. It should also be mentioned that the Balance reported by your Credit Agency is not similar to the one reported by the other Credit Agencies. Consequently, I dispute the account and I ask for the verification of the Date Opened, Date of First Delinquency, Date of Status and First Reported information as reported.

The information reported for the COMMONWEALTH FINANCE (Date Opened: Aug. 04, 2020,

Balance: \$2012) account must be fixed. I only recognize the original creditor OLETA RIVER EMERGENCY PHYS L; the company reported on this account is unknown to me. The Balance of \$2012 reported by you in the Credit Report is overstated, as I recall owing a lower amount. Moreover, your agency is reporting a Balance which is not the same as the one provided by the other credit reporting agencies. Based on these errors, I dispute this account and I ask for a verification of the Date Opened, Date of First Delinquency, Date of Status and First Reported information on this account.

The information presented on the FIRST FED CREDIT CONTROL (Date Opened: Jul. 06, 2020, Balance: \$270) account should be adjusted. I have only signed a contract with the original creditor SFLOIDA ENT ASSOC, which is another company than the one you have reported. I do not agree with the Balance of \$270 as you report it, as such amount is higher than the amount I recall owing. Accordingly, I dispute the entire account and I would like to have the following dates on this account verified by your agency: Date Opened, Date of First Delinquency, Date of Status and First Reported.

The information presented on the account FIRST FED CREDIT CONTROL (Date Opened: Jul. 06, 2020, Balance: \$250) needs to be investigated. Moreover, I know of the original creditor SFLOIDA ENT ASSOC, but I do not know of, nor have I been contacted by FIRST FED CREDIT CONTROL. The Balance amount of \$250 provided by your agency is incorrect in comparison to the amount I think I owe. I do not agree with this information, and I, therefore, dispute this account. I also request that you verify the Date Opened, the Date of First Delinquency, the Date of Status and the First Reported date on this account.

The information presented on PHOENIX FINANCIAL SERVIC (Date Opened: Aug. 05, 2020, Balance: \$2012) account is unknown to me, as I have only got a contract with the original creditor OLETA RIVER EMERGENCY PHYS L. The Balance of \$2012 that you state for this account is higher than the amount that I remember. Because of these errors I dispute the whole account and I insist that you verify the following dates: Date Opened, Date of First Delinquency, Date of Status and First Reported.

The collection account FST FEDERAL CREDIT & COL (Date Opened: Jun. 15, 2020, Balance: \$75) shows inaccurate information. I am aware of the original creditor on this account MEMORIAL EKG ASSOCIATES INC, but I have not been contacted by and I am unaware of FST FEDERAL CREDIT & COL. The Balance amount of \$75 provided by your agency is incorrect in comparison to the amount I think I owe. Due to these errors, I dispute this account and I would like to have the following dates on this account verified: Date Opened, Date of First Delinquency, Date of Status and First Reported.

You reported the ACCOUNT RESOLUTION SERVI (Date Opened: Oct. 21, 2020, Balance: \$203) account incorrectly. I do not know this company, as the original creditor is another company INPHYNET S BROWARD. I am unsure of the accuracy of the Balance of \$203 that you report for this account, because I don't recall owing such a high amount. For these reasons, I dispute this account and I ask that your agency verify the following dates on this account: Date Opened, Date of First Delinquency, Date of Status and First Reported.

The account ACCOUNT RESOLUTION SERVI (Date Opened: Sep. 22, 2020, Balance: \$190) is reported incorrectly as well. I do not know about the company presented in this account. I only recall the original creditor INPHYNET S BROWARD. The Balance of \$190 that you report is too high and doesn't correspond to the lower amount that I remember that I owe. Accordingly, I dispute this account and I request that you verify the Date Opened, the Date of First Delinquency, the Date of

Status and the First Reported date.

The account ACCOUNT RESOLUTION SERVI (Date Opened: Mar. 23, 2020, Balance: \$1137) is reported incorrectly. I do not know about the company presented in this account; I am, however, familiar with the original creditor INPHYNET S BROWARD. I am not sure that I have as high a Balance amount as \$1137, which is the amount you have reported. It should also be mentioned that the Balance reported by your Credit Agency is not similar to the one reported by the other Credit Agencies. Because of these errors, I dispute this account. Moreover, I would like a verification of the Date Opened, Date of First Delinquency, Date of Status and First Reported dates on this account.

