

State of Alabama
Unified Judicial System
Form C-21 (Front)

Rev. 7/17

PROCESS OF GARNISHMENT

ELECTRONICALLY FILED
6/13/2023 5:33 PM
03-SM-2022-904004.00
DISTRICT COURT OF
MONTGOMERY COUNTY, ALABAMA
GINA J. ISHMAN, CLERK

IN THE SMALL CLAIMS COURT OF MONTGOMERY COUNTY**NAME AND ADDRESS OF PLAINTIFF (Persons Asserting Claim):**

LVNV FUNDING LLC

NAME AND ADDRESS OF ATTORNEY OR REPRESENTATIVE FOR PLAINTIFF:

Zarzaur & Schwartz, PC
Post Office Box 11366
Birmingham, AL 35202

NAME AND ADDRESS OF GARNISHEE:

Sourcepointe, L.L.C.
National Registered Agents, Inc.
2 North Jackson Street, Suite 605
MONTGOMERY, AL 36104

NAME AND ADDRESS OF DEFENDANT (Person Whose Property is Subject to Garnishment):

Teneci Varner **SERVE BY COURT OFFICIAL**
XXX-XX-9322 *Defendant's Social Security Number must be redacted according to Alabama Rule 5.1, for full number, please contact Plaintiff's Attorney at 205-250-5320.*
3660 THOMAS AVE
MONTGOMERY AL 36111-2031

DATE OF JUDGMENT: 03/14/2023**JUDGMENT AMOUNT:** \$777.38**INTEREST:** \$13.79**COSTS:** \$199.50**LESS CREDIT:** \$30.00**OTHER:** \$0.00**TOTAL:** \$960.67**AFFIDAVIT**

- A. I make oath that I have obtained the above judgment and believe the named Garnishee is or will be indebted to the named defendant or has or will have effects of the defendant under the Garnishee's control. I believe that a Process of Garnishment against the Garnishee is necessary to obtain satisfaction of the judgment.
- B. If the garnishment is for wages, salary or other compensation, I further make oath that the amount to be withheld must be:
- 25% of disposable earnings for the week OR the amount by which disposable earnings for the week exceed 30 times the federal minimum hourly wage in effect at the time the earnings are payable, WHICHEVER IS LESS, OR
- 20% of disposable earnings for the week OR the amount by which disposable earnings for the week exceed 50 times the federal minimum hourly wage in effect at the time the earnings are payable, WHICHEVER IS LESS, which amount is in compliance with the instructions on the reverse side of this form.
- C. I hereby request disbursement of amount periodically paid into court pursuant to this garnishment.
Sworn and subscribed before me on the date set out below.

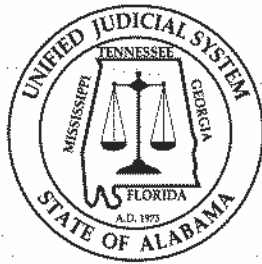
/s/ Brenda G. Worsham,
Notary Public, my commission
expires July 17, 2025
Notary Public (signature)
Seal:

Digitally signed by /s/ Brenda G.
Worsham, Notary Public, my
commission expires July 17, 2025
Date: 2023.06.12 14:31:50 -05'00'

Digitally signed by
David A. Hearne
(HEA052) Attorney at
Law
Date: 2023.06.12
13:57:10 -05'00'

Affiant/ Attorney (signature)

This communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.



NOTICE TO CLERK

REQUIREMENTS FOR COMPLETING SERVICE BY
CERTIFIED MAIL OR FIRST CLASS MAIL

IN THE SMALL CLAIMS COURT OF MONTGOMERY COUNTY, ALABAMA
LVNV FUNDING LLC V. TENICI VARNER

03-SM-2022-904004.00

To: CLERK MONTGOMERY
clerk.montgomery@alacourt.gov

TOTAL POSTAGE PAID: \$7.09

Parties to be served by Certified Mail - Return Receipt Requested

SOURCEPOINTE, L.L.C.
NATIONAL REGISTERED AGENTS, INC.
2 NORTH JACKSON STREET, SUITE 605
MONTGOMERY, AL 36104

Postage: \$7.09

Parties to be served by Certified Mail - Restricted Delivery - Return Receipt Requested

