IN THE CIRCUIT COURT OF THE NINETEENTH JUDICIAL CIRCUIT LAKE COUNTY, ILLINOIS Judgment Creditor, vs. Judgment Debtor. Gen No. 19th Judicial Circuit – 18 N County Street, Waukegan, IL 60085

CITATION NOTICE		
Judgment Debtor's last known:		Judgment Creditor's Attorney/Judgment Creditor
Name:		Name:
Address:		Address:
City, State, Zip:		
Judgment in the amount of \$		
Name of the person receiving Citation:		
Next Court Date: , 20	0 at	□ AM □ PM Courtroom:
court to be examined for the purpose of a Judgment debtor or in which the Judgmer against judgment debtor in favor of the jud	llowing the judgment of debtor has an ind dgment creditor in	named above. The citation directs that person to appear in ent creditor to discover income and assets belonging to the terest. The citation was issued on the basis of a judgment the amount stated above. On or after the court date shown red income or assets toward payment on the judgment.

On the date indicated above you may appear in person or remotely via Zoom. Each scheduled court call will have a Zoom Meeting ID, Password and Link posted by courtroom, date and time at the following website: https://19thcircuitcourt.state.il.us/2163/Remote-Court-Hearings.

You should attend court by clicking on this link and entering the Meeting ID and Password. A Zoom Instruction and Protocol Sheet can be found in both English and Spanish at the following website: https://19thcircuitcourt.state.il.us/DocumentCenter/View/2812/ZoomInstruction-and-Protocol-Sheet-51820

En la fecha indicaba anteriormente podrá comparecer □ en persona o □ de forma remota a través de Zoom. La fecha, la hora, el código de identificación de la reunión en Zoom (ID), la contraseña (Password) y la liga de enlace (Link) en que usted deberá comparecer estarán indicadas por juzgado y lo encontrará en el siguiente sitio web: https://19thcircuitcourt.state.il.us/2163/RemoteCourt-Hearings

Deberá comparecer a la corte haciendo clic en el enlace e ingresando el número de identificación de la reunión (ID) y contraseña (password. Una hoja de instrucciones y protocolos sobre cómo utilizar Zoom las podrá encontrar en inglés y/o en español, en la siguiente liga de enlace:

https://19thcircuitcourt.state.il.us/DocumentCenter/View/2813/Spanish Zoom-Instruction-and-Protocol-Sheet-5182

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

- (1) Under the Illinois or federal law, the exemptions of personal property owned by the debtor include the debtor's equity interest, not to exceed \$4,000 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 breakers property tax relief benefits; the debtor's equity interest, not to exceed \$2,400 in value, in any one motor vehicle; and the debtor's equity interest, not to exceed \$1,500 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 \$15,000, 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 or (ii) the amount by which disposable earnings for a week exceeds 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) Pension 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 OR ASSETS OR BOTH. The judgment debtor also has the right to seek a declaration at an earlier date, by notifying the clerk in writing at the office of the Clerk of the Circuit Court, 18 N. County Street, Waukegan, Illinois, 60085. When so notified the Clerk of the Circuit Court will provide a hearing date and the necessary forms that must be prepared by judgment debtor or the attorney for the judgment debtor and sent to the judgment creditor's attorney regarding the time and location of the hearing. This Notice may be sent by regular first class mail.