

To: Equifax

P.O. Box 740256

Atlanta, GA 30374-0256

Statement of Dispute

Dear Equifax,

I am writing to let you know that your company is reporting inaccurate credit information on my credit report. Accordingly, I request that the following information be investigated and corrected:

The account FAIR COLLECTIONS & O (Date Opened: Jan. 14, 2016, Balance: \$2068) must be reviewed by you. I assume that the original creditor on this account is a different company PORTOFINO AT BISCAYNE, since I don't know who the FAIR COLLECTIONS & O is, and I do not have a contract with them. The Balance of \$2068 reported by you is not correct, as I remember the actual amount to be lower. Due to this misleading information, I dispute the entire account and I request a verification of the Date Opened and Date of First Delinquency.

You have reported the PARAMOUNT RECOVERY S (Date Opened: Oct. 30, 2020, Balance: \$80) account incorrectly. I only recognize the original creditor RADIOLOGY PHYSICIAN SOLUTIONS, which is a different company from the one you have reported. The Balance of \$80 that you provide for this account doesn't correspond to the lower amount that I remember. Consequently, I dispute the entire account and I ask that your agency verify the following dates: Date Opened and Date of First Delinquency.

The information reported on the PARAMOUNT RECOVERY S (Date Opened: Oct. 30, 2020, Balance: \$53) account should be investigated. I know the original creditor RADIOLOGY PHYSICIAN SOLUTIONS, but I am not aware of the company you have reported on the account. The Balance amount of \$53 provided by your agency is incorrect in comparison to the amount I think I owe. Given these mistakes, I dispute the entire account and I require that you verify the following dates: Date Opened and Date of First Delinquency.

Your agency is reporting inaccurate information for the PARAMOUNT RECOVERY S (Date Opened: Oct. 30, 2020, Balance: \$78) account. I know of the original creditor RADIOLOGY ASSOCIATES OF HOLLYW, and it is obviously a different company than the one you are reporting. Moreover, I do not have any contract with this company and have never been contacted by them. The Balance of \$78 reported by you seems to be high in comparison to the amount that I remember. Due to these mistakes, I dispute the entire account and I solicit a verification of the Date Opened and Date of First Delinquency.

The information presented on the PARAMOUNT RECOVERY S (Date Opened: Oct. 30, 2020, Balance: \$55) account should be adjusted. I have only signed a contract with the original creditor

RADIOLOGY PHYSICIAN SOLUTIONS, which is another company than the one you have reported. The Balance amount of \$55 is inflated and inaccurate. I do not recognize this amount, because I remember owing a lower amount. Hence, I dispute this account. Further, I ask for a verification of the Date Opened and the Date of First Delinquency for this account.

There is incorrect information reported on the PARAMOUNT RECOVERY S (Date Opened: Oct. 30, 2020, Balance: \$682) account. I only know of the original creditor RADIOLOGY PHYSICIAN SOLUTIONS. The company you have reported on this account is unknown to me. I do not recognize the Balance of \$682, as it should be lower. I dispute this account and I require that you verify the Date Opened and Date of First Delinquency.

The PARAMOUNT RECOVERY S (Date Opened: Oct. 30, 2020, Balance: \$858) account is reported incorrectly. I am sure that the original creditor is a different company RADIOLOGY PHYSICIAN SOLUTIONS. I have no idea who PARAMOUNT RECOVERY S is, and I was never contacted by this agency. The information about the Balance of \$858 should be corrected, as I remember owing a lower amount. In light of these errors, I am disputing this entire account and I ask for a verification of the Date Opened and the Date of First Delinquency.

The reporting of the account PARAMOUNT RECOVERY S (Date Opened: Oct. 30, 2020, Balance: \$784) contains inaccurate information. I recognize the original creditor RADIOLOGY PHYSICIAN SOLUTIONS, but I haven't been in contact with the company reported by you on this account. The information about the Balance of \$784 should be corrected, as I remember owing a lower amount. Given these issues, I dispute the account and I request that your agency verify the following dates: Date Opened and Date of First Delinquency.

You are recording the PARAMOUNT RECOVERY S (Date Opened: Oct. 30, 2020, Balance: \$66) account inaccurately. I only recognize the original creditor RADIOLOGY ASSOCIATES OF HOLLYW; the current collection agency is unknown to me. The Balance of \$66 reported by you in my credit report is overstated, as I recall owing a lower amount. Given these issues, I dispute the account and I request that your agency verify the following dates: Date Opened and Date of First Delinquency.

