

## **FIFTEEN (15) DAY NOTICE**

Mail one copy of the 15 DAY NOTICE to the judgment debtor by CERTIFIED MAIL. Or you may send it out by CERTIFICATE OF MAILING, or by hand delivering a copy to the judgment debtor. Keep the second copy for your own records. If you mail it by certified mail and it comes back unclaimed, bring this 'returned CERTIFIED LETTER' intact to the clerk's office. If you mail it out CERTIFICATE OF MAILING, bring the receipt with you to the clerk's office.

Start counting the fifteen (15) days as of the date the defendant signs for the CERTIFIED LETTER, or if the CERTIFIED LETTER comes back unclaimed, count (15) days from the date of mailing. If you mail it CERTIFICATE OF MAILING, count (15) days from the date of mailing.

Do not mail the (15) fifteen day notice until you receive through the mail your copy of the judgment entry.

If you do not receive your money, or if you do not enter into an agreement with the judgment DEBTOR as to terms of payment, after (15) fifteen days you may go to the Clerk of Courts office to obtain garnishment forms and instructions. It is necessary that you know the place of employment of the JUDGMENT DEBTOR to proceed with the garnishment.

If the person is self employed, do not send a (15) day notice. You cannot garnish the person wages, but you may (if you know where he/she banks) attach his bank account. As soon as you receive your judgment entry from the court, you can come to the Clerk of Courts and IMMEDIATELY FILE a bank attachment.

You will receive 25% percent of the Debtor's bring home pay for however the Debtor pay periods may fall (weekly, bi-weekly or monthly).

The employer is allowed to garnish for 182 days if they have been served with two (2) or more garnishments on the employee. If the employer has been served with only your garnishment it will become continuous until judgment amount is paid.

The employer has five (5) days after receiving the wage garnishment to respond to the court by filing an answer. The employer must complete the Interim Report form and file it with the court within thirty (30) days of the withholding of funds from the judgment debtor's personal earnings.

The debtor has five (5) days to request a hearing. This hearing is for the garnishment only (not the merits of the case). After five days if we do not receive such a request from the debtor, we will disburse the money to you monthly.

# NOTICE OF COURT PROCEEDINGS TO COLLECT DEBT

(Ohio Revised Code 2716.02, eff. 8/29/2000)

Date of mailing or date of service by the court \_\_\_\_\_

To \_\_\_\_\_

Name of the Judgment Debtor

Last Known Residence Address of Judgment Debtor

You owe the undersigned \_\_\_\_\_, \$ \_\_\_\_\_

Name of Judgment Creditor

including interest and court costs, on which a judgment was obtained against you or certified in the PORTAGE COUNTY COMMON PLEAS 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 of the mailing of this notice or if its service by the court, we will go to 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 the judgment is paid in full, or if 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 earnings. 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 the 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 amounts 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 Revised Code for the purpose of entering into an agreement for 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 based upon this demand for payment, but entering into an agreement for debt scheduling might protect you from future garnishments 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.

\_\_\_\_\_  
Name of Judgment Creditor

\_\_\_\_\_  
Address of Judgment Creditor

\_\_\_\_\_  
Signature of Judgment Creditor or Judgment Creditor's Attorney

## 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 the 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, biweekly, semimonthly, monthly): (3) (A) \_\_\_\_\_  
(B) Enter the date when your present pay period ends: (3) (B) \_\_\_\_\_
4. Enter an amount equal to 25% of the amount on line (2): (4) \$ \_\_\_\_\_
5. (A) The current federal minimum hour 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 biweekly, enter sixty times the current federal minimum hourly wage; if paid semimonthly, enter sixty-five times the current federal minimum hourly wage; if paid monthly, enter one hundred thirty times the current federal minimum hourly wage: (5) (A) \$ \_\_\_\_\_  
(B) Enter the amount by which the amount on line (2) exceeds the amount on line 5(A): (5) (B) \$ \_\_\_\_\_
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.

\_\_\_\_\_  
Signature of Judgment Debtor

\_\_\_\_\_  
Print Name and Residence Address of Judgment Debtor

(To verify that the amount shown on line (2) is a true statement of your earnings, you must either 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 or Agent

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

\_\_\_\_\_  
Signature of Judgment Debtor

PORTAGE COUNTY COMMON PLEAS COURT, JILL FANKHAUSER, CLERK OF COURTS

AFFIDAVIT, ORDER AND NOTICE OF GARNISHMENT OF PERSONAL EARNINGS AND ANSWER OF EMPLOYER

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
CREDITOR

PORTAGE COUNTY COMMON PLEAS CLERK  
PO BOX 1035  
RAVENNA OH 44266  
330-297-3644

vs.

