

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

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American Financial Management
P.O. Box 735633
Chicago, IL 60631
Phone: (847) 483-7000 from 8am to 5pm CST, Monday to Friday
www.afm-usa.com

To: Johnny rambo 101
101 N MAIN ST
New York, NY 10001

Reference: 101

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

Our information shows:

You had a Test Client account with account number 5268

As of September 11, 2013, you owed:	\$ 5,175.00
Between September 11, 2013 and today:	
You were charged this amount in interest :	+ \$ 8,443.36
You were charged this amount in fees:	+ \$ 500.25
You paid or were credited this amount toward the debt:	\$ 0.00
Total amount of the debt now:	\$11,018.61

How can you dispute the debt?

- **Call or write us by January 20, 2024 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 January 20, 2024,** 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/disputes.

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 **January 20, 2024**, 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.
- Go to 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

Johnny rambo 101
101 N MAIN ST
New York, NY 10001

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.

P.O. BOX 735633, Chicago, IL 60673-5633
(800) 426-5532 | (847) 259-7000
www.afm-usa.com

