

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

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# American Financial Management

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v.

Account No. - AFM File No.

Placement Amount / Close-Out Amount

Reason for Closure – Fraudulent Purchase Intent

Dear ,

This is to update you regarding the above referenced file.

Through our persistent and aggressive pursuit to collect the monies owed, we learned that incurred this debt as a result of the debtor's fraudulent intent. Unfortunately, we were unable to locate and/or speak with the perpetrator using the information we received from and from the information we learned during our collection efforts.

Ordinarily, at this time, we would consider the merits of filing a lawsuit. However, in this case, filing suit is not cost justifiable due to the uncertainties of the perpetrator's financial capabilities and whereabouts.

Thus, since we exhausted our internal collection efforts, we are unfortunately forced to close our file as uncollectible.

If you have not done so already, please take this opportunity to write off the balance as a bad debt for IRS tax purposes. We appreciate the opportunity to be of service to and look forward to assisting you on future matters.

Very truly yours,

American Financial Management, Inc.

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(800) 426-5532 | (847) 259-7000  
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