The information presented on the ACCOUNT RESOLUTION SERVI (Date Opened: Mar. 23, 2020, Balance: \$1697) account should be adjusted. I have only signed a contract with the original creditor INPHYNET S BROWARD, which is another company than the one you have reported. The Balance amount of \$1697 is inflated and inaccurate. I do not recognize this amount and I believe I owe a lower amount. It is also important to note that the Balance that your agency is reporting for this account is expressly contradicted by the Balance information reported by the other credit reporting agencies. As a consequence of the foregoing errors, I dispute the entire account and I request to have the following dates on this account verified by your agency: Date Opened, Date of First Delinquency, Date of Status and First Reported.

You are reporting the collection account ACCOUNT RESOLUTION SERVI (Date Opened: Nov. 22, 2019, Balance: \$1697) incorrectly. The original creditor is another company INPHYNET S BROWARD, and I don't know who ACCOUNT RESOLUTION SERVI is, nor do I have a contract with them. The information regarding the Balance of \$1697 should be changed, as I think that I owe a lower amount. Consequently, I dispute the entire account and I require that your agency verify the following information on the account: Date Opened, Date of First Delinquency, Date of Status and First Reported.

You provided incorrect reporting for the account ACCOUNT RESOLUTION SERVI (Date Opened: Mar. 23, 2020, Balance: \$619). I recognize the original creditor EASTSIDE HOSPITALIST, but I am not aware of the company reported by you on this account. The Balance of \$619 that you report is too high and doesn't correspond to the lower amount that I remember that I owe. Please note that you are reporting a Balance which does not correspond with the information reported by the other credit reporting agencies. Because of your inaccurate reporting, I dispute this account, and I also request a verification of the Date Opened, the Date of First Delinquency, the Date of Status and the First Reported date on this account.

The account FST FEDERAL CREDIT & COL (Date Opened: Sep. 16, 2020, Balance: \$75) should be investigated. I only know about the original creditor MEMORIAL EKG ASSOCIATES INC, but I am unaware of the company reported on this account, nor have I been contacted by them. The Balance amount \$75 is inflated, as I believe that the amount I actually owe is lower. At this point, I dispute the entire account and I request a verification of the Date Opened, the Date of First Delinquency, the Date of Status and the First Reported date.

The FST FEDERAL CREDIT & COL (Date Opened: Nov. 12, 2018, Balance: \$75) is reported with inaccurate records. I know the original creditor BISCAYNE EKG ASSOCIATES, but I don't know the collection agency that you have reported on the account. The Balance of \$75 reported by you in the Credit Report is overstated, as I recall owing a lower amount. I dispute the whole account because of these mistakes and I request your agency to verify the following information reported on the account:

Date Opened, Date of First Delinquency, Date of Status and First Reported.

You are reporting the collection account HARVARD COLLECTION SERV (Date Opened: Aug. 04, 2020, Balance: \$1296) incorrectly. The original creditor is another company OLETA RIVER EMERGENCY PHYS L, and I don't know who HARVARD COLLECTION SERV is, nor do I have a contract with them. The Balance of \$1296 that you report for this account is incorrect, as I recall the actual amount to be lower. In addition to the previous issues, you are reporting a Balance which is different than the one reported by the other credit reporting agencies. I dispute this entire account due to these inaccuracies and I ask for a verification of the information reported for Date Opened, Date of First Delinquency, Date of Status and First Reported.

The information reported on the COMMONWEALTH FINANCE (Date Opened: Sep. 09, 2020, Balance: \$1774) account should be investigated. I know the original creditor OLETA RIVER EMERGENCY PHYS L, but I am not aware of the company you have reported on the account. The information regarding the Balance of \$1774 should be changed, as I think that I owe a lower amount. Consequently, I dispute the entire account and I require that your agency verify the following information on the account: Date Opened, Date of First Delinquency, Date of Status and First Reported.

You have incorrectly reported the account COMMONWEALTH FINANCE (Date Opened: Aug. 08, 2020, Balance: \$79). The company reported by you on this account is not the original creditor DIXIE HWY INPATIENT SERVICES, and I do not recognize them. I am concerned about the reported Balance amount of \$79, as I think that the actual Balance is lower. Accordingly, I dispute this account and I request that you verify the Date Opened, the Date of First Delinquency, the Date of Status and the First Reported date.

