

defendant is no longer employed by the garnishee, the plaintiff cannot obtain a default judgment.

Step 5: Contesting the Garnishment:

- Defendant may file a “**claim**” to contest the garnishment. The claim can be filed at any time and must be based on either: (1) that the plaintiff does not have a judgment against the defendant; (2) that the plaintiff’s affidavit of garnishment is untrue or legally insufficient (left out a required element, did not identify the defendant or property properly, or listed an incorrect amount on the affidavit); OR(3) the defendant’s funds are subject to 1 or more statutory exemptions
- A Claim *may not* be used to contest an underlying judgment or to express financial hardship. At the Claim hearing, the burden is on the defendant to prove the basis for the claim.
- To contest or appeal the judgment, you must file a motion or appeal with the court that issued the judgment. If the appeal or motion to set aside or vacate was filed prior to the garnishment, the court may be required to stay or dismiss the garnishment.

Step 6: Court Review

Once the Court reviews the items submitted, the Clerk will release the funds to the Plaintiff. If issues arise during the review, the Court will identify the problem and give the Plaintiff an opportunity to fix it. All Defendant Claims are heard within 10 days of being filed.

Step 7: Resolution

Once the debt is paid, Plaintiff must direct the clerk to cancel any Fi. Fa.s (order to stop the garnishment once the debt has been paid) and to mark the judgment satisfied. Failing to do so could subject the plaintiff to money damages. See O.C.G.A. § 9-13-80.

Defendants filing bankruptcy, must notify the court. Once notified, the court will issue an order “staying” the case until the bankruptcy is either dismissed or discharged. The court will hold any funds paid into the court registry until the bankruptcy court directs the release of the funds.

When multiple garnishments are filed against one defendant, the clerk will pay the old garnishment first. If the plaintiff can establish that they have the oldest judgment, they can challenge the order of payment.

Step 8: Distributing Funds

- Plaintiff must file an Application for Disbursement of Funds and ensure: (1) Twenty (20) or more days have passed since Garnishee filed its last Answer; (2) No claims or traverses have been filed; (3) the Garnishee and Defendant were properly served as required by law; (4) A copy of this request to disburse funds has been mailed to Defendant and Garnishee

EXEMPTIONS

The law exempts certain income from garnishment. These include:

- Social Security Benefits
- Supplemental Security Income Benefits
- Unemployment Benefits
- Veterans’ Benefits
- Workers’ Compensation Benefits
- State Pension Benefits
- Disability Income Benefits
- Money that belongs to a joint account holder
- Child support or alimony
- Exempt wages, retirement, or pension benefits
- Other exemptions as provided by law.

For a complete list of exemptions, please see the Georgia Garnishment Exemptions handout, which can be found in the Packet for Garnishment on the Fulton County Magistrate Court website.

FULTON COUNTY MAGISTRATE COURT

GARNISHMENT

DEFENDANT PAMPHLET



**Chief Magistrate
Judge Cassandra Kirk**

**Justice Center Tower
185 Central Avenue S.W.
Atlanta, GA 30303**

**HOURS OF OPERATION
Monday - Friday
8:30am – 5:00pm**

**CONTACT
Telephone: 404-613-5360**

[http://www.magistratefulton.org/
garnishment.php](http://www.magistratefulton.org/garnishment.php)

An Innovative, Efficient and Accessible Court

DISCLAIMER: The information in this pamphlet is not legal advice. It is intended to give a general overview of the procedures and forms used in the Fulton County Magistrate Court. Consult an attorney if you have specific questions about your case.

Overview

Garnishment is an action against the wages, money, or property of the defendant, which are held by a third party (the “garnishee”). It is a legal process which allows a creditor (plaintiff) to collect money owed by reaching the money or property of the person owing a debt. A garnishment can only be filed after the plaintiff has a judgment against the debtor AND the valid judgment is for an amount no greater than \$15,000 AND the garnishee (or its agent) is located in Fulton County.

Plaintiff: the person seeking to collect a judgment.

Judgment debtor: person or entity that owes money, based on a Court’s Order.