\_\_\_\_\_  
\_\_\_\_\_  
DEBTOR

CASE # \_\_\_\_\_

(MUST BE ON ALL REFERENCES)

**AFFIDAVIT:** The undersigned, being first duly cautioned, sworn or affirmed according to law, says that I am attorney/Judgment Creditor herein who heretofore recovered, or certified, a judgment in this court against the above named Judgment Debtor. \_\_\_\_\_ (Name and address of Garnishee) who may be an employer of the Judgment Debtor and who may have personal earnings on the Judgment Debtor. That the demand in writing, as required by section 2716.02 of the Revised Code, has been made; that payment demanded in the notice required by Section 2716.02 of the Revised Code has not been made, and a sufficient portion of the payment demanded has not been made to prevent the garnishment of personal earnings as described in Section 2716.02 of the Revised Code. That the affiant has no knowledge of any application by the Judgment Debtor for the appointment of a trustee so as to preclude the garnishment of the Judgment Debtor's personal earnings, nor knowledge that the debt is the subject of a debt scheduling agreement of a nature precluding garnishment under Revised Code 2716.03 (B).

\_\_\_\_\_  
SIGNATURE: JUDGMENT CREDITOR/ATTORNEY

Sworn to & Subscribed before me on \_\_\_\_\_

\_\_\_\_\_  
NOTARY PUBLIC/ DEPUTY CLERK

\*\*\*\*\*

**SECTION A: COURT ORDER AND NOTICE OF GARNISHMENT**

TO: \_\_\_\_\_ **GARNISHEE**

The Judgment Creditor in the above case has filed an affidavit, satisfactory to the undersigned, in this court stating that you may owe the Judgment Debtor money for personal earnings. You are therefore ordered to complete the Answer of Employer (Garnishee) in Section B of this form. **Return a completed & signed copy of this form to the Clerk of this Court within five (5) business days after receiving this garnishment order.** Deliver a completed and signed copy, and accompanying documents entitled Notice to the Judgment Debtor & Request for Hearing to the debtor. Keep a completed and signed copy for your files.

**Total Probable Amount Now Due On Judgment Is \$ \_\_\_\_\_**; Total Probable Amount Now Due includes the unpaid portion of the judgment in favor of the Judgment Creditor, which is \$ \_\_\_\_\_; judgment interest and, if applicable, prejudgment interest relative to that Judgment at \_\_\_\_\_ % per annum payable until judgment is satisfied; and court costs in the amount of \$ \_\_\_\_\_. This garnishment order of personal earnings is a continuous order that generally requires you to withhold a specified amount, calculated each pay period at the statutory percentage of the debtor's personal disposable earnings as determined in accordance with the Interim/Final Report & Answer of Garnishee, from the debtors personal disposable earnings during each pay period commencing with the first full pay period beginning after you receive the order until the judgment in favor of the Judgment Creditor, and associated court costs, judgment interest, and, if any, prejudgment interest awarded to the Judgment Creditor as described above has been paid in full. **You generally must pay that specified amount, calculated each pay period at the statutory percentage to the Clerk of this Court within 30 days after the end of each pay period of the Judgment Debtor and must include that specified amount calculated each pay period at the statutory percentage an Interim/Final Report & Answer of Garnishee in the form set forth in 2716.07 O.R.C.** A copy of the Interim/Final and Answer of garnishee is attached to this order of garnishment of personal earnings. And you may photocopy it to use each time you pay the specified amount to the Clerk of this Court. You are permitted to deduct a processing fee of up to \$3.00 from the debtor's personal disposable earnings for any pay period of the debtor that an amount was withheld for that order (processing fee is not part of the court costs). You are not required to file with the court the Interim/Final Report and Answer of Garnishee for any pay period of the debtor for which an amount from the debtor's personal disposable earnings was not withheld for that order. This garnishment order of personal earnings generally will remain in effect until one of the following occur: (1) the total probable amount due on the judgment is paid in full due to your withholding of the specified amount, calculated each pay period at the statutory percentage from the debtor's personal disposable earnings that commenced with the first full pay period that commenced after you received this order; (2) the creditor, or creditor's attorney, files with this court a written notice that the total probable amount due on the judgment has been satisfied, or the creditor, or creditor's attorney, files a written request to terminate this garnishment order and release you from the mandate of this garnishment order; (3) a municipal or county court appoints a trustee for the debtor and issues to you an order that stays this garnishment order of personal earnings; (4) a federal bankruptcy court issues to you an order that stays this garnishment order of personal earnings; (5) a municipal, county, or a common pleas court issues to you a garnishment order of personal earnings that relates to the debtor and a different creditor, and Ohio or federal law provides the other order with a higher priority than this order; (6) a municipal, county, or a common pleas court issues to you a garnishment order of personal earnings that relates to the debtor and a different creditor that does not have a higher priority than this order; (7) the creditor, or creditor's attorney, files with this court a written request to terminate and release the garnishment order, and as a result, the garnishment order will cease to remain in effect. Under any of the circumstances listed above, you are required to file with this court an Interim/Final Report & Answer of Garnishee in the form set forth in 2716.08 O.R.C. A copy of the Final Report and Answer of Garnishee is attached to this order. Under the circumstances listed in (5) & (6) above, you must cease processing this garnishment after the expiration of the full pay period within which the 182 day after you began processing it falls. Special stacking, priority of payment, and manner of payment rules apply when a garnishee receives multiple garnishment orders with respect to the same debtor. These rules are set forth in 2716.041 O.R.C. An employer guide to processing continuous garnishment orders is included with this garnishment order. You should become familiar with these rules.

