Prepared For

ANDRES FONTANEZ

Personal & confidential

Date generated: Mar 29, 2021

At a glance

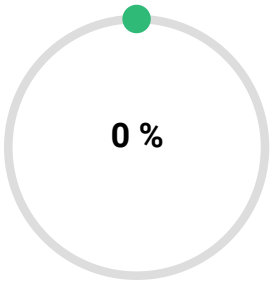
FICO® Score 8

528 FICO SCORE 8
Experian data Mar 29, 2021

Account summary

Open accounts	**2**
Self-reported accounts	**0**
Accounts ever late	**49**
Closed accounts	**2**
Collections	**47**
Average account age	**4 yrs 3 mos**
Oldest account	**6 yrs 6 mos**

Overall credit usage



Credit used: **$0**

Credit limit: **$4,800**

Debt summary

Credit card and credit line debt	**$0**
Self-reported account balance	**$0**
Loan debt	**$11,844**
Collections debt	**$50,295**
Total debt	**$62,139**

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

Personal information

Name
ANDRES FONTANEZ

Also known as
ANDREZ FONTANEZ

Generational identifier
-

Year of birth
1973

Addresses
5400 HOLLYWOOD BLVD APT 16
HOLLYWOOD, FL 33021-6484

4928 HOLLYWOOD BLVD APT 8
HOLLYWOOD, FL 33021-6524

2452 TAYLOR ST APT 205
HOLLYWOOD, FL 33020-4344

Employers
INGENIUS LAB COMPUS H S

INGENIOUS LABRATORY

Personal statements

No Statement(s) present at this time

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

Open accounts

CAPITAL ONE BANK USA N **$0**

Exceptional payment history

Balance updated **Mar 08, 2021**

Account info

Account name	**CAPITAL ONE BANK USA N**	Balance	**$0**
Account number	**517805XXXXXX**	Balance updated	**Mar 08, 2021**
Original creditor	**-**	Credit limit	**$4,800**
Company sold	**-**	Usage	**0%**
Account type	**Credit Card - Revolving Terms**	Monthly payment	**$0**
Date opened	**Sep 07, 2014**	Past due amount	**-**
Account status	**Open**	Highest balance	**$3,389**
Payment status	**Current**	Terms	**Revolving**
Status updated	**Mar 2021**	Responsibility	**Authorized User**
		Your statement	**-**

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	●	●	●	—	—	—	—	—	—	—	—	—
2020	●	●	●	●	●	●	●	●	●	●	●	●
2019	●	●	●	●	●	●	●	●	●	●	●	●
2018	●	●	●	●	●	●	●	●	●	●	●	●
2017	●	●	●	●	●	●	●	●	●	●	●	●
2016	●	●	●	●	●	●	●	●	●	●	●	●
2015	●	●	●	●	●	●	●	●	●	●	●	●
2014	—	—	—	—	—	—	—	—	—	●	●	●

● On time — Data unavailable

Contact info

Address	**PO BOX 31293 SALT LAKE CITY, UT 84131**
Phone number	**(800) 955-7070**

Comments

-

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

WESTLAKE FINANCIAL SVC **$11,844**

Exceptional payment history

Balance updated **Feb 27, 2021**

Account info

Account name	**WESTLAKE FINANCIAL SVC**	Balance	**$11,844**
Account number	**103638XX**	Balance updated	**Feb 27, 2021**
Original creditor	**-**	Original amount	**$14,390**
Company sold	**-**	Paid off	**17%**
Account type	**Auto Loan**	Monthly payment	**$396**
Date opened	**Jun 04, 2018**	Past due amount	**-**
Account status	**Open**	Highest balance	**-**
Payment status	**Current**	Terms	**66 Months**
Status updated	**Feb 2021**	Responsibility	**Individual**
		Your statement	**-**

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	●	●	—	—	—	—	—	—	—	—	—	—
2020	●	●	●	●	—	●	●	●	●	●	●	●
2019	●	●	●	●	●	●	●	●	●	●	●	●
2018	—	—	—	—	—	●	●	●	●	●	●	●

● On time — Data unavailable

Contact info

Address	**4751 WILSHIRE BLVD STE 1 LOS ANGELES, CA 90010**
Phone number	**(888) 739-9192**

Comments

-

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

Closed accounts

U S DEPT OF ED/GSL/ATL **$6,605**

Exceptional payment history Closed

Account info

Account name	**U S DEPT OF ED/GSL/ATL**	Balance	**$6,605**
Account number	**504770XX**	Balance updated	**Mar 07, 2021**
Original creditor	**-**	Original amount	**$6,000**
Company sold	**-**	Monthly payment	**-**
Account type	**Education Loan**	Past due amount	**$6,605**
Date opened	**May 26, 2017**	Highest balance	**-**
Account status	**Closed**	Terms	**36 Months**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Dec 2019**		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	C	C	C	—	—	—	—	—	—	—	—	—
2020	C	C	C	C	C	C	C	C	C	C	C	C
2019	—	—	—	—	—	—	—	—	—	—	—	C

C Collection — Data unavailable

Contact info

Address	**PO BOX 4222 IOWA CITY, IA 52244**
Phone number	**-**

Comments

Student loan assigned to government

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

U S DEPT OF ED/GSL/ATL **$3,710**

Exceptional payment history Closed

Account info

Account name	**U S DEPT OF ED/GSL/ATL**	Balance	**$3,710**
Account number	**504770XX**	Balance updated	**Mar 07, 2021**
Original creditor	**-**	Original amount	**$3,500**
Company sold	**-**	Monthly payment	**-**
Account type	**Education Loan**	Past due amount	**$3,710**
Date opened	**May 26, 2017**	Highest balance	**-**
Account status	**Closed**	Terms	**36 Months**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Dec 2019**		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	C	C	C	—	—	—	—	—	—	—	—	—
2020	C	C	C	C	C	C	C	C	C	C	C	C
2019	—	—	—	—	—	—	—	—	—	—	—	C

