

**DATE:** [Current Date]

**TO (Debtor):**

[Debtor Name]

[Debtor Address]

[City, State, Zip Code]

**FROM (Creditor):**

[Creditor Name/Agency]

[Creditor Address]

[City, State, Zip Code]

[Phone Number]

**RE: NOTICE OF INTENT TO GARNISH WAGES**

**Account Number:** [Account Number]

**Total Amount Due:** \$[Amount]

Dear [Debtor Name],

This is a formal notice that you have failed to resolve the outstanding debt owed to [Creditor Name]. Despite previous attempts to collect this balance, your account remains delinquent.

**PLEASE TAKE NOTICE** that unless the full amount listed above is paid or a satisfactory payment arrangement is established within [Number, e.g., 30] days of the date of this letter, we intend to initiate legal action to garnish your wages. Wage garnishment will require your employer to withhold a portion of your earnings to be paid directly to [Creditor Name] until the debt, including any applicable interest and legal fees, is satisfied.

To avoid this action, you must take one of the following steps immediately:

- Pay the full balance of \$[Amount] by [Deadline Date].
- Contact our office at [Phone Number] to set up a formal payment plan.
- Provide proof if you believe this debt is not owed or has already been paid.

Failure to respond to this notice will result in the commencement of garnishment proceedings without further warning.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Title/Company]