I don't know who the company reported on the PARAMOUNT RECOVERY S (Date Opened: Oct. 30, 2020, Balance: \$484) account is, I do not have a contract with them. I do recognize the original creditor RADIOLOGY ASSOCIATES OF HOLLYW, but not the company you have reported. I do not agree with the Balance of \$484, as this amount is higher than I think it should be. Accordingly, I dispute this account and I request that you verify the Date Opened and Date of First Delinquency.

The information presented for the account PARAMOUNT RECOVERY S (Date Opened: Oct. 30, 2020, Balance: \$69) is also inaccurate. I am aware of the original creditor RADIOLOGY PHYSICIAN SOLUTIONS, but I do not know the company reported on this account PARAMOUNT RECOVERY S, as I didn't have any contract with them. The Balance of \$69 reported by you seems to be high in comparison to the amount that I remember. Given these issues, I dispute the account and I request that your agency verify the following dates: Date Opened and Date of First Delinquency.

There is incorrect information reported on the PARAMOUNT RECOVERY S (Date Opened: Oct. 30, 2020, Balance: \$241) account. I only know of the original creditor RADIOLOGY ASSOCIATES OF HOLLYW. The company you have reported on this account is unknown to me. The Balance of \$241 presented for this account is wrong, as it is higher than the amount I remember. For these reasons, I dispute the entire account and I require that you verify the following dates: Date Opened and Date of

First Delinquency.

The information presented on PARAMOUNT RECOVERY S (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 SOLUTIONS. The Balance of \$312 is not reported correctly, because I remember that the Balance is lower. Hence, I dispute this account. Further, I ask for a verification of the Date Opened and the Date of First Delinquency for this account.

The account ABILITY RECOVERY SER (Date Opened: Oct. 08, 2020, Balance: \$48) requires a verification. I am aware of the original creditor STERLING EMER SVCS MIAMI BEACH, but I do not know of and I have not been contacted by ABILITY RECOVERY SER. The Balance of \$48 reported on this account is higher than the amount I remember. Because of these mistakes, I dispute this account and I require that you verify the Date Opened and the Date of First Delinquency.

I have noticed incorrect information on the ABILITY RECOVERY SER (Date Opened: Oct. 08, 2020, Balance: \$173) account. I only have a contract with the original creditor STERLING EMER SVCS MIAMI BEACH; which is a different company than the one reported. The Balance amount of \$173 is inflated and inaccurate. I do not recognize this amount and I believe I owe a lower amount. This information is inaccurate. Therefore, I am disputing the entire account and I request to have the following dates verified: Date Opened and Date of First Delinquency.

The ABILITY RECOVERY SER (Date Opened: Oct. 08, 2020, Balance: \$135) account is reported incorrectly. I am sure that the original creditor is a different company STERLING EMER SVCS MIAMI BEACH. I have no idea who ABILITY RECOVERY SER is, and I was never contacted by this agency. The Balance of \$135 that you provide for this account doesn't correspond to the lower amount that I remember. For these reasons, I dispute the entire account and I require that you verify the following dates: Date Opened and Date of First Delinquency.

The reporting of the account COMMONWEALTH FINANCI (Date Opened: Dec. 16, 2020, Balance: \$474) contains inaccurate information. I recognize the original creditor DIXIE HWY INPATIENT SERVICES L, but I haven't been in contact with the company reported by you on this account. You report erroneous information regarding the Balance of \$474 for this account, as this is a higher Balance than the amount I remember owing. Because of these inaccuracies, I dispute the whole account and I insist that you verify the following dates: Date Opened and Date of First Delinquency.

The COMMONWEALTH FINANCI (Date Opened: Dec. 16, 2020, Balance: \$404) is reported with inaccurate records. I know the original creditor DIXIE HWY INPATIENT SERVICES L, but I don't know the collection agency that you have reported on the account. The Balance of \$404 presented for this account is wrong, as it is higher than the amount I remember. As a result, I dispute this account and I require that you verify the following dates: Date Opened and Date of First Delinquency.

You provided incorrect reporting for the account COMMONWEALTH FINANCI (Date Opened: Dec. 16, 2020, Balance: \$1162). I recognize the original creditor DIXIE HWY INPATIENT SERVICES L, but I am not aware of the company reported by you on this account. The Balance of \$1162 reported on this account is higher than the amount I remember. Therefore, I dispute the account and I require that you verify the Date Opened and the Date of First Delinquency.

The information presented on COMMONWEALTH FINANCI (Date Opened: Dec. 16, 2020, Balance: \$2160) account is unknown to me, as I have only got a contract with the original creditor DIXIE HWY INPATIENT SERVICES L. I disagree with the Balance of \$2160, as I remember the amount to be

lower. Because of these issues, I dispute the entire account and I request to have the following dates on the account verified by your agency: Date Opened and Date of First Delinquency.

