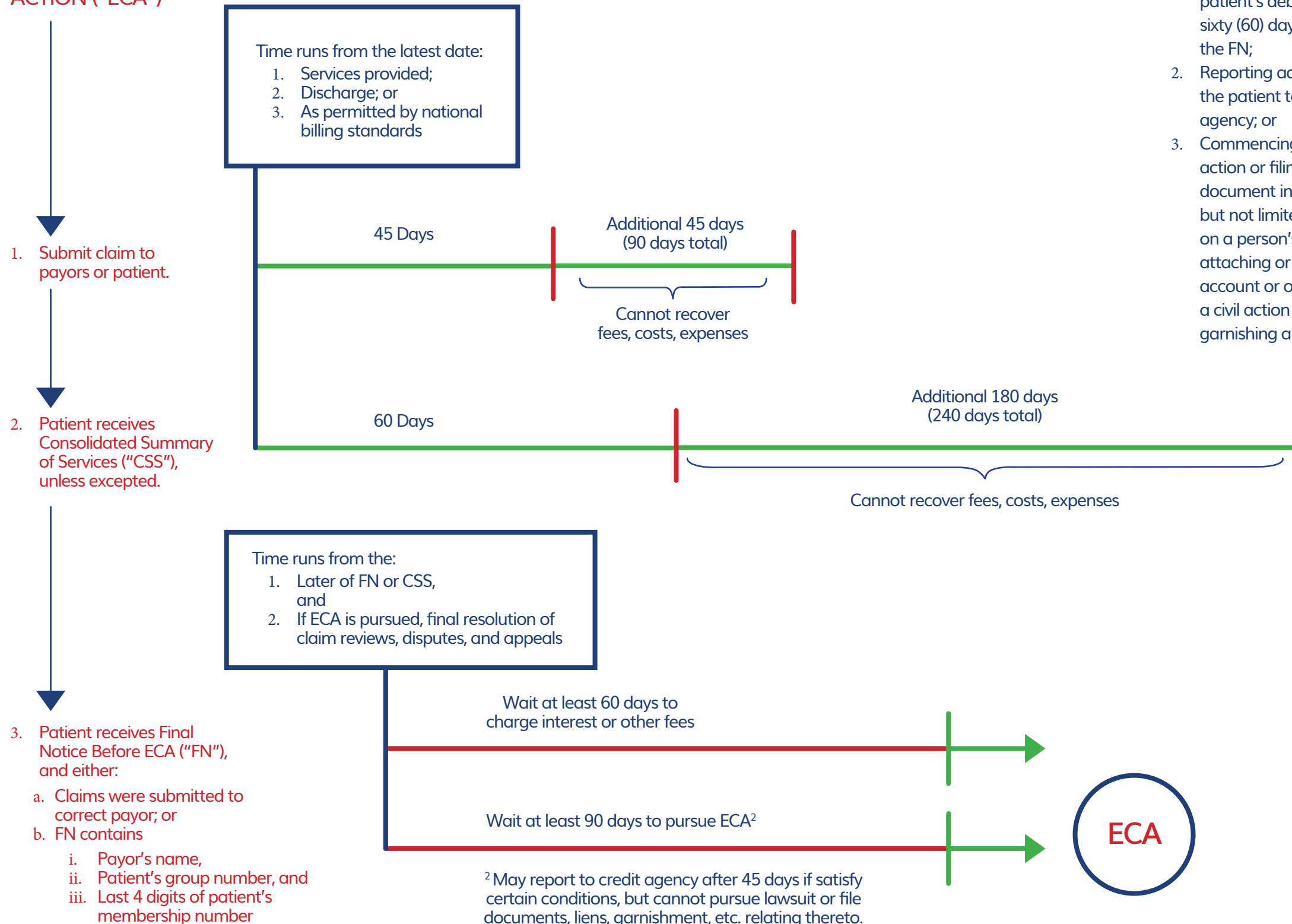


IDAHO PATIENT ACT TIMELINES (Idaho Code 48-304 and 306)

TO BRING AN EXTRAORDINARY COLLECTION ACTION ("ECA")¹



¹The Idaho Patient Act only applies to "Extraordinary Collection Actions", i.e.,

- Selling, transferring, or assigning a patient's debt to any third-party prior to sixty (60) days from patient's receipt of the FN;
- Reporting adverse information about the patient to a consumer reporting agency; or
- Commencing any judicial or legal action or filing or recording any document in relation thereto, including but not limited to (i) placing a lien on a person's property or assets; (ii) attaching or seizing a person's bank account or other property; (iii) initiating a civil action against any person; or (iv) garnishing an individual's wages.

² May report to credit agency after 45 days if satisfy certain conditions, but cannot pursue lawsuit or file documents, liens, garnishment, etc. relating thereto.