«Todays\_Date\_MMMM\_DD\_YYYY»

«Account\_Address\_Block»

File No. «Account\_Number»

Account: «CliFile\_Name»

Account Reference No. «Client\_Ref\_Num»

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

This is to advise you that our office represents with respect to collection of your past-due account. If we do not receive your payment or otherwise hear from you on or before , then will have no choice but to consider taking further legal action to recover the amount due. You have had ample opportunity to resolve the default and have failed to do so. Further, this may negatively affect your credit report.

To resolve this matter, submit the «Actual\_Total\_Jmt\_NonJmt\_Owing» payment in any of the following methods:

1. 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
2. Online\* – pay with check or credit card with our processor: [**https://www.afm-usa.com/payment**](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.

Please note that all communications and payments must now be directed to our office. Please contact us with any questions, or to disclose any circumstances that interfere with your desire to resolve this matter.

Thank you,

«COLLECTOR\_NAME\_SIGNATURE»

**«Collector\_Pseudonym»**

P.O. Box 31579, Chicago, IL 60631

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.