

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

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11TH FLOOR  
TORONTO, ON M5J 2N8

American Financial Management  
P.O. Box 735633  
Chicago, IL 60631  
Phone: (847) 259-7000 from 8am to 5pm CST, Monday to Friday  
[www.afm-usa.com](http://www.afm-usa.com)

To: 123123 123123  
26 Bond St  
New York, NY 10012

Reference: 123123

12333

**American Financial Management is a debt collector.** We are trying to collect a debt that you owe to 3333. We will use any information you give us to help collect the debt.

### Our information shows:

You had a 3333 account with account number 33333.

As of 12333, you owed:	\$ 123123
Between 12333 and today:	
You were charged this amount in interest:	+ \$ 11223
You were charged this amount in fees:	+ \$ 123123
You paid or were credited this amount toward the debt:	- \$ 0.00
<b>Total amount of the debt now:</b>	<b><u>21123</u></b>

**Notice: See reverse side for important information.**

### How can you dispute the debt?

- **Call or write to us by 123133, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by 123133,** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at [www.afm-usa.com/dispute](http://www.afm-usa.com/dispute).

### What else can you do?

- **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write to us by 123133, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at [www.afm-usa.com/request](http://www.afm-usa.com/request).
- Go to [www.cfpb.gov/debt-collection](http://www.cfpb.gov/debt-collection) to learn more about your rights under federal law. For instance, you have the right to stop or limit how we contact you.
- Contact us about your payment options
- Póngase en contacto con nosotros para solicitar una copia de este formulario en español.

----- DETACH AND RETURN -----

### Mail this form to:

American Financial Managment  
P.O. Box 735633  
Chicago, IL 60673

123123 123123  
26 Bond St  
New York, NY 10012

### How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
- ☐ The amount is wrong.
- ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount:** \$

Make your check payable to *American Financial Management*.  
Include the reference number 101

- ☐ **Quiero este formulario en español.**

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