

To: TransUnion

P.O. Box 2000

Chester, PA 19016-2000

Statement of Dispute

Dear Transunion,

This letter serves as a formal complaint that you are reporting inaccurate credit information on my credit reports. I am distressed that you have included the below information in my credit profile and have failed to maintain reasonable procedures in your operations to assure maximum possible accuracy in the credit reports that you publish. The following information needs to be verified and corrected or deleted from my credit reports as soon as possible:

The information reported on the PARAMOUNT RECOVERY (Date Opened: Oct. 30, 2020, Balance: \$241) account needs to be verified. I am familiar with the original creditor on the account RADIOLOGY ASSOCIATES OF HOLL, but I am unaware of and have not been contacted by PARAMOUNT RECOVERY. The information regarding the Balance of \$241 should be changed, as I think that 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.

The information reported for the HALSTED FINANCIAL SERVIC (Date Opened: Jul. 02, 2020, Balance: \$2160) account must be fixed. I only recognize the original creditor DIXIE HWY INPATIENT SERVICES; the company reported on this account is unknown to me. I have doubts about the Balance of \$2160 that you report for this account, because 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.

There is incorrect information reported on the HALSTED FINANCIAL SERVIC (Date Opened: Jul. 02, 2020, Balance: \$848) account. I only know of the original creditor DIXIE HWY INPATIENT SERVICES. The company you have reported on this account is unknown to me. I do not agree with the Balance of \$848, as I recall it being lower. Accordingly, I dispute this account and I request that you verify the Date Opened and Date of First Delinquency.

The RECEIVABLE MGMT GROUP (Date Opened: Mar. 21, 2019, Balance: \$707) account is reported incorrectly. I am sure that the original creditor is a different company INTELLIRAD IMAGING. I have no idea who RECEIVABLE MGMT GROUP is, and I was never contacted by this agency. I do not agree with the Balance of \$707, because I remember the actual amount to be lower. Accordingly, I dispute this account and I request that you verify the Date Opened and Date of First Delinquency.

I am unsure about the information reported on the AVANTE USA (Date Opened: Mar. 30, 2020,

Balance: \$284) account, as I only recognize the original creditor SHERIDAN HEALTHCORP INC; which is a different company than the one that is reported. I do not agree with the Balance of \$284, because I remember the actual amount to be lower. As a result, I dispute this account and I require that you verify the following dates: Date Opened and Date of First Delinquency.

The account ACCOUNT RESOLUTION SERVI (Date Opened: Feb. 20, 2019, Balance: \$1616) 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 ACCOUNT RESOLUTION SERVI is, and I do not have a contract with them. The Balance of \$1616 presented by you is not correct, as the actual amount is lower. 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 ACCOUNT RESOLUTION SERVI (Date Opened: Nov. 21, 2018, Balance: \$593) account is reported incorrectly. I know of the original creditor EASTSIDE HOSPITALIST, but I don't recognize the collection agency reported. I also do not agree with the Balance of \$593, as it is too high. I remember the actual amount to be lower. 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.

You reported the ACCOUNT RESOLUTION SERVI (Date Opened: Mar. 23, 2020, Balance: \$232) account incorrectly. I do not know this company, as the original creditor is another company EASTSIDE HOSPITALIST. The Balance of \$232 that you state for this account is higher than the amount that I remember. Because of these errors in reporting, I dispute the whole account and I insist that you verify the following dates: the Date Opened and the Date of First Delinquency.

I found inaccurate information in my credit report for the FAIR COLLECTIONS AND OUT (Date Opened: Jan. 14, 2016, Balance: \$2068) account. I am aware of the original creditor 09 PORTOFINO AT BISCAYNE, but I don't know the collection agency that you reported, as I do not have any contract with them. The Balance amount \$2068 is inflated, as I believe that the amount I actually owe is 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.

You are recording the PARAMOUNT RECOVERY (Date Opened: Oct. 30, 2020, Balance: \$484) account inaccurately. I only recognize the original creditor RADIOLOGY ASSOCIATES OF HOLL; the current collection agency is unknown to me. You report erroneous information regarding the Balance of \$484 for this account, as this is a higher Balance than the amount I remember owing. Based on these mistakes, I dispute the entire account and I request a verification of the Date Opened and the Date of First Delinquency.

