

OCT 17 2017

Contest
(435) 230-4805
10/17/17c 1443

In the ☐ District ☒ Justice Court of Utah

South Ogden Judicial Court District Weber County

Court Address : 3950 Adams Ave Ogden, UT 84403

Loans for Less
Plaintiff/Petitioner

vs.

Chris Viserio
Defendant/Respondent

**Writ of Continuing Garnishment and
Instructions for**

☐ Child Support
☒ Other

Case 16-8000198

Judge Ronstrom

Commissioner _____

For more information about writs of garnishment, go to the court's website
at: <http://www.utcourts.gov/howto/civil/>

If you are an employer who is garnishing earnings, the court has prepared an
interactive worksheet that will calculate the amount to be withheld and prepare
the Answers to Interrogatories form ready for filing. To use the worksheet, go to
the Utah courts' website at <https://www.utcourts.gov>. The link to "Employer's
Answers to Garnishment Interrogatories" is on the bottom of the right column.
Note your session number. You may return to it and edit it for up to 180 days,
making a continuing garnishment easier.

To:

Garnishee Name's Redman Van & Storage **Attn: Payroll**

Address 2571 W 2590 S Salt Lake UT 84119

- (1) Under the Utah State Code, the judgment creditor should have included with this
Writ of Garnishment a fee to you. If the fee was not included, sign here and
return the forms to the judgment creditor (or judgment creditor's attorney).

► _____

- (2) A judgment for \$666.93 has been entered against the judgment debtor, and the judgment debtor still owes \$ 811.93. Papers filed with the court show that you may possess or control some of the judgment debtor's property. (Property includes real and personal property. Property includes money, including earnings not yet paid.) The property is being garnished (seized) in order to pay the judgment. If you are the Garnishee (holder of the property), you are required to take certain steps to deliver the property or to hold and protect it. You may be held liable if you fail to do so. You should keep for your records a copy of everything that you prepare and everything that is served on you.

- (3) The judgment debtor is:

Name	Chris Viserio
Address	2940 South Carla Street West Valley UT 84120
Social security number (Last 4 digits only, if known)	1813
Driver's license number and state of issuance (Last 4 digits only, if known)	
Date of birth (if known)	12/20/1974

- (4) Within 7 business days after this writ is served on you, you must:
- (A) answer the attached Interrogatories;
 - (B) file your original Answers to Interrogatories with the court clerk.
 - (C) serve a copy of your Answers to Interrogatories on the judgment creditor (or judgment creditor's attorney);
 - (D) serve a copy of the following papers on the judgment debtor and on any other person shown by your records to have an interest in the property. The papers to be served are:
 - one copy of this Writ of Continuing Garnishment;
 - one copy of your Answers to the Interrogatories;
 - one copy of the Notice of Garnishment and Exemptions form; and
 - two copies of the Reply and Request for Hearing form.
- (5) You may serve the court, the judgment creditor (or judgment creditor's attorney), the judgment debtor and any other person by hand delivery or by first class mail. The

addresses of the court and judgment creditor (or judgment creditor's attorney) are at the top of the first page of this writ.

- (6) This Writ of Continuing Garnishment is effective for one year after the date on which it was served on you, or for 120 calendar days if a second or subsequent writ of continuing garnishment is served on you. Within 7 business days after the close of each pay period occurring within the term of continuing garnishment, you must:
 - (A) answer the attached Interrogatories;
 - (B) file with the clerk of the court your original Answers to the Interrogatories.
 - (C) serve a copy of your Answers to Interrogatories on the judgment creditor (or judgment creditor's attorney); the judgment debtor and on any other person shown by your records to have an interest in the property.
- (7) What to do with the property.
 - (A) **DO NOT SEND THE PROPERTY TO THE COURT.** You are to withhold from the judgment debtor the amount shown in your Answers to Interrogatories. You are to hold the amount for 20 calendar days after you serve the judgment debtor, but you may pay to the defendant the balance of his or her wages.
 - (B) If you do not receive from the judgment debtor a Reply and Request for Hearing within 20 days after serving the judgment debtor, you are to deliver the property to the judgment creditor (or judgment creditor's attorney). You are then relieved from any liability unless it is shown that your Answers to the Interrogatories are incorrect.
 - (C) If you do receive a Reply and Request for Hearing, you must hold the property until you receive further orders from the court directing you how to proceed.
- (8) If you fail to take these steps, the court may hold you liable for the value of the property you should have withheld.
- (9) You may deliver to the judgment debtor any property greater than you are required to withhold.
- (10) Multiple Writs of Garnishment for the same judgment debtor may be served on you, but only one Writ of Garnishment may be in effect at one time. You must satisfy the writs in the order in which they are served. When an earlier Writ of Garnishment expires or is satisfied, you must then satisfy the next writ. However, a Writ of Continuing Garnishment in favor of the Office of Recovery Services or

