

Title:

Individual Rights Before Wage Garnishing

Word Count:

477

Summary:

There are individuals unfortunate enough to find themselves in a position where they are contacted

Keywords:

Wage Garnishment Law, IRS Wage Garnishment, IRS Levy, IRS Garnishment, Wage Garnishment, Garnishment

Article Body:

There are individuals unfortunate enough to find themselves in a position where they are contacted

If an indebted individual finds a claim is questionable, then that individual must provide documentation

1. The claimed amount due had been previously paid or settled in full.
2. The claimed amount is currently being paid in installments, made in a timely manner.
3. The claimed amount is incorrect because previous payments already submitted have not been collected.
4. The claimed amount was discharged in a bankruptcy.

Sometimes a claimed amount due may be unenforceable or subject to discharge if:

1. The school or company claiming an owed amount has been closed or is no longer in business.
2. The Ability to Benefit is falsely certified by a school for an approved loan.
3. An unauthorized signature or forgery of the borrowers/debtors name is on the promissory note.
4. Public Service Cancellations.
5. Unpaid refunds owed to the borrower by a school or business with the loan proceeds.
6. Death or permanent disability of the borrower/debtor.

Wage garnishments are only used as a last resort to collect debts after all other attempts to collect

After receiving a Notice of Intent to Garnish Wages, the borrower has 30 days to file a request for

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