The collection account ACCOUNT RESOLUTION SERVI (Date Opened: Oct. 21, 2019, Balance: \$1892) shows inaccurate information. I am aware of the original creditor on this account INPHYNET S BROWARD, but I have not been contacted by and I am unaware of ACCOUNT RESOLUTION SERVI. The Balance of \$1892 presented by you is not correct, as the actual amount is lower. Because of this misleading information, I dispute the entire account and I ask for a verification of the Date Opened, the Date of First Delinquency, the Date of Status and the First Reported date on this account.

The information presented for the account ACCOUNT RESOLUTION SERVI (Date Opened: Jan. 21, 2019, Balance: \$1616) is also inaccurate. I am aware of the original creditor on this account INPHYNET S BROWARD, which is a different company than the one you report. The Balance of \$1616 reported by you is inaccurate, because I believe it should be a lower amount. Hence, I dispute this account. Also, I would like a verification of Date Opened, Date of First Delinquency, Date of status and First Reported information on this account.

The information reported on the ACCOUNT RESOLUTION SERVI (Date Opened: Feb. 20, 2019, Balance: \$565) account needs to be verified. I am familiar with the original creditor on the account EASTSIDE HOSPITALIST, but I am unaware of and have not been contacted by ACCOUNT RESOLUTION SERVI. The Balance of \$565 that you provide for this account doesn't correspond to the lower amount that I remember. The Balance reported by you is different from the one reported by the other credit reporting agencies. Based on these mistakes, I dispute this account, and I also request a verification of the Date Opened, Date of First Delinquency, Date of Status and First Reported date reported on this account.

The account ACCOUNT RESOLUTION SERVI (Date Opened: Feb. 20, 2019, Balance: \$221) is reported incorrectly. I do not know about the company presented in this account; I am, however, familiar with the original creditor EASTSIDE HOSPITALIST. The Balance of \$221 reported on this account is higher than the amount I remember. The Balance amount reported by your agency is contradictory to what is reported by the other credit reporting agencies. Due to these mistakes, I dispute this account and I require that you verify the following dates: Date Opened, Date of First Delinquency, Date of Status and First Reported.

You have reported the ACCOUNT RESOLUTION SERVI (Date Opened: Jan. 21, 2019, Balance: \$538) account incorrectly. I only recognize the original creditor EASTSIDE HOSPITALIST, which is a different company from the one you have reported. The Balance of \$538 presented by you is not correct, as the actual amount is lower. I would also like to direct your attention to the fact that you are reporting a Balance which is different than the one reported by the other credit reporting agencies. Accordingly, I dispute the entire account and I would like to have the following dates on this account verified by your agency: Date Opened, Date of First Delinquency, Date of Status and First Reported.

The collection account ACCOUNT RESOLUTION SERVI (Date Opened: Jan. 21, 2019, Balance: \$210) shows inaccurate information. I am aware of the original creditor on this account EASTSIDE HOSPITALIST, but I have not been contacted by and I am unaware of ACCOUNT RESOLUTION SERVI. The Balance of \$210 is higher than the amount I remember. The Balance amount reported by your agency is contradictory to what is reported by the other credit reporting agencies. Therefore, I dispute the account and I require that you verify the Date Opened, Date of First Delinquency, Date of Status and First Reported dates on this account.

Your agency erroneously reported the account ACCOUNT RESOLUTION SERVI (Date Opened: Jan. 21, 2019, Balance: \$1083), as I am not familiar with the company reported on the account. I know about the original creditor only INPHYNET S BROWARD. I have doubts about the Balance of \$1083 that you report for this account, because I remember the actual amount to be lower. The Balance reported by the other credit reporting agencies for this account differs from the Balance that your agency reports. Thus, I dispute this account and I request to have the following dates verified by your agency: Date Opened, Date of First Delinquency, Date of Status and First Reported.

The ACCOUNT RESOLUTION SERVI (Date Opened: Apr. 20, 2018, Balance: \$538) account is reported incorrectly. I know of the original creditor EASTSIDE HOSPITALIST, but I don't recognize the collection agency reported. I do not agree with the Balance of \$538, as this amount is higher than I think it should be. In light of these reporting mistakes, I dispute this account and I require a verification of the Date Opened, Date of First Delinquency, Date of Status and First Reported information as reported.

The ACCOUNT RESOLUTION SERVI (Date Opened: Dec. 20, 2018, Balance: \$746) account shows incorrect information. I only have a contract with the original creditor INPHYNET S BROWARD, which is a different company than the one you have reported. I have doubts about the Balance of \$746 that you report for this account, because I remember the actual amount to be lower. Consequently, I dispute the entire account and I require that your agency verify the following information on the account: Date Opened, Date of First Delinquency, Date of Status and First Reported.