the Department of Workforce Services takes precedence over other writs and must be satisfied first. Also, a Writ of Continuing Garnishment in favor of the Office of Recovery Services or the Department of Workforce Services continues indefinitely until fully satisfied, placing earlier writs on hold. These instructions do not apply to writs or orders entered by other courts or governmental agencies.

Date 10.12.17

Clerk of Court TRISTHOTO

By _____

Business Name: **REDMAN VAN & STORAGE**
Address: **2571 W 2590 S**
SALT LAKE CITY UT 84119-
Phone: **(801) 972-4420**
Fax: **(801) 972-6598**
Email: **redmanap@xmission.com**

IN THE JUSTICE COURT OF THE STATE OF UTAH
SECOND JUDICIAL DISTRICT, WEBER COUNTY
3950 ADAMS AVE, OGDEN, UT 84403

LOANS FOR LESS

Plaintiff/Petitioner

v.

CHRIS VISESIO

Defendant/Respondent

**Garnishee's Answers to
Interrogatories for Earnings**

Case Number: **168000198**

Judge: **RENSTROM**

Commissioner: _____

(1) Do you employ the judgment debtor?

ANSWER: **Yes**

(2)(a) Are there other Writs of Continuing Garnishment in effect?

ANSWER: **No**

(2)(b) If yes, when will they expire?

ANSWER:

(3)(a) What is the judgment debtor's pay period?

ANSWER: **Biweekly**

(3)(b) What is the pay period to which these answers relate?

ANSWER: **Start Date: October 2, 2017 End Date: October 15, 2017**

*The Writ served on you with this form is effective for one year after the date of service or for 120 days after the date of a second or subsequent writ of continuing garnishment. If the days of the garnishment term end before the end date of the pay period, you are not required to withhold money from the debtor. Skip the remaining questions, sign this form, and mail it as indicated. Otherwise calculate the amount to be withheld.

(4) Calculate the amount to be withheld from the judgment debtor. (Assume you are calculating this on the last day of the pay period for which these answers apply.)

(4)(a) Gross earnings from all sources payable to the judgment debtor (Including wages, salaries, commissions, bonuses, or earnings from a pension or retirement program. Tips are generally not considered earnings for the purposes of the wage garnishment law.)	\$
(4)(b) Deductions required by law	
(4)(b)(i) Federal income tax	\$
(4)(b)(ii) State income tax	\$
(4)(b)(iii) Social security tax (FICA)	\$
(4)(b)(iv) Medicare tax (FICA)	\$
(4)(b)(v) Other amounts required by law to be deducted (Please describe reason for deduction.)	\$
(4)(c) Total deductions (Calculate & record the sum of (4)(b)(i) through (4)(b)(v).)	\$
(4)(d) Disposable earnings (Calculate and record Line (4)(a) minus Line (4)(c).)	\$
(4)(e) Calculate:	
(4)(e)(i) 25% of the amount in Line (4)(d); or, if this is a judgment for child support, 50% of the amount in Line (4)(d)	\$
(4)(e)(ii) The difference between Line (4)(d) and the federal minimum hourly wage (\$7.25) times 30 times the number of weeks in this pay period For example: (Weekly): Line (4)(d) minus (\$7.25 X 30 hours X 1 week) (Biweekly): Line (4)(d) minus (\$7.25 X 30 hours X 2 weeks) (Semi-monthly): Line (4)(d) minus (\$7.25 X 30 hours X 26 weeks + 12 months) (Monthly) Line (4)(d) minus (\$7.25 X 30 hours X 52 weeks + 12 months)	\$
(4)(f) Record the lesser amount from Line (4)(e)(i) and Line (4)(e)(ii).	\$
(4)(g) Amount of any other garnishment or income withholding order.	\$
(4)(h) Calculate and record Line (4)(f) minus Line (4)(g)	\$
(4)(i) Amount deducted for an undisputed debt owed to you by the ☐ judgment creditor ☐ judgment debtor (check one, both or neither)	\$
(4)(j) Calculate and record Line (4)(h) minus Line (4)(i).	\$
(4)(k) What is the balance owed on the judgment? (You may contact the judgment creditor or judgment creditor's attorney to obtain the outstanding balance.)	\$
(4)(l) Record the lesser amount from Line (4)(j) and Line (4)(k). (This is the amount to be withheld.)	\$

