



1234 EXAMPLE ADDRESS ST.
CITY / TOWN, ST 12345

Account Number: 15462847
Date They Sent Bill

Dear First Middle Last,

Our records show that you have an outstanding debt from Service Company in the amount of \$650.00. Before our firm reports this information to the major credit bureaus which could negatively affect your ability to do lots of stuff, we would like to offer you, the debtor, an opportunity to settle your account at a discounted rate of \$500.00 before the due date below.. Please call or write to us at the address above with any questions, concerns, or inquiries regarding your account within ten days of your receipt of this letter. Our firm is FDCPA and FCRA compliant.

Creditor	Outstanding Balance
SOME COMPANY NAME	\$650.00

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR
IN AN EFFORT TO SETTLE A DEBT.

PAYMENT OPTIONS

If you are unable to pay this debt in full before the due date, please contact our representative at the phone number above to negotiate a payment schedule, and we will refrain from reporting further information to the major credit bureaus.

✂ Cut this portion off and return with your payment.



1234 EXAMPLE ADDRESS ST.
CITY / TOWN, ST 12345

PAY TO: U.S. TREASURY
FIVE HUNDRED AND 00 / 100 DOLLARS
DATE: XX / XX / XXXX

MONEY ORDER



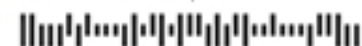
Billing Date	Amount Enclosed
xx / xx / xxxx	\$500.00
Amount Due	\$500.00
Account Number	15462847
Due by	xx / xx / xxxx



FIRST MIDDLE LAST
1234 YOUR ADDRESS DR.
CITY / TOWN, ST 12345

BY: First Middle Last

Please make checks payable to:
EXAMPLE DEBT COMPANY
1234 EXAMPLE ADDRESS ST.
CITY / TOWN, ST 12345



0000486235790000100087650000

Need some help?
Check out our
stupid phone app!



(BACK OF PAYMENT VOUCHER)

ACCEPTED FOR VALUE
EXEMPT FROM LEVY

DEMAND FOR LAWFUL MONEY - 12 U.S.C. § 111

DEPOSIT TO: U.S. TREASURY

FOR CREDIT TO: EXAMPLE DEBT COMPANY

CHARGE THE SAME TO: FIRST MIDDLE LAST

EXEMPTION I.D.: SSNXXXXXX

BY: *First Middle Last*

Authorized Representative

This is just some random text here as a placeholder because the back of a presentment may have some stuff printed on the back of the bill, so you should try to position your writing where it will be the most readable. So, as an example, here is a bunch of text that might make it somewhat harder to read. Does this seem easy enough? Some of it may be quite difficult to see.

This is more random placeholder text that demonstrates how to position your acceptance for maximum readability. This is the chance for maximum readability. Over.

INCLUDE THE FOLLOWING
I.R.S. FORMS WITH YOUR
A4V SUBMISSION:

- 1096
- 1040
- 1099-A
- 1099-OID

ON THE FIRST TIME,
INCLUDE THESE FORMS ALSO:

- 56
- 2848