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 8 COUNSEL FOR THE UNITED STATES
 9 OF AMERICA, PLAINTIFF
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IN THE UNITED STATES DISTRICT COURT
 FOR THE NORTHERN DISTRICT OF CALIFORNIA
 SAN FRANCISCO DIVISION

UNITED STATES OF AMERICA, <div style="text-align: right;">Plaintiff,</div>	}	Case No. C06-80104 MISC
v.	}	
PETER J. YOO, <div style="text-align: right;">Defendant,</div>	}	WRIT OF CONTINUING GARNISHMENT
and	}	
Sparrow Hospital, <div style="text-align: right;">Garnishee.</div>	}	

TO: Sparrow Hospital
 Payroll Department
 1215 E. Michigan Ave.
 LANSING, MI 48912

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

The name and last known address of the person who is the defendant-judgment debtor (hereinafter "debtor") in this action and whose property is subject to

1 this Writ are as follows:

2 PETER J. YOO
3 2017 Belwood Dr.
4 Okemos, MI 48864

5 This Writ has been issued at the request of the United States of America to
6 enforce the collection of a civil judgment entered in favor of the United States against
7 the debtor for a defaulted student loan in the amount of \$65,062.20. There is a
8 balance of \$61,987.62 due on the judgment, which amount includes costs and interest
9 computed through 01/22/10.

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

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

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

26 a. Whether or not you have in your custody, control, or possession, any
27 property owned by the debtor in which the debtor has a substantial
28 nonexempt interest, including nonexempt, disposable earnings;

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

8 For your convenience, a form which addresses the above-requested information is

9 attached and may be used to Answer the Writ.

10 3. After you complete the answer under oath, pursuant to 28 U.S.C. §

11 3205(c)(2)(E) & (c)(4), within ten (10) days after service of this Writ upon you, you

12 must mail or deliver the original Answer bearing the original signature of the person

13 preparing the answer to the Court at the following address:

14 Clerk, United States District Court

15 450 Golden Gate Avenue, 16th Floor

16 P. O. Box 36060

 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 PETER J. YOO

21 2017 Belwood Dr.

 Okemos, MI 48864

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

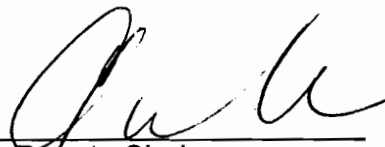
27 Answer.

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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: 2-16-10

18 By: 
19 Deputy Clerk
20 GLORIA ACEVEDO
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27 DO NOT WITHHOLD THE EXEMPT PORTION OF THE EMPLOYEE'S EARNINGS
28

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

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

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

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

16	17	18	19	20	21	22	23	24	25	26	27	28
Pay Period:		Weekly or oftener	Every 2 weeks	Twice a month	Once a month							
Disposable earnings:		\$ 0 to \$217.50	\$ 0 to \$435.00	\$ 0 to \$471.25	\$ 0 to \$942.50							
Withhold:		Nothing (entire earnings are exempt)										
Disposable earnings:		\$217.51 to \$290.00	\$435.01 to \$580.00	\$471.26 to \$628.33	\$942.51 to \$1,256.67							
Withhold:		Amt. over \$217.50	Amt. over \$435.00	Amt. over \$471.25	Amt. over \$942.50							
Disposable earnings:		\$290.01 or more	\$580.01 or more	\$628.34 or more	\$1,256.68 or more							
Withhold:		25% of disposable earnings (balance is exempt)										

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

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IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF CALIFORNIA

UNITED STATES OF AMERICA,)	
)	Case No. C06-80104 MISC
Plaintiff,)	
)	
v.)	
)	
PETER J. YOO,)	
)	
Defendant,)	
)	
and)	
)	
Sparrow Hospital,)	ANSWER OF GARNISHEE
)	
Garnishee.)	
_____)	

I, _____, being first duly sworn, hereby state the following:

1. I am the _____ (Official Title) of the Garnishee named in the above caption. I am authorized to prepare this Answer on behalf of the Garnishee.

2. The Garnishee was served with the Writ of Continuing Garnishment on _____ (date) in this action.

3. The Garnishee currently has custody, control, or possession of earnings of the Defendant. Yes ___ No ___

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

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

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

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

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

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

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

10 (1) Gross Pay \$ _____

11 (2) Federal income tax \$ _____

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

13 (4) State income tax \$ _____

14 (5) SDI \$ _____

15 Total tax withholdings \$ _____

16 Net Wages \$ _____
17 (gross pay minus above withheld taxes)

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

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

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

25 Yes ___ No ___ If the answer is yes, provide the reason why such money will be
26 owed, the amount of money that will be owed, and the date or dates on which each
27 payment will be due:
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<u>Type of Payment</u>	<u>Amount</u>	<u>Date Payment Will be Due</u>
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____

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

<u>Description of Property</u>	<u>Approximate Value</u>	<u>Description of Defendant's Interest</u>
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____
4. _____	_____	_____

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

<u>Description of Property</u>	<u>Approximate Value</u>	<u>Description of Defendant's Interest</u>	<u>Date Will Obtain Property</u>
1. _____	_____	_____	_____
2. _____	_____	_____	_____
3. _____	_____	_____	_____
4. _____	_____	_____	_____

10. Does the Garnishee have any objections or defenses to the Writ of

1 Continuing Garnishment? Yes ___ No ___ If the answer is yes, list the nature
2 and basis of each objection and/or defense:

3 _____
4 _____
5 _____
6 _____
7 _____

8 On behalf of Sparrow Hospital, I hereby certify under penalty of perjury under the
9 laws of the United States of America that the foregoing is true and correct.

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Dated: _____

By: _____

(Sign above and type or print name
below)

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.

PETER J. YOO
2017 Belwood Dr.
Okemos, MI 48864

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)

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