«Todays\_Date\_MMMM\_DD\_YYYY»

«Account\_Address\_Block»

File No. «Account\_Number»

Client: «CliFile\_Name»

Customer: «Account\_Name\_Firstname\_First»

Client Reference No. «Client\_Ref\_Num»

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

«Account\_Name\_Firstname\_First»,

We have not received payment to resolve the «Actual\_Total\_Jmt\_NonJmt\_Owing» balance owed to our client and more than thirty (30) days passed since we notified you that we must presume this is a valid debt and proceed to recover the monies due. You have had ample opportunity to submit payment or communicate with our office to amicably resolve this matter. Therefore, if not yet reported, this unpaid balance may be reported to the credit bureaus in the very near future.

To resolve this matter, please submit payment by 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.

Your immediate actions will determine how «CliFile\_Name» is forced to proceed to recover the amount due. Please submit payment or contact our office at your earliest opportunity.

Thank you,

«COLLECTOR\_NAME\_SIGNATURE»

**«Collector\_Pseudonym»**

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

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.