

Ms Kylie Ransom
12/45 Brown Street
Bathurst NSW 2638

25 August 20xx

‘WITHOUT PREJUDICE’

Charlie Ying
37 Blue Street
Bathurst NSW 2638

Dear Charlie

RE: OUTSTANDING MONEY

I refer to your letter dated 15 August 20xx.

I don't agree with what you say happened on 25 June 20xx. You didn't tell me that the \$2,000 you gave me was a loan and I didn't say that I would pay you back.

I'm sorry that you haven't been able to reach me recently. I lost my mobile phone and have a new number.

I believe that you gave me \$2,000 as a gift, not a loan. I think that you are now saying the money was a loan because you have broken up with my sister. I can't afford to pay you back the money in any event because I don't have any savings and only make enough money to pay my monthly expenses.

My mobile number is 0444 444 444.

Yours sincerely

K Ransom

Kylie Ransom