

Date: [Current Date]

TO: [Debtor Name]

ADDRESS: [Debtor Address]

CITY/STATE/ZIP: [City, State, Zip]

FROM: [Creditor/Agency Name]

ACCOUNT NUMBER: [Account Number]

TOTAL AMOUNT DUE: \$[Amount]

NOTICE OF IMMINENT GARNISHMENT ACTION

This letter serves as formal notice that [Creditor Name] intends to initiate legal proceedings to garnish your wages, bank accounts, or other assets to satisfy the outstanding debt mentioned above.

Despite previous attempts to resolve this matter, your account remains delinquent. Unless payment is received in full or a formal repayment agreement is established within [Number] days from the date of this letter, we will proceed with the following:

- Filing a garnishment order with your employer to withhold a portion of your earnings.
- Directing your financial institution to freeze and seize funds available in your bank accounts.
- Seeking recovery of additional court costs, legal fees, and interest as permitted by law.

To prevent this action, you must take immediate steps to settle this debt. Please contact our office at [Phone Number] or remit payment to the address listed below:

[Payment Mailing Address]

[City, State, Zip]

If you believe this notice has been sent in error or if you have already filed for bankruptcy protection, please provide the relevant case information immediately.

Sincerely,

[Your Name/Signature]

[Title]

[Company Name]