You are erroneously reporting the account COMMONWEALTH FINANCE (Date Opened: Aug. 08, 2020, Balance: \$78). I only know about the original creditor DIXIE HWY INPATIENT SERVICES; the company you have reported on this account is unknown to me. The Balance amount of \$78 reported by your agency is inflated and inaccurate in comparison to the amount I remember owing. 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 information presented on the account PARAMOUNT RECOVERY (Date Opened: Oct. 30, 2020, Balance: \$66) needs to be investigated. Moreover, I know of the original creditor RADIOLOGY ASSOCIATES OF HOLL, but I do not know of, nor have I been contacted by PARAMOUNT

RECOVERY. You report inaccurate data regarding the Balance of \$66 for this account. This amount is higher than the amount I think I owe. 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.

With regard to the PARAMOUNT RECOVERY (Date Opened: Oct. 30, 2020, Balance: \$784) account, I recognize the original creditor RADIOLOGY PHYSICIAN SOLUTION, but I have no idea about who PARAMOUNT RECOVERY is, as I don't have a contract with them. The Balance amount of \$784 is inflated and inaccurate. I do not recognize this amount, because I remember owing a lower amount. Consequently, I dispute the entire account and I ask that your agency verify the following dates: Date Opened and Date of First Delinquency.

You have incorrectly reported the account PARAMOUNT RECOVERY (Date Opened: Oct. 30, 2020, Balance: \$80). The company reported by you on this account is not the original creditor RADIOLOGY PHYSICIAN SOLUTION, and I do not recognize them. I have doubts about having such a high Balance on this account, as I recall having a lower Balance than \$80. I dispute this entire account due to these inaccuracies and I ask for a verification of Date Opened and Date of First Delinquency.

The account PARAMOUNT RECOVERY (Date Opened: Oct. 30, 2020, Balance: \$53) should be investigated. I only know about the original creditor RADIOLOGY PHYSICIAN SOLUTION, but I am unaware of the company reported on this account, nor have I been contacted by them. I have doubts about the Balance of \$53 that you report for this account, because I remember the actual amount to be lower. Because of this inaccurate information, I dispute this account and I ask for a verification of Date Opened and Date of First Delinquency.

You have incorrectly reported the account PARAMOUNT RECOVERY (Date Opened: Oct. 30, 2020, Balance: \$69). The company reported by you on this account is not the original creditor RADIOLOGY PHYSICIAN SOLUTION, and I do not recognize them. The Balance of \$69 reported by you is not correct, as I remember the actual amount to be lower. Because of these errors in reporting, I dispute the whole account and I insist that you verify the following dates: the Date Opened and the Date of First Delinquency.

The reporting of the account PARAMOUNT RECOVERY (Date Opened: Oct. 30, 2020, Balance: \$55) contains inaccurate information. I recognize the original creditor RADIOLOGY PHYSICIAN SOLUTION, but I haven't been in contact with the company reported by you on this account. I also do not agree with the Balance of \$55, as it is too high. I remember the actual amount to be lower. 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.

I am only familiar with the original creditor RADIOLOGY PHYSICIAN SOLUTION for the PARAMOUNT RECOVERY (Date Opened: Oct. 30, 2020, Balance: \$682) account. The company you have reported on this account PARAMOUNT RECOVERY is unknown to me. I also do not agree with the Balance of \$682, as it is too high. I remember the actual amount to be lower. 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.

I don't know who the company reported on the PARAMOUNT RECOVERY (Date Opened: Oct. 30, 2020, Balance: \$858) account is, I do not have a contract with them. I do recognize the original creditor RADIOLOGY PHYSICIAN SOLUTION, but not the company you have reported. The Balance amount of \$858 provided by your agency is incorrect in comparison to 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.

The account PARAMOUNT RECOVERY (Date Opened: Oct. 30, 2020, Balance: \$312) is erroneously reported. I do not recognize the company you have recorded; I am only familiar with the original creditor RADIOLOGY PHYSICIAN SOLUTION. Your agency reported incorrect information regarding the Balance of \$312 for this account, which is higher than I believe it to be. 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 information reported on the ABILITY RECOVERY SERVICE (Date Opened: Oct. 08, 2020, Balance: \$173) account needs to be verified. I am familiar with the original creditor on the account STERLING EMER SVCS MIAMI BEA, but I am unaware of and have not been contacted by ABILITY RECOVERY SERVICE. The Balance of \$173 reported by you seems to be high in comparison to the amount that I remember. 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 information reported on the ABILITY RECOVERY SERVICE (Date Opened: Oct. 08, 2020, Balance: \$135) account should be investigated. I know the original creditor STERLING EMER SVCS MIAMI BEA, but I am not aware of the company you have reported on the account. The Balance of \$135 is higher than the amount I remember. 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.

