

Re: _____

Dear _____:

I recently received a Complaint from you regarding an alleged debt with _____. My Answer is enclosed.

Please be advised that regardless of any merits to your case, I have no ability to pay this sum because

In addition, any money in my bank account(s) is exempt.

Proof of this is enclosed with this letter.

I am unable to voluntarily pay this sum given my present financial circumstances. All of my current income is used simply to meet basic living needs. I do not expect my financial circumstances to improve at any time in the foreseeable future.

Sincerely,
