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\_\_\_\_\_ COURT OF WASHINGTON  
COUNTY OF \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_,  
  
Plaintiff(s),  
  
vs.  
  
\_\_\_\_\_  
\_\_\_\_\_,  
  
Defendant(s).

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

DECLARATION OF DEFENDANT  
\_\_\_\_\_ REGARDING  
INCOME AND ASSETS EXEMPT  
FROM GARNISHMENT

I, \_\_\_\_\_, declare under penalty of perjury under the laws of the State of Washington as follows:

1. My name is \_\_\_\_\_. I am a defendant/respondent in this lawsuit.
2. I am over the age of eighteen and competent to testify.
3. My mailing address is: \_\_\_\_\_.
4. My/Our source(s) of income and its exempt status, if any, is as follows (mark any that apply)

My spouse's separate earnings. RCW 6.15.040; RCW 26.16.200

- 1  Supplemental Security Income. 42 U.S.C. § 407
- 2  Veteran's Benefits. 38 U.S.C. § 5301
- 3  Social Security (Disability, Retirement, Survivors). 42 U.S.C. § 407
- 4  Federal Civil Service Retirement. 5 U.S.C. § 8346
- 5  Armed Forces Savings Account. 10 U.S.C. § 1035(d)
- 6  Injury or Death Compensation from War Risk Hazards. 42 U.S.C. § 1717
- 7  Longshore and Harbor Workers' Compensation for Death and Disability. 33 U.S.C. 916
- 8  Railroad Unemployment Insurance. 45 U.S.C. § 352
- 9  Railroad Retirement Benefits. 45 U.S.C. § 231m
- 10  Merchant Seamen – Individuals employed on fishing or fish processing vessels. 46 U.S.C. §11109
- 11  Federal Title IV Student Loans. 20 U.S.C. 1095a(d)
- 12  Employee Retirement Income Security Act (ERISA) Pensions. 29 U.S.C, § 1056(d)
- 13  Work Release Earnings. RCW 72.65.060
- 14  Judge's Retirement Benefits. RCW 2.12.090; 2.10.180
- 15  Crime Victim's Compensation. RCW 7.68.033
- 16  Proceeds from Disability Insurance. RCW 48.18.400 *et.seq.*
- 17  City and State Employee's Retirement Benefits. RCW 41.44.240
- 18  First Class City Personnel and Police Benefits. RCW 41.20.180
- 19  Fraternal Benefit Society Benefits. RCW 48.36A.180
- 20  State Employee's Retirement. RCW 41.40.052
- 21  Teacher's Retirement. RCW 41.32.052
- 22  Volunteer Firefighter's Retirement. RCW 41.24.240
- 23  Washington State Patrol Retirement. RCW 43.43.310
- 24  Funds held by the State for a child. RCW 74.13.070
- Out-of-State Income Tax on a pension or retirement plan received in Washington State. RCW 6.15.025
- Insurance Proceeds from Exempt Property, whether in this declaration or not. RCW 6.15.030
- Child Support Payments. RCW 6.15.010(1)
- Disposable earnings (earnings less deductions required by law)
- Consumer Debt – (80% of Defendant's disposable earnings or 35x the state minimum hourly wage (WHICHEVER IS GREATER))

1 Private Student Loan Debt (85% of Defendant's disposable earnings or 50x the  
highest minimum hourly wage in the state (WHICHEVER IS GREATER)

2 Other Debts (75% of Defendant's disposable earnings or 35x the federal minimum  
3 hourly wage (WHICHEVER IS GREATER). RCW 6.27.150

4  Earnings necessary to support family. (50% of disposable earnings with spouse or  
child; 40% if individual). RCW 6.32.250

5  Federal pension money, whether in debtor's possession or deposited or loaned by  
debtor. (100% (exemption applies to family if pensioner dies or absconds)).  
6 RCW 6.15.020

7  Homeowner's insurance policy proceeds covering exempt property (examples: fire,  
8 flood, and so on). RCW 6.15.030

9  Unemployment compensation benefits. (100%, except for debts incurred for  
10 necessities furnished to individual receiving benefits during unemployment). RCW  
50.40.020

11  Proceeds & avails of life insurance policies on the life of another (for example: your  
parent's life insurance policy) RCW 48.18.410

12  Group life insurance proceeds. RCW 48.18.420

13  Annuity contract benefits up to \$2,500 limit per month. RCW 48.18.430(1)(b)

14  Public assistance grants & payments. RCW 74.04.280 & 74.08.210

15  City employees' retirement benefits. RCW 41.28.200

16  Police & Firefighters retirement benefits. RCW 41.26.180 recodified as: RCW  
41.26.053, RCW 41.20.180

17  Stock Options or Stock Appreciation Rights. *Safeco Ins. Co. v. Skeen*, 47 Wn. App. 196  
(1987)

18 5. I/We own the following property which is exempt from debt collection under  
the following statutes (mark all that apply):

19  Homestead (house or mobile home where I live and any underlying accessories and  
land) which is no more than \$125,000 in equity **or** total value. RCW 6.13.010;  
20 6.13.030.

21  All clothing, and furs, jewelry and personal ornamentation up to \$3,500 in value. RCW  
6.15.010(1)(a).

22  Private Library (including digital media) worth up to \$3,500.00. RCW 6.15.010(1)(b).

23  Household goods, appliances, furniture, yard equipment, provisions and fuel up to  
\$6,500.00 in value per person, not to total more than \$13,000 per couple. RCW  
6.15.010(1)(d)(i).

24  A cell (mobile) phone, personal computer, and printer. RCW 6.15.010(c).

- 1  Other Personal Property, not specifically listed here, up to \$3,000.00 in value with  
2 \$1,500.00 limit on cash, \$2000 in bank accounts if the debt is for consumer debt,  
3 \$2,500 in bank accounts and securities if the debt is for private student loans, and  
4 \$500 in bank accounts and securities otherwise. RCW 6.15.010(1)(d)(ii).
- 5  Two motor vehicles used for personal transportation up to \$3,250.00 in value each,  
6 not more than \$6,500 per couple. RCW 6.15.010(1)(d)(iii).
- 7  Farm trucks, stock, tools, equipment, supplies and seed up to \$10,000.00. RCW  
8 6.15.010(1)(e)(i).
- 9  All professionally prescribed health aids for the debtor or a dependent of the debtor.  
10 RCW 6.15.010(1)(d)(v).
- 11  Library & office furniture, equipment & supplies of physician, attorney, clergyman, or  
12 other professional person up to \$10,000. RCW 6.15.010(1)(e)(ii).
- 13  Tools and instruments necessary to carry on a trade, up to \$10,000 in value. RCW  
14 6.15.010(1)(e)(iii).
- 15  Tuition units, under chapter 28B.95 RCW as described in RCW 6.15.010(1)(f)
- 16  Personal or family burying grounds. RCW 68.24.220 & 68.20.120.
- 17  Money paid or owed to you for personal bodily injury (not including for pain &  
18 suffering or money you lost) of yourself or dependents, up to \$20,000. RCW  
19 6.15.010(1)(c)(vi).
- 20  Property taken from a prisoner. *Williams v. Edelstein*, 143 Wn. 198 (1927).

21 \_\_\_\_\_  
22 Signature

23 \_\_\_\_\_  
24 Print Name

\_\_\_\_\_ Date