With regard to the FST FEDERAL CREDIT & COL (Date Opened: Dec. 14, 2017, Balance: \$135) account, I recognize the original creditor BISCAYNE EKG ASSOCIATES, but I have no idea about who FST FEDERAL CREDIT & COL is, as I don't have a contract with them. You report inaccurate data regarding the Balance of \$135 for this account. This amount is higher than the amount I think I owe. Because of these mistakes, I dispute this account. Moreover, I request a verification of Date Opened and Date of First Delinquency.

With regard to the COMMONWEALTH FINANCE (Date Opened: Dec. 16, 2020, Balance: \$404) account, I recognize the original creditor DIXIE HWY INPATIENT SERVICES, but I have no idea about who COMMONWEALTH FINANCE is, as I don't have a contract with them. The Balance of \$404 reported by you is incorrect, because I think there should be a lower amount owed. Hence, I dispute this account. Further, I ask for a verification of the Date Opened and the Date of First Delinquency for this account.

You are reporting the collection account COMMONWEALTH FINANCE (Date Opened: Dec. 16, 2020, Balance: \$1162) incorrectly. The original creditor is another company DIXIE HWY INPATIENT SERVICES, and I don't know who COMMONWEALTH FINANCE is, nor do I have a contract with them. The Balance of \$1162 presented by you is not correct, as the actual amount is lower. Based on these mistakes, I dispute the entire account and I request a verification of the Date Opened and the Date of First Delinquency.

I am unsure about the information reported on the COMMONWEALTH FINANCE (Date Opened: Dec. 16, 2020, Balance: \$2160) account, as I only recognize the original creditor DIXIE HWY INPATIENT SERVICES; which is a different company than the one that is reported. The Balance of \$2160 that you report for this account is incorrect, as I recall the actual amount to be lower. Consequently, I

dispute the entire account and I ask that your agency verify the following dates: Date Opened and Date of First Delinquency.

I disagree with the records that your agency has reported on the COMMONWEALTH FINANCE (Date Opened: Dec. 16, 2020, Balance: \$474) account. I have not been contacted by COMMONWEALTH FINANCE, and I have no idea who this company is. I only know my original creditor DIXIE HWY INPATIENT SERVICES, which is a different company. The Balance of \$474 reported by you in my credit report is overstated, as I recall owing a lower amount. Based on these mistakes, I dispute the entire account and I request a verification of the Date Opened and the Date of First Delinquency.

The COMMONWEALTH FINANCE (Date Opened: Aug. 04, 2020, Balance: \$2012) account shows incorrect information. I only have a contract with the original creditor OLETA RIVER EMERGENCY PHYS L, which is a different company than the one you have reported. I also do not agree with the Balance of \$2012, as it is too high. I remember the actual amount to be lower. It should also be noted that the Balance reported by your Credit Agency is not similar to the one reported by the other Credit Agencies. This calls into question the entire reporting of this account, so I am disputing the account entirely and I request that you verify the following dates: Date Opened and Date of First Delinquency.

The information reported on the FIRST FED CREDIT CONTROL (Date Opened: Jul. 06, 2020, Balance: \$270) account should be investigated. I know the original creditor SFLORIDA ENT ASSOC, but I am not aware of the company you have reported on the account. I do not agree with the Balance of \$270 as you report it, as such amount is higher than the amount I recall owing. Because of these errors in reporting, I dispute the whole account and I insist that you verify the following dates: the Date Opened and the Date of First Delinquency.

Your agency is reporting inaccurate information for the FIRST FED CREDIT CONTROL (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. I don't recall having a Balance of \$250 that your agency is reporting. 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.

The information presented on the PHOENIX FINANCIAL SERVIC (Date Opened: Aug. 05, 2020, Balance: \$2012) account should be adjusted. I have only signed a contract with the original creditor OLETA RIVER EMERGENCY PHYS L, which is another company than the one you have reported. I do not agree with the Balance of \$2012, as it is higher than the amount I remember. I dispute this entire account due to these inaccuracies and I ask for a verification of Date Opened and Date of First Delinquency.

