

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

In re: )  
 ) **AWG Docket No. 10-0298**  
Beverly A. Thomas, )  
 )  
 )  
Petitioner ) **Decision and Order**

1. The hearing was scheduled for October 5, 2010. Beverly A. Thomas, the Petitioner (“Petitioner Thomas”) failed to appear. [She did not provide any telephone number where she could be reached.] Rural Development, an agency of the United States Department of Agriculture (USDA), is the Respondent (“USDA Rural Development”) and was represented by Mary E. Kimball.

2. The address for USDA Rural Development for this case is

Mary E. Kimball, Branch Accountant  
USDA / RD New Program Initiatives Branch  
Bldg 105 E, FC-22, Post D-2  
4300 Goodfellow Blvd  
St Louis MO 63120-1703

[mary.kimball@stl.usda.gov](mailto:mary.kimball@stl.usda.gov) 314.457.5592 phone  
314.457.4426 FAX

3. I encourage **Petitioner Thomas and the collection agency** to work together to **establish a repayment schedule** rather than immediately proceeding with garnishment, even though this Decision authorizes garnishment, up to 15% of Petitioner Thomas’s disposable pay. Petitioner Thomas, obviously, will have to make herself available to the collection agency if she wants to negotiate. *See* paragraph 9.

4. This is Petitioner Thomas’s case (she filed the Petition), and in addition to failing to be available for the hearing, Petitioner Thomas failed to file with the Hearing Clerk any information. Petitioner Thomas’s deadline for that was September 23, 2010.

### Summary of the Facts Presented

5. Petitioner Thomas owes to USDA Rural Development a balance of **\$15,220.23** (as of July 14, 2010) in repayment of a \$25,200.00 United States Department of Agriculture Farmers Home Administration loan made in 1980 for a home in Texas, the balance of which is now unsecured (“the debt”). *See* USDA Rural Development Exhibits, plus Narrative, Witness & Exhibit List (filed August 26, 2010), which are admitted into evidence.
6. Potential Treasury fees in the amount of 28% (the collection agency keeps 25% of what it collects; Treasury keeps another 3%) on **\$15,220.23** would increase the current balance by \$4,261.66, to \$19,481.89. *See* USDA Rural Development Exhibits, esp. RX-4.
7. Petitioner Thomas failed to file financial information or anything in response to my Order dated August 13, 2010; consequently there is no evidence before me regarding Petitioner Thomas’s disposable pay or any 31 C.F.R. § 285.11 factors. I must presume that Petitioner Thomas’s disposable pay supports garnishment, up to 15% of Petitioner Thomas’s disposable pay.
8. Petitioner Thomas is responsible and capable of negotiating the disposition of the debt with Treasury’s collection agency.

### Discussion

9. I encourage **Petitioner Thomas and the collection agency** to **negotiate promptly** the repayment of the debt. Petitioner Thomas, this will require **you** to telephone the collection agency about two to three weeks after you receive this Decision. The toll-free number for you to call is **1-888-826-3127**. Petitioner Thomas, you may choose to offer to compromise the debt for an amount you are able to pay, to settle the claim for less.

### Findings, Analysis and Conclusions

10. The Secretary of Agriculture has jurisdiction over the parties, Petitioner Thomas and USDA Rural Development; and over the subject matter, which is administrative wage garnishment.
11. Petitioner Thomas owes the debt described in paragraphs 5 and 6.
12. Garnishment is authorized, up to 15% of Petitioner Thomas’s disposable pay. 31 C.F.R. § 285.11.
13. Repayment of the debt may also occur through *offset* of Petitioner Thomas’s **income tax refunds** or other **Federal monies** payable to the order of Ms. Thomas.

Order

14. Until the debt is fully paid, Petitioner Thomas shall give notice to USDA Rural Development or those collecting on its behalf, of any changes in her mailing address; delivery address for commercial carriers such as FedEx or UPS; FAX number(s); phone number(s); or e-mail address(es).

15. USDA Rural Development, and those collecting on its behalf, are authorized to proceed with garnishment, up to 15% of Petitioner Thomas's disposable pay.

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

Done at Washington, D.C.  
this 6<sup>th</sup> day of October 2010

s/ Jill S. Clifton

Jill S. Clifton  
Administrative Law Judge

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