You are recording the ACCOUNT RESOLUTION SERVI (Date Opened: Dec. 20, 2018, Balance: \$1972) account inaccurately. I only recognize the original creditor INPHYNET S BROWARD; the

current collection agency is unknown to me. The Balance of \$1972 that you report for this account is incorrect, as I recall the actual amount to be lower. This calls into question the entire reporting of this account, so I am disputing the account entirely and I request that you verify the following dates: Date Opened, Date of First Delinquency, Date of Status and First Reported.

You are reporting the collection account ACCOUNT RESOLUTION SERVI (Date Opened: Nov. 21, 2018, Balance: \$1083) incorrectly. The original creditor is another company INPHYNET S BROWARD, and I don't know who ACCOUNT RESOLUTION SERVI is, nor do I have a contract with them. I also do not agree with the Balance of \$1083, as it is too high. I remember the actual amount to be lower. The Balance for this account indicated on credit reports produced by the other credit reporting agencies is different from the Balance that your agency reports. Therefore, I dispute the account and I require that you verify the Date Opened, Date of First Delinquency, Date of Status and First Reported dates on this account.

The information presented for the account ACCOUNT RESOLUTION SERVI (Date Opened: Aug. 21, 2018, Balance: \$1083) is also inaccurate. I am aware of the original creditor INPHYNET S BROWARD, but I do not know the company reported on this account ACCOUNT RESOLUTION SERVI, as I didn't have any contract with them. I don't recall having a Balance of \$1083 that your agency is reporting. Thus, I dispute this account and I request to have the following dates verified by your agency: Date Opened, Date of First Delinquency, Date of Status and First Reported.

The account ACCOUNT RESOLUTION SERVI (Date Opened: Sep. 20, 2018, Balance: \$1616) must be reviewed by you. I recall the company who is the actual original creditor on the current account INPHYNET S BROWARD, but I do not know of ACCOUNT RESOLUTION SERVI. I don't recall having a Balance of \$1616 that your agency is reporting. Further, the Balance reported by your Credit Agency is not similar to the one reported by the other credit reporting agencies. I dispute this account and I request that you verify the Date Opened, the Date of First Delinquency, the Date of Status and the First Reported date on this account.

You have reported the ACCOUNT RESOLUTION SERVI (Date Opened: Sep. 20, 2018, Balance: \$1083) account incorrectly. I only recognize the original creditor INPHYNET S BROWARD, which is a different company from the one you have reported. I also do not agree with the Balance of \$1083, as it is too high. I remember the actual amount to be lower. In addition to the previous issues, you are reporting a Balance which is different than the one reported by the other credit reporting agencies. Due to these mistakes, I dispute this account and I require that you verify the following dates: Date Opened, Date of First Delinquency, Date of Status and First Reported.

The ACCOUNT RESOLUTION SERVI (Date Opened: Aug. 21, 2018, Balance: \$538) account is reported incorrectly. I am sure that the original creditor is a different company EASTSIDE HOSPITALIST. I have no idea who ACCOUNT RESOLUTION SERVI is, and I was never contacted by this agency. The Balance amount of \$538 reported by your agency is inflated and inaccurate in comparison to the amount I remember owing. Moreover, the Balance for this account reported by the other credit reporting agencies is different from the Balance that your agency reported. In light of these reporting mistakes, I dispute this account and I require a verification of the Date Opened, Date of First Delinquency, Date of Status and First Reported information as reported.

I am only familiar with the original creditor EASTSIDE HOSPITALIST for the ACCOUNT RESOLUTION SERVI (Date Opened: Aug. 21, 2018, Balance: \$302) account. The company you have reported on this account ACCOUNT RESOLUTION SERVI is unknown to me. The Balance of

\$302 that you report is too high and doesn't correspond to the lower amount that I remember that I owe. Because of this misleading information, I dispute the entire account and I ask for a verification of the Date Opened, the Date of First Delinquency, the Date of Status and the First Reported date on this account.