The information presented for the account FST FEDERAL CREDIT & COL (Date Opened: Jun. 15, 2020, Balance: \$75) is also inaccurate. I am aware of the original creditor MEMORIAL EKG ASSOCIATES INC, but I do not know the company reported on this account FST FEDERAL CREDIT & COL, as I didn't have any contract with them. I do not agree with the Balance of \$75 as you report it, as such amount is higher than the amount I recall owing. Consequently, I dispute the account and I ask for the verification of the Date Opened and the Date of First Delinquency.

You are reporting the collection account ACCOUNT RESOLUTION SERVI (Date Opened: Oct. 21, 2020, Balance: \$203) incorrectly. The original creditor is another company INPHYNET S BROWARD,

and I don't know who ACCOUNT RESOLUTION SERVI is, nor do I have a contract with them. The Balance of \$203 presented by you is not correct, as the actual amount is lower. 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 for the ACCOUNT RESOLUTION SERVI (Date Opened: Sep. 22, 2020, Balance: \$190) account must be fixed. I only recognize the original creditor INPHYNET S BROWARD; the company reported on this account is unknown to me. The Balance of \$190 presented for this account is wrong, as it is higher than the amount I remember. 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 account ACCOUNT RESOLUTION SERVI (Date Opened: Mar. 23, 2020, Balance: \$1137) 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. You report inaccurate data regarding the Balance of \$1137 for this account. This amount is higher than the amount I think I owe. You are reporting a Balance which contradicts the information reported by the other credit reporting agencies. For these reasons, I dispute this account and I request that your agency verify the following dates: Date Opened and Date of First Delinquency.

You are reporting the collection account ACCOUNT RESOLUTION SERVI (Date Opened: Mar. 23, 2020, Balance: \$1697) incorrectly. The original creditor is another company INPHYNET S BROWARD, and I don't know who ACCOUNT RESOLUTION SERVI is, nor do I have a contract with them. I do not agree with the Balance of \$1697 as you report it, as such amount is higher than the amount I recall owing. The Balance contradicts the data presented by other credit reporting agencies. 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 RESOLUTION SERVI (Date Opened: Nov. 22, 2019, Balance: \$1697) account should be adjusted. I have only signed a contract with the original creditor INPHYNET S BROWARD, which is another company than the one you have reported. The information about the Balance of \$1697 should be corrected, as I remember owing a lower amount. Due to these mistakes, I dispute the entire account and I solicit a verification of the Date Opened and Date of First Delinquency.

Your agency is reporting inaccurate information for the ACCOUNT RESOLUTION SERVI (Date Opened: Mar. 23, 2020, Balance: \$619) account. I know of the original creditor EASTSIDE HOSPITALIST, 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 \$619 is not reported properly, because I recall the balance to be lower. The Balance reported by your agency is contradicted by the Balance reported by the other credit reporting agencies. As a consequence of these inaccuracies, I dispute the entire account and I request to have the following dates verified by your agency: Date Opened and Date of First Delinquency.

I disagree with the records that your agency has reported on the FST FEDERAL CREDIT & COL (Date Opened: Sep. 16, 2020, Balance: \$75) account. I have not been contacted by FST FEDERAL CREDIT & COL, and I have no idea who this company is. I only know my original creditor MEMORIAL EKG ASSOCIATES INC, which is a different company. The Balance of \$75 that you report for this account is incorrect, as I recall the actual 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 FST FEDERAL CREDIT & COL (Date Opened: Nov. 12, 2018, Balance: \$75) account is reported incorrectly. I know of the original creditor BISCAYNE EKG ASSOCIATES, but I don't recognize the collection agency reported. I also do not agree with the Balance of \$75, as it is too high. I remember the actual amount to be lower. 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 provided incorrect reporting for the account HARVARD COLLECTION SERV (Date Opened: Aug. 04, 2020, Balance: \$1296). I recognize the original creditor OLETA RIVER EMERGENCY PHYS L, but I am not aware of the company reported by you on this account. I disagree with the Balance of \$1296, as I remember the amount to be lower. 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 COMMONWEALTH FINANCE (Date Opened: Sep. 09, 2020, Balance: \$1774) account shows incorrect information. I only have a contract with the original creditor OLETA RIVER EMERGENCY PHYS L, which is a different company than the one you have reported. I do not agree with the Balance of \$1774, as this amount is higher than I think it should be. 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.

