

NOTICE TO JUDGMENT DEBTOR OF GARNISHMENT OF PROPERTY OTHER THAN PERSONAL EARNINGS

THE STATE OF OHIO
LORAIN COUNTY ss.

Lorain Municipal Court
Clerk of Courts
200 West Erie Avenue
Lorain, Ohio 44052

CASE NUMBER: _____

Judgment Creditor: _____
VS.
Judgment Debtor: _____

You are hereby notified that this Court has issued an order in the above case in favor of the judgment creditor in the proceeding, directing that some of your money, property or credits, other than personal earnings, now in the possession of, the Garnishee in this proceeding, be used to satisfy your debt to the judgment creditor. This order was issued on the basis of the judgment creditor's judgment against you that was obtained in Lorain Municipal Court, case number _____ on the judgment entry date of _____. Upon your receipt of this notice, you are prohibited from removing or attempting to remove such money, property or credits until expressly permitted by the court. Any violation of this prohibition subjects you to punishment for contempt of Court.

The law of Ohio and United States provides that certain benefit payments cannot be taken from you to pay a debt.

Typical among the benefits that cannot be attached or executed upon by a creditor are:

1. Worker's compensation benefits;	4. Poor relief or general relief;	7. Veteran's benefits;
2. Unemployment compensation benefits;	5. Social security benefits;	8. Black lung benefits;
3. Aid to dependent children (A.D.C.);	6. Supplement security income (S.S.I.);	9. Certain pensions.

Additionally, wages under a certain amount may not be taken to pay the debt. There may be other benefits not included in the above list that apply in your case.

If you dispute the judgment creditor's right to garnish your property and believe that they should not be given your money, property or credits, other than personal earnings, now in the possession of the indicated garnishee 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 on the request for hearing form 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 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 property in the space provided on the form but 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, and if you do not state your reason, it will not be held against you by the Court and you can state your reasons at the hearing.

IF YOU REQUEST A HEARING, THE HEARING WILL BE LIMITED TO A CONSIDERATION OF THE AMOUNT OF YOUR MONEY, PROPERTY OR CREDITS, OTHER THAN PERSONAL EARNINGS, IN THE POSSESSION OR CONTROL OF THE INDICATED GARHISHEE, IF ANY, THAT CAN BE USED TO SATISFY ALL OR PART OF THE JUDGMENT YOU OWE TO THE JUDGMENT CREDITOR. NO OBJECTIONS TO THE JUDGMENT ITSELF WILL BE HEARD OR CONSIDERED AT ANY SUCH HEARING.

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. You will receive a written notice by mail from the Court on what date to appear.

You may request the Court to conduct the hearing before this date scheduled, the Court will send you notice of any change in the date, time or place of the hearing. If you do not request a hearing by delivering your request of hearing no later than the fifth business day after you receive this notice, some of your money, property or credits, other than 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 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 Lorain Municipal Court