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 previously contacted you regarding the «Actual\_Total\_Jmt\_NonJmt\_Owing» balance owed to our client. Unfortunately, we did not receive payment or written notification that you dispute the validity of this debt, or any portion thereof. Therefore, as described in our prior correspondence, we will assume this debt is valid and will proceed with our collection pursuit to protect our client’s interests.

By , please submit payment or contact our office with any questions, disputes or extenuating circumstances that interfere with your desire to resolve this matter. 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 at: [**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) 259-7000**.

\*A convenience fee will be assessed for both check or credit card payments made online or by phone.

At this point, your actions will determine whether we can work together to amicably resolve this manner.

Thank you,

«COLLECTOR\_NAME\_SIGNATURE»

**«Collector\_Pseudonym»**

American Financial Management, Inc.

5500 Pearl St, Suite 250, Rosemont, IL 60018

P: (847) 259-7000 | F: (847) 259-7014

«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.