

## **NOTICE OF DEFAULT AND INTENT TO GARNISH WAGES**

**Date:** [Date]

**To:**

[Debtor Name]

[Debtor Address]

[City, State, Zip Code]

**From:**

[Creditor/Agency Name]

[Address]

[City, State, Zip Code]

[Phone Number]

**RE: Notice of Default and Final Demand for Payment**

**Account Number:** [Account Number]

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

Dear [Debtor Name],

You are hereby notified that you are in default of your payment obligations regarding the account mentioned above. Despite previous requests for payment, the balance remains unpaid.

**NOTICE OF INTENT TO GARNISH WAGES:**

Failure to pay the full amount or establish a satisfactory repayment plan within [Number, e.g., 30] days from the date of this letter will result in legal action. This may include the commencement of administrative or judicial proceedings to garnish your wages. Under such action, a portion of your disposable earnings will be withheld by your employer and paid directly to [Creditor Name] until the debt is satisfied.

**YOUR RIGHTS:**

You have the right to:

1. Inspect and copy records related to this debt.
2. Enter into a written repayment agreement under terms acceptable to the creditor.
3. Request a hearing to contest the existence, amount, or enforceability of the debt, or the terms of the proposed garnishment schedule.

To prevent wage garnishment, you must contact this office immediately at [Phone Number] to arrange for payment.

Sincerely,

[Your Name/Signature]

[Title]

[Creditor Name]