

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

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# American Financial Management

gvgj  
uvbubuub  
uyvuytcr, erxrex rxrtfctybuh

vguvuvu

File No. nijnmomokm  
Creditor: okmokmokm  
Creditor Reference No. mokmkomokmo

As of ominuniuni, you owed: nbuytytyvc  
Between ominuniuni and vguvuvu, you were charged interest of: crcrdrdc  
Between ominuniuni and vguvuvu, you were charged additional fees of: vbuim  
Between ominuniuni and vguvuvu, you were credited: \$0.00  
**Total amount of the debt now: omokm**

gvgj,

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

## How can you dispute the debt?

- Call or write us within forty (40) days after receiving this notice to dispute all or part of the debt. If you do not, we will assume that our information is correct.
- If you write us within forty (40) days after receiving this notice, we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may also include supporting documents. We accept disputes electronically via email at **mjnijnmijn**.

## 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 us within forty (40) days after receiving this notice, 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 via email at **mjnijnmijn**.
- 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 at **(847) 259-7000**.

Thank you,  
**omnijnimni**

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

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 the reverse and/or attach additional information)

☐ I enclosed this amount: \$ \_\_\_\_\_

Make your check payable to **okmokmokm** and include Reference number **mokmkomokmo** on the check. Then, mail this form and the check to **our mailing address below**. You can also submit payment through our payment at:  
**<https://www.afm-usa.com/payment>**.

**Mailing Address: okmokmokm, c/o American Financial Management, 5500 Pearl St., Suite 250, Rosemont, IL 60018**

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

