

Exhibit

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Credence
Excellence Beyond Belief

Licensed Office Address

4222 Trinity Mills
Suite 260
Dallas, TX 75287
855-731-5360 from 8 am EST to 9 pm PST, Monday-Friday
from 11 am EST to 7 pm EST, Saturday
www.credencerm.com

Send any correspondence or payments to PO BOX 2090, Southgate, MI 48195-4090.

Credence Resource Management, LLC is a debt collector. We are trying to collect a debt that you owe to Ellenville Emergency Medical Associ. We will use any information you give us to help collect the debt.

To: Hannah Tirnowar



Credence Reference: [Redacted] 3261
February 16, 2023

Our information shows:

You have an Ellenville Emergency Medical Associates PLLC account with account number: [Redacted] 3574	
As of July 23, 2021, you owed:	\$247.00
Between July 23, 2021 and today:	
You were charged this amount in interest:	+ \$0.00
You were charged this amount in fees:	+ \$0.00
You paid or were credited this amount toward the debt:	- \$0.00
Total amount of the debt now:	\$247.00

How can you dispute the debt?

- **Call or write us by March 26, 2023, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write us by March 26, 2023,** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at disputes@credencerm.com.

What else can you do?

- **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by March 26, 2023, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at disputes@credencerm.com.
- **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
- **Contact us about your payment options.**

Notice: Please see reverse side for important information.

Mail this form to:

Credence Resource Management, LLC
PO BOX 2090
Southgate, MI 48195-4090



Hannah Tirnowar



How do you want to respond?

Check all that apply:

- I want to dispute the debt because I think:**
 - This is not my debt.
 - The amount is wrong.
 - Other (please describe on reverse or attach additional information).
- I want you to send me the name and address of the original creditor.**
- I enclosed this amount:** \$

Make your checks payable to Credence Resource Management LLC. Include the Credence Reference [Redacted] 3261.

IF YOU HAVE INSURANCE COVERAGE

We have specialists trained to help you obtain payment from your insurance company. Please call us at 855-731-5360 with your insurance information. Credence Resource Management, LLC will work with your insurance company to file your claim.

NEW YORK CITY BRONX / BROOKLYN / MANHATTAN / QUEENS / STATEN ISLAND RESIDENTS: Please contact us to confirm your preferred language for future communications. All communications are in English with the following exception: Spanish-speaking agents are available by phone upon request. Written communications may be available in Spanish upon request. A translation and description of commonly-used debt collection terms is available in multiple languages at www.nyc.gov/dca.

This collection agency is licensed by the New York City Department of Consumer Affairs, license numbers 2067278-DCA and 2067275-DCA; Credence Resource Management, LLC. This collection agency is also licensed by the city of Buffalo, license number CAG18-10043309. Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass. If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt: 1. Supplemental security income, (SSI); 2. Social security; 3. Public assistance (welfare); 4. Spousal support, maintenance (alimony) or child support; 5. Unemployment benefits; 6. Disability benefits; 7. Workers' compensation benefits; 8. Public or private pensions; 9. Veterans' benefits; 10. Federal student loans, federal student grants, and federal work study funds; 11. Ninety percent of your wages or salary earned in the last sixty days. You may reach operations general manager Shane Austin at toll free Number 855-731-5360.

Please note, you can request a copy of this letter in a larger print format by calling us at 855-731-5360.