«Todays\_Date\_MMMM\_DD\_YYYY»

«Account\_Address\_Block»

File No. «Account\_Number»

Creditor: «CliFile\_Name»

Guarantor:

Creditor Reference No. «Client\_Ref\_Num»

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

,

This is to advise you that our office represents «CliFile\_Name» with respect to collection of this past-due account that, according to our client and the documentation provided to our office, personally guaranteed. Thus, is jointly and severally liable for the «Actual\_Total\_Jmt\_NonJmt\_Owing» owed to . Please note that any and all communications and payments must now be directed to our office.

If we do not receive payment or otherwise hear from you by , will have no choice but to consider taking further action to recover the amount due. In addition, unless this balance is immediately satisfied, this may negatively affect your credit report.

Payment can be submitted 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 contact our office with any questions, disputes or extenuating circumstances that interfere with your desire to resolve this matter. If we do not receive payment, or otherwise hear from you by , then we will advise «CliFile\_Name» to take appropriate actions to protect their interests.

Thank you,

«COLLECTOR\_NAME\_SIGNATURE»

**«Collector\_Pseudonym»**

«X1005\_Signature\_Co\_Line\_1» «X1006\_Signature\_Co\_Line\_2»

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.