



See USDA Rural Development Exhibits, plus Narrative, Witness & Exhibit List, which are admitted into evidence and are enclosed.

6. Potential Treasury fees in the amount of 28% (the collection agency keeps 25% of what it collects; Treasury keeps another 3%) on of **\$268.61** would increase the current balance by \$75.21, to \$343.82. See USDA Rural Development Exhibits, esp. RX-3.

7. USDA Rural Development has determined that it would not be cost effective to pursue wage garnishment. USDA Rural Development is **cancelling** the remaining debt.

#### Findings, Analysis and Conclusions

8. The Secretary of Agriculture has jurisdiction over the parties, Petitioner Peardon and USDA Rural Development; and over the subject matter, which is administrative wage garnishment.

9. Petitioner Peardon owes the debt described in paragraphs 5 and 6.

10. No garnishment is authorized; no further repayment of the debt through *offset* of Petitioner Peardon's income tax refunds or other Federal monies payable to the order of Ms. Peardon is authorized; no form of further debt collection from Petitioner Peardon is authorized.

11. No refund to Petitioner Peardon of monies already collected is appropriate, and no refund to Petitioner Peardon is authorized.

#### Order

12. No further collection of the debt is authorized.

13. USDA Rural Development is **cancelling** the remaining debt.

Copies of this Decision shall be served by the Hearing Clerk upon each of the parties, together with the enclosed documents from USDA Rural Development.

Done at Washington, D.C.  
this 20<sup>th</sup> day of October 2010

Jill S. Clifton

Jill S. Clifton  
Administrative Law Judge

Hearing Clerk's Office  
U.S. Department of Agriculture  
South Building Room 1031  
1400 Independence Avenue, SW  
Washington DC 20250-9203  
202-720-4443  
Fax: 202-720-9776