

**#20: JUDGEMENT PROOF STATUS**

Creditor name & Address

Date

Subject: My Judgement Proof Status  
Account Number  
Account Name

Please be advised that I am unable to make payments on the foregoing account for the following reasons:

I have been advised that I am “judgement proof.” If I file for bankruptcy, I will claim all of my property as **Exempt**, and if you sue me and obtain a judgement, you could not collect any of my property to satisfy the judgement.

I ask that you please cease all collection activities. If my current situation improves and I am able to resume regular payments, I will notify you immediately.

Thank you for your consideration and understanding.

Sincerely,  
(your signature)

Typed Name

**You may type your name, address and phone number here, or you may type it at the top of the letter as your letterhead.**