I am unsure about the information reported on the COMMONWEALTH FINANCE (Date Opened: Aug. 08, 2020, Balance: \$79) account, as I only recognize the original creditor DIXIE HWY INPATIENT SERVICES; which is a different company than the one that is reported. I have doubts about having such a high Balance on this account, as I recall having a lower Balance than \$79. 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 account ACCOUNT RESOLUTION SERVI (Date Opened: Oct. 21, 2019, Balance: \$1892) is erroneously reported. I do not recognize the company you have recorded; I am only familiar with the original creditor INPHYNET S BROWARD. I don't agree with the Balance amount of \$1892 reported by your bureau, as I remember a lower amount being owed. I dispute this account and I require that you verify the Date Opened and Date of First Delinquency.

The ACCOUNT RESOLUTION SERVI (Date Opened: Jan. 21, 2019, Balance: \$1616) account is reported incorrectly. I am sure that the original creditor is a different company INPHYNET S BROWARD. I have no idea who ACCOUNT RESOLUTION SERVI is, and I was never contacted by this agency. I don't agree with the Balance amount of \$1616 reported by your bureau, as I remember a lower amount being owed. Therefore, I dispute the account and I require that you verify the Date Opened and the Date of First Delinquency.

You are recording the ACCOUNT RESOLUTION SERVI (Date Opened: Feb. 20, 2019, Balance: \$565) account inaccurately. I only recognize the original creditor EASTSIDE HOSPITALIST; the current collection agency is unknown to me. The Balance of \$565 that you report seems to be higher than the Balance that I remember. In addition, you are reporting a Balance which does not match the information provided by the other credit reporting agencies. Because of these mistakes, I dispute this account. Moreover, I request a verification of Date Opened and Date of First Delinquency.

I disagree with the records that your agency has reported on the ACCOUNT RESOLUTION SERVI (Date Opened: Feb. 20, 2019, Balance: \$221) account. I have not been contacted by ACCOUNT RESOLUTION SERVI, and I have no idea who this company is. I only know my original creditor EASTSIDE HOSPITALIST, which is a different company. I don't agree with the Balance amount of \$221 reported by your bureau, as I remember a lower amount being owed. It should also be noted that the Balance reported by your Credit Agency is not similar to the one reported by the other Credit Agencies. I dispute this entire account due to these inaccuracies and I ask for a verification of Date Opened and Date of First Delinquency.

The account ACCOUNT RESOLUTION SERVI (Date Opened: Jan. 21, 2019, Balance: \$538) is reported incorrectly as well. I do not know about the company presented in this account. I only recall the original creditor EASTSIDE HOSPITALIST. The Balance amount of \$538 reported by your agency is inflated and inaccurate in comparison to the amount I remember owing. The Balance amount reported by your agency is contradictory to what is reported by the other credit reporting agencies. Because of this inaccurate information, I dispute this account and I ask for a verification of Date Opened and Date of First Delinquency.

You are reporting the collection account ACCOUNT RESOLUTION SERVI (Date Opened: Jan. 21, 2019, Balance: \$210) incorrectly. The original creditor is another company EASTSIDE HOSPITALIST, and I don't know who ACCOUNT RESOLUTION SERVI is, nor do I have a contract with them. You report erroneous information regarding the Balance of \$210 for this account, as this is a higher Balance than the amount I remember owing. In addition, the Balance that you provide is contradictory to the one reported by the other credit reporting agencies. Consequently, I dispute the account and I ask for the verification of the Date Opened and the Date of First Delinquency.

I don't know who the company reported on the ACCOUNT RESOLUTION SERVI (Date Opened: Jan. 21, 2019, Balance: \$1083) account is, I do not have a contract with them. I do recognize the original creditor INPHYNET S BROWARD, but not the company you have reported. The Balance of \$1083 is not reported correctly, because I remember that the Balance is lower. Moreover, the Balance for this account reported by the other credit reporting agencies is different from the Balance that your agency reported. 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 are reporting the account ACCOUNT RESOLUTION SERVI (Date Opened: Apr. 20, 2018, Balance: \$538) incorrectly. I am familiar with the original creditor EASTSIDE HOSPITALIST, but I don't know who ACCOUNT RESOLUTION SERVI is, I do not have a contract with them. The Balance of \$538 reported by you in the Credit Report is overstated, as I recall owing 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 account ACCOUNT RESOLUTION SERVI (Date Opened: Dec. 20, 2018, Balance: \$746) should be investigated. I only know about the original creditor INPHYNET S BROWARD, but I am unaware of the company reported on this account, nor have I been contacted by them. The Balance of \$746 reported by you in the Credit Report is overstated, as I recall owing 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.