The information presented for the account ACCOUNT RESOLUTION SERVI (Date Opened: Aug. 21, 2018, Balance: \$210) is also inaccurate. I am aware of the original creditor EASTSIDE HOSPITALIST, but I do not know the company reported on this account ACCOUNT RESOLUTION SERVI, as I didn't have any contract with them. I do not agree with the Balance of \$210, as it is higher than the amount I remember. It should also be noted that you are reporting a Balance which does not conform with the information reported by the other credit reporting agencies. In light of these reporting mistakes, I dispute this account and I require a verification of the Date Opened, Date of First Delinquency, Date of Status and First Reported information as reported.

I noticed inaccurate information on the ACCOUNT RESOLUTION SERVI (Date Opened: Jul. 20, 2018, Balance: \$1031) account. I know the original creditor INPHYNET S BROWARD; however, the company you have reported on this account is unknown to me. The information regarding the Balance of \$1031 should be changed, as I think that I owe a lower amount. Consequently, I dispute the account and I ask for the verification of the Date Opened, Date of First Delinquency, Date of Status and First Reported information as reported.

The account ACCOUNT RESOLUTION SERVI (Date Opened: Apr. 20, 2018, Balance: \$234) is erroneously reported. I do not recognize the company you have recorded; I am only familiar with the original creditor EASTSIDE HOSPITALIST. I have doubts about having such a high Balance on this account, as I recall having a lower Balance than \$234. As a result of these inaccuracies, I dispute this entire account and I request a verification of the Date Opened, the Date of First Delinquency, the Date of Status and the First Reported date on this account.

I found inaccurate information in my credit report for the ACCOUNT RESOLUTION SERVI (Date Opened: Apr. 20, 2018, Balance: \$1539) account. I am aware of the original creditor INPHYNET S BROWARD, but I don't know the collection agency that you reported, as I do not have any contract with them. You report erroneous information regarding the Balance of \$1539 for this account, as this is a higher Balance than the amount I remember owing. I had also noticed that the Balance reported by your agency is contradictory to what is reported by the other credit reporting agencies. Based on the mistakes mentioned, I dispute the entire account and I request a verification of the Date Opened, Date of First Delinquency, Date of Status and First Reported dates.

The information presented for the account ACCOUNT RESOLUTION SERVI (Date Opened: Jan. 22, 2018, Balance: \$1539) is also inaccurate. I am aware of the original creditor INPHYNET S BROWARD, but I do not know the company reported on this account ACCOUNT RESOLUTION SERVI, as I didn't have any contract with them. I do not agree with the Balance of \$1539, as this amount is higher than I think it should be. Based on these mistakes, I dispute this account and I require that you verify the Date Opened, Date of First Delinquency, Date of Status and First Reported date.

I noticed inaccurate information on the ACCOUNT RESOLUTION SERVI (Date Opened: Mar. 21, 2018, Balance: \$1539) account. I know the original creditor INPHYNET S BROWARD; however, the company you have reported on this account is unknown to me. I do not agree with the Balance of \$1539, as it is higher than the amount I remember. Based on these errors, I dispute this account and I

ask for a verification of the Date Opened, Date of First Delinquency, Date of Status and First Reported information on this account.

There is incorrect information reported on the ACCOUNT RESOLUTION SERVI (Date Opened: Jan. 22, 2018, Balance: \$512) account. I only know of the original creditor EASTSIDE HOSPITALIST. The company you have reported on this account is unknown to me. The Balance of \$512 reported on this account is higher than the amount I remember. Moreover, the Balance for this account reported by the other credit reporting agencies is different from the Balance that your agency reported. Due to these reporting errors, I dispute the entire account and I request a verification of the Date Opened, Date of First Delinquency, Date of Status and First Reported information on the account.

The information presented on the ACCOUNT RESOLUTION SERVI (Date Opened: Jan. 22, 2018, Balance: \$200) account should be adjusted. I have only signed a contract with the original creditor EASTSIDE HOSPITALIST, which is another company than the one you have reported. The Balance of \$200 that you report for this account is incorrect, as I recall the actual amount to be lower. For these reasons, I dispute this account and I ask that your agency verify the following dates on this account: Date Opened, Date of First Delinquency, Date of Status and First Reported.

The account ACCOUNT RESOLUTION SERVI (Date Opened: Jan. 22, 2018, Balance: \$748) is reported with false information. I only know of the original creditor for this account EASTSIDE HOSPITALIST; the company you have reported on this account is unfamiliar to me. I have doubts about having such a high Balance on this account, as I recall having a lower Balance than \$748. In addition, the Balance that you provide is contradictory to the one reported by the other credit reporting agencies. Accordingly, I dispute the entire account and I would like to have the following dates on this account verified by your agency: Date Opened, Date of First Delinquency, Date of Status and First Reported.

