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(Md. Rule 3-645)

## TO THE GARNISHEE:

TO THE GARNISHEE: You are directed to hold, subject to further proceedings or to termination of this writ, any property of the the defendant/judgment debtor in your possession at the time of service of this writ and all property of the defendant/judgment debtor that may come into your possession after service of this writ, including any debt owed to the defendant/judgment debtor, whether immediately payable or unmatured. Federal and state exemptions may be available to you and to the defendant/judgment debtor. With respect to a writ of garnishment of account in a financial institution, unless a Notice of Right to Garnish Federal Benefits that conforms with 31 C.F.R. § 212.4 and Appendix B to 31 C.F.R. Part 212 is attached, financial institutions are directed: 1) not to hold property of the defendant/judgment debtor that constitutes a protected amount; 2) not to hold property of the defendant/ judgment debtor that may come into the garnishee's possession following service of the writ if the account contains a protected amount; and 3) to comply with other applicable requirements, prohibitions, and limitations of 31 C.F.R. Part 212 (Md. Rule 3-645.1). With respect to a writ of garnishment issued for a deposit account or other account held by a depository institution subject to additional exemptions, the garnishee is to garnish only the amount exceeding the amount exempted without election of the defendant/judgment debtor (Courts and Judicial Proceedings § 11-504). You must file an answer to the court within 30 days of service of this writ and forward a copy to both the plaintiff/judgment creditor and

You must file an answer to the court within 30 days of service of this writ and forward a copy to both the plaintiff/judgment creditor and the defendant/judgment debtor. Failure to do so may result in a judgment by default being entered against you. The defendant/judgment debtor has the right to contest this garnishment by filing a motion asserting a defense or objection.

Date	Judge/Clerk	ID Number			
NOTICE TO PERSON SERVING WRIT					
Promptly after service upon the garnishee, the per	rson making service shall mail a copy	of the writ to the defendant/judgment debtor's last			
known address. Proof of service and mailing shall be	filed with the court promptly (Md. R	ıle 3-126).			

## NOTICE TO GARNISHEE

The garnishee shall file an answer within 30 days after service of the writ. The answer shall admit or deny that the garnishee is indebted to the defendant/judgment debtor or has possession of property of the defendant/judgment debtor and shall specify the amount and nature of any debt and describe any property. The garnishee may assert any defense that the garnishee may have to the garnishment, as well as any defense that the defendant/judgment debtor could assert. After answering, the garnishee may pay any garnished indebtedness into court and may deliver to the sheriff any garnished property, which shall be treated as if levied upon by the sheriff. A garnishee who has filed an answer admitting indebtedness to the defendant/judgment debtor or possession of property of the defendant/judgment debtor is not required to file an amended answer solely because of an increase in the garnishee's indebtedness to the defendant/judgment debtor or the garnishee's receipt of additional property of the debtor.

With respect to a writ of garnishment of account in a financial institution, the answer of the institution shall state, if applicable, that a protected amount is in the defendant/judgment debtor's account. The answer need not specify the amount. If the answer states that the property it holds consists only of a protected amount, the institution shall include with the Answer a request for a judgment in favor of the institution/garnishee terminating the garnishment (Md. Rule 3-645.1).

If the garnishee fails to file a timely answer, the plaintiff/judgment creditor may proceed for a judgment by default against the garnishee (Md. Rule 3-509).

If the garnishee files a timely answer, the matters set forth in the answer shall be treated as established for the purpose of the garnishment proceeding unless the plaintiff/judgment creditor files a reply contesting the answer within 30 days after its filing. **If a timely reply is not filed, the court may enter the judgment upon request of the plaintiff/judgment creditor, the defendant/judgment debtor, or the garnishee.** If a timely reply is filed to the answer of the garnishee, the matter shall proceed as if it were an original action between the plaintiff/judgment creditor as plaintiff and the garnishee as defendant and shall be governed by the rules applicable to civil actions.

## NOTICE TO DEFENDANT/JUDGMENT DEBTOR GENERAL

As a result of the judgment entered against you, the bank or other person holding your money or property has been ordered by this court to hold your money or property that does not constitute a protected amount, subject to further order of the court. Your financial institution will automatically protect up to \$500 (Courts and Judicial Proceedings § 11-504). You have the right to contest this garnishment by filing a motion within 30 days of service of this writ asserting a defense or objection. If there is no further filing within 120 days after the garnishee's answer is filed, after proper notice to both you and the plaintiff/judgment creditor, the garnishee may file a notice of intent to terminate the writ of garnishment (Md. Rule 3-645).

## **CONCERNING EXEMPTIONS**

You may be entitled to claim an exemption of all or part of your money or property, but in order to do so you must file a motion with the court as soon as possible. If you do not file a motion within 30 days of when the garnishee was served, your property may be turned over to the plaintiff/judgment creditor. You may include in your motion a request for a hearing. If you file a motion under Md. Rule 3-643, claiming an exemption, and request a hearing, a hearing shall be held promptly.

With respect to a Writ of Garnishment of account in a financial institution, some federal benefit payments may be automatically protected from garnishment and will not be held in response to the writ of garnishment. Any claim for exemption for a non-protected amount must be filed with the court no later than 30 days after service of the writ of garnishment on the garnishee (Md. Rule 3-645.1).

You have the right to claim an exemption of certain kinds of personal property such as: wearing apparel, books, tools, instruments or appliances in an amount not to exceed \$5,000 in value necessary for the practice of any trade or profession except those kept for sale, lease or barter; money payable in the event of sickness, accident, injury or death of any person including compensation for loss of future earnings (however, disability income benefits are not exempt if the judgment is for necessities contracted for after the disability is incurred); professionally prescribed health aids for the defendant/judgment debtor or dependent of the defendant/judgment debtor; defendant/judgment debtor's interest not to exceed \$1,000 in value, in household furnishings, household goods, wearing apparel, appliances, books, animals kept as pets, and other items that are held primarily for the personal, family or household use of the defendant/judgment debtor or any dependent of the defendant/judgment debtor. **In addition, within 30 days after the date of service of the writ of garnishment on the bank or other person holding your money or property, you may elect to exempt a total of \$6,000.** (This exemption does not apply to an Attachment Before Judgment.) (Courts and Judicial Proceedings § 11-504)

You may be entitled to claim an exemption under Maryland law of certain money such as Social Security disability benefits; Supplemental Security Income benefits; annuity payments based on retired or retainer pay from the Armed Forces; Civil Service retirement and disability funds; annuities to widows and surviving dependent children of judges; federal worker's compensation; and federal retirement pensions.

YOU MAY ALSO BE ENTITLED TO PROTECT OTHER MONEY OR PROPERTY NOT MENTIONED ABOVE.

TO PROTECT YOUR RIGHTS FULLY, IT IS IMPORTANT THAT YOU ACT PROMPTLY. IF YOU HAVE ANY QUESTIONS, YOU SHOULD CONSULT A LAWYER.