WITNESS MY HAND AND SEAL OF THIS COURT THIS \_\_\_\_\_ DAY OF \_\_\_\_\_, 20 \_\_\_\_\_

SECTION B: ANSWER OF EMPLOYER (GARNISHEE)    ANSWER ALL PERTINENT QUESTIONS

COMPLETE & RETURN A SIGNED COPY OF THIS FORM TO THE PORTAGE COUNTY COMMON PLEAS COURT  
AN EMPLOYER IS ONE WHO IS REQUIRED TO WITHHOLD PAYROLL TAXES OUT OF PAYMENTS OF PERSONAL EARNINGS MADE TO THE JUDGMENT DEBTOR  
I CERTIFY THAT ALL STATEMENTS ANSWERED BELOW ON THIS FORM ARE TRUE.

CASE NUMBER\_\_\_\_\_

Now comes\_\_\_\_\_the employer herein who says:

1. This garnishment order of personal earnings was received on \_\_\_\_\_
2. The judgment debtor is in my employ: Yes\_\_\_\_\_ No\_\_\_\_\_  
(IF "YES" COMPLETE REMAINDER OF SECTION B & THE INTERIM/FINAL REPORT FORM)

If the answer is "no" give date of last employment\_\_\_\_\_

3. (A) Is the debt to which this garnishment order of personal earnings pertains the subject of an existing agreement for debt scheduling between the Judgment Debtor and a budget and debt counseling service, and has the Judgment Debtor made every payment that was due under the agreement for debt scheduling no later than 45 days after the date on which the payment was due?  
YES\_\_\_\_\_ NO\_\_\_\_\_

If the answer to both parts of this question is "YES", give all available details of the agreement, sign this form, and return it to the court.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

- (B) Were you, on the date that you received this garnishment order of personal earnings, withholding moneys from the Judgment Debtor's personal disposable earnings pursuant to another garnishment order of personal earnings that Ohio or federal law provides with a higher priority than this garnishment order of personal earnings (such as a support order, or Internal Revenue Service levy)? YES\_\_\_\_\_ NO\_\_\_\_\_

If the answer to this question is "YES" give the name of the court that issued the higher priority order, the associated case number, the date upon which you received that order, and the balance due to the relevant judgment creditor under that order.

