**{Your Name}**  
**{Your Address}**  
**{Your Phone Number}**

**{Financial Institution Name}**  
**{Address}**  
**{Phone Number}**  
ATTN: **{contact person}**

**{Date}**

RE: **{Freezing Tax Garnishment}**

To Whom It May Concern:

The motive behind writing this letter encapsulates series of emotional and financial hardships that I encountered during past few months. This letter is the only source of hope for me in current situation. This statement does not require further elaboration that life is not the name of monotony, but of diversity, enriched with crusts and troughs. I practically witnessed this ebb and flow since the day I was born but now is the time when apparently and unfortunately there is no crust in my life—all that I have is despair.

Everything was going well but nearly five months ago, I was stabbed by an unwanted emotional state—the aroused state almost all the time. I felt like an isolated creature grotesquely accommodated into society; I was diagnosed with Generalized Anxiety Disorder (GAD) due to which my academic functioning went impaired. I was unable to go out of my house and meet my friends, peers and relatives; all that I had was an evasive and recurrent fear always accompanying me. My family brought me a mental health professional and I felt little improvement in my emotional health. I started working in a local company but again I was warmly welcomed by my consort; anxiety.

The underlying reason behind unveiling my life circumstances are obvious; the expected congruence from your authority. I want you to please reconsider the issue of garnishing my unpaid taxes because my mental health does not allow me to continue working and paying due debts and taxes. I am even feeling embarrassed for disclosing my problems and asking you for tax garnishment reconsideration; I am not trying to avoid my responsibilities at all. I hope you will consider me and allow me to discuss these issues further.

Sincerely,

**{Sender Name}**