I served a copy of these Answers to Interrogatories on the **judgment creditor** (or judgment creditor's attorney) by:

Service Type	Address	Service Date
Mail	LOANS FOR LESS	October 30, 2017

	3901 RIVERDALE RD #A SOUTH OGDEN, UT 84405-	
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I served a copy of the Writ of Garnishment, these Answers to Interrogatories, Notice of Garnishment and Exemptions form, and two copies of the Reply and Request for Hearing form on the **judgment debtor** by:

Service Type	Address	Service Date
Mail	CHRIS VISESIO EMPLOYEE WEBSITE SALT LAKE CITY, UT 84119-	October 28, 2017

I served a copy of the Writ of Garnishment, these Answers to Interrogatories, Notice of Garnishment and Exemptions form, and two copies of the Reply and Request for Hearing form upon the following **persons other than the defendant shown by my records to have an interest in the property**:

Service Type	Address	Service Date

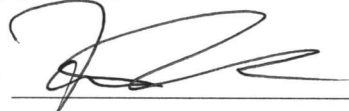
I declare under criminal penalty of Utah Code Section 78B-5-705 that this Garnishee's Answers to Interrogatories for Earnings is true and correct.

Date

:

10/28/17

Sign here



Typed or printed name **FAAASA GIVENS**

NOTICE OF GARNISHMENT AND EXEMPTIONS

NOTICE: YOUR PROPERTY MAY BE TAKEN TO PAY A CREDITOR.

PLEASE READ THIS CAREFULLY.

- (1) If you are the judgment debtor in this action, your rights may be affected. You should read this notice and take steps to protect your rights.
- (2) If you are not the judgment debtor in this action, papers filed with the court indicate that you may have an interest in the judgment debtor's property. Your rights may be affected, and you should read this notice and take steps to protect your rights.
- (3) The Garnishee (someone who possesses your property) has been ordered to hold your property. This means that you cannot obtain the property and it may be used to pay a judgment creditor.
- (4) Certain property and money are exempt from execution (cannot be garnished). The following is a partial list of exempt property and money, but some of these exemptions might not apply to judgments for alimony or child support.
 - (A) A burial plot for you and your family.
 - (B) Health aids.
 - (C) Benefits because of disability, illness or unemployment.
 - (D) Medical care benefits.
 - (E) Veteran's benefits.
 - (F) Social security benefits.
 - (G) Supplemental security income benefits (SSI).
 - (H) Workers' compensation benefits.
 - (I) Certain retirement benefits.
 - (J) Public assistance.
 - (K) Money or property for child support, alimony or separate maintenance.
 - (L) Certain furnishings, appliances, carpets, animals, books, musical instruments, and heirlooms.
 - (M) Provisions for 12 months.
 - (N) Wearing apparel, not including jewelry or furs.
 - (O) Beds and bedding.
 - (P) Certain works of art.
 - (Q) Compensatory damages from bodily injury or wrongful death.
 - (R) The proceeds of certain life insurance contracts and trusts.
 - (S) Books, implements and tools of a trade.
 - (T) A personal motor vehicle.

- (U) A motor vehicle used in trade or business.
 - (V) Part of your wages.
 - (W) Property of a person who did not have a judgment entered against him or her, such as the co-owner of the property being held.
- (5) You should consult Utah Code Title 78B, Chapter 5, Part 5, Utah Exemptions Act for full information about exemptions. There is no exemption solely because you are having difficulty paying your debts.
- (6) If you believe that the Writ of Garnishment was issued improperly, that the Answers to Interrogatories are inaccurate, that the judgment creditor owes you money, or that you are entitled to an exemption, **DO THE FOLLOWING IMMEDIATELY**. You have a deadline of 10 business days from the date the Garnishee mailed or delivered this notice to you.
- (A) Complete the attached "Reply and Request for Hearing" form.
 - (B) Sign your name in the space provided.
 - (C) Mail or deliver the form to: the court clerk, the judgment creditor, (or judgment creditor's attorney) and the Garnishee. Keep a copy for your records. The name and address of the court, the judgment creditor, (or judgment creditor's attorney) and the Garnishee are on the first page of the Writ of Garnishment.
- (7) The court clerk will schedule the matter for hearing and notify you. You should file with the Reply and Request for Hearing form or bring to the hearing any documents that help you prove your claim.
- (8) If you fail to take these steps, the property being held may be used to pay a judgment creditor.
- (9) You may consult an attorney and have the attorney represent you at the hearing.

