VIA EMAIL TO: «Client\_Email»

«Todays\_Date\_DD\_MMM\_YYYY»

«Client\_Contact»

«Client\_Name»

«Client\_Address»

«Client\_City», «Client\_State» «Client\_Zip»

**Customer: «Name»**

**Your Reference Number: «Client\_Account\_Number»**

**Amount Due: «Amount\_Placed»**

**Free Demand Transfer Date: «Transfer\_Date»**

Dear «Client\_Contact»,

Thank you for placing the above referenced account in American Financial Management’s Free Demand Letter Series Program. Please use this letter as our formal acknowledgement that we received the claim, entered the file into our collection software, and already mailed a letter to your customer.

The free demand letters that we send to your customer instruct your customer to send payment directly to your office. If payment is made to you before «Transfer\_Date» and you notify us in writing of the payment received before «Transfer\_Date», then there is no fee for the monies collected. To report a free demand payment, please email [**freedemand@afm-usa.com**](mailto:freedemand@afm-usa.com) or fax **(847) 259-7014**. Please include the customer name, your account number, and the amount received. We will then update the file’s balance and not charge any fee on the monies collected.

However, if you do not receive payment in full and notify us about the monies collected before «Transfer\_Date», then the account’s remaining balance automatically transfers into AFM’s Attorney Intervention Collection Program. Once the account transfers into collections on **«Transfer\_Date»**, our contingency fee rates, in accordance with our Published Rate Schedule, apply to any monies collected. Please refer to AFM’s Published Rate Schedule and AFM’s Terms and Conditions for complete details regarding our fees and services.

If you have any questions, comments, or concerns about our services or this account, please call or email our **Client Services Department** directly at **(847) 259-7000 x 115** or [**clientservices@afm-usa.com**](mailto:clientservices@afm-usa.com).

Thank you for the opportunity to assist in your recovery efforts.

Sincerely,

American Financial Management