File #

Creditor:

Creditor Reference #’s «Client\_Ref\_Num» & See Reverse

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 to settle this matter in full for «TOTAL\_BAL\_25\_PCT», or 25% of the outstanding «Actual\_Total\_Jmt\_NonJmt\_Owing» balance owed. If so, after we receive your confirmation, we will speak with «CliFile\_Name» to confirm that they are willing to accept «TOTAL\_BAL\_25\_PCT» to fully resolve this matter.

If agrees to accept the settlement offer, then must promptly make the «TOTAL\_BAL\_25\_PCT» 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 for «TOTAL\_BAL\_25\_PCT», 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.

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.

«X1048\_INS\_BAL\_PKT\_INFO»