

_____ (Judgment Creditor)

against

_____ (Judgment Debtor)

**FINANCIAL INSTITUTION
EXECUTION DISCLOSURE**

and

_____ (Third Party)

On the _____ day of _____, the time of service of execution herein, there was due and owing the judgment debtor from the third party the following:

- (1) Money. Enter on the line below any amounts due and owing the judgment debtor, except earnings, from the third party.

- (2) Setoff. Enter on the line below the amount of any setoff, defense, lien, or claim which the third party claims against the amount set forth on line (1). State the facts by which such setoff, defense, lien, or claim is claimed. (Any indebtedness to a third party incurred by the judgment debtor within ten days prior to the receipt of the first execution levy on a debt is void as to the judgment creditor.)

- (3) Exemption. Enter on the line below any amounts or property claimed by the judgment debtor to be exempt from execution.

- (4) Adverse Interest. Enter on the line below any amounts claimed by other persons by reason of ownership or interest in the judgment debtor's property.

(5) Enter on the line below the total of lines (2), (3), and (4).

(6) Enter on the line below the difference obtained (never less than zero) when line (5) is subtracted from the amount on line (1).

(7) Enter on the line below 110 percent of the amount of the judgment creditor's claim which remains unpaid.

(8) Enter on the line below the lesser of line (6) and line (7). You are hereby instructed to remit this amount only if it is \$10 or more.

AFFIRMATION

I, _____ (person signing Affirmation), am the third party or I am authorized by the third party to complete this nonearnings disclosure, and have done so truthfully and to the best of my knowledge

Dated _____, 2010

Signature

Title

Telephone Number

STATE OF MINNESOTA

DISTRICT COURT

COUNTY OF KANDIYOHI

8TH JUDICIAL DISTRICT

_____(Creditor)

_____(Debtor)

_____(Financial Institution)

**IMPORTANT NOTICE
YOUR FUNDS HAVE BEEN LEVIED**

The Creditor has frozen money in your account at your financial institution.

Your account balance is \$_____

The amount being held is \$_____

The amount being held will be frozen for 14 days from the date of this notice.

Some of your money in your account may be protected (the legal word is exempt).

You may be able to get it sooner than 14 days if you act quickly and follow the instructions on the next page.

The attached exemption form lists some different sources of money in your account that may be protected. If your money is from one or more of these sources, place a check on the line on the form next to the sources of your money. If it is from one of these sources, the Creditor cannot take it.

BUT, you must follow the instructions and return the exemption form and copies of your bank statements from the last 60 days to have the bank unfreeze your money.

If you do not follow the instructions, your financial institution will give the money to the Sheriff. If that happens and it is protected, you can still get it back from the Creditor later, but that is not as easy to do as filling in the form now.

See next pages for instructions and the exemption form.

INSTRUCTIONS

Note: The creditor is who you owe the money to. You are the debtor.

1. Fill out both of the attached exemption forms in this packet.

If you check one of the lines, you should also give proof that shows that some or all of the money in your account is from one or more of the protected sources. Creditors may ask for a hearing if they question your exemptions.

To avoid a hearing:

- Be sure to include your Public Assistance Case numbers to the form.
- Copies of documents showing the source of your money should be sent with the form.

NOTICE: YOU MUST SEND TO THE CREDITOR'S ATTORNEY (OR TO THE CREDITOR, IF NO ATTORNEY) COPIES OF YOUR BANK STATEMENTS FOR THE PAST 60 DAYS BEFORE THE LEVY.

Keep a copy of your bank statements in case there are questions about your claim. If you do not send to the creditor's attorney (or to the creditor, if no attorney) bank statements with your exemption claim, the financial institution may release your money to the sheriff.

2. Sign the exemption forms. Make one copy to keep for yourself.
3. Mail or deliver the other copies of the form by _____(insert date).

BOTH COPIES MUST BE MAILED OR DELIVERED THE SAME DAY.

One copy of the exemption form and the copies of your bank statements go to:

(Insert name of creditor or creditor's attorney above)

(Insert address of creditor or creditor's attorney above)

One copy of the exemption form goes to:

(Insert name of bank above)

(Insert address of bank above)

HOW THE PROCESS WORKS

If You Do Not Send in the Exemption Form and Bank Statements:

14 days after the date of this letter some or all of your money may be turned over to the creditor or to the sheriff.

If You Send in the Exemption Form and Bank Statements:

Any money that is NOT protected can be turned over to the sheriff.

If the Creditor Does Not Object:

The financial institution will unfreeze your money six business days after the institution gets your completed form.

If the Creditor Objects:

The money you have said is protected on the form will be held by the bank. The creditor has six business days to object (disagree) and ask the court to hold a hearing. You will receive a Notice of Objection and a Notice of Hearing.

The financial institution will hold the money until a court decides whether your money is protected or not. Some reasons a creditor may object are because you did not send copies of your bank statements or other proof of the benefits you received. Be sure to include these when you send your exemption form.

You may want to talk to a lawyer for advice about this process. If you are low income you can call Legal Aid.

