

IN THE MAGISTRATE COURT OF EFFINGHAM COUNTY, STATE OF GEORGIA
700 N. Pine Street, Suite 250 – Springfield, GA 31329

Case No.: _____
(office use only)

Date Filed: _____
(office use only)

Plaintiff's Name

Defendant's Name

Mailing Address

Mailing Address

City, State and Zip Code

City, State and Zip Code

Phone Number

Bar Number

Phone Number

Plaintiff Attorney

Garnishee

Physical Address

Mailing Address (if different from physical address)

City, State and Zip Code

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

You received this notice because money, including wages, and other property belonging to you have been garnished to pay a court judgment against you. **HOWEVER, YOU MAY BE ABLE TO KEEP YOUR MONEY, INCLUDING WAGES, OR OTHER PROPERTY. READ THIS NOTICE CAREFULLY.**

State and federal law protects some money, including wages, from garnishment even if it is in a bank. Some common exemptions are benefits from social security, supplemental security income, unemployment, workers' compensation, the Veterans' Administration, state pension, retirement funds, and disability income. This list of exemptions does not include all possible exemptions. A more detailed list of exemptions is available at the Clerk of Court's office located at Magistrate Court of Effingham County, 700 N. Pine Street – Suite 250, Springfield, GA, 31329 and on the website for the Attorney General (<http://law.ga.gov/garnishment-exemption>).

Garnishment of your earnings from your employment is limited to the lesser of 25 percent of your disposable earnings for a week or the amount by which your disposable earnings for a week exceed \$217.00. More than 25 percent of your disposable earnings may be taken from your earnings for the payment of child support or alimony or if a Chapter 13 bankruptcy allows a higher amount.

TO PROTECT YOUR MONEY, INCLUDING WAGES, AND OTHER PROPERTY FROM BEING GARNISHED, YOU MUST:

1. Completed the Defendant's Claim Form as set forth below; and
2. File this completed claim form with the Clerk of Court's office located at the Magistrate Court of Effingham County, 700 N. Pine Street, Suite 250, Springfield, GA 31329.
FILE YOUR CLAIM FORM AS SOON AS POSSIBLE. You may lose your right to claim an exemption if you do not file your claim form within 20 days after the Garnishee's Answer is filed or if you do not mail or deliver a copy of your completed form to the Plaintiff and the Garnishee at the addresses listed on this notice.

The Court will schedule a hearing within ten (10) days from when it received your claim form. The Court will mail you the time and date of the hearing at the address that you provide on your claim form. You may go to the hearing with or without an attorney. You will need to give the Court documents or other proof that money is exempt.

The Clerk of Court cannot give you legal advice. **IF YOU NEED LEGAL ASSISTANCE, YOU SHOULD SEE AN ATTORNEY.** If you cannot afford a private attorney, legal services may be available.