The information presented on HARVARD COLLECTIONS (Date Opened: Aug. 04, 2020, Balance: \$1296) account is unknown to me, as I have only got a contract with the original creditor OLETA RIVER EMERGENCY PHYS LLC. The outstanding Balance amount of \$1296 is overstated because I think I owe a lower amount. This information is inaccurate. Therefore, I am disputing the entire account and I request to have the following dates verified: Date Opened and Date of First Delinquency.

The account FIRST FEDERAL CREDIT (Date Opened: Jul. 06, 2020, Balance: \$270) is reported with false information. I only know of the original creditor for this account SFLORIDA ENT ASSOC; the company you have reported on this account is unfamiliar to me. The Balance of \$270 reported by you in my credit report is overstated, as I recall owing a lower amount. Therefore, I dispute the account and I require that you verify the Date Opened and the Date of First Delinquency.

Your agency is reporting inaccurate information for the FIRST FEDERAL CREDIT (Date Opened: Jul. 06, 2020, Balance: \$250) account. I know of the original creditor SFLORIDA ENT ASSOC, and it is obviously a different company than the one you are reporting. Moreover, I do not have any contract with this company and have never been contacted by them. The Balance amount of \$250 provided by your agency is incorrect in comparison to the amount I think I owe. As a consequence of the aforementioned inaccuracies, I dispute the entire account and I request to have the following dates verified by your agency: the Date Opened and the Date of First Delinquency.

The information presented on PHOENIX FINANCIAL SE (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 LLC. I do not agree with the Balance of \$2012, as I recall it being lower. Given these mistakes, I dispute the entire account and I require that you verify the following dates: Date Opened and Date of First Delinquency.

You are erroneously reporting the account FIRST FEDERAL CREDIT (Date Opened: Feb. 14, 2019, Balance: \$75). I only know about the original creditor BISCAYNE EKG ASSOCIATES; the company you have reported on this account is unknown to me. I don't agree with the Balance amount of \$75 reported by your bureau, as I remember a lower amount being owed. Due to these inaccuracies, I dispute this account and I require that you verify the following dates: Date Opened and Date of First Delinquency.

You have incorrectly reported the account ARS ACCOUNT RESOLUTI (Date Opened: Oct. 21, 2020, Balance: \$203). The company reported by you on this account is not the original creditor INPHYNET S BROWARD, and I do not recognize them. The Balance amount of \$203 provided by your agency is incorrect in comparison to the amount I think I owe. I dispute the whole account due to these faults and I request that your agency verify the following dates: the Date Opened and the Date of First Delinquency.

You reported the ARS ACCOUNT RESOLUTI (Date Opened: Sep. 22, 2020, Balance: \$190) account incorrectly. I do not know this company, as the original creditor is another company INPHYNET S BROWARD. The Balance of \$190 reported by you is inaccurate, because I believe it should be a lower amount. This information is imprecise, therefore, I dispute the entire account and I require that you verify the Date Opened and Date of First Delinquency on the account.

The ARS ACCOUNT RESOLUTI (Date Opened: Mar. 23, 2020, Balance: \$232) account is reported incorrectly. I am sure that the original creditor is a different company EASTSIDE HOSPITALIST. I have no idea who ARS ACCOUNT RESOLUTI is, and I was never contacted by this agency. The Balance of \$232 is not reported properly, because I recall the balance to be lower. I dispute this entire account due to these inaccuracies and I ask for a verification of Date Opened and Date of First Delinquency.

I found inaccurate information in my credit report for the ARS ACCOUNT RESOLUTI (Date Opened: Mar. 23, 2020, Balance: \$619) account. I am aware of the original creditor EASTSIDE HOSPITALIST, but I don't know the collection agency that you reported, as I do not have any contract with them. Your agency reported incorrect information regarding the Balance of \$619 for this account, which is higher than I believe it to be. Due to this inaccurate information, I dispute the entire account and I request to have the following dates verified: Date Opened and Date of First Delinquency.

The account ARS ACCOUNT RESOLUTI (Date Opened: Mar. 23, 2020, Balance: \$1697) 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 ARS ACCOUNT RESOLUTI. I also do not agree with the Balance of \$1697, as it is too high. I remember the actual amount to be lower. Because of these mistakes, I dispute this account and I require that you verify the Date Opened and the Date of First Delinquency.

The account ARS ACCOUNT RESOLUTI (Date Opened: Mar. 23, 2020, Balance: \$1137) 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 ARS ACCOUNT RESOLUTI. I have doubts about the Balance of \$1137 that you report for this account, because I remember the actual amount to be lower. Based on these errors, I dispute this account. Furthermore, I request to have the following dates verified by your agency: Date Opened and Date of First Delinquency.