PENALTIES:

If you claim that your money is protected and a court decides you made that claim in bad faith, the court can order you to pay costs, actual damages, attorney fees, and an additional amount of up to \$100. For example, it may be bad faith if you claim you receive government benefits that you do not receive.

If the creditor made a bad faith objection to your claim that your money is protected, the court can order them to pay costs, actual damages, attorney fees, and an additional amount of up to \$100.

_____ (Creditor)

v.

_____ (Debtor)

_____ (Financial Institution)

EXEMPTION FORM

A. HOW MUCH MONEY IS PROTECTED

I claim ALL of the money being frozen by the bank is protected.

I claim SOME of the money is protected. The amount I claim is protected is \$_____

B. WHY THE MONEY IS PROTECTED

My money is protected because I get it from one or more of the following places:
(Check all that apply)

Government benefits

Government benefits include, but are not limited to, the following:

MFIP - Minnesota family investment program,

MFIP Diversionary Work Program,

Work participation cash benefit,

GA - general assistance,

EA - emergency assistance,

MA - medical assistance,

GAMC - general assistance medical care,

EGA - emergency general assistance,

MSA - Minnesota supplemental aid,

MSA-EA - MSA emergency assistance,

Food Support,

SSI - Supplemental Security Income,

MinnesotaCare,

Medicare part B premium payments,

Medicare part D extra help,

Energy or fuel assistance.

LIST SOURCE(S) OF FUNDING IN YOUR ACCOUNT

LIST THE CASE NUMBER AND COUNTY

Case Number: _____

County: _____

Government benefits also include:

Social Security benefits

Unemployment benefits

Workers' compensation

Veterans benefits

If you receive any of these government benefits, include copies of any documents you have that show you receive Social Security, unemployment, workers' compensation, or veterans benefits.

Other assistance based on need

You may have assistance based on need from another source that is not on the list. If you do, check this box, and fill in the source of your money on the line below:

Source: _____

Include copies of any documents you have that show the source of this money.

EARNINGS

ALL or SOME of your earnings (wages) may also be protected.

All of your earnings (wages) are protected if:

You get government benefits (see list of government benefits)

You currently receive other assistance based on need

You have received government benefits in the last six months

You were in jail or prison in the last six months

If you check one of these lines, your wages are only protected for 60 days after they are deposited in your account so you **MUST send the creditor a copy of **BANK STATEMENTS** that show what was in your account for the 60 days right before the bank froze your money.**

Some of your earnings (wages) are protected.

If all of your earnings are not exempt, then some of your earnings are still protected for 20 days after they were deposited in your account. The amount protected is the larger amount of:

75 percent of your wages (after taxes are taken out); or

(insert the sum of the current federal minimum wage) multiplied by 40.

OTHER EXEMPT FUNDS

The money from the following are also completely protected after they are deposited in your account.

___ **An accident, disability, or retirement pension or annuity**

___ **Payments to you from a life insurance policy**

___ **Earnings of your child who is under 18 years of age**

___ **Child support**

___ **Money paid to you from a claim for damage or destruction of property**

Property includes household goods, farm tools or machinery, tools for your job, business equipment, a mobile home, a car, a musical instrument, a pew or burial lot, clothes, furniture, or appliances.

___ **Death benefits paid to you**

I give permission to any agency that has given me cash benefits to give information about my benefits to the above-named creditor, or its attorney. The information will ONLY concern whether I get benefits or not, or whether I have gotten them in the past six months. If I was an inmate in the last six months, I give my permission to the correctional institution to tell the above-named creditor that I was an inmate there.

YOU MUST SIGN AND SEND THIS FORM BACK TO THE CREDITOR'S ATTORNEY (OR TO THE CREDITOR, IF NO ATTORNEY) AND THE BANK. REMEMBER TO INCLUDE A COPY OF YOUR BANK STATEMENTS FOR THE PAST 60 DAYS. FILL IN THE BLANKS BELOW AND GO BACK TO THE INSTRUCTIONS TO MAKE SURE YOU DO IT CORRECTLY.

I have mailed or delivered a copy of this form to:

(Insert name of creditor or creditor's attorney)

(Insert address of creditor or creditor's attorney)

I have also mailed or delivered a copy of this exemption form to my bank at the address listed in the instructions.

Dated: _____

Debtor

Address

Telephone Number

STATE OF MINNESOTA
COUNTY OF KANDIYOHI

DISTRICT COURT
8TH JUDICIAL DISTRICT

_____ (Creditor)
v.
_____ (Debtor)
_____ (Financial Institution)

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- GA - general assistance,
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- MA - medical assistance,
- GAMC - general assistance medical care,
- EGA - emergency general assistance,
- MSA - Minnesota supplemental aid,
- MSA-EA - MSA emergency assistance,
- Food Support,
- SSI - Supplemental Security Income,
- MinnesotaCare,
- Medicare part B premium payments,
- Medicare part D extra help,
- Energy or fuel assistance.

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Debtor

Address

Telephone Number