

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

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# American Financial Management

,

v.

Account No. - AFM File No.

Placement Amount / Close-Out Amount

Reason for Closure – No Response or Payment

Dear ,

This is to update you regarding the above referenced file.

Despite our persistent and aggressive efforts to collect the monies owed to , the debtor neither made, nor committed to making, voluntary payment and it is apparent the debtor does not intend to make voluntary payment in the future. Ordinarily, at this time, we would consider the merits of filing a lawsuit.

However, in this case, filing suit is not cost justifiable due to the size of the balance due . Thus, we are unfortunately forced to close our file as uncollectible.

If you have not done so already, please take this opportunity to write off the balance as a bad debt for IRS tax purposes. We appreciate the opportunity to be of service to and look forward to assisting you on future matters.

Very truly yours,

American Financial Management, Inc.

P.O. BOX 735633, Chicago, IL 60673-5633  
(800) 426-5532 | (847) 259-7000  
[www.afm-usa.com](http://www.afm-usa.com)

