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July 4, 2054
Michael Bell
544 Joes Road
Glens Falls, NY 12801

Dear **Michael Bell**,

I am writing to advise you of a recent issue with a payment we received from you. This payment was returned by your bank and was therefore not processed.

Reason for returned payment: **[INSERT REASON HERE]**

If the payment was returned due to insufficient funds, you may be liable for a returned payment fee. This fee amounts to **[INSERT FEE HERE]** and has been added to your account. To resolve this issue and bring your account up to date, please make a payment of **[INSERT TOTAL AMOUNT DUE HERE]**, this total includes any penalties or fees associated with the returned payment. If payment is not received within **[INSERT**

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Wenbin Ji



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