

[Date]

[Garnishing Authority/Court Name]

[Address Line 1]

[Address Line 2]

[City, State, Zip Code]

RE: Notice of Garnishment

Case Number: [Case Number]

Judgment Debtor: [Employee/Account Holder Name]

Social Security Number/ID: [Last 4 Digits]

To Whom It May Concern,

We are writing in formal response to the Garnishment Order received by our office on [Date of Receipt].

After a thorough review of our records, we are unable to comply with the withholding requirements at this time for the following reason(s):

- The judgment debtor does not have sufficient funds or disposable earnings available to satisfy the order.
- [Optional: Current earnings are below the federal or state minimum threshold for garnishment.]
- [Optional: Prior garnishments or superior liens are currently being deducted, leaving no remaining funds.]

Should the debtor's financial status change or should funds become available that are subject to this order in the future, we will commence withholding in accordance with the law and notify your office accordingly.

Please update your records to reflect that no funds are being remitted at this time. If you have any questions, please contact [Name of Contact Person] at [Phone Number].

Sincerely,

[Signature]

[Printed Name]

[Title]

[Company Name]