Parties to be served by First Class Mail

State of Alabama
Unified Judicial System

ORDER OF SERVICE AND RETURN

Case Number

03-SM-2022-904004.00

FORM C-15 Rev. 10/92

IN THE DISTRICT COURT OF MONTGOMERY COUNTY, ALABAMA

LVNV FUNDING LLC (C001)

V. TENICI VARNER (D001)

Plaintiff

Defendant

(For Juvenile cases only):

In the Matter of: _____

TO ANY SHERIFF OF THE STATE OF ALABAMA OR ANY OTHER AUTHORIZED PERSON:

You are hereby commanded to deliver the attached document(s), namely

- a. Order of Service and Return
- b. Process of Garnishment
- c. Instructions
- d. Writ of Garnishment
- e. Answer Form

to (name): SOURCEPOINTE, L.L.C. (G001)

at the following address: NATIONAL REGISTERED AGENTS, INC. 2 NORTH JACKSON STREET, SUITE 605,
MONTGOMERY, AL 36104-0000
and make return to this court.

6/15/2023

Date

/s/ GINA J. ISHMAN

Signature of Court Clerk

GINA J. ISHMAN

251 S. LAWRENCE STREET

MONTGOMERY, AL 36104

By _____

RETURN ON SERVICE

I hereby certify that I personally delivered a copy of the attached document(s)

In The DISTRICT Court of MONTGOMERY County, Alabama to

(Name of County or Municipality)



Name: SOURCEPOINTE, L.L.C. (G001)

on (Date): _____

Address: NATIONAL REGISTERED AGENTS, INC.

2 NORTH JACKSON STREET, SUITE 605

City/State/Zip Code: MONTGOMERY, AL 36104-0000

Address
of Server: _____

Signature of Server

City/State/Zip Code: _____

Type of Process Server

Instructions for Determining the Percentage of Wages, Salary or Other Compensation to be Withheld

- I. GARNISHMENTS TO COLLECT JUDGMENTS ARISING FROM SITUATIONS OTHER THAN CONSUMER LOANS, CONSUMER CREDIT SALES OR CONSUMER LEASES ARE SUBJECT TO THE RESTRICTIONS OF: §6-10-7, Code of Alabama 1975, and Title 15, §1673, United States Code ("U.S.C.").
- Under Alabama and federal law, the amount subject to garnishment to collect such judgments shall not exceed the LESSER of:
- (1) twenty-five (25) percent of "disposable earnings" for the week; OR
 - (2) the amount by which "disposable earnings" for the week exceed thirty (30) times the federal minimum hourly wage in effect at the time the earnings are payable.
- II. GARNISHMENTS TO COLLECT JUDGMENTS ARISING FROM CONSUMER LOANS, CONSUMER CREDIT SALES OR CONSUMER LEASES ARE SUBJECT TO THE RESTRICTIONS OF: §5-19-15, Code of Alabama, 1975.
- Under this law, if the debt or demand was created ON OR AFTER April 12, 1988, the amount subject to garnishment shall not exceed the LESSER of:
- (1) twenty-five (25) percent of "disposable earnings" for the week; OR
 - (2) the amount by which "disposable earnings" for the week exceed thirty (30) times the federal minimum hourly wage in effect at the time the earnings are payable.
- DISPOSABLE EARNINGS DEFINED: An employee's "disposable earnings" means that part of earnings of an individual remaining after deduction of amounts required by law to be withheld such as Federal Income Tax, Federal Social Security Tax, and State and Local Taxes.

NOTICE TO GARNISHEE

Note: If you have in your possession or control property or money belonging to the defendant (which is not wages, salary or other compensation and is not exempt as a matter of law), you are commanded to hold the property or money, or the amount shown on the other side as "Total," whichever is less, subject to the orders of the Court. Social Security, SSI, VA and federal retirement moneys are all exempt under federal law and remain so even when deposited in a bank or other financial institution. If the only money in your possession or control belonging to the defendant is Social Security, SSI, VA or federal retirement moneys, you should indicate in your answer "all such money is exempt from execution." The formula outlined below only applies if the property sought to be garnished is wages, salary or other compensation of the defendant.

