

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

File #  
Creditor:  
Policy #  
Amount Due:

We previously notified you that ("") retained our firm to resolve the past-due premium obligation for Policy # . Both our records and 's records reflect that the above referenced balance remains unpaid. Therefore, we must assume you do not intend to resolve this matter and, accordingly, were instructed to take the necessary action to protect our client's interests. This is your final opportunity to resolve the outstanding premium before we proceed further.

Per our prior correspondence, for auditable exposures, failure to comply with audit requirements, such as failing to submit financials at the end of a policy term or failing to resolve the outstanding premium due on your policy, can result in non-compliant or non-payment reporting to your State's Department of Insurance. Once reported, you may not be able to obtain, or you may incur higher premiums when you obtain, future insurance coverage.

The payment can be submitted as follows:

1. Mail – draft a check payable to with 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.

Your immediate actions will determine whether is forced to proceed further proceed to protect their interests. Please conduct yourself accordingly.

Thank you,

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This is an attempt to collect a debt. Any information obtained will be used for that purpose.