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PLEASE VERIFY BEFORE SENDING

Unverified AI draft. Every fact must be checked against the records before use. It is not legal advice. Fill in every [ADD: …] placeholder, set the demand amount, confirm anything marked [VERIFY], and delete this box before sending.

- Wage letter (employer_wage_letter.pdf p.1) is dated May 4, 2026 but says Ms. Okafor "returned to full route duties on May 18, 2026," a date after the letter. Confirm the date and whether the letter was updated or misdated.
- The employer reports 248 missed hours ($5,828.00) for March 15 to April 26, 2026 at a stated 40-hour week. That span is roughly six work weeks (about 240 hours). Confirm the 248 figure with payroll records or the employer. The letter uses the employer's figures as written.
- Medical total of $14,112.30 is my addition of the four provider totals and must be checked. All amounts are billed charges before insurance payments or adjustments, and each provider has a lien notice on file [itemized_bills.pdf p.1]. Confirm lien amounts and handling.
- The file has no separate professional bills (e.g., ER physician, radiologist) and no pharmacy receipts beyond the hospital's $86.50 charge. Confirm nothing is outstanding. The orthopedic bill lists only MRI charges on March 27, 2026, though the records describe results reviewed that day.
- Future care: Dr. Lund noted only that injections or a follow-up visit are possible if back pain flares, with no cost estimate [itemized_bills.pdf p.1]. Decide whether to include this and what cost to add.
- Medical records are a summary document, and the crash report is an excerpt. Confirm against the full charts and full report before sending. All citations are p.1 because each file is one page.
- Mr. Mellon's quoted statement and the citations are taken from the crash report. Confirm the attorney wants them quoted in the letter.
- Georgia items to confirm: [VERIFY: Georgia rule on comparative fault], [VERIFY: Georgia rule on recovery of billed medical charges and collateral sources], [VERIFY: Georgia rule on provider liens and settlement disbursement].
- Placeholders to complete: letter date, delivery method, adjuster name and address, claim number, firm address and contact information, demand amount, response deadline, future medical estimate, and the client's own account of daily-life impact.

Hartwell & Ames LLP
[ADD: firm street address]

[ADD: city, state ZIP]
[ADD: phone] · [ADD: email]

[ADD: date]

VIA [ADD: delivery method]

[ADD: adjuster name]
Harbordale Mutual Insurance Company
[ADD: street address]
[ADD: city, state ZIP]

Re: Settlement Demand – Danielle R. Okafor
Your insured: Travis J. Mellon
Claim No.: [ADD: claim number]
Date of loss: March 14, 2026

Dear [ADD: adjuster name]:

Introduction

This firm represents Danielle R. Okafor for the injuries she suffered in the March 14, 2026 collision with your insured, Travis J. Mellon [crash_report.pdf p.1]. Please direct all further communication about this claim to our office and do not contact Ms. Okafor directly.

Ms. Okafor has completed her treatment. We write to present her claim and to demand settlement of all claims arising from this collision.

Facts and liability

The collision occurred at 5:42 PM on March 14, 2026, at Brennan Road and Fenwick Avenue in Pine Hollow, Georgia. The weather was clear, the road was dry, and it was daylight [crash_report.pdf p.1].

According to the Pine Hollow Police Department crash report (Report No. PH-2026-03-1147), Ms. Okafor was stopped in the eastbound lane at a red signal. Mr. Mellon was traveling eastbound behind her, failed to stop, and struck the rear of her vehicle [crash_report.pdf p.1]. Mr. Mellon told the officer: "I looked down at my phone for a second and didn't see her stop." [crash_report.pdf p.1]

An independent witness, Harold Benning, was stopped in the adjacent lane. He confirmed that Ms. Okafor's vehicle was fully stopped at the red light when it was struck [crash_report.pdf p.1]. Her vehicle sustained heavy rear bumper and trunk damage and was towed [crash_report.pdf p.1].

The officer listed following too closely and driver distraction as contributing factors for Mr. Mellon. He was cited for following too closely and for using a handheld phone while driving [crash_report.pdf p.1]. No contributing factor was listed for Ms. Okafor, who was lawfully stopped at a red signal when she was hit from behind [crash_report.pdf p.1]. Liability rests with

your insured, and no fault is attributable to our client [VERIFY: Georgia rule on comparative fault].

Injuries and treatment

Emergency care, March 14, 2026. Marlow County EMS transported Ms. Okafor from the scene to Marlow Regional Medical Center [crash_report.pdf p.1; itemized_bills.pdf p.1]. She was a restrained driver and reported neck pain of 7/10 and lower back pain of 6/10. Examination showed tenderness over the cervical paraspinal muscles and lumbar spine and reduced cervical range of motion. A cervical CT and a lumbar X-ray showed no fracture. She was diagnosed with cervical strain and lumbar strain, prescribed cyclobenzaprine and naproxen, referred to orthopedics, and taken off work until cleared by orthopedics [medical_records.pdf p.1].

