

# WEST TENNESSEE LEGAL SERVICES

## Have you been sued?

*What you can do if a judge has decided  
that you owe someone money*





# HAVE YOU BEEN SUED?

## ACT WITHIN 10 DAYS TO PROTECT YOUR BANK ACCOUNTS AND BELONGINGS.

This booklet is for you if a judge has decided you owe someone money. The judge's decision is called a judgment against you. The court can take your money or sell your things to pay the debt. You may be able to stop this if you file legal papers within 10 days. You don't need a lawyer. You can use the white paper in this booklet.

The white paper in this booklet is called a "Debtor's Claim of Exempt Property". It protects up to \$10,000 worth of your belongings and money. Plus it can protect all the money in certain bank accounts.

Try to file it **BEFORE** the judgment is final. Ask the court clerk's office how many days until the judgment is final. In general sessions court, a judgment is final 10 days after the hearing. What happens once the judgement is final? The creditor can file to take your property unless you file legal papers first.

The Creditor can never take your clothes, family bible or pictures, trunks, school books, certain health care aids or tools you use to earn a living worth up to \$1,900.

IN THE \_\_\_\_\_ COURT FOR \_\_\_\_\_ COUNTY, TENNESSEE

Plaintiff \_\_\_\_\_

vs. Case No. \_\_\_\_\_

Defendant \_\_\_\_\_

**DEBTOR'S CLAIM OF EXEMPT PROPERTY  
(OR AMENDMENT TO DEBTOR'S FILING OF EXEMPT PROPERTY)**

I, the Judgment Debtor herein and a resident of Tennessee, claim and declare the following items, the total value of which does not exceed \$10,000, to be exempt from execution, seizure or attachment pursuant to the provisions of Tennessee Code Annotated §26-2-101 et seq. (or to amend the previous list filed to assert such exemption). This personal property exemption right is in addition to certain items that are automatically exempt by law and do not need to be included in my \$10,000 total, including funds on deposit in checking and/or savings accounts at:

\_\_\_\_\_ Name of Bank \_\_\_\_\_ Account Number \_\_\_\_\_

consisting solely of Social Security, SSI, Unemployment, Workers Comp, AFDC/Families First, Veteran's benefits, alimony or child support, and/or state, federal or city pension.

### HERE'S HOW TO FILL IT OUT:

#### 1. Put who this is about

- Write the court and the county here.
- Write the person who sued you here. (Plaintiff)
- Write the number of your case here. The number of your case is on the papers you got when you were sued. If you can't find it, the court clerk may be able to help.
- Write your name here. (Defendant)

#### 2. Protect a bank account that has **ONLY** certain kinds of money.

- Social Security, SSI, SSDI
- Families First
- Child support and/or alimony
- Unemployment and/or Workers Comp
- VA and/or state, federal, or city pension checks

To keep that money plus the \$10,000 of stuff you listed, put the bank name and account number here. This lets the court know that this account is protected by a different law.



IN THE \_\_\_\_\_ COURT FOR \_\_\_\_\_ COUNTY, TENNESSEE

\_\_\_\_\_  
Plaintiff

vs.

Case No. \_\_\_\_\_

\_\_\_\_\_  
Defendant

**DEBTOR'S CLAIM OF EXEMPT PROPERTY**  
(OR AMENDMENT TO DEBTOR'S FILING OF EXEMPT PROPERTY)

I, the Judgment Debtor herein and a resident of Tennessee, claim and declare the following items, the total value of which does not exceed \$10,000, to be exempt from execution, seizure or attachment pursuant to the provisions of Tennessee Code Annotated §26-2-101 et seq. (or to amend the previous list filed to assert such exemption).

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\_\_\_\_\_  
Name of Bank

\_\_\_\_\_  
Account Number

**consisting solely of Social Security, SSI, Unemployment, Workers Comp, AFDC/Families First, Veteran's benefits, alimony or child support, and/or state, federal or city pension.**

Item	Value
Automobiles/Trucks/Vehicles:	
_____	\$ _____
_____	\$ _____
Furniture and Appliances:	
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
Other Household Goods (kitchen utensils, linens, etc.):	
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
Other items (including but not limited to: bank accounts not listed on back of form; cash; etc):	
_____	\$ _____
_____	\$ _____
<b>TOTAL (not to exceed \$10,000) .....</b>	<b>\$ _____</b>

**Turn this paper over.**

Tools or equipment used to earn a living (Tools of the Trade):

I further declare the following items, the value of which does not exceed \$1900, to be exempt tools of the trade:

Item	Value
_____	\$ _____
_____	\$ _____
_____	\$ _____
<b>TOTAL</b>	\$ _____

\_\_\_\_\_  
JUDGEMENT DEBTOR (Signature)

Sworn to and subscribed before me this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_.

\_\_\_\_\_  
Notary Public (or Clerk)

My commission expires: \_\_\_\_\_

# HOW TO CONTACT US?



**GO ONLINE!**  
ONLINE INTAKE IS OPEN

[WWW.WTLS.ORG](http://WWW.WTLS.ORG)

**PHONES ARE OPEN**



**731-423-0616**

**901-471-8006**

Toll Free:

**1-800-372-8346**

**9:00 A.M. - 3:30 P.M.**

**Monday - Friday**

NOTE: This information cannot take the place of advice from a lawyer. Each case is different and needs individual legal advice. Reprinted with permission by Legal Aid Society of Middle Tennessee & the Cumberlands.

Are you a low-income family with children in need of legal assistance? Contact us for further information.

## WEST TENNESSEE LEGAL SERVICES



### Jackson Office (Main)

210 W. Main Street  
Jackson, TN 38301

### Memphis

1407 Union Ave, Suite 1100  
Memphis, TN 38104

### Dyersburg

208 S. Church Street  
Dyersburg, TN 38024

### Huntingdon

113 W. Paris Street  
Huntingdon, TN 38344

### Selmer

141 N. Third Street  
Selmer, TN 38375

### Tennessee Alliance for Legal Services

**LSC**  
America's Partner  
for Equal Justice

LEGAL SERVICES CORPORATION

[HELP@tals.org](mailto:HELP@tals.org)



[www.TALS.org](http://www.TALS.org)