

Date: [Date]

To: [Creditor Name or Law Firm Name]

Address: [Street Address]

City, State, Zip: [City, State, Zip]

Re: Settlement Offer for Judgment

Debtor Name: [Your Full Name]

Case Number: [Court Case Number]

Account Number: [Reference or Account Number]

To Whom It May Concern,

I am writing regarding the wage garnishment currently in effect against my earnings for the judgment mentioned above. My current financial situation makes it difficult for me to meet my basic living expenses while the full garnishment is in place.

I would like to propose a lump-sum settlement to resolve this debt in full and stop the garnishment. I am offering a payment of \$[Dollar Amount] as a full and final settlement of the remaining balance.

If you accept this offer, I request that you:

- Provide a written agreement confirming that this payment satisfies the debt in full.
- File a Satisfaction of Judgment with the court upon receipt of payment.
- Notify my employer, [Employer Name], immediately to terminate the wage garnishment.

Please respond to this offer by [Date] via mail at the address below or by phone at [Phone Number]. This offer is made for settlement purposes only and does not waive any of my legal rights.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Mailing Address]

[Your City, State, Zip]