

[Your Name]
[Your Address]
[City, State, Zip Code]
[Phone Number]
[Date]

[Creditor Name or Law Firm Name]
[Address]
[City, State, Zip Code]

RE: Hardship Exemption and Settlement Offer

Account Number: [Your Account Number]
Case Number: [Court Case Number, if applicable]

To Whom It May Concern,

I am writing regarding the pending or active wage garnishment against my earnings. I am formally requesting a hardship exemption and offering a lump-sum settlement to resolve this debt permanently.

Currently, I am experiencing severe financial hardship. My current income is insufficient to cover my basic living expenses, including housing, utilities, and food. The current or proposed garnishment leaves me unable to meet these essential needs. [Optional: Briefly mention specific hardship, e.g., medical bills, unemployment, or family emergency].

In an effort to resolve this matter and avoid further legal or collection proceedings, I am offering a one-time, lump-sum payment of \$[Amount] as full and final settlement of this debt. This offer is contingent upon the following terms:

- Immediate cessation of all wage garnishment or bank levies.
- The offered amount will be accepted as payment in full for the total balance.
- The account will be reported as "Settled in Full" or "Paid in Full" to all credit reporting agencies.
- Release of all liens or judgments related to this specific account.

Please provide a written response within [Number] days indicating your acceptance of this offer. Once I receive your written agreement on your company letterhead, I will remit the funds via certified check or wire transfer.

If you are unable to accept this settlement, I request an immediate hearing to present my financial documentation for a formal hardship exemption as permitted by law.

Sincerely,

[Your Signature]

[Your Printed Name]