{{ letter\_date }}

{{ user.name.full(middle="full") }}

{{ user.address }}

{{ debt\_collector.name }}

{{ debt\_collector.address }}

RE: Account Number: {{ account\_number }}

Dear Madam or Sir:

I recently received a bill from you regarding account number {{ account\_number }}. I am unable to pay this debt. {% if has\_employment\_income == False and income\_none == True %}At this time, I do not have any income from any source.{% else %}My only income comes from the following exempt sources: {{ income\_sources }}.{% endif %}

{% if owns\_home == false %}I do not own a home or any real estate. {% else %}My real estate is exempt because the equity is protected by the Homestead Exemption. {% endif %}All of my personal property is exempt under law.

Since all my income and property are exempt under the laws of Illinois, any attempt to collect this debt will not be successful.

Please stop all further communication with me as required by the Fair Debt Collection Practices Act, 15 USC sec. 1692c(c).

Sincerely,

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

{{ user.name.full(middle="full") }}