

**DATE:** [Current Date]

**TO:** [Debtor Name]  
[Debtor Address]  
[City, State, Zip Code]

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

**Account Number:** [Account Number]

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

Dear [Debtor Name],

This is a secondary and final notice regarding your outstanding debt with [Creditor Name]. Despite our previous notice dated [Date of First Notice], we have not received the required payment or a response regarding a repayment plan.

Please be advised that if the total balance of \$[Amount] is not paid in full or a formal settlement is not reached within [Number, e.g., 10] days from the date of this letter, we will proceed with a wage garnishment action against you.

A wage garnishment will legally require your employer, [Employer Name], to withhold a portion of your earnings to satisfy this debt. This action may also result in additional court costs, legal fees, and interest being added to your total balance.

To prevent this action, you must immediately:

- Remit the full payment of \$[Amount].
- Contact our office at [Phone Number] to establish a voluntary payment agreement.

If you believe this debt is in error or have already made payment, please provide proof of payment or written dispute documentation immediately.

Failure to act now will result in the commencement of legal proceedings without further notice.

Sincerely,

[Your Name/Signature]

[Title]

[Company Name]

[Phone Number]