

INSTRUCTIONS TO GARNISHEE / EMPLOYER

1. Commercial Law Article §§ 15-601 to 607 of the Annotated Code of Maryland and Rule 3-646 govern wage attachment procedures.
2. By written motion filed within 30 days of service of this writ, both both a defendant/judgment debtor and a garnishee/employer may assert any defense to contest the attachment.
3. If your answer denies the fact of employment, the court shall dismiss the attachment unless the plaintiff/judgment creditor files a request for a hearing within (15) days of the receipt of the answer.
4. If you do not file a timely answer, the court may, upon motion of the plaintiff/judgment creditor, issue an order directing you to show cause why you should not be held in contempt of court, and why you should not be required to pay reasonable attorney's fees and costs.
5. You must notify the employee each pay period of the amount withheld and the method used to determine the amount. This may be done by the use of pay stubs, pay slips, etc.
6. If there is more than one attachment, each one is to be satisfied in full, in the order in which they are served upon you.
7. This attachment remains a lien until the judgment is paid in full, or as long as the employee remains employed. Accruing interest may increase the amount of the judgment in the future, and it is also possible that additional costs accruing under the judgment may increase this total at a later date. It is also possible that payments made independently of this attachment may decrease the total balance due. Before ceasing to withhold any wages under this attachment, it is suggested that you communicate with the plaintiff/judgment creditor or their attorney to ascertain that the judgment has been completely satisfied.
8. The attachment terminates 90 days after cessation of employment, unless the defendant/judgment debtor is reemployed during that ninety-day period.
9. An employer may not discharge their employee because the employee's wages are subjected to attachment for any one indebtedness within a calendar year; any employer who willfully violates this provision is guilty of a misdemeanor and on conviction, is subject to a fine not exceeding \$1,000 or imprisonment not exceeding one (1) year, or both.

EXEMPTIONS FOR GARNISHMENT

THE FOLLOWING ARE EXEMPT FROM GARNISHMENT: the greater of: (a) 75 percent of the disposable wages due; or (b) 30 times the State minimum hourly wage in effect at the time the wages are due multiplied by the number of weeks during which the wages due were earned; AND any medical insurance payment deducted from an employee's wages by the employer. Other federal and state exemptions may be available.

Disposable wages are the part of wages that remain after deduction of any amount required to be withheld by law.

NOTICE TO DEFENDANT/JUDGMENT DEBTOR

You have the right to contest the garnishment of wages by filing a motion filed within 30 days of service of this writ asserting a defense or objection.

ANSWER

(TO BE FILED WITHIN 30 DAYS FROM RECEIPT OF THE WRIT OF GARNISHMENT ON WAGES.)

- The answer of the garnishee/employer to the Writ of Garnishment served in this case, is as follows:
The defendant/judgment debtor (specify name) _____ is not employed by this employer, and the employer requests dismissal of the garnishment.
- The defendant/judgment debtor (specify name) _____ is employed by this employer, and the rate or basis of pay is \$ _____ per _____.
- The garnishee/employer desires to contest the attachment and asserts the following defenses on the garnishee/employer's own behalf as well as any defenses that the defendant/judgment debtor could assert:

- The following prior liens exist:

Name and Address of Court	Case Number	Plaintiff's Name and Address	Date Attached	Amount of Attachment
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

To the garnishee/employer: Send copies of completed answer to

- plaintiff/judgment creditor or their attorney defendant/judgment debtor or their attorney court

I certify that I mailed a copy of this answer to the plaintiff/judgment creditor or their attorney and a copy was mailed to the defendant/judgment debtor/employee or their attorney on _____ in accordance with Md. Rule 1-321.

Date	Signature of Garnishee/Employer/Attorney	Attorney Number
Fax	Address	
E-mail	Printed Name	
Telephone Number	City, State, Zip	