Garnishee: person or entity which holds or owes monies or property to the judgement debtor, such as the debtor’s bank or employer.

Defendant’s Claim: legal response to the affidavit, stating it is incorrect or untrue. The objection can be to the amount, the underlying judgment, the action itself or other matters.

This pamphlet is for the Defendant. You are the one from whom money is being sought. The Plaintiff is the creditor seeking monies or property.

Types of Garnishments

Continuing Garnishments or wage garnishments are filed against the employer of the one owing the money and last for about 7 months, or until the debt is paid, whichever comes first. Your employer (garnishee) may be ordered by the Court to withhold up to 25% of your “**disposable income.**” The employer deducts money from your paycheck, and then delivers that money to the creditor/plaintiff.

Regular Garnishments are a one-time action filed against the entity that has the money or property belonging to the debtor. This may be the bank, credit union, employer, or other business. This action takes the amount the creditor files for or whatever might be in the account or owed at that time. *Certain funds held in your bank account may be exempt from garnishment.*

Support Garnishments apply only to court-ordered child support or alimony payments. You must be at

least 1 month behind in court ordered payments before a garnishment can be filed. Up to 50% of your disposable income can be garnished. This type of garnishment has no termination date and lasts until a zero balance is reached, indicating that you have become current on payments.

E-FILING

The Court requires parties to electronically file (E-File) documents into the court’s case management system. You can register for e-filing and find your case using www.odysseyfilega.com. The clerk’s office, located in Suite TG-100 in the Justice Center Tower, has public access terminals, which allow you to e-file for free. You may file from home for a fee. The Court’s website has a link to check the status of your case.

GARNISHMENT PROCEDURE

The Plaintiff may efile a garnishment immediately if the judgment issued is a default judgment. ~~Otherwise, the creditor must wait 10 days to efile.~~ All of the forms mentioned below are available in person in the office of the Clerk of the Magistrate Court or under the “Civil Matters” tab on www.magistratefulton.org. All forms must be completely filled out and signed and notarized.

Step 1: File Garnishment Affidavit

- Plaintiff efiles a “Garnishment Affidavit.” The affidavit must be based on personal knowledge, and must contain a sworn statement that the plaintiff has a judgment against the named defendant.
- Attach a certified copy of the judgment or a copy of a valid fi. fa.
- Once the paperwork is complete, Plaintiff is responsible for serving the garnishment action on both the garnishee **and** the defendant.

Step 2: Serve the Action

- Plaintiff must serve the garnishee personally or by a legally authorized service substitute, requiring permission from the Court.
- Plaintiff must serve the defendant only by one of the following methods:
 - By regular mail **and** by registered, certified, or statutory overnight delivery, return receipt requested at the defendant’s last known address . See O.C.G.A. §

18-4-8(b)(1)(A).; **or,**

- Personal service by the sheriff or other approved process service
- Service on each must include a copy of these 4 documents:
 1. Affidavit of Garnishment;
 2. Summons of Garnishment;
 3. Notice to Defendant of Right Against Garnishment of Money, Including Wages and Other Property; and,
 4. the Defendant’s Claim Form.

For any of the mail options, service on Defendant must be made no later than 3 business days after service on the garnishee. Personal service of the defendant must be made within a “reasonable” period of time. ***A garnishment action will be dismissed if the defendant is not properly served.***

Step 3: File Certificate of Service

Plaintiff must file a “Certificate of Service” form, which states that service on both the defendant and the garnishee was made in accordance with law. See O.C.G.A. § 18-4-8 and § 9-11-4 for information on proper service.

Step 4: Answering a Continuing Garnishment

Garnishee’s answer must be filed with the court issuing the summons ***no sooner than 30 days and not later than 45 days*** after service of the summons AND it must be accompanied by the money or other property subject to garnishment. See O.C.G.A. § 18-4-10.

If a garnishee does not file an answer within 45 days, they are in default.

If the garnishee seeks to modify the amount of the default, they may do so by filing a motion no later than 90 days from the date the garnishee was served with such default judgment and by paying all accrued court costs. See O.C.G.A. § 18-4-24.

If the garnishee files an answer stating that the