

**IN THE CIRCUIT COURT OF THE TWELFTH JUDICIAL CIRCUIT
WILL COUNTY, ILLINOIS**

CITATION NOTICE

Name of Case:

_____, Judgment Creditor

vs.

Case No. _____

_____, Judgment Debtor

Address of Judgment Debtor: _____
(Insert last known address)

Name and address of Attorney for Judgment Creditor or of Judgment Debtor (If no attorney is listed):

(Insert name and address)

Amount of Judgment: \$ _____
(Insert amount)

Name of Person Receiving Citation _____
(Insert Name)

Court Date and Time: _____
(Insert return date and time specified in Citation)

NOTICE: The court has issued a citation against the person named above. The citation directs that person to appear in court to be examined for the purpose of allowing the judgment creditor to discover income and assets belonging to the judgment debtor or in which the judgment debtor has an interest. The citation was issued on the basis of a judgment against the judgment debtor in favor of the judgment creditor in the amount stated above. On or after the court date stated above, the court may compel the application of any discovered income or assets toward payment on the judgment.

The amount of income or assets that may be applied toward the judgment is limited by Federal and Illinois law. **THE JUDGMENT DEBTOR HAS THE RIGHT TO ASSERT STATUTORY EXEMPTIONS AGAINST CERTAIN INCOME OR ASSETS OF THE JUDGMENT DEBTOR WHICH MAY NOT BE USED TO SATISFY THE JUDGMENT IN THE AMOUNT STATED ABOVE:**

- (1) Under Illinois or federal law, the exemptions of personal property owned by the debtor include the debtor's equity interest, not to exceed \$2,000 in value, in any personal property as chosen by the debtor; Social Security and SSI benefits; public assistance benefits; unemployment compensation benefits; worker's compensation benefits; veteran's benefits, circuit breaker property tax relief benefits; the debtor's equity interest, not to exceed \$1,200 in value, in any one motor vehicle, and the debtor's equity interest not to exceed \$750 in value, in any implements, professional books, or tools of the trade of the debtor.
- (2) Under Illinois law, every person is entitled to an estate in homestead, when it is owned and occupied as a residence, to the extent in value of \$7,500 which homestead is exempt from judgment.
- (3) Under Illinois law, the amount of wages that may be applied toward a judgment is limited to the lesser of (i) 15% of gross weekly wages of (ii) the amount by which disposable earnings for a week exceed the total of 45 times the federal minimum hourly wage.
- (4) Under federal law, the amount of wages that may be applied toward a judgment is limited to the lesser of (i) 25% of disposable earnings for a week or (ii) the amount by which disposable earnings for a week exceed 30 times the federal minimum hourly wage.
- (5) Pensions and retirement benefits and refunds may be claimed as exempt under Illinois law.

The judgment debtor may have other possible exemptions under the law.

THE JUDGMENT DEBTOR HAS THE RIGHT AT THE CITATION HEARING TO DECLARE EXEMPT CERTAIN INCOME AND ASSETS OR BOTH. The judgment debtor also has the right to seek a declaration at an earlier date, by notifying **PAMELA J. MCGUIRE**, Clerk of the Circuit Court in writing at 14 W. Jefferson Street, Joliet, IL 60432. When so notified, the Clerk of the Court will provide a hearing date and the necessary forms that must be prepared by the Judgment Debtor or the attorney for the Judgment Debtor and sent to the Judgment Creditor regarding the time and location of the hearing. This notice may be sent by regular first class mail.