

1 MICHAEL COSENTINO State Bar No. 83253
Attorney at Law
2 P.O. Box 129
Alameda, CA 94501

3 Telephone: (510) 523-4702
4 Facsimile: (510) 747-1640

5 Attorney for Plaintiff
United States of America
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7
8 **IN THE UNITED STATES DISTRICT COURT**
9 **FOR THE NORTHERN DISTRICT OF CALIFORNIA**
10 **SAN FRANCISCO DIVISION**

11 **UNITED STATES OF AMERICA,**

Case No. C97-1173M

12 Plaintiff,

13 v.

14 **DEBRA REED aka DEBRA D. REED**
aka DEBRA DENISE REED
aka DELORA DENISE REED
15 **aka DEBRA J. REED,**

WRIT OF CONTINUING
GARNISHMENT

16 Defendant,

17 and

18 **City and County of San Francisco,**

19 Garnishee.
20 _____ /

21 TO: Payroll Department
City and County of San Francisco
22 One South Van Ness, 4th Floor
San Francisco, CA 94103
23

24 YOU ARE HEREBY COMMANDED TO GARNISH FOR THE BENEFIT OF
25 THE UNITED STATES OF AMERICA THE WAGES, SALARY, OR COMMISSION IN
26 YOUR CUSTODY, CONTROL, OR POSSESSION IN WHICH THE DEFENDANT-
27 JUDGMENT DEBTOR HAS AN OWNERSHIP INTEREST.

28 The name, SSN XXX-XX-8286, and last known address of the person who is

1 the defendant-judgment debtor (hereinafter "debtor") in this action and whose property
2 is subject to this Writ are as follows:

3 DEBRA REED aka DEBRA D. REED aka DEBRA DENISE REED
4 aka DELORA DENISE REED aka DEBRA J. REED
5 3229 Ashley Way
6 Antioch, CA 94509

7 This Writ has been issued at the request of the United States of America to
8 enforce the collection of a civil judgment entered in favor of the United States against
9 the debtor for a defaulted student loan in the amount of \$2,438.30. There is a balance
10 of \$4,690.53 due on the judgment, which amount includes costs and interest
11 computed through January 6, 2015.

12 The following are the steps that you must take to comply with this Writ. If you
13 have any questions, you should consult with your attorney.

14 1. Pursuant to 28 U.S.C. § 3205(c)(2)(F), if you have in your custody, control,
15 or possession any property of the debtor, including wages, salary, or commissions, in
16 which the debtor has a substantial nonexempt interest, or if you obtain custody,
17 control, or possession of such property while this Writ is in effect, you must
18 immediately withhold such property from the debtor and retain it in your possession
19 until you receive instructions from the Court which will tell you what to do with the
20 property. The United States has requested that the sum of 25% of the debtor's
21 disposable earnings, which under California law represents the nonexempt portion of
22 the debtor's earnings, be withheld from the defendant's earnings.

23 2. Pursuant to 28 U.S.C. § 3205(c)(2)(E), you are required to answer this Writ
24 within 10 days after service of this Writ upon you. You must answer the Writ even if
25 you do not have in your custody, control, or possession any property of the debtor.
26 Pursuant to 28 U.S.C. § 3205(c)(4), your answer must state, under oath, the following
27 information:

28 a. Whether or not you have in your custody, control, or possession, any
property owned by the debtor in which the debtor has a substantial

- 1 nonexempt interest, including nonexempt, disposable earnings;
- 2 b. a description of such property and the value of such property;
- 3 c. a description of any previous garnishments to which such property is
- 4 subject and the extent to which any remaining property is not exempt;
- 5 and
- 6 d. the amount of the funds you anticipate owing to the debtor in the future
- 7 and whether the period for payment will be weekly or another specified
- 8 period.

9 For your convenience, a form which addresses the above-requested information is
10 attached and may be used to Answer the Writ.

