

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Subject: Objection to Wage Garnishment

Dear [Creditor's Name],

I am writing to formally object to the wage garnishment that has been initiated against my earnings under [Case Number/Reference Number]. I wish to cite the legal exemptions applicable to my circumstances which prevent this garnishment.

According to [State/Federal Law], certain income is exempt from garnishment, specifically:

- Wages below the minimum threshold set by law
- Public assistance benefits
- Social Security benefits
- Disability payments

As [briefly explain your situation, e.g., "I am currently receiving Social Security benefits that are exempt from garnishment"], I request that you cease any further action on this garnishment.

Please find attached [any relevant documents that support your claim, e.g., proof of Social Security income].

I appreciate your prompt attention to this matter, and I look forward to your confirmation of the cessation of the wage garnishment.

Sincerely,

[Your Name]