File #

Creditor:

Creditor Reference # «Client\_Ref\_Num»

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

**FINAL SETTLEMENT OPPORTUNITY**

,

Due to the length of time this matter has been at our firm, combined with «CliFile\_Name»’s desire to resolve this matter without proceeding with legal action, please advise if is willing make a settlement offer to resolve the balance owed. If you would like to negotiate a settlement, please provide reasonable offer to us in writing or telephone. We will present the settlement offer to our client and inform you of their decision or provide you with a counteroffer on their behalf.

If agrees to accept the settlement offer, then must promptly make the payment to our office in accordance with the following payment methods:

1. Mail – draft a check payable to with “Settlement in Full for File # «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.

If we do not receive your confirmation by that is willing to settle this matter, then we will assume that does not want to amicably resolve this matter and we will advise accordingly.

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. Any information obtained will be used for that purpose.