

Debt Unenforceability Declaration

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Recipient's Name]

[Recipient's Address]

[City, State, Zip Code]

Subject: Declaration of Debt Unenforceability

Dear [Recipient's Name],

I am writing to formally declare that the debt referenced in your correspondence dated [insert date of correspondence] is unenforceable for the following reasons:

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

Accordingly, I request that you cease all collection activities related to this debt. Any further attempts to collect this debt will be considered a violation of my rights.

Should you wish to discuss this matter further, please feel free to contact me at your earliest convenience.

Thank you for your attention to this matter.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]