My Name Loans for Less
Address 3901 Riverdale Rd #A
City, State, Zip South Ogden, UT 84405
Phone 801-399-9477
Email loansforlessogden@gmail.com

I am the ☐ Plaintiff/Petitioner
☐ Defendant/Respondent
☐ Attorney for the ☐ Plaintiff/Petitioner ☐ Defendant/Respondent and my
Utah Bar number is _____

In the ☐ District ☐ Justice Court of Utah

South Ogden Judicial District Weber County

Court Address: 3950 Adams Ave Ogden, UT 84403

Loans for Less
Plaintiff/Petitioner

v.

Chris Visessio
Defendant/Respondent

Reply and Request for Hearing

Case Number 16-8000198

Judge Renstrom

Commissioner _____

Instructions: You must attach the following records and forms if they are not already filed with the court.

- ☐ Continuation pages (If any, completing paragraphs that don't have enough space.
Write the paragraph number on the continuation page.)
- ☐ Any documents supporting your claims
- ☐ By and through my attorney, I say that: (Attorney, check here if you are appearing on
behalf of your client.)
- (1) ☐ I have read the Notice of Garnishment and Exemptions form.
- (2) ☐ I request that this matter be scheduled for a hearing.

(3) The garnished property is:

☐ Funds in an account ☐ Wages ☐ Other Property

(4) ☐ The Writ of Garnishment was issued improperly because:

(5) ☐ The Answers to Interrogatories are inaccurate because:

(6) ☐ All [or this part: \$ _____] of the property is exempt because it is:

- ☐ Benefits because of disability, illness or unemployment.
 - ☐ Medical care benefits.
 - ☐ Veteran's benefits.
 - ☐ Social security benefits.
 - ☐ Supplemental security income benefits (SSI).
 - ☐ Workers' compensation benefits.
 - ☐ Retirement benefits.
 - ☐ Public assistance.
 - ☐ Money for child support, alimony or separate maintenance.
 - ☐ Compensatory damages from bodily injury or wrongful death.
 - ☐ The proceeds of a life insurance contract or trust.
 - ☐ Exempt wages.
 - ☐ Owned by another person.
 - ☐ Other. Explain.
-
-
-
-

(7) ☐ The judgment creditor owes me money because:

(8) ☐ I claim ownership of all or part of the money or property taken, and I am not one of the persons against whom a judgment was entered. Explain.

I declare under criminal penalty of Utah Code Section 78B-5-705 that this Reply and Request for Hearing is true and correct.

Date _____ Sign here ► _____

Typed or printed name _____

Certificate of Service

I certify that I served a copy of this Reply and Request for Hearing on the following people.

Person's Name	Method of Service	Served at this Address	Served on this Date
(Other Party or Attorney)	☐ Mail ☐ Hand Delivery ☐ Fax (Person agreed to service by fax.) ☐ Email (Person agreed to service by email.) ☐ Left at business (With person in charge or in receptacle for deliveries.) ☐ Left at home (With person of suitable age and discretion residing there.)		
(Clerk of Court)	☐ Mail ☐ Hand Delivery ☐ Electronic File		
	☐ Mail ☐ Hand Delivery ☐ Fax (Person agreed to service by fax.) ☐ Email (Person agreed to service by email.) ☐ Left at business (With person in charge or in receptacle for deliveries.) ☐ Left at home (With person of suitable age and discretion residing there.)		
	☐ Mail ☐ Hand Delivery ☐ Fax (Person agreed to service by fax.) ☐ Email (Person agreed to service by email.) ☐ Left at business (With person in charge or in receptacle for deliveries.) ☐ Left at home (With person of suitable age and discretion residing there.)		

Date _____

Sign here ► _____

Typed or printed name _____