JOHN SMITH (CA) - EXAMPLE CONTACT 20 BAY STREET 11TH FLOOR TORONTO, ON M5J 2N8

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Richard T Avis, Attorney & Associates, LLC

Richard T Avis Barry Serota (1948-2009)

P.O. Box 31579 Phone: (847) 259-4700 Chicago, IL 60631 Fax: (847) 259-9434

File # See Detail on Reverse Creditor: Amount Due:

We previously notified you that ("") retained our firm to resolve the past-due premium obligation for the policies listed on the reverse side of this letter. Both our records and 's records reflect that the above referenced balance remains unpaid. Therefore, we must assume you do not intend to resolve this matter and were instructed to take the necessary action to protect our client's interests. This is your final opportunity to resolve the outstanding premium before we proceed further.

Failure to comply with audit requirements, such as failing to submit financials at the end of a policy term or failing to resolve the outstanding premium due on your policy, can result in <u>non-compliant</u> or <u>non-payment reporting</u> to your State's Department of Insurance. Once reported, you may not be able to obtain, or you may incur higher premiums when you obtain, future insurance coverage.

The payment can be submitted as follows:

- 1. Mail draft a check payable to with the file numbers on the reverse side on the memo line and mail the check to our office at the address below
- 2. Online* pay with check or credit card with our processor: https://www.afm-usa.com/payment
- 3. Phone* pay with check or credit card by contacting our office at (847) 259-4700.

*A convenience fee will be assessed for both check or credit card payments made online or by phone.

Your immediate actions will determine whether is forced to proceed further proceed to protect their interests. Please conduct yourself accordingly.

Thank you,

P.O. Box 31579, Chicago, IL 60631 P: (847) 259-4700 | F: (847) 259-9434

This is an attempt to collect a debt. Any information obtained will be used for that purpose.