



**In The Circuit Court  
For The Seventh Judicial Circuit of Illinois  
Sangamon County, Springfield, Illinois**

**NOTICE OF RIGHTS IN NON-WAGE GARNISHMENT ACTION  
GARNISHMENT OF BANK ACCOUNT, WAGE DEDUCTION ACTION  
OR CITATION TO DISCOVER ASSETS**

A Judgment has been entered against you in the case noted on front of this Notice. The Plaintiff has started to collect that money either by garnishing certain property of yours, a bank account, your wages or issuing a Citation to Discover Assets. Please refer to the front of this Notice of the type of action commenced.

**PURPOSE OF THIS NOTICE**

This Notice is to inform you that money from some sources or up to certain amounts or certain property may not be subject to garnishment action. A partial list of such exemptions and property is listed below:

**PARTIAL LIST OF EXEMPTIONS**

1. Social Security benefits.
2. Public Aid benefits.
3. Life Insurance proceeds.
4. Worker's compensation benefits.
5. Unemployment compensation benefits.
6. Veteran's benefits.
7. Certain Alimony and support payments.
8. Certain pension benefits.
9. Circuit breaker property tax relief benefits.
10. Certain payments on account of bodily injury or wrongful death.
11. \$1,200.00 equity of any one motor vehicle.
12. Only non-exempt wages can be garnished.

Your employer can only withhold the lesser of:

- (1) Fifteen percent (15%) of your gross income, or
- (2) That amount of your weekly net income that exceeds 45 times the minimum wage.



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**HOW TO PROTECT EXEMPT PROPERTY**

If you think your property may be exempt, you should contact an attorney. A lawyer can advise you of your rights. If you do not claim your exemptions, the money will be turned over to the creditor.

If the front of the Notice is a Citation to Discover Assets the court date specified of the front of the page is the date set for you to tell the Judge if you have an exemption.

If you wish to have a court hearing on your exemptions you must notify the Circuit Clerk's Office, Sangamon County Courthouse, Springfield, IL. not later than seven (7) business days from the date you were served with this Notice. Your request may be mailed but must be received not later than seven (7) business days from the date the Notice was served. Service is defined as the date this Notice was mailed. Your employer may be withholding under a Wage Deduction Order and you then may request a hearing in writing at the Circuit Clerk's Office at any time before your employer is required to turn over your wages. To get a court hearing, you need to submit a written request with the Clerk of the Court. If you choose a hearing, a hearing will be held within fourteen (14) days of your request.