

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

[Date]

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

RE: Settlement Offer for Case No: [Court Case Number]
Judgment Amount: \$[Original Judgment Amount]

Dear [Name of Contact Person or Firm],

I am writing to you regarding the judgment entered against me on [Date of Judgment] in favor of [Creditor Name].

I am currently experiencing financial hardship due to [briefly mention reason, e.g., loss of income or medical expenses]. I want to resolve this debt, but I do not have the liquid assets to pay the full judgment amount in a single lump sum. I am reaching out to propose a formal payment plan to settle this matter amicably.

My Proposal:

- **Down Payment:** I can make an immediate initial payment of \$[Amount].
- **Monthly Payments:** I propose to pay \$[Amount] per month for [Number] months.
- **Start Date:** Payments would begin on [Date].

In exchange for this commitment, I request that you agree to [cease/refrain from] wage garnishments, bank levies, or other collection actions while I am making payments under this agreement. Once the agreed-upon total is paid, I request that you file a Satisfaction of Judgment with the court.

Please let me know if these terms are acceptable to you. If you agree, please send a written agreement for me to sign so we can formalize this arrangement.

Thank you for your time and consideration.

Sincerely,

[Your Signature]

[Your Printed Name]