The FIRST FEDERAL CREDIT (Date Opened: Sep. 16, 2020, 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. You report inaccurate data regarding the Balance of \$75 for this account. This amount is higher than the amount I think I owe. Thus, I dispute this account and I request to have the following dates verified by your agency: Date Opened and Date of First Delinquency.

You are reporting the collection account FIRST FEDERAL CREDIT (Date Opened: Jun. 15, 2020, Balance: \$75) incorrectly. The original creditor is another company MEMORIAL EKG ASSOCIATES INC, and I don't know who FIRST FEDERAL CREDIT is, nor do I have a contract with them. The information regarding the Balance of \$75 should be changed, as I think that I owe a lower amount. I dispute the whole account due to these faults and I request that your agency verify the following dates: the Date Opened and the Date of First Delinquency.

I disagree with the records that your agency has reported on the COMMONWEALTH FINANCI (Date Opened: Aug. 04, 2020, Balance: \$2012) account. I have not been contacted by COMMONWEALTH FINANCI, and I have no idea who this company is. I only know my original creditor OLETA RIVER EMERGENCY PHYS LLC, which is a different company. The Balance of \$2012 reported by you is incorrect, because I think there should be a lower amount owed. At this point, I dispute the entire account and I request a verification of Date Opened and Date of First Delinquency.

The account COMMONWEALTH FINANCI (Date Opened: Sep. 09, 2020, Balance: \$1774) should be investigated. I only know about the original creditor OLETA RIVER EMERGENCY PHYS LLC, but I am unaware of the company reported on this account, nor have I been contacted by them. You report erroneous information regarding the Balance of \$1774 for this account, as this is a higher Balance than the amount I remember owing. Therefore, I dispute the account and I require that you verify the Date Opened and the Date of First Delinquency.

With regard to the COMMONWEALTH FINANCI (Date Opened: Aug. 08, 2020, Balance: \$79) account, I recognize the original creditor DIXIE HWY INPATIENT SERVICES L, but I have no idea about who COMMONWEALTH FINANCI is, as I don't have a contract with them. The outstanding Balance amount of \$79 is overstated because I think I owe a lower amount. Because of these inaccuracies, I dispute the whole account and I insist that you verify the following dates: Date Opened and Date of First Delinquency.

Your agency erroneously reported the account COMMONWEALTH FINANCI (Date Opened: Aug. 08, 2020, Balance: \$78), as I am not familiar with the company reported on the account. I know about the original creditor only DIXIE HWY INPATIENT SERVICES L. The Balance of \$78 reported by you is incorrect, because I think there should be a lower amount owed. Due to these errors, I dispute this account and I ask to have the following dates verified: Date Opened and Date of First Delinquency.

The ARS ACCOUNT RESOLUTI (Date Opened: Nov. 22, 2019, Balance: \$1697) account is reported incorrectly. I am sure that the original creditor is a different company INPHYNET S BROWARD. I have no idea who ARS ACCOUNT RESOLUTI is, and I was never contacted by this agency. The Balance of \$1697 reported by you is inaccurate, because I believe it should be a lower amount. Because of these mistakes, I dispute this account and I require that you verify the Date Opened and the Date of First Delinquency.

The account ARS ACCOUNT RESOLUTI (Date Opened: Oct. 21, 2019, Balance: \$1892) 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 \$1892 is higher than the amount I remember. Because of these mistakes, I dispute this account. Moreover, I request a verification of Date Opened and Date of First Delinquency.

The account ARS ACCOUNT RESOLUTI (Date Opened: Feb. 20, 2019, Balance: \$1616) 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 don't agree with the Balance amount of \$1616 reported by your bureau, as I remember a lower amount being owed. As a result of these issues, I dispute this entire account and I ask for a verification of the Date Opened and the Date of First Delinquency.

You are reporting the account ARS ACCOUNT RESOLUTI (Date Opened: Feb. 20, 2019, Balance: \$221) incorrectly. I am familiar with the original creditor EASTSIDE HOSPITALIST, but I don't know who ARS ACCOUNT RESOLUTI is, I do not have a contract with them. The Balance of \$221 reported by you is not correct, as I remember the actual amount to be lower. Because of these issues, I dispute this account, and I also request a verification of Date Opened and Date of First Delinquency on the account.

I noticed inaccurate information on the ARS ACCOUNT RESOLUTI (Date Opened: Feb. 20, 2019, Balance: \$565) account. I know the original creditor EASTSIDE HOSPITALIST; however, the

company you have reported on this account is unknown to me. The Balance amount \$565 is inflated, as I believe that the amount I actually owe is lower. Because of this inaccurate information, I dispute this account and I ask for a verification of Date Opened and Date of First Delinquency.