The ACCOUNT RESOLUTION SERVI (Date Opened: Dec. 20, 2018, Balance: \$1972) is reported

with inaccurate records. I know the original creditor INPHYNET S BROWARD, but I don't know the collection agency that you have reported on the account. The Balance of \$1972 presented by you is not correct, as the actual amount is lower. Because of this misleading information, I dispute the entire account and I ask for a verification of the Date Opened and Date of First Delinquency information on the account.

I have noticed incorrect information on the ACCOUNT RESOLUTION SERVI (Date Opened: Nov. 21, 2018, Balance: \$1083) account. I only have a contract with the original creditor INPHYNET S BROWARD; which is a different company than the one reported. I do not recognize the Balance of \$1083, as it should be lower. It should also be noted that you are reporting a Balance which does not conform with the information reported by the other credit reporting agencies. I dispute this account and I require that you verify the Date Opened and Date of First Delinquency.

The information presented for the account ACCOUNT RESOLUTION SERVI (Date Opened: Aug. 21, 2018, Balance: \$1083) is also inaccurate. I am aware of the original creditor on this account INPHYNET S BROWARD, which is a different company than the one you report. You report inaccurate data regarding the Balance of \$1083 for this account. This amount is higher than the amount I think I owe. 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.

The ACCOUNT RESOLUTION SERVI (Date Opened: Sep. 20, 2018, Balance: \$1616) account shows incorrect information. I only have a contract with the original creditor INPHYNET S BROWARD, which is a different company than the one you have reported. You report erroneous information regarding the Balance of \$1616 for this account, as this is a higher Balance than the amount I remember owing. Your agency is incorrectly reporting a Balance which does not match the information reporting by the other credit reporting agencies. 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 ACCOUNT RESOLUTION SERVI (Date Opened: Sep. 20, 2018, Balance: \$1083) is reported with inaccurate records. I know the original creditor INPHYNET S BROWARD, but I don't know the collection agency that you have reported on the account. I am unsure of the accuracy of the Balance of \$1083 that you report for this account, because I don't recall owing such a high amount. It must also be noted that your agency is reporting a different Balance on this account in contrast with the reporting of other credit reporting agencies. Because of these mistakes, I dispute this account and I require that you verify the Date Opened and the Date of First Delinquency.

The information reported on the ACCOUNT RESOLUTION SERVI (Date Opened: Aug. 21, 2018, Balance: \$538) account should be investigated. I know the original creditor EASTSIDE HOSPITALIST, but I am not aware of the company you have reported on the account. The Balance amount of \$538 reported by your agency is inflated and inaccurate in comparison to the amount I remember owing. The Balance contradicts the data presented by other credit reporting agencies. I dispute this entire account due to these inaccuracies and I ask for a verification of Date Opened and Date of First Delinquency.

You are recording the ACCOUNT RESOLUTION SERVI (Date Opened: Aug. 21, 2018, Balance: \$302) account inaccurately. I only recognize the original creditor EASTSIDE HOSPITALIST; the current collection agency is unknown to me. The Balance of \$302 that you report seems to be higher than the Balance that I remember. I dispute this account and I require that you verify the Date Opened and Date of First Delinquency.

The ACCOUNT RESOLUTION SERVI (Date Opened: Aug. 21, 2018, Balance: \$210) is reported with inaccurate records. I know the original creditor EASTSIDE HOSPITALIST, but I don't know the collection agency that you have reported on the account. The Balance of \$210 presented for this account is wrong, as it is higher than the amount I remember. In addition to the previous issues, you are reporting a Balance which is different than the one reported by the other credit reporting agencies. I dispute 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.

The account ACCOUNT RESOLUTION SERVI (Date Opened: Jul. 20, 2018, Balance: \$1031) should be investigated. I only know about the original creditor INPHYNET S BROWARD, but I am unaware of the company reported on this account, nor have I been contacted by them. You report inaccurate data regarding the Balance of \$1031 for this account. This amount is higher than the amount I think I owe. Due to these oversights in reporting, I dispute this account and I request a verification of the Date Opened and Date of First Delinquency for this account.

You are reporting the collection account ACCOUNT RESOLUTION SERVI (Date Opened: Apr. 20, 2018, Balance: \$234) incorrectly. The original creditor is another company EASTSIDE HOSPITALIST, and I don't know who ACCOUNT RESOLUTION SERVI is, nor do I have a contract with them. The Balance of \$234 reported by you in the Credit Report is overstated, as I recall owing a lower amount. 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.

