

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

[Creditor's Name]

[Creditor's Address]

[City, State, ZIP Code]

Subject: Denial of Debt Liability

Dear [Creditor's Name],

I am writing to formally deny liability for the debt referenced in your correspondence dated [Date of Creditor's Letter]. After reviewing the information provided, I do not believe I owe the stated amount for the following reasons:

- [Reason 1]
- [Reason 2]
- [Reason 3]

As such, I request that you cease any further attempts to collect this debt. Should you have any evidence or documentation to support your claim, please provide it at your earliest convenience.

Thank you for your attention to this matter.

Sincerely,

[Your Name]