

NOTICE TO JUDGMENT DEBTOR OF GARNISHMENT OF PERSONAL EARNINGS

CASE NO.

LORAIN MUNICIPAL COURT
200 West Erie
Lorain, OH 44052
ATTN: Clerk of Courts - Garnishment Dept.
Phone: (440) 204-2140

Judgment Creditor(s) vs. _____
Judgment Debtor(s)

You are hereby notified that this court has issued an order in the above case in favor of the **Judgment Creditor** in this proceeding, directing that some of your personal earnings be used in satisfaction of your debt to the judgment creditor instead of being paid to you. This order was issued on the basis of the judgment creditor's judgment against you that was obtained in **LORAIN MUNICIPAL COURT** on the **judgment entry date with the above case number**.

The law of Ohio provides that you are entitled to keep a certain amount of your personal earnings free from the claims of creditors. Additionally, wages under a certain amount may never be used to satisfy the claims of creditors. The documents entitled "**ORDER AND NOTICE OF GARNISHMENT AND ANSWER OF EMPLOYER**" that are enclosed with this notice show how the amount proposed to be taken out of your personal earnings was calculated by your employer.

If you dispute the judgment creditor's right to garnish your personal earnings and believe that you are entitled to possession of the personal earnings because they are exempt or if you feel that this order is improper for any other reason, you may request a hearing before this court by disputing the claim in the request for hearing form, accompanying this notice, or in a substantially similar form, and delivering the request for hearing to this court at the above address, at the office of the clerk of this court, no later than the end of the fifth business day after you receive this notice. You may state your reasons for disputing the judgment creditor's right to garnish your personal earnings in the space provided on the form; however, you are not required to do so. If you do state your reasons for disputing the judgment creditor's right, you are not prohibited from stating any other reason at the hearing. If you do not state your reasons, it will not be held against you by the court, and you can state your reasons at the hearing. **NO OBJECTIONS TO THE JUDGMENT ITSELF WILL BE HEARD OR CONSIDERED AT THE HEARING.** The hearing will be limited to a consideration of the amount of your personal earnings, if any, that can be used in satisfaction of the judgment you owe to the creditor.

If you request a hearing by delivering your request for hearing no later than the end of the fifth business day after you receive this notice, it will be conducted no later than twelve days after your request is received by the court, and the court will send you notice of the date, time, and place. You may indicate in the form that you believe that the need for the hearing is an emergency and that it should be given priority by the court. If you do so, the court will schedule the hearing as soon as practicable after your request is received and will send you notice of the date, time, and place. If you do not request a hearing by delivering your request for hearing no later than the end of the fifth business day after you receive this notice, some of your personal earnings will be paid to the judgment creditor.

If you have any questions concerning this matter, you may contact the office of the clerk of this court. If you want legal representation, you should contact your lawyer immediately. **If you need the name of a lawyer, contact the local bar association.**

Clerk of the Court

Date

(Garnishee/Employer to deliver one copy of the Notice to the Judgment Debtor of Garnishment of personal earnings) form to judgment debtor/employee upon receipt.

The purpose of this communication is to collect a debt. All information obtained will be used for that purpose. Initial communication to collect this debt has previously been provided.

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