

Date: [Insert Date]

TO: [Debtor Name]

ADDRESS: [Debtor Address]

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

RE: NOTICE OF INTENT TO INITIATE WAGE GARNISHMENT PROCEEDINGS

Account Number: [Insert Account Number]

Total Amount Due: \$[Insert Amount]

Dear [Debtor Name],

This letter serves as formal notice regarding your delinquent balance with [Creditor Name]. Despite previous attempts to resolve this matter, your account remains unpaid.

Please be advised that if the full amount listed above is not received by [Insert Deadline Date], we intend to initiate legal action to obtain a court order for wage garnishment. If granted, this order will require your employer to withhold a portion of your earnings to satisfy this debt.

Wage garnishment may result in additional costs, including:

- Court filing fees
- Legal and attorney fees
- Accrued interest

You can avoid these proceedings by taking one of the following actions immediately:

1. Paying the full balance of \$[Insert Amount].
2. Contacting our office at [Phone Number] to establish a formal repayment plan.

Failure to respond to this notice by the deadline stated above will leave us with no choice but to pursue all legal remedies available to collect this debt.

Sincerely,

[Your Name/Signature]

[Title]

[Company Name]

[Phone Number]