



VICTOR KAYA LAW FIRM

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Date: 12/11/2024

ATTN: JENNIFER ~~██████████~~

Kindly accept my sincerest apologies for this unexpected letter. Whilst a formal introduction and meeting would have been more appropriate, the urgency of the matter demanded immediate action on our part. My name is Victor Kaya. I am the lead attorney and insurance broker at Victor Kaya Law Firm a reputable law firm here in Canada. I wish to state that I am impressed with your brief profile details I found on United States directory and I feel that it will be good to share this business transaction with you.

I am writing to you in respect of Unclaimed "Aviva life insurance policy" worth **US\$20,250,000.00** with ~~Affinity Credit Union (ACU), Canada held by our deceased customer late MR JAMES GARMO.~~ My choice of choosing you for this transaction is due to the fact that my late client is an USA citizen and also shares the same last name with you. Unfortunately, my client left no will before his death and this insurance policy stipulates that if no one comes for the claim after eight years, the proceed of the estate shall be moved to abandoned property division of the state and governmental treasure as unclaimed.

I ask for your consent to work in partnership with me to claim this insurance benefit. If you permit me to add your name to the policy, all proceeds will be processed on your behalf and immediately transferred to your account in USA. I would like to point out that I would like 10% of this money to be shared among charities, while the remaining 90% will be divided equally between us. Your earliest response to this matter would be highly appreciated. If you are interested, Kindly reply to this letter through my office email: **victorkayaa@gmail.com** or Telephone: **+1-437-871-7212**.

Your earliest response to this matter would be highly appreciated. Please contact me privately via email: **victorkayaa@gmail.com**

Yours Sincerely,

Victor Kaya Solicitors
(Solicitors/ Insurance Broker/Tax Advisor)

Divorce, custody and marriage Laws, Corporate and Agreement laws, Incorporation, Rent, eviction, tenancy and Lease Laws, Labor laws, Insurance claim, Citizenship and immigration Laws, Copyright and Consumer Protection Laws, Wills, Trust, Estates and Intellectual Property Laws, Bank, Finance and Monetary Laws, Corporate, Private and Business Laws, Recovery, Joint Venture Mergers, Civil Right Laws, Tax, sales and Custom Laws, Registration of property, Title search, deeds, mutation relationship, Conveyance. @victorkaya Solicitors. All rights reserved