

FREQUENTLY ASKED QUESTIONS (DEBTOR)

Q: It seems like my judgment should be paid in full by now, why are my wages still being garnished?

A: There are costs, fees and interest added to the judgment total. You can call our office to request a payoff amount at any time.

Q: My wages are being garnished and I can't make ends meet. Is there anything I can do?

A: You may claim an exemption under CCP 706.051. A claim of exemption is made by filing with the levying officer an original and one copy of Judicial Council forms WG-006 (Claim of Exemption) and WG-007 (Financial Statement).

Q: I have made payments directly to the creditor – why won't the levying officer accept my proof of payment?

A: The levying officer can only accept written instructions from the creditor to reduce the demand (amount owing) on your case.

Q: I didn't know I had a judgment – what is this about?

A: The levying officer acts on the instructions provided by the creditor and as directed by the writ of execution issued by the court. For information as to the specifics on your case, you must contact either the creditor or court listed on the documents provided by the levying officer.