

\_\_\_\_\_ Court of Washington, County of \_\_\_\_\_

\_\_\_\_\_  
vs. Plaintiff,  
\_\_\_\_\_  
Defendant(s),  
\_\_\_\_\_  
Garnishee.

No.  
**Writ of Garnishment for  
Continuing Lien on Earnings  
(WRG or \$WRG)**

This garnishment is based on a  
judgment or order for:  
 private student loan debt  
 consumer debt

**The State of Washington to:** \_\_\_\_\_ (Garnishee)

**And to:** \_\_\_\_\_ (Defendant(s))

The plaintiff in this action has applied for a *Writ of Garnishment* against you, claiming that the above-named defendant is indebted to the plaintiff and that the amount to be held to satisfy the indebtedness is \$ \_\_\_\_\_ consisting of:

Balance of Judgment or Amount of Claim: \$ \_\_\_\_\_  
Interest under Judgment from \_\_\_\_\_ to \_\_\_\_\_: \$ \_\_\_\_\_

Taxable Costs and Attorneys' Fees: \$ \_\_\_\_\_

Estimated Garnishment Costs:  
Filing and Ex Parte Fees: \$ \_\_\_\_\_  
Service and Affidavit Fees: \$ \_\_\_\_\_  
Postage and Costs of Certified Mail: \$ \_\_\_\_\_  
Answer Fee or Fees: \$ \_\_\_\_\_  
Garnishment Attorney Fees: \$ \_\_\_\_\_  
Other: \$ \_\_\_\_\_  
Total Estimated Garnishment Costs: \$ \_\_\_\_\_

TOTAL: \$ \_\_\_\_\_

Plus Per Day Rate of Estimated Interest: \$ \_\_\_\_\_  
Per day

THIS IS A WRIT FOR A CONTINUING LIEN. THE GARNISHEE SHALL HOLD the nonexempt portion of the defendant's earnings due at the time of service of this writ and shall also hold the defendant's nonexempt earnings that accrue through the last payroll period ending on or before 60 days after the date of service of this writ. HOWEVER, IF THE GARNISHEE IS PRESENTLY HOLDING THE NONEXEMPT PORTION OF THE DEFENDANT'S EARNINGS UNDER A PREVIOUSLY SERVED WRIT FOR A CONTINUING LIEN, THE GARNISHEE SHALL HOLD UNDER THIS WRIT only the defendant's nonexempt earnings that accrue from the date the previously served writ or writs terminate and through the last payroll period ending on or before 60 days after the date of termination of the previous writ or writs. IN EITHER CASE, THE GARNISHEE SHALL STOP WITHHOLDING WHEN THE SUM WITHHELD EQUALS THE AMOUNT STATED IN THIS WRIT OF GARNISHMENT.

YOU ARE COMMANDED, unless otherwise directed by the court, by the attorney of record for the plaintiff, or by this writ, not to pay any debt, whether earnings subject to this garnishment or any other debt, owed to the defendant at the time this writ was served and not to deliver, sell, or transfer, or recognize any sale or transfer of, any personal property or effects of the defendant in your possession or control at the time this writ was served. Any such payment, delivery, sale, or transfer is void to the extent necessary to satisfy the plaintiff's claim and costs for this writ, with interest.

YOU ARE ALSO COMMANDED to answer this writ according to the instructions in this writ and in the answer forms and, within 20 days after the service of the writ upon you, to mail or deliver the original of such answer to the court, one copy to the plaintiff or the plaintiff's attorney, and one copy to the defendant at the addresses listed at the bottom of this writ.

If, at the time this writ was served, you owed the defendant any earnings (wages, salary, commission, bonus, tips, or other compensation for personal services or any periodic payments pursuant to a nongovernmental pension or retirement program), the defendant is entitled to receive amounts that are exempt from garnishment under federal and state law. You must pay the exempt amounts to the defendant on the day you would customarily pay the compensation or other periodic payment. As more fully explained in the answer, the basic exempt amount is the greater of 75 percent of disposable earnings or a minimum amount determined by reference to the employee's pay period, to be calculated as provided in the answer.

However, if this writ carries a statement in the heading of "This garnishment is based on a judgment or order for:"

- "private student loan debt," the basic exempt amount is the greater of 85 percent of disposable earnings or 50 times the minimum hourly wage of the highest minimum wage law in the state at the time the earnings are payable; or
- "consumer debt," the basic exempt amount is the greater of 80 percent of disposable earnings or 35 times the state minimum hourly wage.

YOU MAY DEDUCT A PROCESSING FEE FROM THE REMAINDER OF THE EMPLOYEE'S EARNINGS AFTER WITHHOLDING UNDER THIS WRIT. THE PROCESSING FEE MAY NOT EXCEED 20 DOLLARS FOR THE FIRST ANSWER AND 10 DOLLARS AT THE TIME YOU SUBMIT THE SECOND ANSWER.

If you owe the defendant a debt payable in money in excess of the amount set forth in the first paragraph of this writ, hold only the amount set forth in the first paragraph and any processing fee, if one is charged, and release all additional funds or property to defendant.

IF YOU FAIL TO ANSWER THIS WRIT AS COMMANDED, A JUDGMENT MAY BE ENTERED AGAINST YOU FOR THE FULL AMOUNT OF THE PLAINTIFF'S CLAIM AGAINST THE DEFENDANT WITH ACCRUING INTEREST AND ATTORNEY FEES AND COSTS, WHETHER OR NOT YOU OWE ANYTHING TO THE DEFENDANT. IF YOU PROPERLY ANSWER THIS WRIT, ANY JUDGMENT AGAINST YOU WILL NOT EXCEED THE AMOUNT OF ANY NONEXEMPT DEBT OR THE VALUE OF ANY NONEXEMPT PROPERTY OR EFFECTS IN YOUR POSSESSION OR CONTROL.

JUDGMENT MAY ALSO BE ENTERED AGAINST THE DEFENDANT FOR COSTS AND FEES INCURRED BY THE PLAINTIFF.

[ ] Witness, the Honorable \_\_\_\_\_, Judge of the above-entitled Court, and the seal thereof, on \_\_\_\_\_ (date).

\_\_\_\_\_  
Attorney for Plaintiff (or Plaintiff, if no Attorney)

\_\_\_\_\_  
Clerk of the Court

\_\_\_\_\_  
Address

By: \_\_\_\_\_

\_\_\_\_\_  
Name of Defendant

\_\_\_\_\_  
Address

\_\_\_\_\_  
Address of Defendant

[ ] This writ is issued by the undersigned attorney of record for plaintiff under the authority of Chapter 6.27 RCW, and must be complied with in the same manner as a writ issued by the clerk of the court.

Dated \_\_\_\_\_

\_\_\_\_\_  
Attorney for Plaintiff

\_\_\_\_\_  
WSBA No.

\_\_\_\_\_  
Address

\_\_\_\_\_  
Address of the Clerk of the Court

\_\_\_\_\_  
Name of Defendant

\_\_\_\_\_  
Address of Defendant