

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

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**FACSIMILE TRANSMISSION**

To: sdfsdaf  
Attn: jnijnjn  
Fax # jhbhubgyv

jmjonom

File # vfvghbnj  
Creditor: hnjkbgghnj  
Creditor Reference # bhnjgbhbj  
Amount Due: bhnjbhbj

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bhnjbhbj,

This is to advise you that our office represents hnjkbgghnj with respect to collection of your past-due account. The amount owed to hnjkbgghnj is bhnjbhbj. Unless you dispute the validity of this debt, or any portion thereof, within thirty (30) days after receipt of this notice, we will assume this debt is valid.

However, if you notify our office, in writing, within thirty (30) days after receipt of this notice that you dispute the validity of this debt, or any portion thereof, then we will obtain validation of the debt or a copy of the judgment against you and will mail you a copy of such validation or judgment. Also, if the name and address of the original creditor is different from the current creditor, we will provide you with the name and address of the original creditor if you request this information from our office, in writing, within thirty (30) days after receipt of this notice.

Payment can be submitted in any of the following methods:

1. Mail – draft a check payable to hnjkbgghnj with File # vfvghbnj on the memo line and mail the check to our office at the address below.
2. Fax – draft a check payable to hnjkbgghnj with File # vfvghbnj on the memo line and fax the check to our office at **(847) 259-7014**. Then, write VOID on the original check and retain the original check for your records.
3. Online\* – pay with check or credit card at: <https://www.afm-usa.com/payment>.
4. Phone\* – pay with check or credit card by contacting our office at **(847) 259-7000**.

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

Please note that all communications and payments must be directed to our office at the address below.

Thank you,

*bhnjbhbj*

**ugubgub**

American Financial Management, Inc.  
5500 Pearl St, Suite 250, Rosemont, IL 60018  
P: (847) 259-7000 | F: (847) 259-7014  
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This is an attempt to collect a debt by a debt collector. Any information obtained will be used for that purpose.

