From: Hattie Scott hattiescott50@gmail.com

Subject: Past Due Invoice

Date: Dec 20, 2023 at 9:41:07 PM

To: Hattie Scott hmspsr@icloud.com

----- Forwarded message -----

From: Patrick Law Firm <associates.patricklaw@gmail.com>

Date: Tue, Dec 19, 2023 at 10:54 AM

Subject: Past Due Invoice

To: Patrick Law Associates <associates.patricklaw@gmail.com>

Case File #: ONS/38654/D(25)
Legal Charges-Section 19(A), Clause 21(US).
Case Format- Fair Debt Collection Act 811 (FC/SC)

Last Date to File Lawsuit- December 22nd, 2023

Dear Debtor,

This letter is to notify you that we have received a Summons of Garnishment on your wages from my client . This means that someone you owe money to has been awarded a judgment by the court for payment of the debt. The court has ordered us your employer to deduct **25% percent of your disposable earnings and make payment to the court on your behalf**. The following applies to you:

Before you are arrested

If you pay in full, or make a part-payment before you are arrested, the warrant will be recalled and amended. However, it will be immediately re-issued if the debt is not paid in full.

After you are arrested

Once the warrant has been served, your only options are to serve the time in prison or pay the debt (plus costs) in full at the courthouse.

If you want to stop the garnishment deductions from your paycheck, you must obtain a release or pay the entire amount you owe or you can ask for a Settlement Option.

What is garnishment?

Garnishment is a legal process that allows a creditor to remove funds from your [bank]/ [credit union] account to satisfy a debt that you have not paid. In other words, if you owe money to a person or company, they can obtain a court order directing your bank to take money out of your account to pay off your debt. If this happens, you cannot use that money in your account.

Why am I receiving this notice?

On <u>December 27th 2023</u> we received a garnishment order from a court to [freeze/remove] funds in your account. The amount of the garnishment order was for **\$1220.67**. We are sending you this notice to let you know what we have done in response to the garnishment order. You can contact your creditor for a settlement amount.

If you have any questions about the garnishment, you should contact the persons named on the included Summons of Garnishment by email.

Sincerely, Debt Settlement Division.

Working Hours: 09.00 A.M to 6.30 P.M EST (Mon-Fri)

09.00 A.M to 02.00 P.M EST (Sat)