

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

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# American Financial Management

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v.

Account No. - AFM File No.

Placement Amount / Close-Out Amount

Reason for Closure – Skip – Unable to Locate

Dear ,

This is to update you regarding the above referenced file.

Unfortunately, the post office returned the correspondence we sent to the debtor and/or the debtor's phone was disconnected. Further, the additional information located by our skip-tracing department did not generate voluntary payment to satisfy the outstanding balance due .

Ordinarily, at this time, we would consider the merits of filing a lawsuit. However, in this case, due to the debtor's unknown whereabouts and lack of response, filing suit is not cost justifiable. Thus, we are 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)