C Collection — Data unavailable

Contact info

Address	**PO BOX 4222 IOWA CITY, IA 52244**
Phone number	-

Comments

Student loan assigned to government

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

Collection accounts

ABILITY RECOVERY SERVI **$135**

Original creditor: **STERLING EMER SVCS MIAMI BEACH** Balance updated **Mar 12, 2021**

Account info

Account name	**ABILITY RECOVERY SERVI**	Balance	**$135**
Account number	**D82211XXXX**	Balance updated	**Mar 12, 2021**
Original creditor	**STERLING EMER SVCS MIAMI BEACH**	Original amount	**$135**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Oct 08, 2020**	Past due amount	**$135**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Oct 2020**		

Contact info

Address	**PO BOX 4031 WYOMING, PA 18644**
Phone number	**(855) 207-1892**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

ABILITY RECOVERY SERVI **$135**

Original creditor: **STERLING EMER SVCS MIAMI BEACH** Balance updated **Mar 12, 2021**

Account info

Account name	**ABILITY RECOVERY SERVI**	Balance	**$135**
Account number	**D82211XXXX**	Balance updated	**Mar 12, 2021**
Original creditor	**STERLING EMER SVCS MIAMI BEACH**	Original amount	**$135**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Oct 08, 2020**	Past due amount	**$135**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Oct 2020**		

Contact info

Address	**PO BOX 4031 WYOMING, PA 18644**
Phone number	**(855) 207-1892**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

ABILITY RECOVERY SERVI **$173**

Original creditor: **STERLING EMER SVCS MIAMI BEACH** Balance updated **Mar 12, 2021**

Account info

Account name	**ABILITY RECOVERY SERVI**	Balance	**$173**
Account number	**D82211XXXX**	Balance updated	**Mar 12, 2021**
Original creditor	**STERLING EMER SVCS MIAMI BEACH**	Original amount	**$173**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Oct 08, 2020**	Past due amount	**$173**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Oct 2020**		

Contact info

Address	**PO BOX 4031 WYOMING, PA 18644**
Phone number	**(855) 207-1892**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

ARS ACCOUNT RESOLUTION **$1,539**

Original creditor: **INPHYNET S BROWARD LLC** Balance updated **Mar 06, 2021**

Account info

Account name	**ARS ACCOUNT RESOLUTION**	Balance	**$1,539**
Account number	**850160XX**	Balance updated	**Mar 06, 2021**
Original creditor	**INPHYNET S BROWARD LLC**	Original amount	**$1,539**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Jan 22, 2018**	Past due amount	**$1,539**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Jan 2018**		

Contact info

Address	**1643 NW 136TH AVE STE 10 SUNRISE, FL 33323**
Phone number	**(954) 321-5957**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

ARS ACCOUNT RESOLUTION **$1,539**

Original creditor: **INPHYNET S BROWARD LLC** Balance updated **Mar 06, 2021**

Account info

Account name	**ARS ACCOUNT RESOLUTION**	Balance	**$1,539**
Account number	**850160XX**	Balance updated	**Mar 06, 2021**
Original creditor	**INPHYNET S BROWARD LLC**	Original amount	**$1,539**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Jan 22, 2018**	Past due amount	**$1,539**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Jan 2018**		

Contact info

Address	**1643 NW 136TH AVE STE 10 SUNRISE, FL 33323**
Phone number	**(954) 321-5957**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

ARS ACCOUNT RESOLUTION **$512**

Original creditor: **EASTSIDE HOSPITALIST** Balance updated **Mar 06, 2021**

Account info

Account name	**ARS ACCOUNT RESOLUTION**	Balance	**$512**
Account number	**850197XX**	Balance updated	**Mar 06, 2021**
Original creditor	**EASTSIDE HOSPITALIST**	Original amount	**$512**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Jan 22, 2018**	Past due amount	**$512**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Jan 2018**		

Contact info

Address	**1643 NW 136TH AVE STE 10 SUNRISE, FL 33323**
Phone number	**(954) 321-5957**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

ARS ACCOUNT RESOLUTION **$748**

Original creditor: **EASTSIDE HOSPITALIST** Balance updated **Mar 06, 2021**

Account info

Account name	**ARS ACCOUNT RESOLUTION**	Balance	**$748**
Account number	**850197XX**	Balance updated	**Mar 06, 2021**
Original creditor	**EASTSIDE HOSPITALIST**	Original amount	**$748**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Jan 22, 2018**	Past due amount	**$748**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Jan 2018**		

Contact info

Address	**1643 NW 136TH AVE STE 10 SUNRISE, FL 33323**
Phone number	**(954) 321-5957**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

ARS ACCOUNT RESOLUTION **$1,539**

Original creditor: **INPHYNET S BROWARD LLC** Balance updated **Mar 06, 2021**

Account info

Account name	**ARS ACCOUNT RESOLUTION**	Balance	**$1,539**
Account number	**853386XX**	Balance updated	**Mar 06, 2021**
Original creditor	**INPHYNET S BROWARD LLC**	Original amount	**$1,539**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Mar 21, 2018**	Past due amount	**$1,539**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Mar 2018**		

Contact info

Address	**1643 NW 136TH AVE STE 10 SUNRISE, FL 33323**
Phone number	**(954) 321-5957**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

ARS ACCOUNT RESOLUTION **$1,539**

Original creditor: **INPHYNET S BROWARD LLC** Balance updated **Mar 06, 2021**

Account info

Account name	**ARS ACCOUNT RESOLUTION**	Balance	**$1,539**
Account number	**853386XX**	Balance updated	**Mar 06, 2021**
Original creditor	**INPHYNET S BROWARD LLC**	Original amount	**$1,539**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Mar 21, 2018**	Past due amount	**$1,539**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Mar 2018**		

Contact info

Address	**1643 NW 136TH AVE STE 10 SUNRISE, FL 33323**
Phone number	**(954) 321-5957**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

ARS ACCOUNT RESOLUTION **$1,539**

Original creditor: **INPHYNET S BROWARD LLC** Balance updated **Mar 06, 2021**

Account info

Account name	**ARS ACCOUNT RESOLUTION**	Balance	**$1,539**
Account number	**854332XX**	Balance updated	**Mar 06, 2021**
Original creditor	**INPHYNET S BROWARD LLC**	Original amount	**$1,539**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Apr 20, 2018**	Past due amount	**$1,539**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Apr 2018**		

