{{ format\_date(today()) }}

{{ FinanceCompany }}

{{ other\_parties[0].address.block() }}

RE: Current Creditor: {{ CollectionsCompany }}

{%p if original\_creditor %}

Original Creditor: {{ OriginalCreditor }}

{%p endif %}

Regarding: {{ CardType }}

Account No. {{ AccountNumber }}

Account Balance at Time of Sale: {{ AccountBalance | currency }}

To Whom It May Concern:

I am responding to a demand for payment letter that you sent me on {{ DemandDate }}.

My income is from all Maine-law exempt sources such as Social Security, pensions and the like. I do not have any assets that are not covered by the Maine levy, execution, and bankruptcy exemption statute [14 M.R.S.A. §4422].

As such, any further collections efforts on your behalf will not result in the realization of any funds.

If you choose to pursue further collections efforts, I will have no choice but to consider filing a Petition under Chapter 7 Bankruptcy Code, after which you will receive nothing.

I respectfully request that you cease collection efforts and close your file.

Sincerely,

{{ users[0].signature }}

{{ users[0].name }}

{{ users[0].address }}