File No.

Creditor:

Creditor 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 the above referenced debt. According to our client, you signed a personal guarantee and are responsible to satisfy the amount due. 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, upon receipt of such notification, we will provide you with verification of the debt.

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 note, all communications and payments must now be directed to our office. Please contact our office with any questions or to disclose any circumstances that interfere with your desire to resolve this matter. If we do not receive payment or otherwise hear from you within thirty (30) days, then we will recommend to «CliFile\_Name» that they take appropriate actions to protect their interests. The Fair Debt Collection Practices Act requires that you be given this time frame. Accordingly, we suggest that you take the necessary steps during this time to resolve this obligation.

Thank you,

«COLLECTOR\_NAME\_SIGNATURE»

**«Collector\_Pseudonym»**

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

P.O. Box735633, Chicago, IL 60673-5633

P: (847) 259-4700 | F: (847) 259-9434

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.