

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

|              |   |                           |
|--------------|---|---------------------------|
| In re:       | ) | AWG Docket No. 11-0330    |
|              | ) |                           |
| Billy Pitts, | ) |                           |
|              | ) |                           |
| Petitioner   | ) | <b>Decision and Order</b> |

Pursuant to a Hearing Notice, I held a hearing by telephone, on August 31, 2011, at 12:00 PM Eastern Time, in consideration of a Petition seeking to dispute Petitioner’s present obligation to pay a debt that Petitioner incurred on April 1, 2005, when he obtained a single family housing loan from USDA in the amount of \$78,075.00. The loan was not paid, and on May 6, 2008, a foreclosure sale was held and Mr. Pitts received a credit of \$62,434.00 which, when deducted from \$93,221.59 that Mr. Pitts owed for principal, accrued interest and fees, resulted in Mr. Pitts still owing \$30,059.23 . Treasury has since collected \$4,419.60. The present debt is \$25,832.63 plus \$7,177.89 in fees to Treasury, or \$32,813.19 total. At the hearing Mr. Pitts represented himself and Mary Kimball, represented Respondent. Both Petitioner and Ms. Kimball were sworn.

Petitioner is married. His wife is unemployed and she and two daughters are attending classes at a University. Mr. Pitts is employed by the Irwin County Detention Center as a transportation worker earning a gross bi-weekly salary of [REDACTED], or [REDACTED] net after the deduction of withholding taxes. His net monthly income is [REDACTED]. His monthly expenses are: rent-[REDACTED] gasoline-[REDACTED] electricity-

██████ trash/water-██████ auto insurance ██████ car payments ██████ furniture-  
██████; and security system-██████. Total monthly expenses are: ██████ Based on  
his income less expenses, Mr. Pitts will suffer financial hardship if any amount of his  
wages are garnished for one (1) year from the date of this order. Petitioner is interested in  
arranging a settlement of this debt and shall inquire into the possibility of obtaining a  
loan and discussing settlement with Treasury within the next 12 months.

The garnishment of Petitioner's wages is hereby suspended and shall not be  
resumed for one (1) year from the date of this Order.

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

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