

F.H. Cann & Associates, Inc.
1600 Osgood St, Suite 2-120
North Andover, MA 01845
(877) 750-9804 from 8am to 8pm ET, Monday to Friday
www.fhcann.com

TO: Frank Fry
5 Ketchup Drive
White Plains, NY 10601

Reference number needed to create
log-in on our payment portal

Reference: 3325763

Letter Date: April 29, 2022

F.H. Cann & Associates, Inc. is a debt collector. This is an attempt to collect a debt that you owe to XYZ Bank N.A.. We will use any information you give us to help collect the debt.

Our information shows:

You have an account with XYZ Bank N.A. with account number 2532887357.	
As of 03/17/2021, you owed:	\$300.00
Between 03/17/2021 and today:	
You were charged this amount in interest:	+ \$2.25
You were charged this amount in fees:	+ \$70.00
You paid or were credited this amount toward the debt:	- \$20.00
Total amount of the debt now:	\$352.25

How can you dispute the debt?

- **Call or write us by 06/18/2022, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write us by 06/18/2022,** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at www.fhcann.com.

What else can you do?

- **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by 06/18/2022, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at www.fhcann.com.
- **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
- Contact us about your payment options.

Notice: Please see reverse side for important information.

Mail this form to:

F.H. Cann & Associates, Inc.
1600 Osgood St, Suite 2-120
North Andover, MA 01845

How do you want to respond?

Check all that apply:

- I want to dispute the debt because I think:**
 - This is not my debt.
 - This amount is wrong.
 - Other (please describe on reverse or attach additional information).
- I want you to send me the name and address of the original creditor.**
- I enclosed this amount:** \$

Make your checks payable to F.H. Cann & Associates, Inc. Include the **reference number 3325763** on the check or visit our secure payment portal at <https://www.clientaccessweb.com/fhcann/payments>

Frank Fry
5 Ketchup Drive
White Plains, NY 10601