Contact info

Address	**1643 NW 136TH AVE STE 10 SUNRISE, FL 33323**
Phone number	**(954) 321-5957**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

ARS ACCOUNT RESOLUTION **$538**

Original creditor: **EASTSIDE HOSPITALIST** Balance updated **Mar 06, 2021**

Account info

Account name	**ARS ACCOUNT RESOLUTION**	Balance	**$538**
Account number	**854619XX**	Balance updated	**Mar 06, 2021**
Original creditor	**EASTSIDE HOSPITALIST**	Original amount	**$538**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Apr 20, 2018**	Past due amount	**$538**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Apr 2018**		

Contact info

Address	**1643 NW 136TH AVE STE 10 SUNRISE, FL 33323**
Phone number	**(954) 321-5957**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

ARS ACCOUNT RESOLUTION **$1,031**

Original creditor: **INPHYNET S BROWARD LLC** Balance updated **Mar 06, 2021**

Account info

Account name	**ARS ACCOUNT RESOLUTION**	Balance	**$1,031**
Account number	**859344XX**	Balance updated	**Mar 06, 2021**
Original creditor	**INPHYNET S BROWARD LLC**	Original amount	**$1,031**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Jul 20, 2018**	Past due amount	**$1,031**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Jul 2018**		

Contact info

Address	**1643 NW 136TH AVE STE 10 SUNRISE, FL 33323**
Phone number	**(954) 321-5957**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

ARS ACCOUNT RESOLUTION **$1,083**

Original creditor: **INPHYNET S BROWARD LLC** Balance updated **Mar 06, 2021**

Account info

Account name	**ARS ACCOUNT RESOLUTION**	Balance	**$1,083**
Account number	**860748XX**	Balance updated	**Mar 06, 2021**
Original creditor	**INPHYNET S BROWARD LLC**	Original amount	**$1,083**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Aug 21, 2018**	Past due amount	**$1,083**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Aug 2018**		

Contact info

Address	**1643 NW 136TH AVE STE 10 SUNRISE, FL 33323**
Phone number	**(954) 321-5957**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

ARS ACCOUNT RESOLUTION **$538**

Original creditor: **EASTSIDE HOSPITALIST** Balance updated **Mar 06, 2021**

Account info

Account name	**ARS ACCOUNT RESOLUTION**	Balance	**$538**
Account number	**860999XX**	Balance updated	**Mar 06, 2021**
Original creditor	**EASTSIDE HOSPITALIST**	Original amount	**$538**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Aug 21, 2018**	Past due amount	**$538**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Aug 2018**		

Contact info

Address	**1643 NW 136TH AVE STE 10 SUNRISE, FL 33323**
Phone number	**(954) 321-5957**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

ARS ACCOUNT RESOLUTION **$302**

Original creditor: **EASTSIDE HOSPITALIST** Balance updated **Mar 06, 2021**

Account info

Account name	**ARS ACCOUNT RESOLUTION**	Balance	**$302**
Account number	**860999XX**	Balance updated	**Mar 06, 2021**
Original creditor	**EASTSIDE HOSPITALIST**	Original amount	**$302**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Aug 21, 2018**	Past due amount	**$302**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Aug 2018**		

Contact info

Address	**1643 NW 136TH AVE STE 10 SUNRISE, FL 33323**
Phone number	**(954) 321-5957**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

ARS ACCOUNT RESOLUTION **$1,616**

Original creditor: **INPHYNET S BROWARD LLC** Balance updated **Mar 06, 2021**

Account info

Account name	**ARS ACCOUNT RESOLUTION**	Balance	**$1,616**
Account number	**862059XX**	Balance updated	**Mar 06, 2021**
Original creditor	**INPHYNET S BROWARD LLC**	Original amount	**$1,616**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Sep 20, 2018**	Past due amount	**$1,616**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Sep 2018**		

Contact info

Address	**1643 NW 136TH AVE STE 10 SUNRISE, FL 33323**
Phone number	**(954) 321-5957**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

ARS ACCOUNT RESOLUTION **$1,616**

Original creditor: **INPHYNET S BROWARD LLC** Balance updated **Mar 06, 2021**

Account info

Account name	**ARS ACCOUNT RESOLUTION**	Balance	**$1,616**
Account number	**862059XX**	Balance updated	**Mar 06, 2021**
Original creditor	**INPHYNET S BROWARD LLC**	Original amount	**$1,616**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Sep 20, 2018**	Past due amount	**$1,616**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Sep 2018**		

Contact info

Address	**1643 NW 136TH AVE STE 10 SUNRISE, FL 33323**
Phone number	**(954) 321-5957**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

ARS ACCOUNT RESOLUTION **$1,083**

Original creditor: **INPHYNET S BROWARD LLC** Balance updated **Mar 06, 2021**

Account info

Account name	**ARS ACCOUNT RESOLUTION**	Balance	**$1,083**
Account number	**862059XX**	Balance updated	**Mar 06, 2021**
Original creditor	**INPHYNET S BROWARD LLC**	Original amount	**$1,083**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Sep 20, 2018**	Past due amount	**$1,083**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Sep 2018**		

Contact info

Address	**1643 NW 136TH AVE STE 10 SUNRISE, FL 33323**
Phone number	**(954) 321-5957**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

ARS ACCOUNT RESOLUTION **$1,083**

Original creditor: **INPHYNET S BROWARD LLC** Balance updated **Mar 06, 2021**

Account info

Account name	**ARS ACCOUNT RESOLUTION**	Balance	**$1,083**
Account number	**864762XX**	Balance updated	**Mar 06, 2021**
Original creditor	**INPHYNET S BROWARD LLC**	Original amount	**$1,083**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Nov 21, 2018**	Past due amount	**$1,083**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Nov 2018**		

Contact info

Address	**1643 NW 136TH AVE STE 10 SUNRISE, FL 33323**
Phone number	**(954) 321-5957**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