Your agency erroneously reported the account ACCOUNT RESOLUTION SERVI (Date Opened: Apr. 20, 2018, Balance: \$1539), as I am not familiar with the company reported on the account. I know about the original creditor only INPHYNET S BROWARD. I don't agree with the Balance amount of \$1539 reported by your bureau, as I remember a lower amount being owed. Apart from the foregoing issues, you are reporting a Balance which is different than the one reported by the other credit reporting agencies. Accordingly, I dispute this account and I request that you verify the Date Opened and Date of First Delinquency.

I am only familiar with the original creditor INPHYNET S BROWARD for the ACCOUNT RESOLUTION SERVI (Date Opened: Jan. 22, 2018, Balance: \$1539) account. The company you have reported on this account ACCOUNT RESOLUTION SERVI is unknown to me. The Balance amount of \$1539 reported by your agency is inflated and inaccurate in comparison to the amount I remember owing. 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.

The reporting of the account ACCOUNT RESOLUTION SERVI (Date Opened: Mar. 21, 2018, Balance: \$1539) contains inaccurate information. I recognize the original creditor INPHYNET S BROWARD, but I haven't been in contact with the company reported by you on this account. I do not agree with the Balance of \$1539, as it is higher than the amount I remember. 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.

There is incorrect information reported on the ACCOUNT RESOLUTION SERVI (Date Opened: Jan. 22, 2018, Balance: \$512) account. I only know of the original creditor EASTSIDE HOSPITALIST. The company you have reported on this account is unknown to me. The Balance of \$512 is not reported correctly, because I remember that the Balance is lower. In addition, the Balance that you provide is

contradictory to the one reported by the other credit reporting agencies. 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 presented on the account ACCOUNT RESOLUTION SERVI (Date Opened: Jan. 22, 2018, Balance: \$200) 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 ACCOUNT RESOLUTION SERVI. The Balance of \$200 presented for this account is wrong, as it is higher than the amount I remember. 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 reporting of the account ACCOUNT RESOLUTION SERVI (Date Opened: Jan. 22, 2018, Balance: \$748) contains inaccurate information. I recognize the original creditor EASTSIDE HOSPITALIST, but I haven't been in contact with the company reported by you on this account. The Balance amount of \$748 provided by your agency is incorrect in comparison to the amount I think I owe. Also, the Balance reported by you is different from the amount that the other credit reporting agencies have stated. 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 FST FEDERAL CREDIT & COL (Date Opened: Oct. 07, 2014, Balance: \$75) must be reviewed by you. I recall the company who is the actual original creditor on the current account BISCAYNE EKG ASSOCIATES, but I do not know of FST FEDERAL CREDIT & COL. I have doubts about having such a high Balance on this account, as I recall having a lower Balance than \$75. 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.

The account FST FEDERAL CREDIT & COL (Date Opened: Feb. 14, 2019, Balance: \$75) should be investigated. I only know about the original creditor BISCAYNE EKG ASSOCIATES, but I am unaware of the company reported on this account, nor have I been contacted by them. The Balance amount of \$75 is inflated and inaccurate. I do not recognize this amount and I believe I owe a lower amount. 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 reported on the FST FEDERAL CREDIT & COL (Date Opened: Jan. 30, 2018, Balance: \$800) account needs to be verified. I am familiar with the original creditor on the account BISCAYNE ECHO ASSOCIATES INC, but I am unaware of and have not been contacted by FST FEDERAL CREDIT & COL. The Balance of \$800 reported by you is higher than the amount I recall. As a consequence of these inaccuracies, I dispute the entire account and I request to have the following dates verified by your agency: Date Opened and Date of First Delinquency.

The FST FEDERAL CREDIT & COL (Date Opened: Dec. 14, 2017, Balance: \$67) account shows incorrect information. I only have a contract with the original creditor BISCAYNE EKG ASSOCIATES, which is a different company than the one you have reported. The Balance of \$67 reported by you is higher than the amount I recall. 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.

There is incorrect information reported on the FST FEDERAL CREDIT & COL (Date Opened: Dec. 14, 2017, Balance: \$75) account. I only know of the original creditor BISCAYNE EKG ASSOCIATES.

The company you have reported on this account is unknown to me. The Balance of \$75 reported by you in my credit report is overstated, as I recall owing a lower amount. Due to these oversights in reporting, I dispute this account and I request a verification of the Date Opened and Date of First Delinquency for this account.

