

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

[Date]

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

Re: Offer to Settle Judgment

Creditor: [Name of Creditor]

Case Number: [Court Case Number]

Judgment Amount: \$[Total Amount of Judgment]

Dear [Name of Contact Person or Collections Department],

I am writing to propose a formal settlement regarding the outstanding judgment mentioned above. I would like to resolve this matter amicably and avoid any further collection actions.

Due to my current financial situation, I am unable to pay the full amount of the judgment. However, I am prepared to offer a one-time, lump-sum payment of \$[Offer Amount] as full and final satisfaction of this debt. This offer represents [Percentage]% of the total judgment balance.

This offer is contingent upon the following conditions:

- The payment of \$[Offer Amount] will be accepted as full and final settlement of the judgment.
- Upon receipt of the funds, you will file a "Satisfaction of Judgment" (or local equivalent) with the [Name of Court] within [Number, e.g., 30] days.
- You agree to notify all credit reporting agencies to which this debt was reported that the account is "Satisfied" or "Paid in Full."
- All further collection efforts, including wage garnishments or bank levies, will cease immediately upon acceptance of this offer.

I am prepared to send these funds via [Payment Method, e.g., Cashier's Check/Wire Transfer] immediately upon receipt of a signed written agreement confirming these terms.

Please respond to this offer by [Date] to confirm your acceptance. If you have any questions, I can be reached at the phone number or email listed above.

Sincerely,

[Your Signature]
[Your Printed Name]