ARS ACCOUNT RESOLUTION **$593**

Original creditor: **EASTSIDE HOSPITALIST** Balance updated **Mar 06, 2021**

Account info

Account name	**ARS ACCOUNT RESOLUTION**	Balance	**$593**
Account number	**865046XX**	Balance updated	**Mar 06, 2021**
Original creditor	**EASTSIDE HOSPITALIST**	Original amount	**$593**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Nov 21, 2018**	Past due amount	**$593**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Nov 2018**		

Contact info

Address	**1643 NW 136TH AVE STE 10 SUNRISE, FL 33323**
Phone number	**(954) 321-5957**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

ARS ACCOUNT RESOLUTION **$1,083**

Original creditor: **INPHYNET S BROWARD LLC** Balance updated **Mar 06, 2021**

Account info

Account name	**ARS ACCOUNT RESOLUTION**	Balance	**$1,083**
Account number	**864762XX**	Balance updated	**Mar 06, 2021**
Original creditor	**INPHYNET S BROWARD LLC**	Original amount	**$1,083**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Nov 21, 2018**	Past due amount	**$1,083**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Nov 2018**		

Contact info

Address	**1643 NW 136TH AVE STE 10 SUNRISE, FL 33323**
Phone number	**(954) 321-5957**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

ARS ACCOUNT RESOLUTION **$1,972**

Original creditor: **INPHYNET S BROWARD LLC** Balance updated **Mar 06, 2021**

Account info

Account name	**ARS ACCOUNT RESOLUTION**	Balance	**$1,972**
Account number	**866049XX**	Balance updated	**Mar 06, 2021**
Original creditor	**INPHYNET S BROWARD LLC**	Original amount	**$1,972**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Dec 20, 2018**	Past due amount	**$1,972**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Dec 2018**		

Contact info

Address	**1643 NW 136TH AVE STE 10 SUNRISE, FL 33323**
Phone number	**(954) 321-5957**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

ARS ACCOUNT RESOLUTION **$746**

Original creditor: **INPHYNET S BROWARD LLC** Balance updated **Mar 06, 2021**

Account info

Account name	**ARS ACCOUNT RESOLUTION**	Balance	**$746**
Account number	**866967XX**	Balance updated	**Mar 06, 2021**
Original creditor	**INPHYNET S BROWARD LLC**	Original amount	**$746**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Dec 20, 2018**	Past due amount	**$746**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Dec 2018**		

Contact info

Address	**1643 NW 136TH AVE STE 10 SUNRISE, FL 33323**
Phone number	**(954) 321-5957**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

ARS ACCOUNT RESOLUTION **$1,616**

Original creditor: **INPHYNET S BROWARD LLC** Balance updated **Mar 06, 2021**

Account info

Account name	**ARS ACCOUNT RESOLUTION**	Balance	**$1,616**
Account number	**868149XX**	Balance updated	**Mar 06, 2021**
Original creditor	**INPHYNET S BROWARD LLC**	Original amount	**$1,616**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Jan 21, 2019**	Past due amount	**$1,616**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Jan 2019**		

Contact info

Address	**1643 NW 136TH AVE STE 10 SUNRISE, FL 33323**
Phone number	**(954) 321-5957**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

ARS ACCOUNT RESOLUTION **$538**

Original creditor: **EASTSIDE HOSPITALIST** Balance updated **Mar 06, 2021**

Account info

Account name	**ARS ACCOUNT RESOLUTION**	Balance	**$538**
Account number	**867455XX**	Balance updated	**Mar 06, 2021**
Original creditor	**EASTSIDE HOSPITALIST**	Original amount	**$538**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Jan 21, 2019**	Past due amount	**$538**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Jan 2019**		

Contact info

Address	**1643 NW 136TH AVE STE 10 SUNRISE, FL 33323**
Phone number	**(954) 321-5957**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

ARS ACCOUNT RESOLUTION **$1,083**

Original creditor: **INPHYNET S BROWARD LLC** Balance updated **Mar 06, 2021**

Account info

Account name	**ARS ACCOUNT RESOLUTION**	Balance	**$1,083**
Account number	**868149XX**	Balance updated	**Mar 06, 2021**
Original creditor	**INPHYNET S BROWARD LLC**	Original amount	**$1,083**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Jan 21, 2019**	Past due amount	**$1,083**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Jan 2019**		

Contact info

Address	**1643 NW 136TH AVE STE 10 SUNRISE, FL 33323**
Phone number	**(954) 321-5957**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

ARS ACCOUNT RESOLUTION **$1,616**

Original creditor: **INPHYNET S BROWARD LLC** Balance updated **Mar 06, 2021**

Account info

Account name	**ARS ACCOUNT RESOLUTION**	Balance	**$1,616**
Account number	**869381XX**	Balance updated	**Mar 06, 2021**
Original creditor	**INPHYNET S BROWARD LLC**	Original amount	**$1,616**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Feb 20, 2019**	Past due amount	**$1,616**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Feb 2019**		

Contact info

Address	**1643 NW 136TH AVE STE 10 SUNRISE, FL 33323**
Phone number	**(954) 321-5957**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

ARS ACCOUNT RESOLUTION **$565**

Original creditor: **EASTSIDE HOSPITALIST** Balance updated **Mar 06, 2021**

Account info

Account name	**ARS ACCOUNT RESOLUTION**	Balance	**$565**
Account number	**868647XX**	Balance updated	**Mar 06, 2021**
Original creditor	**EASTSIDE HOSPITALIST**	Original amount	**$565**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Feb 20, 2019**	Past due amount	**$565**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Feb 2019**		

Contact info

Address	**1643 NW 136TH AVE STE 10 SUNRISE, FL 33323**
Phone number	**(954) 321-5957**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

ARS ACCOUNT RESOLUTION **$1,892**

Original creditor: **INPHYNET S BROWARD LLC** Balance updated **Mar 06, 2021**

Account info

Account name	**ARS ACCOUNT RESOLUTION**	Balance	**$1,892**
Account number	**879614XX**	Balance updated	**Mar 06, 2021**
Original creditor	**INPHYNET S BROWARD LLC**	Original amount	**$1,892**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Oct 21, 2019**	Past due amount	**$1,892**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Oct 2019**		

