

## IMPORTANT INSTRUCTIONS TO THE DEFENDANT

1. A garnishment has been filed against you with your bank, credit union, brokerage house or your tenant. Everything in your accounts up to the amount stated due on the reverse of this form will be attached. If you are receiving rent, all of your tenant's rent up to the amount stated due will be attached.
2. If you are unfamiliar with Georgia Laws applying to garnishments, consult an attorney or otherwise obtain correct information before proceeding in this matter. Do not call the Court for advice. The clerks are unable to provide you with assistance.
3. If you are disputing the fact that a judgment exists, you must do that in the Court that rendered it against you.
4. If you dispute the amount due, you may file a traverse. Please call (404) 730-5010 to obtain the current cost to file a traverse. A traverse does not stop the garnishment from proceeding. It only gets you a Court hearing. If you choose, you may post a bond in the amount due, and obtain a release.
5. File your traverse at: **State Court of Fulton County, Garnishment Division, TG-900, 185 Central Avenue SW, Atlanta GA 30303.**
6. Failure to file a traverse to this garnishment will result in a conclusive presumption that this garnishment was properly issued.
7. **Federal Law exempts from garnishment monies directly deposited by the following federal benefits programs: Social Security (42 U.S.C. 407); SSI (42 U.S.C. 1383); Railroad Retirement (45 U.S.C. 231m); Black Lung (30 U.S.C. 923(b)); Veterans' Benefits (38 U.S.C. 5301). Consult legal counsel if you believe one of these federal exemptions applies to your money and file a timely traverse.**

