

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  
Chicago, IL 60631

Phone: (847) 259-4700  
Fax: (847) 259-9434

**FACSIMILE TRANSMISSION**

To:  
Attn:  
Fax #:

File #  
Creditor:  
Creditor Reference #  
Amount Due:

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**14-DAY SETTLEMENT OPPORTUNITY**

Our records reflect that the balance owed to remains unpaid. However, at this time, is willing to settle this unpaid balance for , if we receive the payment, at our office, on or before .

To settle this matter, submit the payment in any of the following methods:

1. Mail – draft a check payable to with "Settlement in Full for File # " on the memo line and mail the check 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.

Payment of the amount on or before shall represent full satisfaction of the balance due . However, if we do not receive the payment on or before , then this settlement offer will be null and void.

Thank you,

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

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 strictly prohibited. If you received this transmittal in error, please call the sender immediately to arrange for the return of this letter.