NOTICE TO JUDGMENT DEBTOR
PERSONAL EARNINGS

CLEVELAND MUNICIPAL COURT
1200 ONTARIO STREET
CLEVELAND, OH 44113
ATTN: CLERK OF COURTS–GARNISHMENT DEPT
PHONE: (216) 664-4859

CASE NO. _____CV___-_____

Judgment Creditor: _____

vs.

Judgment Debtor: _____

You are hereby notified that this court has issued judgment in the above case in favor of the **Judgment Creditor**, 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 the Cleveland Municipal Court on the judgment entry date with the above case number.

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 document entitled **"INTERIM REPORT AND ANSWER OF GARNISHEE"** 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 must request a hearing before this court by disputing the claim in the **REQUEST FOR HEARING** form accompanying this notice or in a substantially similar form, and delivering the request for hearing to this court at the above address, no later than the end of the fifth (5^{th}) business day after you receive this notice.

You may state your reasons for disputing the judgment creditor's right to garnish your personal earnings in the space provided on the form; 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 any reason, it will not be held against you by the court, 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 consideration of the amount of your personal earnings, if any, that can be used in satisfaction of the judgment you owe the judgment creditor.

If you request a hearing by following the above directions, it will be conducted no later than twelve (12) days after your request is received by the court, and the court will send you notice of the date, time and place. You may indicate in the form that you feel that 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 the request is received and will send out notice of the date, time and place. If you do not request a hearing by following the above directions, some of your personal earnings will be paid to the judgment creditor.

If you have any questions concerning this matter, you may contact the office of the clerk of this court. If you want legal representation, you should contact your lawyer immediately. If you need the name of a lawyer, contact the local bar association.

Clerk of the Cleveland Municipal Court

Garnishee/Employee to deliver one copy of the Notice to Judgment Debtor (personal earnings) form to Judgment Debtor/Employee upon receipt.