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

hjghjgj

ghjghjjgj File # jgggjghj Creditor: ghjgg Creditor Reference # gh Amount Due: gh

ghgh,

This is to advise you that your gh credit card payment was declined. Please submit an immediate payment with a different card, or through a different payment method, to rectify this declined gh credit card payment and to address the gh balance due to ghjgg.

Payment can be submitted in any of the following methods:

- 1. Mail send certified funds (i.e. cashier's check or money order), payable to ghjgg with file number jgggjghj on the memo line, 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.

At this time, in order for us to stay further action, your conduct must convey that you intend to resolve this matter. Specifically, you must either submit an immediate payment or contact our office to further discuss this declined credit card situation. If neither are completed by gh, then ghjgg will be forced to consider taking further action to protect their interests.

Thank you,

gh

gh

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

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

This transmittal may contain confidential information belonging to the sender which is legally privileged and/or exempt from disclosure. The information is intended only for the use of the individual or entity named above. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution or the taking of any action in reliance on the contents is <u>strictly prohibited</u>. If you received this transmittal in error, please call the sender immediately to arrange for the return of this letter.