«Todays\_Date\_MMMM\_DD\_YYYY»

«Account\_Address\_Block»

File No. «Account\_Number»

Client: «CliFile\_Name»

Customer:

Client Reference No. «Client\_Ref\_Num»

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

,

This is to advise you that our office represents «CliFile\_Name» with respect to collection of this past-due account that, according to our client and the documentation provided to our office, personally guaranteed. Thus, is jointly and severally liable for the «Actual\_Total\_Jmt\_NonJmt\_Owing» owed to . Please note that any and all communications and payments must now be directed to our office.

However, if you notify our office, in writing, within thirty (30) days after receipt of this notice that you dispute the validity of this debt, or any portion thereof, then we will obtain validation of the debt or a copy of the judgment against you and will mail you a copy of such validation or judgment. Also, if the name and address of the original creditor is different from the current creditor, we will provide you with the name and address of the original creditor if you request this information from our office, in writing, within thirty (30) days after receipt of this notice.

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.

Please note that all communications and payments must be directed to our office at the address below. Thank you for your assistance in resolving this matter.

Sincerely,

«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.