The ARS ACCOUNT RESOLUTI (Date Opened: Jan. 21, 2019, Balance: \$1083) account is reported incorrectly. I know of the original creditor INPHYNET S BROWARD, but I don't recognize the collection agency reported. The Balance of \$1083 reported by you seems to be high in comparison to the amount that I remember. Due to these inaccuracies, I dispute this account and I require that you verify the following dates: Date Opened and Date of First Delinquency.

The information reported on the ARS ACCOUNT RESOLUTI (Date Opened: Jan. 21, 2019, Balance: \$1616) account needs to be verified. I am familiar with the original creditor on the account INPHYNET S BROWARD, but I am unaware of and have not been contacted by ARS ACCOUNT RESOLUTI. The Balance of \$1616 reported by you is inaccurate, because I believe it should be a lower amount. I do not agree with this information, and I, therefore, dispute this account. I further ask that you verify the Date Opened and the Date of First Delinquency.

You provided incorrect reporting for the account ARS ACCOUNT RESOLUTI (Date Opened: Jan. 21, 2019, Balance: \$210). I recognize the original creditor EASTSIDE HOSPITALIST, but I am not aware of the company reported by you on this account. I do not agree with the Balance of \$210, as this amount is higher than I think it should be. As a consequence of the aforementioned inaccuracies, I dispute the entire account and I request to have the following dates verified by your agency: the Date Opened and the Date of First Delinquency.

You reported the ARS ACCOUNT RESOLUTI (Date Opened: Jan. 21, 2019, Balance: \$538) account incorrectly. I do not know this company, as the original creditor is another company EASTSIDE HOSPITALIST. You report erroneous information regarding the Balance of \$538 for this account, as this is a higher Balance than the amount I remember owing. In consideration of these inaccuracies, I am disputing the entire account and I request to have the following dates verified: Date Opened and Date of First Delinquency.

The information reported on the account ARS ACCOUNT RESOLUTI (Date Opened: Dec. 20, 2018, Balance: \$746) is imprecise. I do not know about the company reported on this account. I am only familiar with the original creditor INPHYNET S BROWARD, which is a different company. The outstanding Balance amount of \$746 is overstated because I think I owe a lower amount. I dispute the whole account because of these inaccuracies and I request that your agency verify the following dates on this account: Date Opened and Date of First Delinquency.

You are reporting the collection account ARS ACCOUNT RESOLUTI (Date Opened: Dec. 20, 2018, Balance: \$1972) incorrectly. The original creditor is another company INPHYNET S BROWARD, and I don't know who ARS ACCOUNT RESOLUTI is, nor do I have a contract with them. I do not agree with the Balance of \$1972, as it is higher than the amount I remember. Due to this misleading information, I dispute the entire account and I request a verification of the Date Opened and Date of First Delinquency.

The information presented on the account ARS ACCOUNT RESOLUTI (Date Opened: Nov. 21, 2018, Balance: \$593) needs to be investigated. Moreover, I know of the original creditor EASTSIDE HOSPITALIST, but I do not know of, nor have I been contacted by ARS ACCOUNT RESOLUTI. I do not agree with the Balance of \$593, as this amount is higher than I think it should be. Accordingly, I

dispute this account and I request that you verify the Date Opened and Date of First Delinquency.

Your agency erroneously reported the account ARS ACCOUNT RESOLUTI (Date Opened: Nov. 21, 2018, Balance: \$1083), as I am not familiar with the company reported on the account. I know about the original creditor only INPHYNET S BROWARD. The Balance of \$1083 is not reported properly, because I recall the balance to be lower. Because of these mistakes, I dispute this account. Moreover, I request a verification of Date Opened and Date of First Delinquency.

I am unsure about the information reported on the ARS ACCOUNT RESOLUTI (Date Opened: Sep. 20, 2018, Balance: \$1083) account, as I only recognize the original creditor INPHYNET S BROWARD; which is a different company than the one that is reported. I also do not agree with the Balance of \$1083, as it is too high. I remember the actual amount to be lower. Due to these errors, I dispute this account and I ask to have the following dates verified: Date Opened and Date of First Delinquency.

The information presented on the account ARS ACCOUNT RESOLUTI (Date Opened: Sep. 20, 2018, Balance: \$1616) needs to be investigated. Moreover, I know of the original creditor INPHYNET S BROWARD, but I do not know of, nor have I been contacted by ARS ACCOUNT RESOLUTI. The Balance of \$1616 presented for this account is wrong, as it is higher than the amount I remember. In consideration of these inaccuracies, I am disputing the entire account and I request to have the following dates verified: Date Opened and Date of First Delinquency.