\_\_\_\_\_

\_\_\_\_\_

- (C) Did you receive prior to the date that you received this garnishment order of personal earnings one or more other garnishment orders of personal earnings that are not described in question 3(B), and are you currently processing one or more of those orders of the statutorily required time period, or holding one or more of those orders for processing for a statutorily required period in the sequence of their receipt by you? YES\_\_\_\_\_ NO\_\_\_\_\_

If the answer to this question is "YES" give the name of the court that issued each of those previously received orders, the associated case numbers, the date upon which you received each of those orders, and the balance due to the relevant judgment creditor under each of those orders. List first the previously received order(s) that you are currently processing, and list each of the other previously received orders in the sequence that you are required to process them.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

I CERTIFY THAT THE STATEMENTS ABOVE ARE TRUE, AND THAT A COMPLETED AND SIGNED COPY OF THIS FORM, ALONG WITH TWO COPIES OF THE NOTICE TO THE JUDGMENT DEBTOR FORM, AND A REQUEST FOR HEARING FORM, HAVE BEEN DELIVERED TO THE JUDGMENT DEBTOR. EACH DEDUCTION FROM THE EMPLOYEE'S PAY WILL BE THE RESULT OF A CONTINUOUS GARNISHMENT.

\_\_\_\_\_  
SIGNATURE OF PERSON COMPLETING THIS FORM:

\_\_\_\_\_  
PRINT NAME AND TITLE OF PERSON WHO COMPLETED FORM

\_\_\_\_\_  
PHONE NUMBER

**PORTAGE COUNTY COMMON PLEAS COURT**  
**NOTICE TO THE JUDGMENT DEBTOR OF GARNISHMENT OF PERSONAL EARNINGS**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
JUDGMENT CREDITOR

CIVIL DIVISION

COMMON PLEAS COURT  
203 WEST MAIN STREET  
PO BOX 1035  
RAVENNA, OH 44266

CASE NO. \_\_\_\_\_  
(MUST BE ON ALL REFERENCES)

\_\_\_\_\_  
JUDGMENT DEBTOR

*THIS COMMUNICATION IS FROM A DEBT COLLECTOR*

You are hereby notified that this court has issued an order in the above case in favor of the above named judgment 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 the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

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 card enclosed, 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 5<sup>th</sup> business day after you receive this notice. You may state your reason for disputing the judgment creditor's right to garnish your personal earnings in the space provided on the card; 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, and 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 5<sup>th</sup> 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 on the card 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 5<sup>th</sup> 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.

JILL FANKHAUSER, CLERK OF COURTS

\_\_\_\_\_  
DEPUTY CLERK

DATE: \_\_\_\_\_

**www.co.portage.oh.us**

## INTERIM REPORT AND ANSWER OF GARNISHEE

COMMON PLEAS COURT  
203 W MAIN ST  
PO BOX 1035  
RAVENNA OH 44266

CASE NUMBER: \_\_\_\_\_

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JUDGMENT CREDITOR

VS

JUDGMENT DEBTOR

The garnishee, \_\_\_\_\_, in the above case states as follows:

- 1) The date that the garnishee received the order of garnishment of the judgment debtor's personal earnings was \_\_\_\_\_.
- 2) The total probable amount due on the judgment, including court costs, judgment interest, and if applicable, prejudgment interest as stated in either Section A of the order of garnishment of the judgment debtor's personal earnings or in the affidavit of current balance due on garnishment order if that affidavit has been received subsequent to the order of garnishment is \$\_\_\_\_\_.
- 3) The pay period of the judgment debtor is: (enter weekly, biweekly, semimonthly or monthly. Do not enter a pay period of more than one month) \_\_\_\_\_.
- 4) The disposable earnings of the judgment debtor earned during the judgment debtor's present pay period are: ("disposable earnings" means earnings after deductions required by law. "Present pay period" means the pay period for which you are completing this Interim Report and Answer of Garnishee.) \$\_\_\_\_\_.
- 5) The amount equal to twenty-five per cent (25%) of the judgment debtor's disposable earnings set forth in Section 4 of this form is \$\_\_\_\_\_.
- 6) Multiply the current federal minimum hourly wage by one of the following: (if the judgment debtor is paid weekly, enter thirty; if paid biweekly, enter sixty; if paid semimonthly, enter sixty-five; if paid monthly, enter one hundred thirty.) Enter calculated amount \$\_\_\_\_\_.
- 7) The amount by which the amount in Section 4 of this form exceeds the amount in Section 6 of this form is \_\_\_\_\_.
- 8) The smallest of either the amount entered in Section 5 of this form, the amount entered in Section 7 of this form, or the amount entered in Section 2 of this form is \$\_\_\_\_\_.
- 9) The amount entered in Section 8 of this form, plus or minus (as appropriate) the garnishee's processing fee is \$\_\_\_\_\_ (If the amount entered in Section 8 of this form equals the amount entered in Section 2 of this form, then add up to three dollars (\$3.00); otherwise subtract up to the three dollars (\$3.00).)
- 10) Other Deductions \$\_\_\_\_\_.
- 11) The calculated amount that has been withheld from the judgment debtor's personal earnings during the judgment debtor's present pay period and that is submitted with this "INTERIM REPORT AND ANSWER OF GARNISHEE" is \$\_\_\_\_\_.