(Use the following formula to calculate a garnishment of wages, salary or other compensation)

- (1) Calculate "disposable earnings" for the week (see definition of disposable earnings" above).
- (2) Multiply the "disposable earnings" amount by twenty-five (25) percent. Then multiply the "minimum wage amount" (in effect at the time the earnings are payable by you) by thirty (30) and subtract this amount from "disposable earnings." Compare these two and obtain the lesser amount.
- (3) After the calculation is made in accordance with (2) above, the amount of the garnishment for the week is the LESSER amount. Withhold this amount and pay it into Court as instructed in the "Writ of Garnishment" on the previous page.
- (4) THE CLERK AND OTHER COURT PERSONNEL CANNOT GIVE YOU LEGAL ADVICE. IF YOU NEED ASSISTANCE, YOU SHOULD CONSULT A LAWYER FOR ADVICE.

PROTECTION AGAINST DISCHARGE: Title 15, §1674, U.S.C., prohibits an employer from discharging any employee because his or her earnings have been subjected to garnishment for any one indebtedness.

NOTICE TO DEFENDANT OF RIGHT TO CLAIM EXEMPTION FROM GARNISHMENT

A process of garnishment has been delivered to you. This means that a Court may order your wages, money in a bank, sums owned to you, or other property belonging to you, to be paid into Court to satisfy a judgment against you.

Laws of the State of Alabama and of the United States provide that in some circumstances certain money and property may not be taken to pay certain types of court judgments, because certain money or property may be "exempt" from garnishment. For example, under State law, in some circumstances, up to \$7,500 in personal property, including money (except wages, salaries or other compensation), bank accounts, automobiles, appliances, etc. may be exempt from process of garnishment. Similarly, under Federal law, certain benefits and certain welfare payments may be exempt from garnishment. Benefits and payments ordinarily exempt from garnishment include, for example, Social Security payments, SSI payments, veteran's benefits, AFDC (welfare) payments, unemployment compensation payments, and workers' compensation payments.

THESE EXAMPLES ARE FOR PURPOSES OF ILLUSTRATION ONLY. WHETHER YOU WILL BE ENTITLED TO CLAIM ANY EXEMPTION FROM THE PROCESS OF GARNISHMENT, AND, IF SO, WHAT PROPERTY MAY BE EXEMPT, WILL BE DETERMINED BY THE FACTS IN YOUR PARTICULAR CASE. IF YOU ARE UNCERTAIN AS TO YOUR POSSIBLE EXEMPTION RIGHTS, YOU SHOULD CONSULT A LAWYER FOR ADVICE.

TO CLAIM ANY EXEMPTION THAT MAY BE AVAILABLE TO YOU, YOU MUST PREPARE A "CLAIM OF EXEMPTION" FORM LISTING ON IT ALL YOUR WAGES AND PERSONAL PROPERTY; HAVE THE CLAIM OF EXEMPTION NOTARIZED; AND FILE IT IN THE CLERK'S OFFICE. ALSO, IT IS YOUR RESPONSIBILITY TO MAIL OR DELIVER A COPY OF THE CLAIM OF EXEMPTION TO THE PLAINTIFF WHO HAS A JUDGMENT AGAINST YOU. YOU MUST INDICATE ON THE CLAIM OF EXEMPTION THAT YOU FILED IN THE CLERK'S OFFICE WHETHER YOU MAILED OR DELIVERED THE COPY TO THE PLAINTIFF AND THE DATE ON WHICH YOU MAILED OR DELIVERED IT. THE CLERK CANNOT GIVE YOU LEGAL ADVICE. IF YOU NEED ASSISTANCE, YOU SHOULD SEE A LAWYER.

If you file a claim of exemption, the plaintiff will have approximately ten (10) days to file a "contest" of your claim of exemption. If a contest is filed, a Court hearing will be scheduled and you will be notified of the time and place of the hearing. If the plaintiff does not file a contest, the property claimed by you as exempt will be released from the garnishment.

If you do not file a claim of exemption, your property may be turned over to the court and to the plaintiff on the judgment against you.

TO PROTECT YOUR RIGHTS, IT IS IMPORTANT THAT YOU ACT PROMPTLY. IF YOU HAVE ANY QUESTIONS, YOU SHOULD CONSULT A LAWYER.

NOTICE TO PLAINTIFF OF RIGHT TO CONTEST CLAIM OF EXEMPTION OF DEFENDANT

If a "Claim of Exemption" is filed in the Clerk's office and mailed or delivered to you by the defendant, you have approximately ten (10) days to file a "Contest" to the Claim of Exemption with the Clerk of the Court.

If a Contest is timely filed, a Court hearing will be scheduled within seven (7) calendar days (or on the next business day thereafter if the Court is not open on the seventh day). You and the defendant will be notified of the time and place of the hearing.