Contact info

Address	**1643 NW 136TH AVE STE 10 SUNRISE, FL 33323**
Phone number	**(954) 321-5957**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

ARS ACCOUNT RESOLUTION **$1,697**

Original creditor: **INPHYNET S BROWARD LLC** Balance updated **Mar 06, 2021**

Account info

Account name	**ARS ACCOUNT RESOLUTION**	Balance	**$1,697**
Account number	**880729XX**	Balance updated	**Mar 06, 2021**
Original creditor	**INPHYNET S BROWARD LLC**	Original amount	**$1,697**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Nov 22, 2019**	Past due amount	**$1,697**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Nov 2019**		

Contact info

Address	**1643 NW 136TH AVE STE 10 SUNRISE, FL 33323**
Phone number	**(954) 321-5957**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

ARS ACCOUNT RESOLUTION **$619**

Original creditor: **EASTSIDE HOSPITALIST** Balance updated **Mar 06, 2021**

Account info

Account name	**ARS ACCOUNT RESOLUTION**	Balance	**$619**
Account number	**885493XX**	Balance updated	**Mar 06, 2021**
Original creditor	**EASTSIDE HOSPITALIST**	Original amount	**$619**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Mar 23, 2020**	Past due amount	**$619**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Mar 2020**		

Contact info

Address	**1643 NW 136TH AVE STE 10 SUNRISE, FL 33323**
Phone number	**(954) 321-5957**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

ARS ACCOUNT RESOLUTION **$1,137**

Original creditor: **INPHYNET S BROWARD LLC** Balance updated **Mar 06, 2021**

Account info

Account name	**ARS ACCOUNT RESOLUTION**	Balance	**$1,137**
Account number	**885439XX**	Balance updated	**Mar 06, 2021**
Original creditor	**INPHYNET S BROWARD LLC**	Original amount	**$1,137**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Mar 23, 2020**	Past due amount	**$1,137**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Mar 2020**		

Contact info

Address	**1643 NW 136TH AVE STE 10 SUNRISE, FL 33323**
Phone number	**(954) 321-5957**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

ARS ACCOUNT RESOLUTION **$1,697**

Original creditor: **INPHYNET S BROWARD LLC** Balance updated **Mar 06, 2021**

Account info

Account name	**ARS ACCOUNT RESOLUTION**	Balance	**$1,697**
Account number	**885439XX**	Balance updated	**Mar 06, 2021**
Original creditor	**INPHYNET S BROWARD LLC**	Original amount	**$1,697**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Mar 23, 2020**	Past due amount	**$1,697**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Mar 2020**		

Contact info

Address	**1643 NW 136TH AVE STE 10 SUNRISE, FL 33323**
Phone number	**(954) 321-5957**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

COMMONWEALTH FINANCIAL **$2,012**

Original creditor: **OLETA RIVER EMERGENCY PHYS LLC** Balance updated **Feb 15, 2021**

Account info

Account name	**COMMONWEALTH FINANCIAL**	Balance	**$2,012**
Account number	**D10269XXXXXX**	Balance updated	**Feb 15, 2021**
Original creditor	**OLETA RIVER EMERGENCY PHYS LLC**	Original amount	**$2,012**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Aug 04, 2020**	Past due amount	**$2,012**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Aug 2020**		

Contact info

Address	**245 MAIN ST DICKSON CITY, PA 18519**
Phone number	**(855) 273-8511**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

COMMONWEALTH FINANCIAL **$1,774**

Original creditor: **OLETA RIVER EMERGENCY PHYS LLC** Balance updated **Feb 15, 2021**

Account info

Account name	**COMMONWEALTH FINANCIAL**	Balance	**$1,774**
Account number	**D10605XXXXXX**	Balance updated	**Feb 15, 2021**
Original creditor	**OLETA RIVER EMERGENCY PHYS LLC**	Original amount	**$1,774**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Sep 09, 2020**	Past due amount	**$1,774**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	-
Status updated	**Sep 2020**		

Contact info

Address	**245 MAIN ST DICKSON CITY, PA 18519**
Phone number	**(855) 273-8511**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

COMMONWEALTH FINANCIAL **$1,162**

Original creditor: **DIXIE HWY INPATIENT SERVICES L** Balance updated **Feb 15, 2021**

Account info

Account name	**COMMONWEALTH FINANCIAL**	Balance	**$1,162**
Account number	**D11353XXXXXX**	Balance updated	**Feb 15, 2021**
Original creditor	**DIXIE HWY INPATIENT SERVICES L**	Original amount	**$1,162**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Dec 16, 2020**	Past due amount	**$1,162**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Dec 2020**		

Contact info

Address	**245 MAIN ST DICKSON CITY, PA 18519**
Phone number	**(855) 273-8511**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

COMMONWEALTH FINANCIAL **$404**

Original creditor: **DIXIE HWY INPATIENT SERVICES L** Balance updated **Feb 15, 2021**

Account info

Account name	**COMMONWEALTH FINANCIAL**	Balance	**$404**
Account number	**D11353XXXXXX**	Balance updated	**Feb 15, 2021**
Original creditor	**DIXIE HWY INPATIENT SERVICES L**	Original amount	**$404**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Dec 16, 2020**	Past due amount	**$404**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Dec 2020**		

Contact info

Address	**245 MAIN ST DICKSON CITY, PA 18519**
Phone number	**(855) 273-8511**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

COMMONWEALTH FINANCIAL **$474**

Original creditor: **DIXIE HWY INPATIENT SERVICES L** Balance updated **Feb 15, 2021**

Account info

Account name	**COMMONWEALTH FINANCIAL**	Balance	**$474**
Account number	**D11353XXXXXX**	Balance updated	**Feb 15, 2021**
Original creditor	**DIXIE HWY INPATIENT SERVICES L**	Original amount	**$474**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Dec 16, 2020**	Past due amount	**$474**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	-
Status updated	**Dec 2020**		

Contact info

Address	**245 MAIN ST DICKSON CITY, PA 18519**
Phone number	**(855) 273-8511**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