The information presented on the account ARS ACCOUNT RESOLUTI (Date Opened: Aug. 21, 2018, Balance: \$210) needs to be investigated. Moreover, I know of the original creditor EASTSIDE HOSPITALIST, but I do not know of, nor have I been contacted by ARS ACCOUNT RESOLUTI. I am unsure of the accuracy of the Balance of \$210 that you report for this account, because I don't recall owing such a high amount. Because of these inaccuracies, I dispute the whole account and I insist that you verify the following dates: Date Opened and Date of First Delinquency.

You have reported the ARS ACCOUNT RESOLUTI (Date Opened: Aug. 21, 2018, Balance: \$302) account incorrectly. I only recognize the original creditor EASTSIDE HOSPITALIST, which is a different company from the one you have reported. The Balance amount of \$302 is inflated and inaccurate. I do not recognize this amount, because I remember owing a lower amount. On the basis of these errors, I dispute this account and I solicit a verification of the Date Opened and Date of First Delinquency.

You reported the ARS ACCOUNT RESOLUTI (Date Opened: Aug. 21, 2018, Balance: \$538) account incorrectly. While I recognize the original creditor EASTSIDE HOSPITALIST, I do not know the company reported on this account. I disagree with the Balance of \$538, as I remember the amount to be lower. Given these issues, I dispute the account and I request that your agency verify the following dates: Date Opened and Date of First Delinquency.

The account ARS ACCOUNT RESOLUTI (Date Opened: Aug. 21, 2018, Balance: \$1083) must be reviewed by you. I assume that the original creditor on this account is a different company INPHYNET S BROWARD, since I don't know who the ARS ACCOUNT RESOLUTI is, and I do not have a contract with them. Your agency reported incorrect information regarding the Balance of \$1083 for this account, which is higher than I believe it to be. Given these mistakes, I dispute the entire account and I require that you verify the following dates: Date Opened and Date of First Delinquency.

The ARS ACCOUNT RESOLUTI (Date Opened: Jul. 20, 2018, Balance: \$1031) account is reported

incorrectly. I know of the original creditor INPHYNET S BROWARD, but I don't recognize the collection agency reported. The Balance of \$1031 presented by you is not correct, as the actual amount is lower. As a consequence of the aforementioned inaccuracies, I dispute the entire account and I request to have the following dates verified by your agency: the Date Opened and the Date of First Delinquency.

I have noticed incorrect information on the ARS ACCOUNT RESOLUTI (Date Opened: Apr. 20, 2018, Balance: \$234) account. I only have a contract with the original creditor EASTSIDE HOSPITALIST; which is a different company than the one reported. Your agency reported incorrect information regarding the Balance of \$234 for this account, which is higher than I believe it to be. In light of these errors, I am disputing this entire account and I ask for a verification of the Date Opened and the Date of First Delinquency.

The account ARS ACCOUNT RESOLUTI (Date Opened: Apr. 20, 2018, Balance: \$538) should be investigated. I only know about the original creditor EASTSIDE HOSPITALIST, but I am unaware of the company reported on this account, nor have I been contacted by them. The Balance amount of \$538 provided by your agency is incorrect in comparison to the amount I think I owe. Based on these mistakes, I dispute this account, and I also request a verification of the Date Opened and Date of First Delinquency information on the account.

The account ARS ACCOUNT RESOLUTI (Date Opened: Apr. 20, 2018, Balance: \$1539) 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 ARS ACCOUNT RESOLUTI. I am not sure that I have as high a Balance amount as \$1539, which is the amount you have reported. This information is imprecise, therefore, I dispute the entire account and I require that you verify the Date Opened and Date of First Delinquency on the account.

The ARS ACCOUNT RESOLUTI (Date Opened: Mar. 21, 2018, Balance: \$1539) account is reported incorrectly. I am sure that the original creditor is a different company INPHYNET S BROWARD. I have no idea who ARS ACCOUNT RESOLUTI is, and I was never contacted by this agency. The Balance of \$1539 reported on this account is higher than the amount I remember. Based on these errors, I dispute this account. Furthermore, I request to have the following dates verified by your agency: Date Opened and Date of First Delinquency.

The account ARS ACCOUNT RESOLUTI (Date Opened: Jan. 22, 2018, Balance: \$748) is erroneously reported. I do not recognize the company you have recorded; I am only familiar with the original creditor EASTSIDE HOSPITALIST. The information about the Balance of \$748 should be corrected, as I remember owing a lower amount. As a result of these issues, I dispute this entire account and I ask for a verification of the Date Opened and the Date of First Delinquency.