Orthopedic care, Pine Hollow Orthopedic Associates (Dr. Kevin Lund).

- March 20, 2026: Ms. Okafor reported persistent neck pain radiating to the right shoulder and lower back pain that worsened with lifting. Diagnoses were cervical sprain and strain and lumbar sprain and strain with right-sided radiculopathy symptoms. Dr. Lund ordered MRIs, referred her to physical therapy twice weekly, restricted lifting to 15 pounds, and kept her off work [medical_records.pdf p.1].
- March 27, 2026: The lumbar MRI showed a mild disc bulge at L4-L5 without nerve compression. The cervical MRI was normal [medical_records.pdf p.1].
- April 24, 2026: She was improving and was cleared to return to work on April 27, 2026, with no lifting over 25 pounds [medical_records.pdf p.1].
- June 2, 2026: Neck pain had resolved except for morning stiffness. She reported occasional lower back pain after long shifts, at 2/10. Dr. Lund found that she had reached maximum medical improvement and noted she may return for a follow-up visit or injections if her back pain flares [medical_records.pdf p.1].

Physical therapy, Northside Physical Therapy (Alicia Reyes, PT, DPT). Ms. Okafor attended 16 visits from March 31, 2026 through May 22, 2026 [medical_records.pdf p.1]. At discharge, cervical range of motion was near normal and lumbar flexion remained limited at end range. She was discharged to a home exercise program [medical_records.pdf p.1].

Medical specials

Provider	Dates of service	Amount billed	Source
Marlow County EMS	March 14, 2026	$1,333.80	[itemized_bills.pdf p.1]
Marlow Regional Medical Center	March 14, 2026	$5,058.50	[itemized_bills.pdf p.1]
Pine Hollow Orthopedic Associates	March 20, March 27, April 24 and June 2, 2026	$4,755.00	[itemized_bills.pdf p.1]

Provider	Dates of service	Amount billed	Source
Northside Physical Therapy	March 31, 2026 through May 22, 2026	$2,965.00	[itemized_bills.pdf p.1]

Total (as read from the bills): $14,112.30

These amounts are the providers' billed charges before any insurance payment or adjustment. Each provider has placed a lien notice on file for its unpaid charges [itemized_bills.pdf p.1]. [VERIFY: Georgia rule on recovery of billed medical charges and collateral sources]

Dr. Lund's June 2, 2026 note mentions possible future injections if Ms. Okafor's back pain flares, and no cost estimate has been provided [medical_records.pdf p.1; itemized_bills.pdf p.1]. Estimated future medical costs: [ADD: estimated future medical costs].

Lost wages

Ms. Okafor has worked as a route delivery driver for Corridor Freight Services LLC since August 2023. Her regular schedule is 40 hours per week at $23.50 per hour [employer_wage_letter.pdf p.1].

Her employer confirms she was absent from work from March 15, 2026 through April 26, 2026 because of her crash injuries. This is consistent with the treating physicians' work restrictions [employer_wage_letter.pdf p.1; medical_records.pdf p.1]. She missed 248 scheduled hours, for unpaid lost wages of $5,828.00. She used no paid leave and received no short-term disability benefits [employer_wage_letter.pdf p.1].

She returned on April 27, 2026 on light duty, limited to lifting no more than 25 pounds, and was assigned to dock duties at the same hourly rate until she returned to full route duties on May 18, 2026 [employer_wage_letter.pdf p.1]. We do not claim lost wages for the light-duty period.

Pain, suffering and impact on daily life

At the emergency department, Ms. Okafor rated her neck pain at 7/10 and her lower back pain at 6/10 [medical_records.pdf p.1]. For about six weeks she was medically restricted from work, and she then worked under a lifting restriction for several more weeks [medical_records.pdf p.1; employer_wage_letter.pdf p.1].

At her physical therapy evaluation, she reported difficulty sleeping because of neck pain. She said she could not lift her toddler or sit through her son's basketball games [medical_records.pdf p.1].

She completed 16 therapy visits. At discharge on May 22, 2026, her lumbar flexion was still limited at end range [medical_records.pdf p.1]. As of June 2, 2026, she continued to have morning neck stiffness and occasional lower back pain after long shifts, and her physician noted she may need further visits or injections if her back pain flares [medical_records.pdf p.1].

[ADD: client's own account of how the injuries affect daily life]

Demand

Based on the facts and damages described above, Ms. Okafor demands [ADD: demand amount] to settle all claims against Mr. Mellon arising from the March 14, 2026 collision. Please respond in writing by [ADD: response deadline].

We are glad to discuss this claim and to provide any additional documentation you reasonably need to evaluate it. Please contact me at [ADD: phone] or [ADD: email].

Sincerely,

Catherine M. Hartwell
Hartwell & Ames LLP