

PAYROLL DEPARTMENT

RE: NOTICE OF BANKRUPTCY AND DEMAND TO STOP ALL GARNISHMENT ACTIONS

Dear Sir or Madam:

This letter is to inform you that I have filed for bankruptcy protection in order to protect myself from collection actions by my creditors.

My income is currently being garnished per a payroll deduction order.

When a bankruptcy petition is filed, a temporary injunction called the "Automatic Stay" immediately goes into effect. Please note that this also applies to actions taken to garnish my wages by my employer as well. You can review this information at **11 U.S.C. § 362(a)** which is the federal code cite for bankruptcy injunction.

I have attached a copy of my filing receipt which reflects my case number, the date the case was filed, and the court which it was filed in (Northern District of Georgia). My attorney is Lorena Saedi of Saedi Law Group, LLC and can be contacted directly at Lsaedi@saedilawgroup.com or 404-919-7296.

I am requesting that, with the exception of any child support or alimony deductions, your payroll department stop all garnishment orders immediately and that any funds withheld but not sent to the garnishment creditor be sent directly to my bankruptcy trustee as this is property of the bankruptcy estate.

I have also attached a copy of my attorney's notice in regards to this issue and the process in which you may also answer the garnishment notice from this creditor.

Thank you for your attention to this matter,