NOTICE OF COURT PROCEEEDING TO COLLECT DEBT

Date of Mailing or Date of Service by the Court _____

TO: _____ _____
Name of Judgment Debtor | Last Known Residential 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 _____ , _____ , payment of which is hereby demanded.

If you do not do one of the three things listed below within fifteen days of the date if the mailing of this notice or of its service by the Court, we will go to the 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 judgment is paid in full or 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 earning. 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 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, the amount of their claims, and the amounts due on their claims, and the amount you then will 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 Ohio Revised Code for the purpose of entering into an agreement of debt scheduling. There may not be enough time to set up an agreement for debt scheduling in order to avoid a garnishment of your wages. Under an agreement for debt scheduling 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.

_____ _____
Address of Judgment Creditor | Name of Judgment Creditor

_____ _____
Signature of Judgment Creditor or Agent

(cut along dotted line)

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 $ _____ to apply toward my indebtedness to you. The amount of payment was computed as follows:

1. Total amount of indebtedness demanded: (1) $ _____
2. Enter the amount of your personal earnings after deductions required by law, earned by you during the current pay period, (that is, the pay period in which this demand is received by you) (2) $ _____
3. (A) Enter your pay period (weekly, bi-weekly, semi-monthly, monthly): (3) $ _____
3. (B) Enter the date when your present pay period ends _____
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 wages; 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 to the judgment creditor along with this form after you have signed it: (5B) $ _____
6. Enter the smallest of the amounts on line 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.

_____ _____
(Print Name and Residence Address of Judgment Debtor) | (Signature of Judgment Debtor)

(To verify that the amount shown on line (2) is a true statement of your earnings, you must wither have your employer certify below that the amount shown on line (2) is a true statement of your earnings or you may submit copies of your pay stubs for the two pay periods immediately prior to your receiving this notice.)

☐ 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)

☐ I certify that I have attached copies of my pay stubs for the two pay periods immediately prior to my receiving this notice.