11 3. After you complete the answer under oath, pursuant to 28 U.S.C. §
12 3205(c)(2)(E) & (c)(4), within ten (10) days after service of this Writ upon you, you
13 must mail or deliver the original Answer bearing the original signature of the person
14 preparing the answer to the Court at the following address:

15 Civil Clerk, United States District Court
16 450 Golden Gate Avenue, 16th Floor
San Francisco, CA 94102

17 At the same time that you mail or deliver the original answer to the Court, you must
18 also mail or deliver a copy of the original Answer to both the debtor and attorney for
19 the United States at the following respective addresses:

20 DEBRA REED aka DEBRA D. REED aka DEBRA DENISE REED
21 aka DELORA DENISE REED aka DEBRA J. REED
3229 Ashley Way
Antioch, CA 94509

22 Michael Cosentino, Attorney at Law
23 P.O. Box 129
Alameda, CA 94501

24 Please note that the attached form Answer contains a certificate of service which
25 needs to be completed by the person mailing the copies of the answer to the debtor
26 and the attorney for the United States, and which needs to be filed along with the
27 Answer.

28

1 IF YOU FAIL TO ANSWER THIS WRIT OR FAIL TO WITHHOLD PROPERTY
2 IN ACCORDANCE WITH THIS WRIT, THE UNITED STATES MAY PETITION THE
3 COURT FOR AN ORDER REQUIRING YOU TO APPEAR BEFORE THE COURT TO
4 ANSWER THE WRIT AND TO WITHHOLD PROPERTY IN ACCORDANCE WITH
5 THE WRIT BEFORE THE APPEARANCE DATE. IF YOU FAIL TO APPEAR OR DO
6 APPEAR AND FAIL TO SHOW GOOD CAUSE WHY YOU FAILED TO COMPLY
7 WITH THIS WRIT, THE COURT WILL ENTER A JUDGMENT AGAINST YOU FOR
8 THE VALUE OF THE DEBTOR'S NONEXEMPT INTEREST IN SUCH PROPERTY
9 (INCLUDING NONEXEMPT DISPOSABLE EARNINGS). THE COURT MAY ALSO
10 AWARD A REASONABLE ATTORNEY'S FEE TO THE UNITED STATES AND
11 AGAINST YOU IF THE WRIT IS NOT ANSWERED WITHIN THE TIME SPECIFIED
12 HEREIN AND IF THE UNITED STATES FILES A PETITION REQUIRING YOU TO
13 APPEAR.

14 RICHARD W. WIEKING, Clerk
15 United States District Court
16 for the Northern District of California

17 Dated: 3/20/2015

18 By: 
19 Deputy Clerk
20 MARK ROMYN

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1 DO NOT WITHHOLD THE EXEMPT PORTION OF THE EMPLOYEE'S EARNINGS

2 1. Earnings include any money (whether called wages, salary, commissions,
 3 bonuses, or anything else) paid for personal services, pension, or retirement.
 4 Vacation or sick pay is earnings subject to withholding as it is *received* by the
 5 employee.

6 2. Disposable earnings are different from gross pay or take-home pay. They
 7 are the earnings left after deducting the part which state or federal law requires an
 8 employer to withhold as mandatory deductions. Generally, these mandatory
 9 deductions are federal income tax, social security (FICA) tax, state income tax, state
 10 disability insurance, and payments to public employee retirement systems.
 11 Disposable earnings can change from pay period to pay period, whenever gross pay
 12 or required deductions change.

13 To determine earnings that¹ are eligible for withholding, and therefore must be
 14 withheld, see the chart below.

15 USE THE CHART BELOW TO DETERMINE NONEXEMPT DISPOSABLE
 16 EARNINGS AND THE APPLICABLE WITHHOLDING AMOUNT¹ :

17	18	19	20	21
Pay Period:	Weekly or oftener	Every 2 weeks	Twice a month	Once a month
22	Disposable earnings: \$ 0 to \$217.50	\$ 0 to \$435.00	\$ 0 to \$471.25	\$ 0 to \$942.50
23	Withhold: Nothing (entire earnings are exempt)			
24	Disposable earnings: \$217.51 to \$290.00	\$435.01 to \$580.00	\$471.26 to \$628.33	\$942.51 to \$1,256.67
25	Withhold: Amt. over \$217.50	Amt. over \$435.00	Amt. over \$471.25	Amt. over \$942.50
26	Disposable earnings: \$290.01 or more	\$580.01 or more	\$628.34 or more	\$1,256.68 or more
27	Withhold: 25% of disposable earnings (balance is exempt)			

28 ¹Based on the Federal Minimum Wage Earnings of \$7.25 an hour, effective 07/24/2009

1 4. The Garnishee expects to obtain custody, control, or possession of earnings
2 of the Defendant in the foreseeable future. Yes ___ No ___

3 5. For the pay period in effect on the date of service of this Writ of Continuing
4 Garnishment, the Garnishee states as follows:

5 a. Defendant was in my/our employ. Yes ___ No ___

6 b. The Defendant's pay period is ___ weekly, ___ bi-weekly,
7 ___ semi-monthly, ___ monthly.

