Wage Garnishment Repayment Plan Proposal

Date: [Insert Date]

To: [Creditor's Name] [Creditor's Address] [City, State, ZIP Code]

Dear [Creditor's Name],

I am writing to propose a repayment plan regarding the wage garnishment that is currently in effect against my earnings. Due to unforeseen circumstances, I am facing financial challenges, and I would like to suggest a structured plan to repay the outstanding balance.

Proposed Repayment Plan:

- Total Amount Owed: [Insert Amount]
- Proposed Monthly Payment: [Insert Amount]
- Duration of Repayment: [Insert Number of Months]

I believe this plan will allow me to meet my financial obligations while ensuring my basic living expenses are covered. I kindly ask for your consideration and assistance in accepting this proposal.

Thank you for your time and understanding. I look forward to your positive response.

Sincerely,

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