

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
[www.flsb.uscourts.gov](http://www.flsb.uscourts.gov)

**NOTICE TO DEFENDANT OF RIGHT AGAINST  
GARNISHMENT OF WAGES, MONEY, AND OTHER PROPERTY**

The Writ of Garnishment delivered to you with this Notice means that wages, money, and other property belonging to you have been garnished to pay a court judgment against you. **HOWEVER, YOU MAY BE ABLE TO KEEP OR RECOVER YOUR WAGES, MONEY, OR PROPERTY. READ THIS NOTICE CAREFULLY.**

State and federal laws provide that certain wages, money, and property, even if deposited in a bank, savings and loan, or credit union, may not be taken to pay certain types of court judgments. Such wages, money, and property are exempt from garnishment. The major exemptions are listed below on the form for Claim of Exemption and Request for Hearing. This list does not include all possible exemptions. You should consult a lawyer for specific advice.

**IF AN EXEMPTION FROM GARNISHMENT APPLIES TO YOU AND YOU WANT  
TO KEEP YOUR WAGES, MONEY, AND OTHER PROPERTY FROM BEING  
GARNISHED, OR TO RECOVER ANYTHING ALREADY TAKEN, YOU MUST  
COMPLETE A FORM FOR CLAIM OF EXEMPTION AND REQUEST FOR  
HEARING AS SET FORTH BELOW AND HAVE THE FORM NOTARIZED. IF YOU  
HAVE A VALID EXEMPTION, YOU MUST FILE THE FORM WITH THE CLERK'S  
OFFICE WITHIN 20 DAYS AFTER THE DATE YOU RECEIVE THIS NOTICE OR  
YOU MAY LOSE IMPORTANT RIGHTS. YOU MUST ALSO MAIL OR DELIVER A  
COPY OF THIS FORM TO THE PLAINTIFF OR THE PLAINTIFF'S ATTORNEY  
AND THE GARNIShee OR THE GARNIShee'S ATTORNEY AT THE  
ADDRESSES LISTED ON THE WRIT OF GARNISHMENT. NOTE THAT THE  
FORM REQUIRES YOU TO COMPLETE A CERTIFICATION THAT YOU  
MAILED OR HAND DELIVERED COPIES TO THE PLAINTIFF OR THE  
PLAINTIFF'S ATTORNEY AND THE GARNIShee OR THE GARNIShee'S  
ATTORNEY.**

If you request a hearing, it will be held as soon as possible after your request is received by the court. The plaintiff or the plaintiff's attorney must file any objection within 8 business days if you hand delivered to the plaintiff or the plaintiff's attorney a copy of the form for Claim of Exemption and Request for Hearing or, alternatively, 14 business days if you mailed a copy of the form for claim and request to the plaintiff or the plaintiff's attorney. If the plaintiff or the plaintiff's attorney files an objection to your Claim of Exemption and Request for Hearing, the clerk will notify you and the other parties of the time and date of the hearing. You may attend the hearing with or without an attorney. If the plaintiff or the plaintiff's attorney fails to file an objection, no hearing is required, the writ of garnishment will be dissolved and your wages, money, or property will be released.

**IF YOU HAVE A VALID EXEMPTION, YOU SHOULD FILE THE FORM FOR  
CLAIM OF EXEMPTION IMMEDIATELY TO KEEP YOUR WAGES, MONEY, OR  
PROPERTY FROM BEING APPLIED TO THE COURT JUDGMENT. THE CLERK  
CANNOT GIVE YOU LEGAL ADVICE. IF YOU NEED LEGAL ASSISTANCE YOU  
SHOULD SEE A LAWYER. IF YOU CANNOT AFFORD A PRIVATE LAWYER,  
LEGAL SERVICES MAY BE AVAILABLE. CONTACT YOUR LOCAL BAR  
ASSOCIATION OR ASK THE CLERK'S OFFICE ABOUT ANY LEGAL SERVICES  
PROGRAM IN YOUR AREA.**

Under Fla. Stat. § 77.041(2), the plaintiff must mail, by first class, a copy of the writ of garnishment, a copy of the motion for writ of garnishment, and, if the defendant is an individual, this *Notice to Defendant of Right Against Garnishment of Wages, Money, and Other Property* to the defendant's last known address within 5 business days after the writ is issued or 3 business days after the writ is served on the garnishee, whichever is later. However, if such documents are returned as undeliverable by the post office, or if the last known address is not discoverable after diligent search, the plaintiff must mail, by first class, the documents to the defendant at the defendant's place of employment. The plaintiff shall file in the proceeding a certificate of such service.

Under Fla. Stat. § 77.041(3) and Local Rule 7069-1(a)(2), a timely claim of exemption filed with the Court will be set for hearing. If the plaintiff or the plaintiff's attorney does not file a sworn written statement that answers the defendant's claim of exemption within 8 business days after hand delivering the claim and request or, alternatively, 14 business days if the claim and request were served by mail, no hearing is required and the clerk must automatically dissolve the writ and notify the parties of the dissolution by mail.

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
\_\_\_\_\_ DIVISION

In re:

DEBTOR'S NAME,

Case No. xx-xxxxx-xxx

Debtor.

Chapter \_\_

/

PLAINTIFF'S NAME,

Plaintiff,

v.

Adv. No. xx-xxxxx-xxx

DEFENDANT'S NAME,

Defendant.

/

**CLAIM OF EXEMPTION AND REQUEST FOR HEARING**

I claim exemptions from garnishment under the following categories as checked:

- 1. Head of family wages. (Check either a. or b. below, if applicable.)
  - a. I provide more than one-half of the support for a child or other dependent and have net earnings of \$750 or less per week.
  - b. I provide more than one-half of the support for a child or other dependent, have net earnings of more than \$750 per week, but have not agreed in writing to have my wages garnished.
- 2. Social Security benefits.
- 3. Supplemental Security Income benefits.
- 4. Public assistance (welfare).
- 5. Workers' Compensation.
- 6. Reemployment assistance or unemployment compensation.
- 7. Veterans' benefits.
- 8. Retirement or profit-sharing benefits or pension money.

9. Life insurance benefits or cash surrender value of a life insurance policy or proceeds of annuity contract.

10. Disability income benefits.

11. Prepaid College Trust Fund or Medical Savings Account.

12. Other exemptions as provided by law (explain): \_\_\_\_\_

I request a hearing to decide the validity of my claim. Notice of the hearing should be given to me at:

Address: \_\_\_\_\_

Telephone number: \_\_\_\_\_

**I CERTIFY UNDER OATH AND PENALTY OF PERJURY that a copy of this CLAIM OF EXEMPTION AND REQUEST FOR HEARING has been furnished by (circle one) United States mail or hand delivery on [date], to: [names and addresses of plaintiff or plaintiff's attorney and of garnishee or garnishee's attorney to whom this document was furnished].**

**I FURTHER CERTIFY UNDER OATH AND PENALTY OF PERJURY** that the statements made in this request are true to the best of my knowledge and belief.

\_\_\_\_\_  
Defendant's signature

\_\_\_\_\_  
Date

**STATE OF FLORIDA**

**COUNTY OF** \_\_\_\_\_

**Sworn and subscribed to before me this** \_\_\_\_\_ **day of** \_\_\_\_\_ (month and year), **by** \_\_\_\_\_  
(name of person making statement).

**Notary Public/Deputy Clerk**

\_\_\_\_\_  
Personally Known

or

\_\_\_\_\_  
Produced Identification

Type of Identification Produced: \_\_\_\_\_