With regard to the FST FEDERAL CREDIT & COL (Date Opened: Oct. 07, 2014, Balance: \$75) account, I recognize the original creditor BISCAYNE EKG ASSOCIATES, but I have no idea about who FST FEDERAL CREDIT & COL is, as I don't have a contract with them. I do not agree with the Balance of \$75, as this amount is higher than I think it should be. Given these mistakes, I dispute the entire account and I request that you verify the following dates: Date Opened, Date of First Delinquency, Date of Status and First Reported.

The information presented on the account FST FEDERAL CREDIT & COL (Date Opened: Feb. 14, 2019, Balance: \$75) needs to be investigated. Moreover, I know of the original creditor BISCAYNE EKG ASSOCIATES, but I do not know of, nor have I been contacted by FST FEDERAL CREDIT & COL. I am unsure of the accuracy of the Balance of \$75 that you report for this account, because I don't recall owing such a high amount. Due to this misleading information, I dispute the entire account and I solicit a verification of the Date Opened, the Date of First Delinquency, the Date of Status and the First Reported date on this account.

You are erroneously reporting the account FST FEDERAL CREDIT & COL (Date Opened: Jan. 30, 2018, Balance: \$800). I only know about the original creditor BISCAYNE ECHO ASSOCIATES INC; the company you have reported on this account is unknown to me. The Balance amount of \$800 reported by your agency is inflated and inaccurate in comparison to the amount I remember owing. This calls into question the entire reporting of this account, so I am disputing the account entirely and I request that you verify the following dates: Date Opened, Date of First Delinquency, Date of Status and First Reported.

You are reporting the collection account FST FEDERAL CREDIT & COL (Date Opened: Dec. 14, 2017, Balance: \$67) incorrectly. The original creditor is another company BISCAYNE EKG ASSOCIATES, and I don't know who FST FEDERAL CREDIT & COL is, nor do I have a contract with them. The outstanding Balance amount of \$67 is overstated because I think I owe a lower amount. In addition to the foregoing, the Balance reported contradicts the data reported by other credit reporting agencies. I dispute the whole account because of these mistakes and I request your agency to verify the following information reported on the account: Date Opened, Date of First Delinquency, Date of Status and First Reported.

You provided incorrect reporting for the account FST FEDERAL CREDIT & COL (Date Opened: Dec. 14, 2017, Balance: \$75). I recognize the original creditor BISCAYNE EKG ASSOCIATES, but I am not aware of the company reported by you on this account. The Balance of \$75 that you report seems to be higher than the Balance that I remember. This information is inaccurate. Hence, I am disputing the entire account and I request that you have the following dates verified: Date Opened, Date of First Delinquency, Date of Status and First Reported.

The FST FEDERAL CREDIT & COL (Date Opened: Dec. 10, 2019, Balance: \$75) account shows incorrect information. I only have a contract with the original creditor MEMORIAL EKG ASSOCIATES INC, which is a different company than the one you have reported. The information regarding the Balance of \$75 should be changed, as I think that I owe a lower amount. This information is inaccurate. Hence, I am disputing the entire account and I request that you have the following dates verified: Date Opened, Date of First Delinquency, Date of Status and First Reported.

The information presented on the FST FEDERAL CREDIT & COL (Date Opened: Mar. 16, 2015, Balance: \$800) account should be adjusted. I have only signed a contract with the original creditor BISCAYNE ECHO ASSOCIATES INC, which is another company than the one you have reported. I also do not agree with the Balance of \$800, as it is too high. I remember the actual amount to be lower. Based on the mistakes mentioned, I dispute the entire account and I request a verification of the Date Opened, Date of First Delinquency, Date of Status and First Reported dates.

The FST FEDERAL CREDIT & COL (Date Opened: Jun. 02, 2017, Balance: \$75) account is reported incorrectly. I know of the original creditor MEMORIAL EKG ASSOCIATES INC, but I don't recognize the collection agency reported. The Balance of \$75 is higher than the amount I remember. Accordingly, I dispute this account and I request that you verify the Date Opened, the Date of First Delinquency, the Date of Status and the First Reported date.

