File No.

Client:

Customer:

Client Reference No.

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

,

This is to advise you that our office has been retained by «CliFile\_Name» to collect your past-due account. Unless you dispute the validity of this debt, or any portion thereof, within thirty (30) days after receiving this notice, we will assume this debt is valid. However, if you notify our office, in writing, within thirty (30) days after receiving this notice that you dispute the validity of this debt, or any portion thereof, then we will obtain validation of the debt or a copy of the judgment against you and will mail you a copy of such validation or judgment. Also, if the name and address of the original creditor is different from the current creditor, we will provide you with the name and address of the original creditor if you request this information from our office, in writing, within thirty (30) days after receiving this notice.

Enclosed is documentation supporting the balance due. Payment can be submitted as follows:

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, 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.