DRS **$154**

Original creditor: **OLETA RIVER EMERGENCY PHY**

Balance updated **Mar 10, 2021**

Account info

Account name	**DRS**	Balance	**$154**
Account number	**122614XXXXXXXXXXX**	Balance updated	**Mar 10, 2021**
Original creditor	**OLETA RIVER EMERGENCY PHY**	Original amount	**$154**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Jun 08, 2020**	Past due amount	**$154**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Jun 2020**		

Contact info

Address	**6800 JERICHO TPKE STE 11 SYOSSET, NY 11791**
Phone number	**(800) 851-9631**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

DRS **$93**

Original creditor: **DIXIE HWY INPATIENT SERVI**

Balance updated **Mar 02, 2021**

Account info

Account name	**DRS**	Balance	**$93**
Account number	**205156XXXXXXXXXX**	Balance updated	**Mar 02, 2021**
Original creditor	**DIXIE HWY INPATIENT SERVI**	Original amount	**$93**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Jun 08, 2020**	Past due amount	**$93**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Jun 2020**		

Contact info

Address	**6800 JERICHO TPKE STE 11 SYOSSET, NY 11791**
Phone number	**(800) 851-9631**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

FAIR COLLECTIONS & OUT **$2,068**

Original creditor: **PORTOFINO AT BISCAYNE** Balance updated **Mar 19, 2021**

Account info

Account name	**FAIR COLLECTIONS & OUT**	Balance	**$2,068**
Account number	**409878X**	Balance updated	**Mar 19, 2021**
Original creditor	**PORTOFINO AT BISCAYNE**	Original amount	**$2,068**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Jan 14, 2016**	Past due amount	**$2,068**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Joint Account**
		Your statement	**-**
Status updated	**Jan 2016**		

Contact info

Address	**12304 BALTIMORE AVE STE BELTSVILLE, MD 20705**
Phone number	**(877) 324-7959**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

FIRST FED CREDIT & COL **$800**

Original creditor: **BISCAYNE ECHO ASSOCIATES INC** Balance updated **Mar 01, 2021**

Account info

Account name	**FIRST FED CREDIT & COL**	Balance	**$800**
Account number	**802176XXXXXXXXXX**	Balance updated	**Mar 01, 2021**
Original creditor	**BISCAYNE ECHO ASSOCIATES INC**	Original amount	**$800**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Jan 30, 2018**	Past due amount	**$800**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Jan 2018**		

Contact info

Address	**5821 HOLLYWOOD BLVD STE HOLLYWOOD, FL 33021**
Phone number	**(305) 653-7634**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

FIRST FED CREDIT & COL **$800**

Original creditor: **BISCAYNE ECHO ASSOCIATES INC** Balance updated **Mar 01, 2021**

Account info

Account name	**FIRST FED CREDIT & COL**	Balance	**$800**
Account number	**928146XXXXXXXXXX**	Balance updated	**Mar 01, 2021**
Original creditor	**BISCAYNE ECHO ASSOCIATES INC**	Original amount	**$800**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Mar 16, 2015**	Past due amount	**$800**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Mar 2015**		

Contact info

Address	**5821 HOLLYWOOD BLVD STE HOLLYWOOD, FL 33021**
Phone number	**(305) 653-7634**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

FIRST FEDERAL CREDIT C **$270**

Original creditor: **SFLORIDA ENT ASSOC** Balance updated **Mar 25, 2021**

Account info

Account name	**FIRST FEDERAL CREDIT C**	Balance	**$270**
Account number	**224028XX**	Balance updated	**Mar 25, 2021**
Original creditor	**SFLORIDA ENT ASSOC**	Original amount	**$270**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Jul 06, 2020**	Past due amount	**$270**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Jul 2020**		

Contact info

Address	**24700 CHAGRIN BLVD STE 2 BEACHWOOD, OH 44122**
Phone number	**(800) 486-5500**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

PHOENIX FINANCIAL SERV **$1,969**

Original creditor: **DIXIE HWY INPATIENT SERVICES L** Balance updated **Mar 22, 2021**

Account info

Account name	**PHOENIX FINANCIAL SERV**	Balance	**$1,969**
Account number	**925719XX**	Balance updated	**Mar 22, 2021**
Original creditor	**DIXIE HWY INPATIENT SERVICES L**	Original amount	**$1,969**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Nov 05, 2020**	Past due amount	**$1,969**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Nov 2020**		

Contact info

Address	**8902 OTIS AVE STE 103A INDIANAPOLIS, IN 46216**
Phone number	**(855) 342-6567**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

PHOENIX FINANCIAL SERV **$1,296**

Original creditor: **OLETA RIVER EMERGENCY PHYS LLC** Balance updated **Mar 22, 2021**

Account info

Account name	**PHOENIX FINANCIAL SERV**	Balance	**$1,296**
Account number	**954872XX**	Balance updated	**Mar 22, 2021**
Original creditor	**OLETA RIVER EMERGENCY PHYS LLC**	Original amount	**$1,296**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Dec 19, 2020**	Past due amount	**$1,296**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Dec 2020**		

Contact info

Address	**8902 OTIS AVE STE 103A INDIANAPOLIS, IN 46216**
Phone number	**(855) 342-6567**

Comments

Account information disputed by consumer

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

RADIUS GLOBAL SOLUTION **$1,877**

Original creditor: **OLETA RIVER EMERGENCY PHYS LLC** Balance updated **Mar 14, 2021**

Account info

Account name	**RADIUS GLOBAL SOLUTION**	Balance	**$1,877**
Account number	**603244XX**	Balance updated	**Mar 14, 2021**
Original creditor	**OLETA RIVER EMERGENCY PHYS LLC**	Original amount	**$1,877**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Jan 08, 2021**	Past due amount	**$1,877**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Jan 2021**		

Contact info

Address	**7831 GLENROY RD STE 250 EDINA, MN 55439**
Phone number	**(844) 802-3990**

Comments

-

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

Public records

No public records reported.

