**FINAL NOTICE**

«Todays\_Date\_MMMM\_DD\_YYYY»

«Account\_Address\_Block»

File No. «Account\_Number»

Creditor: «CliFile\_Name»

Creditor Reference No. «Client\_Ref\_Num»

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

We have not received payment to resolve the «Actual\_Total\_Jmt\_NonJmt\_Owing» balance owed to our client and you have had ample opportunity to submit payment or actively communicate with our office to resolve this matter. This is your final opportunity to do so before we are forced to take further action.

We must receive the «Actual\_Total\_Jmt\_NonJmt\_Owing» balance owed in order to remove prior credit reporting and to prevent the addition of accrued finance fees, collection costs and attorney fees to the balance.

To resolve this matter, rectify prior activity, and avoid additional, future liability, we must receive the «Actual\_Total\_Jmt\_NonJmt\_Owing» payment by 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.

Your immediate actions will determine how «CliFile\_Name» is forced to proceed to protect their interests. Please conduct yourself accordingly.

Thank you,

«COLLECTOR\_NAME\_SIGNATURE»

**«Collector\_Pseudonym»**

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

P.O. Box 735633, 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.