8 c. The Defendant's present pay period began on _____ (date).
9 ("Present" means the pay period in which the Writ of Continuing
Garnishment was served.)

10 d. The Defendant's present pay period ends on _____ (date).

11 e. The Defendant's net wages are as calculated below:

12 (1) Gross Pay \$ _____

13 (2) Federal income tax \$ _____

14 (3) F.I.C.A. tax \$ _____

15 (4) State income tax \$ _____

16 (5) SDI \$ _____

17 Total tax withholdings \$ _____

18 Net Wages \$ _____
19 (gross pay minus above withheld taxes)

20 6. Are there any other garnishments currently in effect? Yes ___ No ___

21 If the answer is yes, describe below and attach to this Answer a copy of each
22 garnishment:
23

24 _____
25 _____
26 _____

27 7. Will the Garnishee owe the Defendant money in the foreseeable future?

28 Yes ___ No ___ If the answer is yes, provide the reason why such money will be

1 owed, the amount of money that will be owed, and the date or dates on which each
2 payment will be due:

3	4	5	6
	<u>Type of Payment</u>	<u>Amount</u>	<u>Date Payment Will be Due</u>
5	1. _____	_____	_____
6	2. _____	_____	_____
7	3. _____	_____	_____

8 8. Does the Garnishee currently have custody, control or possession of property
9 (other than earnings) such as bank accounts, pensions, thrift plans, etc., in which the
10 Defendant maintains an interest? Yes___ No___ If the answer is yes, then
11 provide the following information for each item of such property:

12	13	14	15
	<u>Description of Property</u>	<u>Approximate Value</u>	<u>Description of Defendant's Interest</u>
14	1. _____	_____	_____
15	2. _____	_____	_____
16	3. _____	_____	_____
17	4. _____	_____	_____

18 9. Does the Garnishee expect to obtain in the foreseeable future custody,
19 control or possession of property (other than earnings) such as bank accounts,
20 pensions, thrift plans, etc., in which the Defendant maintains an interest? Yes___
21 No___ If the answer is yes, then provide the following information for each item of
22 such property:

23	24	25	26	27
	<u>Description of Property</u>	<u>Approximate Value</u>	<u>Description of Defendant's Interest</u>	<u>Date Will Obtain Property</u>
25	1. _____	_____	_____	_____
26	2. _____	_____	_____	_____
27	3. _____	_____	_____	_____
28	4. _____	_____	_____	_____

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10. Does the Garnishee have any objections or defenses to the Writ of Continuing Garnishment? Yes ___ No ___ If the answer is yes, list the nature and basis of each objection and/or defense:

On behalf of City and County of San Francisco, I hereby certify under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Telephone # _____

Fax # _____

Dated: _____

By: _____

(Sign above and type or print name below)

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CERTIFICATE OF SERVICE

I, _____, declare:

That I am a citizen of the United States and employed in the County of _____, California; that my business address is

_____ ; that I am over the age of eighteen years; and that I am not a party to the above-entitled action;

That on _____ (date), I deposited in the United States mail, in envelopes bearing the requisite postage, a copy of:

ANSWER OF GARNISHEE

addressed to each of the following, at their last known addresses, at which place there is service by United States mail.

DEBRA REED aka DEBRA D. REED aka DEBRA DENISE REED
aka DELORA DENISE REED aka DEBRA J. REED
3229 Ashley Way
Antioch, CA 94509

Michael Cosentino
Attorney at Law
P.O. Box 129
Alameda, CA 94501

This Certificate was executed on _____ (date),
at _____ (city), California.

I certify under penalty of perjury that the foregoing is true and correct.

(sign above and type or print name below)