If you fail to make timely Contest of the Claim of Exemption, after fifteen (15) calendar days from the filing of such claim by the defendant, the Process of Garnishment and any writ of garnishment issued therein shall be dismissed or, where appropriate, modified to the extent necessary to give effect to the claimed exemptions.

IF YOU ARE UNCERTAIN AS TO HOW TO FILE A CONTEST TO THE CLAIM OF EXEMPTION, YOU SHOULD CONSULT A LAWYER FOR ADVICE. THE CLERK AND OTHER COURT PERSONNEL CANNOT GIVE YOU LEGAL ADVICE.

State of Alabama
Unified Judicial System

GARNISHEE'S ANSWER

Case Number

FORM C-22 Rev. 11/06

03-SM-2022-904004.00

IN THE DISTRICT COURT OF MONTGOMERY COUNTY, ALABAMA

LVNV FUNDING LLC (C001)

V. TENICI VARNER (D001)

Plaintiff *(Person Asserting Claim)*

Defendant *(Person Whose Property is Subject to Garnishment)*

Garnishee: SOURCEPOINTE, L.L.C. (G001)

Business Address: NATIONAL REGISTERED AGENTS, INC., 2 NORTH JACKSON STREET, SUITE 605

MONTGOMERY	AL	36104-0000
City	State	Zip

NOTICE TO GARNISHEE:

After reading the Process of Garnishment and Instructions attached in this Garnishment packet, check the appropriate answer(s) below, sign, and have notarized. Keep a copy of this Answer for your records and return the original and two copies to the Clerk of the above-named Court at the address below.

- The defendant is employed, and the garnishee will withhold from the salary, wages, or other compensation of the defendant, as required, and pay the amounts withheld to the Clerk of the above-named Court.
- The defendant is employed, but the defendant's disposable earnings are not sufficient to be subject to garnishment.
- The garnishee has in the garnishee's possession or control non-exempt property or money belonging to the defendant, which is not wages, salary, or other compensation, namely:

_____ and is holding the property or money subject to orders of the Court.

- The garnishee has in the garnishee's possession or control money belonging to the defendant, which is not wages, salary or other compensation, but all such money is exempt from execution by federal law and thus not subject to garnishment.
- The defendant is not employed, the garnishee was not indebted to the defendant when the process was received, or, when making this Answer or during the intervening time, the garnishee does not have possession or control of any belongings of the defendant.
- If the garnishee is a corporation, the person signing below is the duly authorized agent of the garnishee to make this Answer and has knowledge of the facts stated herein.
- Other (Explain): _____

Garnishee or Authorized Agent (Signature)

Clerk of Court: GINA J. ISHMAN

Sworn to and Subscribed before me this
Date: _____

Business Address: 251 S. LAWRENCE STREET

MONTGOMERY	AL	36104
City	State	Zip

Business Telephone Number: 334-832-1260

Notary Public (Signature)

State of Alabama
Unified Judicial System

ORDER OF SERVICE AND RETURN

Case Number

03-SM-2022-904004.00

FORM C-15 Rev. 10/92

IN THE DISTRICT COURT OF MONTGOMERY COUNTY, ALABAMA

LVNV FUNDING LLC (C001)

V. TENICI VARNER (D001)

Plaintiff

Defendant

(For Juvenile cases only):

In the Matter of: _____

TO ANY SHERIFF OF THE STATE OF ALABAMA OR ANY OTHER AUTHORIZED PERSON:

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- d. Writ of Garnishment

to (name): TENICI VARNER (D001) (G001)

at the following address: 3660 THOMAS AVE, MONTGOMERY, AL 36111-0000

and make return to this court.

6/15/2023

Date

/s/ GINA J. ISHMAN

Signature of Court Clerk

GINA J. ISHMAN
251 S. LAWRENCE STREET

MONTGOMERY, AL 36104

By _____

RETURN ON SERVICE

I hereby certify that I personally delivered a copy of the attached document(s)

In The DISTRICT Court of MONTGOMERY County, Alabama to

(Name of County or Municipality)



Name: TENICI VARNER (D001) (G001)

on (Date): _____

Address: 3660 THOMAS AVE

City/State/Zip Code: MONTGOMERY, AL 36111-0000

Address of Server: _____

Signature of Server

City/State/Zip Code: _____

Type of Process Server

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