

[Your Name/Company Name]
[Address Line 1]
[Address Line 2]
[Phone Number]
[Date]

[Debtor Name]
[Address Line 1]
[Address Line 2]

RE: FINAL NOTICE OF SETTLEMENT OFFER PRIOR TO WAGE GARNISHMENT

Account Number: [Account Number]
Total Balance Due: \$[Amount]

Dear [Debtor Name],

This letter serves as formal notification that your account is severely delinquent. We have obtained a judgment against you in the amount of \$[Amount] in [Court Name], case number [Case Number].

To avoid the immediate commencement of a wage garnishment action against your current employer, [Employer Name], we are extending a final opportunity to settle this debt. Under a wage garnishment, a percentage of your disposable earnings would be legally withheld each pay period until the debt, plus interest and legal fees, is paid in full.

Settlement Offer:

We will accept a one-time lump sum payment of \$[Settlement Amount] as payment in full of this debt, provided the funds are received by [Deadline Date].

If you are unable to pay the settlement amount, you must contact our office immediately at [Phone Number] to establish a voluntary payment plan. If we do not receive payment or hear from you by [Deadline Date], we will proceed with the filing of the garnishment paperwork without further notice to you.

Please send payments to:
[Payment Address]
[City, State, Zip]

Sincerely,

[Your Signature]
[Your Printed Name]
[Title]