

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

|             |   |                           |
|-------------|---|---------------------------|
| In re:      | ) | AWG Docket No. 11-0067    |
|             | ) |                           |
| Sandra Law, | ) |                           |
|             | ) |                           |
| Petitioner  | ) | <b>Decision and Order</b> |

Pursuant to a Hearing Notice, I held a hearing in this proceeding by telephone, on February 22, 2011, at 4:00 PM, Eastern Time. Petitioner, Sandra Law, and Respondent’s representative, Mary E. Kimball, participated and were sworn. Ms. Kimball introduced, identified and authenticated records regularly maintained by USDA, Rural Development and 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. Sandra Law had spoken to an attorney and thought that we would schedule the hearing for a later date. I advised that she was mistaken, but that if she called me back by March 1, 2011 and requested another hearing in substitution for this one and the decision and order that proposed to issue, I would grant the request. She did not make such a request and this decision and order is being issued on the basis of the exhibits before me and testimony by Sandra Law.

At issue is the nonpayment of a debt owed to USDA, Rural Development on a home mortgage loan on property that Sandra Law had owned that was sold in a foreclosure sale on April 7, 1998, which, after payment of the remaining principal, interest and various expenses, left a debt of \$32,813.31 owed to USDA, Rural

Development. Since then Respondent has received \$5,918.79 from amounts Treasury has collected from Petitioner, Sandra Law. The balance presently owed to USDA, Rural Development is \$26,894.57 plus an additional \$7,530.48 owed to Treasury for potential collection fees, or a total of \$34,425.05.

Ms. Law is employed by a County government agency as a Juvenile Probation Detention Officer and earns a net monthly income of [REDACTED] which, after deducting her necessary monthly living expenses of [REDACTED], would result in undue financial hardship if more than [REDACTED] per month is garnished from her salary 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 month does not exceed [REDACTED].

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

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

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