

Date

ABC Lawyers  
123 Main Street  
Anytown, USA 12345

Ref ABC Bank Loan # 123456

Dear Sir:

I am in receipt of your letter dated 23 June 2006, in which you are threatening to sue me if I do not pay this alleged debt. You can go ahead and sue me if you wish but I intend to prove in court that the subject loan was a fraud from the inception. I intent to ask a CPA and an officer of the bank the attached 160 questions on the stand in open court, and prove that I was never loaned anything.

If in fact, the bank did loan me a depositor's money, then please have an officer of the bank sign the enclosed affidavit, and I will re-consider my position.

Sincerely,

Glenn Winningham; Fearn