The PHOENIX FINANCIAL SERVIC (Date Opened: Nov. 05, 2020, Balance: \$1969) account shows incorrect information. I only have a contract with the original creditor DIXIE HWY INPATIENT SERVICES, which is a different company than the one you have reported. The Balance of \$1969 is higher than the amount I remember. Accordingly, I dispute this account and I request that you verify the Date Opened, the Date of First Delinquency, the Date of Status and the First Reported date.

I noticed inaccurate information on the DEBT RECOVERY SOLUTIONS (Date Opened: Mar. 09, 2020, Balance: \$1514) account. I know the original creditor DIXIE HWY INPATIENT SERVI; however, the company you have reported on this account is unknown to me. The Balance of \$1514 reported by you is higher than the amount I recall. Based on these errors, I dispute this account and I ask for a verification of the Date Opened, Date of First Delinquency, Date of Status and First Reported information on this account.

The account DEBT RECOVERY SOLUTIONS (Date Opened: Jun. 08, 2020, Balance: \$154) requires a verification. I am aware of the original creditor OLETA RIVER EMERGENCY PHY, but I do not know of and I have not been contacted by DEBT RECOVERY SOLUTIONS. The Balance of \$154 reported by you is inaccurate, because I believe it should be a lower amount. Because of these errors I dispute the whole account and I insist that you verify the following dates: Date Opened, Date of First Delinquency, Date of Status and First Reported.

Your agency erroneously reported the account DEBT RECOVERY SOLUTIONS (Date Opened: May 11, 2020 , Balance: \$1543), as I am not familiar with the company reported on the account. I know about the original creditor only OLETA RIVER EMERGENCY PHY. The Balance amount of \$1543 is inflated and inaccurate. I do not recognize this amount, because I remember owing a lower amount. As a consequence of the foregoing errors, I dispute the entire account and I request to have the following dates on this account verified by your agency: Date Opened, Date of First Delinquency, Date of Status and First Reported.

The account DEBT RECOVERY SOLUTIONS (Date Opened: Jun. 08, 2020, Balance: \$93) must be reviewed by you. I recall the company who is the actual original creditor on the current account DIXIE HWY INPATIENT SERVI, but I do not know of DEBT RECOVERY SOLUTIONS. I disagree with the Balance of \$93, as I remember the amount to be lower. As a consequence of these inaccuracies, I dispute the entire account and I would like to have the following dates verified by your agency: Date Opened, Date of First Delinquency, Date of Status and First Reported.

I ask that you review the EDFINANCIAL (Date Opened: May 26, 2017 , Balance: \$0) account, since I have doubts about the information provided on my credit report relating to this account. Your agency reported inaccurate information regarding the 120-149 Days Late Payment Status of this account, as it is reported with a Balance of \$0.00 and a closed status, which means there shouldn't be any statement showing me late on payments. Because of this incorrect reporting, I dispute this whole account. Also, I request the verification of the Date Opened, Date of Status and First Reported date for this account.

I ask that you review the EDFINANCIAL (Date Opened: May 26, 2017 , High Balance: \$6,000) account, since I have doubts about the information provided on my credit report relating to this account. Your agency reported inaccurate information regarding the 120-149 Days Late Payment Status of this account, as it is reported with a Balance of \$0.00 and a closed status, which means there shouldn't be any statement showing me late on payments. Because of this incorrect reporting, I dispute this whole account. Also, I request the verification of the Date Opened, Date of Status and First Reported date for this account.

I ask that you review the EDFINANCIAL (Date Opened: May 26, 2017 , High Balance: \$3,5000) account, since I have doubts about the information provided on my credit report relating to this account. Your agency reported inaccurate information regarding the 120-149 Days Late Payment Status of this account, as it is reported with a Balance of \$0.00 and a closed status, which means there shouldn't be any statement showing me late on payments. Because of this incorrect reporting, I dispute this whole account. Also, I request the verification of the Date Opened, Date of Status and First Reported date for this account.

Taking into consideration that the furnishers are an unreliable source for data verification, I request that you conduct your own investigation into this matter. I also ask that you provide me an evidence of

any changes made by sending me a copy of an updated report.

Please find enclosed copies of all supporting documentation as a proof of my identity and my current address.

Thank you.

Name: Andres Fontanez

D.O.B. Jan 18, 1973

Address: 5400 Hollywood blvd apt 16

Hollywood, FL 33021

SSN: 266613060

Sincerely,

Andres Fontanez

A handwritten signature in black ink, appearing to read 'A Fontanez', with a stylized flourish at the end.

Date: Jan 26, 2021