

NOTICE TO THE JUDGMENT DEBTOR OF GARNISHMENT OF PERSONAL EARNINGS

HAMILTON COUNTY MUNICIPAL COURT CIVIL DIVISION
ROOM 115, 1000 MAIN ST. CINCINNATI, OHIO 45202

Judgment Creditor

VS.

CASE NO. (MUST BE ON ALL REFERENCES)

THIS COMMUNICATION IS FROM A DEBT COLLECTOR

Judgment Debtor (SS# Optional)

You are hereby notified that this court has issued an order in the above case in favor of the above named judgement creditor in this proceeding, directing that some of your personal earnings be used in satisfaction of your debt to the judgment creditor instead of being paid to you. This order was issued on the basis of the judgment creditor's judgment against you that was obtained in, or certified to this court in the above case number on

Ohio law provides that you are entitled to keep a certain amount of your personal earnings free from the claims of creditors. Additionally, wages under a certain amount may never be used to satisfy the claims of creditors. The documents entitled **Order and Notice of Garnishment and Answer of Employer** that is enclosed with this notice shows how the amount proposed to be taken out of your personal earnings was calculated by your employer.

If you dispute the judgment creditor's right to garnish your personal earnings and believe that you are entitled to possession of the personal earnings because they are exempt, or if you feel that this order is improper for any reason, you may request a hearing before this court by disputing the claim in the Request for Hearing form, below, or in a substantially similar form, and delivering the Request for Hearing to this court at the above address, at the clerk of courts office, no later than the end of the 5th business day after you receive this notice. You may state your reason for disputing the judgment creditor's right to garnish you personal earnings in the space provided on the form; however, 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. If you do not state your reasons, the court will not hold it against you, and you can state your reasons at the hearing. **No objections to the judgment itself will be heard or considered at the hearing.** The hearing will be limited to a consideration of the amount of your personal earnings, if any, that can be used in satisfaction of the judgment you owe to the judgment creditor. If you request a hearing by delivering your request for hearing no later than the end of the 5th business day after you receive this notice, it will be conducted no later than 12 days after your request is received by the court. The clerk will notify you of the date, time and place of the hearing. You may indicate in the form that you believe that the need for the hearing is an emergency and that it should be given priority by the court. If you do so, the court will schedule the hearing as soon as practicable after your request is received, and the clerk will send you notice of the date, time and place of the hearing. **If you do not request a hearing by delivering your request for hearing no later than the end of the 5th business day after you receive this notice, some of your personal earnings will be paid to the judgment creditor!** If you have any questions concerning this matter, you may contact the clerk of courts office. If you want legal representation, you should contact your lawyer immediately. If you need the name of a lawyer, contact the local bar association or the legal aid office. The judges and clerks cannot give legal advice or act as your attorney.

REQUEST FOR HEARING ON GARNISHMENT

I dispute the judgment creditor's right to garnish my personal earnings in the above case and request that a hearing in the matter be held no later than 12 business days after delivery of this request to the court.

I feel that the need for the hearing is an emergency.
(Insert "do" or "do not")

I dispute the judgment creditor's right to garnish my personal earnings for the following reasons (optional):

I UNDERSTAND THAT NO OBJECTIONS TO THE JUDGMENT ITSELF WILL BE CONSIDERED AT THE HEARING

Name of Judgment Debtor-type or print

Current Address

Signature

City, State, Zip Code

Date

Telephone Number

WARNING: IF YOU DO NOT DELIVER THIS REQUEST FOR HEARING OR A REQUEST FOR HEARING IN A SUBSTANTIALLY SIMILAR FORM TO THE CLERK OF COURTS OFFICE WITHIN 5 BUSINESS DAYS OF YOUR RECEIPT OF IT, YOU WILL WAIVE YOUR RIGHT TO A HEARING AND SOME OF YOUR PERSONAL EARNINGS NOW IN POSSESSION OF YOUR EMPLOYER WILL BE PAID TO THE JUDGMENT CREDITOR IN SATISFACTION OF YOUR DEBT TO THE JUDGMENT CREDITOR.