

NOTICE OF COURT PROCEEDING TO COLLECT DEBT

(Ohio Revised Code 2716.02)

Date of Mailing or Date of Service by the Court _____

To: _____
(Name of Judgment Debtor)

(Last Known Residence Address of Judgment Debtor)

You owe the undersigned _____
(Name of Judgment Creditor)

\$ _____, including interest and court costs, for which a judgment was obtained against you or certified in the _____ Court on _____, _____, Year
payment of which is hereby demanded.

If you do not, do one of the three things listed below within fifteen days of the date of the mailing of this notice or of its service by the court, we will go to court, unless we are otherwise precluded by law from doing so, and ask that your employer be ordered to withhold money from your earnings until the judgment is paid in full or, if applicable, is paid to a certain extent and to pay the withheld money to the court in satisfaction of your debt. This is called garnishment of personal earnings.

It is to your advantage to avoid garnishment of personal earnings because the placing of the extra burden on your employer possibly could cause you to lose your job.

YOU CAN AVOID THE GARNISHMENT BY DOING ONE OF THESE THREE THINGS WITHIN THE FIFTEEN DAY PERIOD:

- (1) Pay to us the amount due;
- (2) Complete the attached form entitled "Payment to Avoid Garnishment" and return it to us with the payment, if any, shown due on it; or
- (3) Apply to your local municipal or county court or, if you are not a resident of Ohio, to the municipal or county court in whose jurisdiction your place of employment is located, for the appointment of a trustee to receive the part of your earnings that is not exempt from garnishment, and notify us that you have applied for the appointment of a trustee. You will be required to list your creditors, and the amount you will then pay to your trustee each payday will be divided among them until the debts are paid off. This can be to your advantage because in the meantime none of those creditors can garnish your wages.

You also may contact a budget and debt counseling service described in division (D) of section 2716.03 of the Revised Code for the purpose of entering into an agreement for debt scheduling. There may not be enough time to set up such an agreement for debt scheduling in order to avoid a garnishment of your wages based upon this demand for payment, but entering into such an agreement might protect you from future garnishments of your wages. Under such an agreement, you will have to regularly pay a portion of your income to the service until the debts subject to the agreement are paid off. This portion of your income will be paid by the service to your creditors who are owed debts subject to the agreement. This can be to your advantage because these creditors cannot garnish your wages while you make your payments to the service on time.

Signature of Judgment Creditor or his Agent

Name of Judgment Creditor

Address of Judgment Creditor

Note Ohio Revised Code §2716.02 provides that the above demand shall be made after judgment is obtained, at least 15 days and not more than 45 days before the order is sought, by delivering it to the judgment debtor by personal service by the Court, by sending it to the judgment debtor by certified mail, return receipt requested, or by sending it to the judgment debtor by regular mail, which shall be evidenced by a properly completed and stamped certificate of mailing by regular mail, addressed to the judgment debtor's last known place of residence.

PAYMENT TO AVOID GARNISHMENT

To: _____
(Name of Judgment Creditor)

(Address of Judgment Creditor)

To avoid the garnishment of personal earnings of which you have given me notice, I enclose \$ _____ toward my indebtedness to you. The amount of the payment was computed as follows:

- 1. Total amount of indebtedness demanded: (1) \$ _____
- 2. Enter the amount of your earnings after deductions required by law, owed to you for the previous pay period (but do not enter earnings owed for a period exceeding one month): (2) \$ _____
- 3. Enter your pay period (weekly, bi-weekly, semi-monthly, monthly): (3) _____
- 4. Enter an amount equal to 25% of the amount on line 2: (4) \$ _____
- 5. (A) The current Federal minimum hourly wage is \$ _____ (to be filled in by Judgment Creditor)

(You should use the above figure to complete this portion of the form.) If you are paid weekly, enter thirty times the current federal minimum hourly wage; if paid bi-weekly, enter sixty times the current federal minimum hourly wage; if paid semi-monthly, enter sixty-five times the current federal minimum hourly wage; if paid monthly, enter one hundred thirty times the current federal minimum hourly wage: (5A) \$ _____

(B) Enter the amount by which the amount on line 2 exceeds the amount on line 5 (A): (5B) \$ _____

- 6. Enter the smallest of the amounts on lines 1, 4, or 5 (B). Send this amount to the Judgment Creditor along with this form after you have signed it. (6) \$ _____

I certify that the statements contained above are true to the best of my knowledge and belief.

(Signature of Judgment Debtor)

(Print Name and Residence Address of Judgment Debtor)

I certify that the amount shown on line 2 is a true statement of the judgment debtor's earnings.

(Print Name of Employer)

(Signature of Employer or Agent)