I certify that the statements above are true.

Signed: \_\_\_\_\_  
Signature of person who completed form

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Print name and phone number of Employer

Dated this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_

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Print name and title of person who completed form

Sec. 2716.07 (c) a garnishee to whom a municipal or county court or court of common pleas issues a continuous order of garnishment of personal earnings shall file with the court the garnishee's interim report and answer for each pay period of the judgment debtor's personal disposable earnings during that pay period was withheld for that order. The garnishee is not required to file an interim report and answer for any pay period for which no amount from the judgment debtor's personal disposable earnings during that pay period was withheld for that order.

NOTICE TO EMPLOYER: you must photocopy this form for completion in triplicate for each payroll. Copies are disbursed as follows: one to the Clerk of Courts, along with your check, one to your employee and retain one for your records. **PC 4100 (Rev. 02/07)**

**www.co.portage.oh.us**

## FINAL REPORT AND ANSWER OF GARNISHEE

IN THE PORTAGE COUNTY COMMON PLEAS COURT

COMMON PLEAS COURT  
203 W MAIN ST  
PO BOX 1035  
RAVENNA OH 44266

CASE NUMBER: \_\_\_\_\_

\_\_\_\_\_  
JUDGMENT CREDITOR

VS

\_\_\_\_\_  
JUDGMENT DEBTOR

The garnishee, \_\_\_\_\_, in the above case states as follows:

- 1) The date that the garnishee received the order of garnishment of the judgment debtor's personal earnings was \_\_\_\_\_.
- 2) The total probable amount due on the judgment, including court costs, judgment interest, and if applicable, prejudgment interest as stated in Section A of the order of garnishment of the judgment debtor's personal earnings is \$ \_\_\_\_\_.
- 3) The total amount that has been withheld from the judgment debtor's personal disposable earnings and paid to the court while the order of garnishment of the judgment debtor's personal earnings remained in effect is \$ \_\_\_\_\_.
- 4) (When applicable) the total probable amount due on the judgment (as stated in 2 above) is not equal to the total amount that has been withheld (as stated in 3 above), and the reason for that difference is that the order of garnishment of the judgment debtor's personal earnings ceased to be in effect for the following statutorily prescribed reason(s) (check whichever apply):
  - (a) \_\_\_\_\_ A municipal or county court appointed a trustee for the judgment debtor and issued an order that stays the order of garnishment of the judgment debtor's personal earnings.
  - (b) \_\_\_\_\_ A federal bankruptcy court issued an order that stays the order of garnishment of the judgment debtor's personal earnings.
  - (c) \_\_\_\_\_ A municipal or county court or a court of common pleas issued another order of garnishment of personal earnings that relates to the judgment debtor and a different judgment creditor, and Ohio or federal law provides the other order a higher priority. (Set forth the name of the court that has issued the higher priority order, the associated case number, the date that the higher priority order was received, and the balance due to the relevant judgment creditor under that order): \_\_\_\_\_
  - (d) \_\_\_\_\_ A municipal or county court or a court of common pleas issued another order of garnishment of personal earnings that relates to the judgment debtor and a different judgment creditor and that is not described in 4(c) above. (Set forth the name of the court that issued the subsequently received order, the associated case number, the date that the subsequent order was received, and the balance due to the relevant judgment creditor under that order): \_\_\_\_\_
  - (e) \_\_\_\_\_ The judgment creditor or judgment creditor's attorney has issued a request that the order of garnishment be terminated and the garnishee released from the mandates of the order of garnishment.
  - (f) \_\_\_\_\_ Judgment debtor's employment terminated on: \_\_\_\_\_.
  - (g) \_\_\_\_\_ Other: \_\_\_\_\_

I certify that the statements above are true.

