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

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Creditor: Customer: Reference Number: Amount Due:

This is to advise you that assigned your account to American Financial Management to collect the unpaid balance owed. On several occasions, sent you communications about this balance, however 's records reflect that the above referenced balance remains unpaid.

Please send payment by to:

Please contact at to discuss the balance.

Thank you,

Richard Adell

Richard Adell

American Financial Management, Inc.

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.

Consumer claims only: Unless you notify us, within 30 days of receiving this letter, that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you request us <u>in writing</u> within 30 days of receiving this notice, we will obtain and mail you verification of the debt or a copy of a judgment. Further, if you request us <u>in writing</u> within 30 days of receiving this notice, we will provide you with the name and address of the original creditor if the original creditor is different from the current creditor referenced above.





