UNITED STATES DEPARTMENT OF AGRICULTURE

BEFORE THE SECRETARY OF AGRICULTURE

In re:)	
)	AWG Docket No. 10-0333
Rodney L. Miller,)	
)	
Petitioner)	Decision and Order

- 1. The hearing was scheduled for October 5, 2010. Rodney L. Miller, the Petitioner ("Petitioner Miller") failed to appear. [He did not provide any telephone number where he could be reached; no one answered at the number on his Hearing Request dated in April 2010.] 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 314.457.5592 phone 314.457.4426 FAX

- 3. I encourage **Petitioner Miller 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 Miller's disposable pay. Petitioner Miller, obviously, will have to make himself available to the collection agency if he wants to negotiate. *See* paragraph 9.
- 4. This is Petitioner Miller's case (he filed the Petition), and in addition to failing to be available for the hearing, Petitioner Miller failed to file with the Hearing Clerk any information. Petitioner Miller's deadline for that was September 27, 2010.

Summary of the Facts Presented

- 5. Petitioner Miller owes to USDA Rural Development a balance of \$19,648.60 (as of July 14, 2010) in repayment of a USDA Farmers Home Administration loan in 1990 for a home in Alabama, the balance of which is now unsecured ("the debt"). *See* USDA Rural Development Exhibits, plus Narrative, Witness & Exhibit List (filed August 12, 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 of **\$19,648.60** would increase the current balance by \$5,501.61, to \$25,150.21. *See* USDA Rural Development Exhibits, esp. RX-4.
- 7. Petitioner Miller failed to file financial information or anything in response to my Order dated August 24, 2010; consequently there is no evidence before me regarding Petitioner Miller's disposable pay or any 31 C.F.R. § 285.11 factors. I must presume that Petitioner Miller's disposable pay supports garnishment, up to 15% of Petitioner Miller's disposable pay.
- 8. Petitioner Miller is responsible and capable of negotiating the disposition of the debt with Treasury's collection agency.

Discussion

9. I encourage **Petitioner Miller and the collection agency** to **negotiate promptly** the repayment of the debt. Petitioner Miller, 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 Miller, 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 Miller and USDA Rural Development; and over the subject matter, which is administrative wage garnishment.
- 11. Petitioner Miller owes the debt described in paragraphs 5 and 6.
- 12. Garnishment is authorized, up to 15% of Petitioner Miller's disposable pay. 31 C.F.R. § 285.11.
- 13. Repayment of the debt may also occur through *offset* of Petitioner Miller's **income** tax refunds or other Federal monies payable to the order of Mr. Miller.

Order

- 14. Until the debt is fully paid, Petitioner Miller shall give notice to USDA Rural Development or those collecting on its behalf, of any changes in his 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 Miller'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 7th day of October 2010

s/ 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

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