Signed: \_\_\_\_\_  
Signature of person who completed form

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Print name and phone number of Employer

Dated this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_

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Print name and title of person who completed form

NOTICE TO EMPLOYER: you must photocopy this form for completion in triplicate. Copies are disbursed as follows: one to the Clerk of Courts, one to your employee and retain one for your records. **PC 4103 (Rev. 02/07)**

PC 4103 (Rev. 02/07)

**PORTAGE COUNTY COMMON PLEAS COURT  
JILL FANKHAUSER, CLERK OF COURTS**

**COMMON PLEAS COURT  
203 W. MAIN ST.  
P.O. BOX 1035  
RAVENNA, OH 44266**

Case number: \_\_\_\_\_

\_\_\_\_\_  
Judgment Creditor

**VS**

**AFFIDAVIT OF CURRENT BALANCE DUE  
ON GARNISHMENT ORDER**

\_\_\_\_\_  
Judgment Debtor

The undersigned, being first duly cautioned and sworn, or affirmed, according to law, says:

1. That I am the attorney/judgment creditor herein who heretofore recovered, or certified, a judgment in the \_\_\_\_\_ Court, against the judgment debtor named above.
2. The original amount of the judgment that is the basis of the garnishment order is: \$ \_\_\_\_\_
3. The accrued interest amount to date is: \$ \_\_\_\_\_
4. The court costs assessed to date: \$ \_\_\_\_\_
5. The amount of moneys paid to the attorney/judgment creditor to date: \$ \_\_\_\_\_
6. The current balance due to date: \$ \_\_\_\_\_

\_\_\_\_\_  
Signature of Judgment Creditor or Attorney

\_\_\_\_\_  
Name of Judgment Creditor or Attorney (please print)

\_\_\_\_\_  
Address

\_\_\_\_\_  
City

\_\_\_\_\_  
State

\_\_\_\_\_  
Zip Code

Sworn to and subscribed before me on the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Notary Public





# THE EMPLOYER'S GUIDE TO PROCESSING CONTINUOUS ORDERS OF GARNISHMENT

DEVELOPED BY  
THE OHIO JUDICIAL CONFERENCE

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## THE PROCESS

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### Step 1. What will I receive?

The employer, or "garnishee," will be served, in the same manner as with a summons, with several forms:

1. Three copies of the Order and Notice of Garnishment and Answer of Employer.
2. Two copies of the Notice to the Judgment Debtor.
3. One copy of the Request for Hearing.
4. One copy of the Interim Report and Answer of the Garnishee.
5. One copy of the Employer Guide to Processing Continuous Orders of Garnishment.
6. One copy of the Final Report and Answer of Garnishee.

Additionally, the employer will be served by the Court Clerk with a copy of the affidavit filed against the judgment debtor, the employee.

### Step 2. How and when will I pay?

The employer has **FIVE (5)** business days from the date on which it receives the *Order and Notice of Garnishment and Answer of Employer* form to respond to the court. Of the three copies of this form received by the employer, only one completed and signed copy goes to the court. The employer may keep a signed and completed copy and shall deliver the other signed and completed copy to the employee.

The copy of the *Order and Notice of Garnishment and Answer of Employer* form shall be delivered to the employee no later than the time that the employer otherwise would have paid the employee the personal earnings that are now being paid to the court. At the time of this delivery to the employee, the employer shall also give the two copies of the *Notice to the Judgment Debtor* form and the one copy of the *Request for Hearing* form to the employee.

The *Interim Report and Answer of the Garnishee* accompanies the payment that the employer makes to the court. The payment and the *Interim Report and Answer of the Garnishee* shall be made to the court within 30 days after the end of each employee pay period. This begins with the first full pay period after the employer receives the *Order and Notice of Garnishment and Answer of Employer*. The amount sent to the court is a statutory percentage specified within the order (a maximum of 25%) and is to be calculated at each pay period.

The percentage remains the same regardless of whether the employee is paid weekly, bi-weekly or monthly. This is different from the law prior to H.B. 294. Garnishment orders issued under the old provisions are legally binding and still in effect. The employer is not required to file an *Interim Report and Answer of the Garnishee* for any pay period in which no amount was withheld for that order. If the employer files this form with the court, then one completed and signed copy shall be kept for the employer's records and another copy shall be delivered to the employee. If permitted by the court, the employer may file the interim report and/or transfer the amount withheld by electronic means.

The employer shall file the *Final Report and Answer of Garnishee* with the court when the garnishment ceases to remain in effect. Two completed and signed copies of the *Final Report and Answer of Garnishee* shall be made. One shall be for the employer's records and another shall be delivered to the employee.