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

Inquiries

ALLY FINANCIAL
Inquired on Jan 18, 2021
Business Type: Auto Financing Companies
200 RENAISSANCE CTR
DETROIT, MI 48243
(248) 263-3004
This inquiry is scheduled to continue on record until Feb 2023

ALLY FINANCIAL
Inquired on Jan 10, 2021
Business Type: Auto Financing Companies
200 RENAISSANCE CTR
DETROIT, MI 48243
(248) 263-3004
This inquiry is scheduled to continue on record until Feb 2023

ALLY FINANCIAL
Inquired on Jan 7, 2021
Business Type: Auto Financing Companies
200 RENAISSANCE CTR
DETROIT, MI 48243
(248) 263-3004
This inquiry is scheduled to continue on record until Feb 2023

ALLY FINANCIAL
Inquired on Dec 11, 2020
Business Type: Auto Financing Companies
200 RENAISSANCE CTR
DETROIT, MI 48243
(248) 263-3004
This inquiry is scheduled to continue on record until Jan 2023

ALLY FINANCIAL
Inquired on Nov 19, 2020
Business Type: Auto Financing Companies
200 RENAISSANCE CTR
DETROIT, MI 48243
(248) 263-3004
This inquiry is scheduled to continue on record until Dec 2022

AMERICAN CREDIT ACCEPT
Inquired on Jan 10, 2021
Business Type: Auto Financing Companies
961 E MAIN ST
SPARTANBURG, SC 29302
(866) 441-0251
This inquiry is scheduled to continue on record until Feb 2023

AMPS/TOYOTA OF NORTH M
Inquired on Mar 31, 2020
Business Type: Automobile Dealers, Used
16600 NW 2ND AVE
MIAMI, FL 33169
(305) 652-6500
This inquiry is scheduled to continue on record until Apr 2022

CAP ONE NA
Inquired on Nov 21, 2020
Business Type: Bank Credit Cards
PO BOX 30281
SALT LAKE CITY, UT 84130
(800) 227-4825
This inquiry is scheduled to continue on record until Dec 2022

CAP ONE NA
Inquired on Sep 5, 2020
Business Type: Bank Credit Cards
PO BOX 30281
SALT LAKE CITY, UT 84130
(800) 227-4825
This inquiry is scheduled to continue on record until Oct 2022

CAP ONE NA
Inquired on Dec 17, 2019
Business Type: Bank Credit Cards
PO BOX 30281
SALT LAKE CITY, UT 84130
(800) 227-4825
This inquiry is scheduled to continue on record until Jan 2022

CAPITAL ONE AUTO FIN
Inquired on Jan 18, 2021
Business Type: Auto Financing Companies
PO BOX 259407
PLANO, TX 75025
(800) 946-0332
This inquiry is scheduled to continue on record until Feb 2023

CAPITAL ONE AUTO FIN
Inquired on Jan 10, 2021
Business Type: Auto Financing Companies
PO BOX 259407
PLANO, TX 75025
(800) 946-0332
This inquiry is scheduled to continue on record until Feb 2023

CAPITAL ONE AUTO FIN
Inquired on Jan 7, 2021
Business Type: Auto Financing Companies
PO BOX 259407
PLANO, TX 75025
(800) 946-0332
This inquiry is scheduled to continue on record until Feb 2023

CAPITAL ONE AUTO FIN
Inquired on Dec 11, 2020
Business Type: Auto Financing Companies
PO BOX 259407
PLANO, TX 75025
(800) 946-0332
This inquiry is scheduled to continue on record until Jan 2023

CAPITAL ONE AUTO FIN
Inquired on Nov 19, 2020
Business Type: Auto Financing Companies
PO BOX 259407
PLANO, TX 75025
(800) 946-0332
This inquiry is scheduled to continue on record until Dec 2022

CAPITAL ONE AUTO FIN
Inquired on Mar 31, 2020
Business Type: Auto Financing Companies

CONSUMER PORTFOLIO SVC
Inquired on Nov 19, 2020
Business Type: Auto Financing Companies