The ARS ACCOUNT RESOLUTI (Date Opened: Jan. 22, 2018, Balance: \$200) account is reported incorrectly. I know of the original creditor EASTSIDE HOSPITALIST, but I don't recognize the collection agency reported. You report inaccurate data regarding the Balance of \$200 for this account. This amount is higher than the amount I think I owe. Based on these errors, I dispute this account. Furthermore, I request to have the following dates verified by your agency: Date Opened and Date of First Delinquency.

I don't know who the company reported on the ARS ACCOUNT RESOLUTI (Date Opened: Jan. 22, 2018, Balance: \$512) account is, I do not have a contract with them. I do recognize the original

creditor EASTSIDE HOSPITALIST, but not the company you have reported. The Balance of \$512 presented by you is not correct, as the actual amount is lower. This information is inaccurate. Therefore, I am disputing the entire account and I request to have the following dates verified: Date Opened and Date of First Delinquency.

You are erroneously reporting the account ARS ACCOUNT RESOLUTI (Date Opened: Jan. 22, 2018, Balance: \$1539). I only know about the original creditor INPHYNET S BROWARD; the company you have reported on this account is unknown to me. The Balance of \$1539 that you report is too high and doesn't correspond to the lower amount that I remember that I owe. In consideration of these inaccuracies, I am disputing the entire account and I request to have the following dates verified: Date Opened and Date of First Delinquency.

The FIRST FEDERAL CREDIT (Date Opened: Dec. 10, 2019, Balance: \$75) account is reported incorrectly. I am sure that the original creditor is a different company MEMORIAL EKG ASSOCIATES INC. I have no idea who FIRST FEDERAL CREDIT is, and I was never contacted by this agency. I don't recall having a Balance of \$75 that your agency is reporting. Because of these inaccuracies, I dispute the whole account and I insist that you verify the following dates: Date Opened and Date of First Delinquency.

The information presented on the FIRST FEDERAL CREDIT (Date Opened: Nov. 12, 2018, Balance: \$75) account should be adjusted. I have only signed a contract with the original creditor BISCAYNE EKG ASSOCIATES, which is another company than the one you have reported. You report inaccurate data regarding the Balance of \$75 for this account. This amount is higher than the amount I think I owe. Due to this misleading information, I dispute the entire account and I request a verification of the Date Opened and Date of First Delinquency.

The account FIRST FEDERAL CREDIT (Date Opened: Jan. 30, 2018, Balance: \$800) is reported incorrectly as well. I do not know about the company presented in this account. I only recall the original creditor BISCAYNE ECHO ASSOCIATES INC. The information about the Balance of \$800 should be corrected, as I remember owing a lower amount. 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 and Date of First Delinquency.

Your agency erroneously reported the account FIRST FEDERAL CREDIT (Date Opened: Dec. 14, 2017, Balance: \$135), as I am not familiar with the company reported on the account. I know about the original creditor only BISCAYNE EKG ASSOCIATES. I disagree with the Balance of \$135, as I remember the amount to be lower. I do not agree with this information, and I, therefore, dispute this account. I further ask that you verify the Date Opened and the Date of First Delinquency.

You are erroneously reporting the account FIRST FEDERAL CREDIT (Date Opened: Dec. 14, 2017, Balance: \$75). I only know about the original creditor BISCAYNE EKG ASSOCIATES; the company you have reported on this account is unknown to me. The Balance amount of \$75 is inflated and inaccurate. I do not recognize this amount and I believe I owe a lower amount. At this point, I dispute the entire account and I request a verification of Date Opened and Date of First Delinquency.

I found inaccurate information in my credit report for the FIRST FEDERAL CREDIT (Date Opened: Dec. 14, 2017, Balance: \$67) account. I am aware of the original creditor BISCAYNE EKG ASSOCIATES, but I don't know the collection agency that you reported, as I do not have any contract with them. The Balance of \$67 provided for this account is incorrect, as it is higher than the amount I

remember. On the basis of these errors, I dispute this account and I solicit a verification of the Date Opened and Date of First Delinquency.

The account FIRST FEDERAL CREDIT (Date Opened: Dec. 14, 2017, Balance: \$27) is erroneously reported. I do not recognize the company you have recorded; I am only familiar with the original creditor BISCAYNE EKG ASSOCIATES. The Balance amount of \$27 reported by your agency is inflated and inaccurate in comparison to the amount I remember owing. Because of these issues, I dispute the entire account and I request to have the following dates on the account verified by your agency: Date Opened and Date of First Delinquency.

