

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

In re:	)	
	)	<b>AWG Docket No. 10-0413</b>
Carrie B. Peardon	)	
	)	
Petitioner	)	<b>Decision and Order</b>

1. The telephone hearing, which was scheduled for November 23, 2010, is **canceled**.
2. Carrie B. Peardon, the Petitioner (“Petitioner Peardon”), represents herself (appears *pro se*). Rural Development, an agency of the United States Department of Agriculture (USDA), is the Respondent (“USDA Rural Development”) and is represented by Mary E. Kimball.
3. 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

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314.457.4426 FAX

Summary of the Facts Presented

4. In her Hearing Request, Petitioner Peardon wrote on July 22, 2010 that she and her husband have never owned a house, that “Carrie B. Peardon and Bryan K. Peardon have never owned the house.” Petitioner Peardon will receive from USDA Rural Development copies of the paperwork that I rely on in this Decision.
5. Petitioner Peardon owes to USDA Rural Development a balance of **\$268.61** (as of October 19, 2010) in repayment of USDA Farmers Home Administration loan **assumption** (RX-1) in 1998 to buy a home in Oklahoma, the balance of which is unsecured (“the debt”).

See USDA Rural Development Exhibits, plus Narrative, Witness & Exhibit List, which are admitted into evidence and are enclosed.

6. Potential Treasury fees in the amount of 28% (the collection agency keeps 25% of what it collects; Treasury keeps another 3%) on of **\$268.61** would increase the current balance by \$75.21, to \$343.82. See USDA Rural Development Exhibits, esp. RX-3.

7. USDA Rural Development has determined that it would not be cost effective to pursue wage garnishment. USDA Rural Development is **cancelling** the remaining debt.

#### Findings, Analysis and Conclusions

8. The Secretary of Agriculture has jurisdiction over the parties, Petitioner Peardon and USDA Rural Development; and over the subject matter, which is administrative wage garnishment.

9. Petitioner Peardon owes the debt described in paragraphs 5 and 6.

10. No garnishment is authorized; no further repayment of the debt through *offset* of Petitioner Peardon's income tax refunds or other Federal monies payable to the order of Ms. Peardon is authorized; no form of further debt collection from Petitioner Peardon is authorized.

11. No refund to Petitioner Peardon of monies already collected is appropriate, and no refund to Petitioner Peardon is authorized.

#### Order

12. No further collection of the debt is authorized.

13. USDA Rural Development is **cancelling** the remaining debt.

Copies of this Decision shall be served by the Hearing Clerk upon each of the parties, together with the enclosed documents from USDA Rural Development.

Done at Washington, D.C.  
this 20<sup>th</sup> day of October 2010

Jill S. Clifton

Jill S. Clifton  
Administrative Law Judge

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