DT CREDIT
Inquired on Jan 17, 2021
Business Type: Auto Financing Companies

PO BOX 259407

PLANO, TX 75025

(800) 946-0332

This inquiry is scheduled to continue on record until Apr 2022

16355 LAGUNA CANYON RD

IRVINE, CA 92618

By mail only

This inquiry is scheduled to continue on record until Dec 2022

PO BOX 29018

PHOENIX, AZ 85038

(800) 863-7483

This inquiry is scheduled to continue on record until Feb 2023

EXETER FINANCE LLC/WCG

Inquired on Jan 10, 2021

Business Type: Auto Financing Companies

2101 W JOHN CARPENTER FW

IRVING, TX 75063

(214) 572-8278

This inquiry is scheduled to continue on record until Feb 2023

EXETER FINANCE LLC/WCG

Inquired on Nov 19, 2020

Business Type: Auto Financing Companies

2101 W JOHN CARPENTER FW

IRVING, TX 75063

(214) 572-8278

This inquiry is scheduled to continue on record until Dec 2022

EXETER FINANCE LLC/WCG

Inquired on Mar 31, 2020

Business Type: Auto Financing Companies

2101 W JOHN CARPENTER FW

IRVING, TX 75063

(214) 572-8278

This inquiry is scheduled to continue on record until Apr 2022

FIRST INVST SVC/FIRST

Inquired on Oct 1, 2020

Business Type: Auto Financing Companies

5757 WOODWAY DR STE 400

HOUSTON, TX 77057

This inquiry is scheduled to continue on record until Nov 2022

GLOBAL LENDING SERVICE

Inquired on Nov 19, 2020

Business Type: Auto Financing Companies

3399 PEACHTREE RD NE STE

ATLANTA, GA 30326

(888) 508-2188

This inquiry is scheduled to continue on record until Dec 2022

NOWCOM/WESTLAKE FINANC

Inquired on Jan 24, 2021

Business Type: Automobile Dealers, Used

4751 WILSHIRE BLVD

LOS ANGELES, CA 90010

(323) 368-5766

This inquiry is scheduled to continue on record until Feb 2023

NOWCOM/WESTLAKE FINANC

Inquired on Jan 10, 2021

Business Type: Automobile Dealers, Used

4751 WILSHIRE BLVD

LOS ANGELES, CA 90010

(323) 368-5766

This inquiry is scheduled to continue on record until Feb 2023

NOWCOM/WESTLAKE FINANC

Inquired on Nov 19, 2020

Business Type: Automobile Dealers, Used

4751 WILSHIRE BLVD

LOS ANGELES, CA 90010

(323) 368-5766

This inquiry is scheduled to continue on record until Dec 2022

SANTANDER CONSUMER USA

Inquired on Jan 7, 2021

Business Type: Finance Companies - non specific

8585 N STEMMOMS FWY

DALLAS, TX 75247

(866) 923-9282

This inquiry is scheduled to continue on record until Feb 2023

SANTANDER CONSUMER USA

Inquired on Dec 11, 2020

Business Type: Finance Companies - non specific

8585 N STEMMOMS FWY

DALLAS, TX 75247

(866) 923-9282

This inquiry is scheduled to continue on record until Jan 2023

SANTANDER CONSUMER USA

Inquired on Nov 19, 2020

Business Type: Finance Companies - non specific

8585 N STEMMOMS FWY

DALLAS, TX 75247

(866) 923-9282

This inquiry is scheduled to continue on record until Dec 2022

SANTANDER CONSUMER USA

Inquired on Mar 31, 2020

Business Type: Finance Companies - non specific

8585 N STEMMOMS FWY

DALLAS, TX 75247

(866) 923-9282

This inquiry is scheduled to continue on record until Apr 2022

SPACE COAST CREDIT UNI

Inquired on Nov 19, 2020

Business Type: Credit Unions

8045 N WICKHAM RD

MELBOURNE, FL 32940

(321) 752-2222

This inquiry is scheduled to continue on record until Dec 2022

US SM BUS ADMIN ODA

Inquired on Aug 26, 2020

Business Type: Federal Government

14925 KINGSPORT RD

FORT WORTH, TX 76155

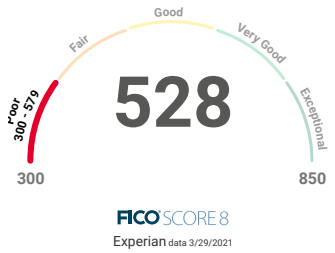
(800) 366-6303

This inquiry is scheduled to continue on record until Sep 2022

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

Credit scores

FICO® Score 8



Your score is well below the average score of U.S. consumers and demonstrates to lenders that you are a risky borrower.

What's hurting

— Negative items

You have a serious delinquency or derogatory indicator, public record and/or collection on your credit report.

Number of your accounts that were ever 60 days late or worse or have a derogatory indicator: 2 accounts

Virtually no FICO High Achievers have a 60 days late payment or worse listed on their credit report.

Number of collections on your credit report: 46 collections

Virtually no FICO High Achievers have a public record or collection listed on their credit report.

The presence of a serious delinquency or derogatory indicator and a derogatory public record or collection is a powerful predictor of future payment risk. Most collections, public records and delinquencies stay on the report for no more than seven years - though there are certain items that could remain longer. As these items age, they will have less impact on the FICO® Score. Satisfying the public record or paying off the collection will not remove the item from a credit report. And it will still be considered by a FICO® Score as long as it is reported.

— Bad payment history

You have one or more accounts showing missed payments or derogatory indicators.

Number of your accounts with a missed payment or derogatory indicator: 2 accounts

About 98% of FICO High Achievers have no missed payments at all. But of those who do, the missed payment happened nearly 4 years ago, on average.

The presence of missed and late payments or derogatory indicators on a credit report, including the number of late payments, how late they were and how recently they occurred, are correlated with future credit risk. Your FICO® Score was lowered due to the number of missed and late payments and/or accounts with derogatory indicators reported. As the number of accounts with delinquency or derogatory indicators decreases, they have less impact on a FICO® Score.

— Few accounts paid on time

You have an insufficient number of accounts that are currently paid as agreed.

Number of your accounts currently being paid as agreed: 1 account

FICO High Achievers have an average of 6 accounts currently being paid as agreed.

The FICO® Score considers the number of accounts showing on time payments. Generally, the higher the number reported the lower the risk. Compared to other people with a similar age of credit history, the number of accounts you have that are currently paid as agreed is low.

— Short account history

You have a short credit history.

Your oldest account was opened: 3 Years, 10 Months ago

FICO High Achievers opened their oldest account 25 years ago, on average.

Average age of your accounts: 3 Years, 6 Months

Most FICO High Achievers have an average age of accounts of 9 years or more.

People with longer credit histories who infrequently open new accounts generally pose less risk to lenders. In your case, the age of your oldest account and/or the average age of your accounts is relatively low.

Prepared For **ANDRES FONTANEZ** **Date generated:** Mar 29, 2021

Disclaimer

About your FICO® Score 8 or other FICO® Scores

Your FICO® Score 8 powered by Experian data is formulated using the information in your credit file at the time it is requested. Many but not all lenders use FICO® Score 8. In addition to the FICO® Score 8, we may offer and provide other base or industry-specific FICO® Scores (such as FICO® Auto Scores and FICO® Bankcard Scores). The other FICO® Scores made available are calculated from versions of the base and industry-specific FICO® Score models.

Base FICO® Scores (including the FICO® Score 8) range from 300 to 850. Industry-specific FICO® Scores range from 250-900. Higher scores represent a greater likelihood that you'll pay back your debts so you are viewed as being a lower credit risk to lenders. A lower FICO® Score indicates to lenders that you may be a higher credit risk. There are many scoring models used in the marketplace. The type of score used, and its associated risk levels, may vary from lender to lender. But regardless of what scoring model is used, they all have one purpose: to summarize your creditworthiness. Keep in mind that your score is just one factor used in the application process. Other factors, such as your annual salary and length of employment, may also be considered by lenders when you apply for a loan.

What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. Your lender or insurer may use a different FICO® Score than FICO® Score 8 or other base or industry-specific FICO® Scores provided by us, or different scoring models to determine how you score.