### Step 3. How Long Must I Withhold?

#### Part A.

Single Garnishment Orders: If an *Order and Notice of Garnishment and Answer of Employer* has been served upon an employer, then it must be processed continuously until paid in full or until the court issues an order that changes or ends the garnishment. The employer must withhold funds until one of the following events occurs, ending the garnishment:

- 1) The total amount due is paid in full.
- 2) The creditor files a written notice of termination with the court.
- 3) The court appoints a trustee and halts the order of garnishment.
- 4) A bankruptcy court issues an order of stay to the employer.
- 5) Another creditor obtains a garnishment order, which has a higher priority (e.g. child support order or an IRS lien) and the maximum amount is already being withheld pursuant to the higher priority order. However, if a high priority order does not take the maximum amount that can be withheld per each pay period, then the remainder can be used to satisfy other existing and subsequent orders.
- 6) Another creditor obtains a garnishment order, and 182 days have passed since the employer began withholding funds pursuant to the first garnishment order.

#### Part B.

**Multiple Garnishment Orders:** Employers receiving more than one garnishment order on an employee are required to stack the garnishments in the sequence in which they are received. If an employer is currently garnishing wages of an employee and receives a garnishment order from a different creditor, the employer is required to place the new garnishment in its proper order of the stack. One of four things will occur:

- 1) If the first garnishment is paid in full before 182 days expire, the employer should begin processing the next garnishment from the stack.
- 2) If the first garnishment is not paid in full and 182 days have passed since the employer began withholding funds pursuant to the first garnishment order, the garnishment ceases to be in effect and the employer is required to take the next garnishment from the stack.
- 3) If no additional garnishments have been filed, the employer will continue withholding on the second garnishment as in Part 1.
- 4) If one or more other garnishment orders have been received on the employee, and if the second garnishment is not paid in full and 182 days have passed, since the employer began withholding funds pursuant to the second garnishment order, the garnishment ceases to be in effect and the employer is required to

take the next garnishment from the stack. This process continues for each succeeding garnishment order on the employee received by the employer in the sequence in which they are received.

If a garnishment order ceases to be in effect and the debt has not been fully paid off, then the creditor must start the process over again from the beginning. The creditor may not re-file a garnishment on a specific judgment while its garnishment is either being processed or is being held in the stacking procedure.

An employer may not discharge an employee solely because of a garnishment by only one creditor within any one-year.

### Background

In House Bill 294 of the 123<sup>rd</sup> Ohio General Assembly, the Ohio Judicial Conference was requested to create a guide to help employers with the processing of continuous orders of garnishment.

In 1999, the Ohio General Assembly created the continuous order of garnishment of personal earnings. This revised order enabled a garnishment to continue until either the total amount due was paid in full, or the order was no longer in effect. A "stacking" mechanism was created that allows garnishment orders to be stacked in order of when they were filed, or by priority, as determined by statute. Also, the fee paid to the employer was increased to compensate for complying with the new continuous orders. These changes replaced proceedings that were inefficient and costly.

However, H.B. 294 contains further revisions, improving the continuous order of garnishment. This simple guide describes the process for employers and should help answer questions regarding the operation of the new law.

**WAIVER OF LIABILITY** An employer who acts, or attempts to act, in accordance with Chapter 2716 of the Ohio Revised Code, the provisions for garnishment, is not liable for damages in any civil action for any action taken pursuant to that chapter in good faith or any omission made in good faith. However, failure to comply could be grounds for contempt proceedings.

**EMPLOYER PROCESSING FEE** The employer may deduct a \$3 dollar fee for processing from the amount withheld from the judgment debtor's personal disposable earnings for each pay period that an amount of earnings was withheld for that order and for which an *Interim Report and Answer of the Garnishee* was filed. If no money is withheld and/or a report is not filed, then no fee may be deducted out by the employer. The employer is never required to deduct this fee for processing.

### TERMS

**Garnishment** - a legal proceeding where a creditor seeks to satisfy a debt by claiming money owed to a debtor, usually in the possession of the debtor's employer.

**Garnishee** - the person whom has possession of money owed to a debtor, which has been claimed or attached by a creditor. The garnishee is the employer. An employer is defined as a person who is required to withhold taxes out of payments of personal earnings made to a judgment debtor.

**Garnishor** - the person who initiates or begins a garnishment proceeding in order to reach the debtor's money held by another person, usually the debtor's employer. The garnishor is the creditor.