The account FST FEDERAL CREDIT & COL (Date Opened: Dec. 10, 2019, Balance: \$75) must be reviewed by you. I assume that the original creditor on this account is a different company MEMORIAL EKG ASSOCIATES INC, since I don't know who the FST FEDERAL CREDIT & COL is, and I do not have a contract with them. The Balance of \$75 reported by you is higher than the amount I recall. Therefore, I dispute the account and I require that you verify the Date Opened and the Date of First Delinquency.

You have reported the FST FEDERAL CREDIT & COL (Date Opened: Mar. 16, 2015, Balance: \$800) account incorrectly. I only recognize the original creditor BISCAYNE ECHO ASSOCIATES INC, which is a different company from the one you have reported. I don't agree with the Balance amount of \$800 reported by your bureau, as I remember a lower amount being owed. 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 have reported the FST FEDERAL CREDIT & COL (Date Opened: Jun. 02, 2017, Balance: \$75) account incorrectly. I only recognize the original creditor MEMORIAL EKG ASSOCIATES INC, which is a different company from the one you have reported. The Balance amount of \$75 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.

The information reported on the PHOENIX FINANCIAL SERVIC (Date Opened: Nov. 05, 2020, Balance: \$1969) account needs to be verified. I am familiar with the original creditor on the account DIXIE HWY INPATIENT SERVICES, but I am unaware of and have not been contacted by PHOENIX FINANCIAL SERVIC. I have doubts about the Balance of \$1969 that you report for this account, because I remember the actual amount to be lower. For these reasons, I dispute this account and I request that your agency verify the following dates: Date Opened and Date of First Delinquency.

The information reported for the DEBT RECOVERY SOLUTIONS (Date Opened: Mar. 09, 2020, Balance: \$1514) account must be fixed. I only recognize the original creditor DIXIE HWY INPATIENT SERVI; the company reported on this account is unknown to me. I am concerned about the reported Balance amount of \$1514, as I think that the actual Balance is lower. I dispute this account and I require that you verify the Date Opened and Date of First Delinquency.

There is incorrect information reported on the DEBT RECOVERY SOLUTIONS (Date Opened: Jun. 08, 2020, Balance: \$154) account. I only know of the original creditor OLETA RIVER EMERGENCY PHY. The company you have reported on this account is unknown to me. The Balance amount of \$154 reported by your agency is inflated and inaccurate in comparison to 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.

You reported the DEBT RECOVERY SOLUTIONS (Date Opened: May 11, 2020 , Balance: \$1543) account incorrectly. I do not know this company, as the original creditor is another company OLETA RIVER EMERGENCY PHY. 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.

You are reporting the account DEBT RECOVERY SOLUTIONS (Date Opened: Jun. 08, 2020, Balance: \$93) incorrectly. I am familiar with the original creditor DIXIE HWY INPATIENT SERVI, but I don't know who DEBT RECOVERY SOLUTIONS is, I do not have a contract with them. The Balance of \$93 reported by you in my credit report is overstated, as I recall owing a lower amount. I dispute this entire account due to these inaccuracies and I ask for a verification of Date Opened and Date of First Delinquency.

You are reporting incorrect information regarding the EDFINANCIAL (Date Opened: May 26, 2017 , High Balance: \$6,000) account. This account is reported with a \$0.00 Balance and currently closed. Accordingly, it is inaccurate to report it as an account with a Payment Status of 120-149 Days Late. Because you have reported incorrect evidence regarding my credit standing, I dispute this entire account.

You are reporting incorrect information regarding the EDFINANCIAL (Date Opened: May 26, 2017 , High Balance: \$3,500) account. This account is reported with a \$0.00 Balance and currently closed. Accordingly, it is inaccurate to report it as an account with a Payment Status of 120-149 Days Late. Because you have reported incorrect evidence regarding my credit standing, I dispute this entire account.

I ask you to re-examine the foregoing and correct my Credit Report, since I'm sure you are aware that the furnishers are not a reliable source of information. I am sending this letter via certified mail to ensure that this matter is resolved within the required 30-day window. Please find attached copies of all the required documentation to prove my identity and current address.

Name: Andres Fontanez

D.O.B. Jan 18, 1973

Address: 5400 Hollywood blvd apt 16

Hollywood, FL 33021

SSN: 266613060

Sincerely,

Andres Fontanez

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

Date: Jan 26, 2021