I found inaccurate information in my credit report for the FIRST FEDERAL CREDIT (Date Opened: Jun. 02, 2017, Balance: \$75) account. I am aware of the original creditor MEMORIAL EKG ASSOCIATES INC, but I don't know the collection agency that you reported, as I do not have any contract with them. I am not sure that I have as high a Balance amount as \$75, which is the amount you have reported. I do not agree with this information, and I, therefore, dispute this account. I further ask that you verify the Date Opened and the Date of First Delinquency.

With regard to the FIRST FEDERAL CREDIT (Date Opened: Mar. 16, 2015, Balance: \$800) account, I recognize the original creditor BISCAYNE ECHO ASSOCIATES INC, but I have no idea about who FIRST FEDERAL CREDIT is, as I don't have a contract with them. I don't recall having a Balance of \$800 that your agency is reporting. This information is inaccurate. Therefore, I am disputing the entire account and I request to have the following dates verified: Date Opened and Date of First Delinquency.

The information presented for the account FIRST FEDERAL CREDIT (Date Opened: Oct. 07, 2014, Balance: \$75) is also inaccurate. I am aware of the original creditor on this account BISCAYNE EKG ASSOCIATES, which is a different company than the one you report. I don't agree with the Balance amount of \$75 reported by your bureau, as I remember a lower amount being owed. Due to these errors, I dispute this account and I ask to have the following dates verified: Date Opened and Date of First Delinquency.

The information reported on the PHOENIX FINANCIAL SE (Date Opened: Nov. 05, 2020, Balance: \$1969) account should be investigated. I know the original creditor DIXIE HWY INPATIENT SERVICES L, but I am not aware of the company you have reported on the account. I do not recognize the Balance of \$1969, as it should be lower. Accordingly, I dispute this account and I request that you verify the Date Opened and Date of First Delinquency.

You are reporting the account DEBT RECOVERY SOLUTI (Date Opened: Mar. 09, 2020, Balance: \$1514) incorrectly. I am familiar with the original creditor DIXIE HWY INPATIENT SERVI, but I don't know who DEBT RECOVERY SOLUTI is, I do not have a contract with them. I do not agree with the Balance of \$1514, as I recall it being lower. Thus, I dispute this account and I request to have the following dates verified by your agency: Date Opened and Date of First Delinquency.

The information reported on the account DEBT RECOVERY SOLUTI (Date Opened: Jun. 08, 2020, Balance: \$154) must be fixed. I am only aware of the original creditor OLETA RIVER EMERGENCY PHY; I have no idea who the company that is reported on the account is. The Balance of \$154 reported by you is higher than the amount I recall. Accordingly, I dispute this account and I request that you verify the Date Opened and Date of First Delinquency.

The account DEBT RECOVERY SOLUTI (Date Opened: May 11, 2020 , Balance: \$1543) should be

investigated. I only know about the original creditor OLETA RIVER EMERGENCY PHY, but I am unaware of the company reported on this account, nor have I been contacted by them. The Balance of \$1543 reported by you is higher than the amount I recall. I dispute the whole account due to these faults and I request that your agency verify the following dates: the Date Opened and the Date of First Delinquency.

The information reported on the DEBT RECOVERY SOLUTI (Date Opened: Jun. 08, 2020, Balance: \$93) account is mistaken. I only know of the original creditor DIXIE HWY INPATIENT SERVI, the reported collection agency is unknown to me. I do not agree with the Balance of \$93, as this amount is higher than I think it should be. For these reasons, I dispute the entire account and I require that you verify the following dates: Date Opened and Date of First Delinquency.

Because of incorrectly reported data, I require that your bureau verifies the ED FINANCIAL/ESA (Date Opened: May 26, 2017, High Balance: \$6,000) account. How can your agency represent a Payment Status of 120+ Days Late on this account, while on the other hand, report the account as closed, and having a \$0.00 Balance? Because of this incorrect reporting, I dispute this whole account.

Because of incorrectly reported data, I require that your bureau verifies the ED FINANCIAL/ESA (Date Opened: May 26, 2017, High Balance: \$3,500) account. How can your agency represent a Payment Status of 120+ Days Late on this account, while on the other hand, report the account as closed, and having a \$0.00 Balance? Because of this incorrect reporting, I dispute this whole account.

Due to the fact that the information provided by the furnishers is not always accurate, I ask your agency to verify the disputed one.

In accordance with the requirements of applicable law, the information I have disputed in this letter should be verified within a 30-day period, and I request that your agency provide me a written notice of the results of its investigation.

I thank you for your understanding of this matter and look forward to your favorable consideration.

Please find copies of my documents to prove my identity and current address attached to this letter.

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 be 'A. Katz' or similar, written in a cursive style.

Date: Jan 26, 2021