

**UNITED STATES DEPARTMENT OF AGRICULTURE**  
**BEFORE THE SECRETARY OF AGRICULTURE**

In re:	)	AWG Docket No. 11-0109
	)	
Sonia Saulog,	)	
	)	
Petitioner	)	<b>Decision and Order</b>

Pursuant to a Hearing Notice, I held a hearing in this proceeding by telephone, on May 10, 2011, at 11:00 AM, Eastern Time. Petitioner, Sonia Saulog, her brother, Alberto Baulista, and Respondent’s representative, Mary E. Kimball, participated and were sworn. Ms. Kimball introduced, identified and authenticated records regularly maintained by USDA, Rural Development, which were received in evidence as exhibits. Petitioner had completed and filed a “Consumer Debtor Financial Statement” that she verified as accurate, and it was received in evidence.

At issue is the nonpayment of a debt owed to USDA, Rural Development on a USDA home mortgage loan that Sonia Saulog and her ex-husband, Rey Saulog, had assumed, on June 26, 1995, to acquire a home that was sold in a foreclosure sale on April 21, 2000, which, after payment of the remaining principal, interest and various expenses, left a debt of \$42,078.18 owed to USDA, Rural Development. Since then, Respondent has received \$18,163.21 from amounts Treasury has collected from Petitioner and from her former husband. The balance presently owed to USDA, Rural Development is

\$23,914.97 plus an additional \$6,696.19 owed to Treasury for potential collection fees, or a total of \$30,611.16.

Ms. Saulog is employed by Medtronics, Jacksonville, Florida and earns a net monthly income of [REDACTED] that is paid bi-weekly. After deducting her necessary monthly living expenses of [REDACTED], an undue financial hardship would result if more than [REDACTED] s garnished from her bi-weekly pay checks which is the 15% maximum amount that may be garnished from disposable income.

**Order**

For the foregoing reasons, administrative wage garnishment of the wages of the Petitioner, Sandra Law may be made provided the sum garnished each two weeks does not exceed \$33.00.

Copies of this Decision and Order shall be served upon the parties by the Hearing Clerk.

Dated: \_\_\_\_\_

\_\_\_\_\_  
Victor W. Palmer  
Administrative Law Judge