File #

Creditor:

Creditor Reference # «Client\_Ref\_Num»

Amount Due: «Actual\_Total\_Jmt\_NonJmt\_Owing»

,

We previously attempted to communicate with you to resolve the «Actual\_Total\_Jmt\_NonJmt\_Owing» balance owed to . Unfortunately, this matter has not progressed towards resolution and we must presume that does not intend to perform their obligations.

Your immediate payment and/or communication with our office will alleviate the need for to consider additional options to protect their interests. would like us to work with you to resolve this matter without taking any further action, however time is of the essence.

Payment can be submitted in any of the following methods:

* Mail – draft a check payable to with file number «Account\_Number» on the memo line and mail the check to our office at the address below
* Online\* – pay with check or credit card with our processor: [**https://www.afm-usa.com/payment**](https://www.afm-usa.com/payment)
* 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.

At this point, your immediate actions will determine whether this file requires escalated recovery efforts. Please submit payment or contact our office at your earliest opportunity.

Thank you,

«COLLECTOR\_NAME\_SIGNATURE»

**«Collector\_Pseudonym»**

P.O. Box 735633, Chicago, IL 60673-5633

P: (847) 259-4700 | F: (847) 259-9434

«X1095\_COLLECTOR\_EMAIL\_CUSTOM»

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.