

*****Instructions delete these before saving and sending*****

You may be judgment proof if you are retired, disabled, unemployed or on welfare. - A creditor will often consider these facts before wasting time and money in coming after you. If you have the ability to offer any proof to show that you are "judgment proof," enclose it with your letter. If you are unsure and think you may be sued, we suggest contacting a qualified attorney in your state to see your options. If you honestly are judgment proof, most creditors will not waste the expense of taking you to court.

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{client_first_name} {client_last_name}

{client_address}

{creditor_name}

{creditor_address}

{creditor_city}, {creditor_state} {creditor_zip}

{curr_date}

Re: Account number / Debtor's name

To Whom It May Concern,

Please be advised that I have received your letter requesting money for the above debt. This letter, sent certified mail, receipt number _____ is to formally advise you that I cannot pay this debt and have no attachable income or assets to levy.

I believe that I am judgment proof and I can prove it if necessary in a court of law. Should you attempt to file suit against me I will provide the court with valid proof of my situation.

My circumstances are that I am judgment proof because :

(list reasons:) I have no assets, no home or car (to attach), no income and no prospects and; I am disabled, unemployed, on social security or welfare.

I understand the debt is due, however your repeated attempts to collect are causing me much stress and therefore I must also ask you to cease and desist you (if the account is being pursued by a third party debt collector). If my situation changes, I will contact you immediately.

Kind regards,

{client_signature}

{client_first_name} {client_last_name}