

How Do I Answer a Lawsuit for Debt Collection?

Introduction

This publication explains law in Codes, Statutes and court cases. We have included some **citations** if you want to do some research. That is where you will find the information summarized.

This packet should help if you have been served with a lawsuit in a debt collection case, and if you want to prevent garnishment of your income and assets or a lien against your property.

◆ This packet is not a substitute for actual representation by a lawyer. Try to talk to or hire a lawyer before answering papers.

Use this packet with the [Debtors' Rights in a Lawsuit](#) publication, available at www.washingtonlawhelp.org or from CLEAR by calling 1-888-201-1014.

Should I answer the Complaint?

Yes, if you believe that you do not owe some or any of the amounts claimed.

Do I have to answer the Complaint?

No, if you agree that you owe the amount claimed or you do not wish to dispute the claim.

What happens if I do not answer the Complaint?

The plaintiff will win automatically. The plaintiff will get a judgment for what s/he asked for in the complaint.

Even if the plaintiff wins, there are limits on what s/he can do to collect. Our publication called [Debtors' Rights in a Lawsuit](#) explains.

I have offered to make small payments on my bill, or I have told the plaintiff I would make full payments as soon as I could. Can I be sued anyway?

Yes. However, most creditors would rather not have to spend money on lawsuits and will enter into agreements for you to pay in installments.

If you cannot make a payment, contact the creditor right away. Explain what happened. If they do not hear from you, they may assume you will not pay. Then they will file a lawsuit. If they win, the costs of that suit will be added to the amount you owe. The creditor does not have to accept anything less than what you owe.

I cannot afford to pay the debt. Can I be sued anyway?

Yes. That is not a defense.

What is a Declaration of Exempt Income and Assets?

A declaration is a sworn statement. The Declaration of Exempt Income and Assets

lets your creditors know that you have income and/or assets that the law says they may not take from you.¹ It also lets them know that if they try to garnish or lien these things, you can sue them under the [Fair Debt Collection Practices Act \(FDCPA\)](#).

You should attach a copy of your bank statement and any other statements showing your sources of income to your Declaration. (Black out or cover up your account number and your social security number on those statements.)

◆ You can use the blank Declaration of Exempt Income and Assets at the end of this packet.

If your spouse has income from a non-exempt resource, like wages, s/he should open her/his own account and deposit the non-exempt funds there. That account will be at risk of garnishment if your spouse becomes a defendant in the complaint.

What are a Summons and Complaint?

The person starting a lawsuit must prepare a statement telling the judge what the problem is and what s/he wants. That statement is the **Complaint**.

¹ Do not bring income and assets that are over the exemption limit to your creditor's attention. If you have income over the exempt amount, they can garnish the excess. Likewise, no matter what your property is worth, even if the creditor is not able to repossess it, they can still put a lien on it for the amount you owe.

◆ The person starting the lawsuit is the plaintiff. If the lawsuit is against you, you are the defendant.

The plaintiff must have a copy of the Complaint delivered to you so that you will know about the lawsuit.

You will also get a **Summons**. It tells you:

- you have a right to disagree with the Complaint in writing
- how much time you have to answer the Complaint
- where to deliver your Answer

If you do not tell the court in writing that you disagree with the statements in the Complaint, the judge will assume that you agree with it and will often give the plaintiff what s/he asks for. The plaintiff wins by default if you have not answered. If the court enters a Default Judgment against you, you may not get notice if you have not answered.

Once the plaintiff gets a judgment against you, s/he may be able to take money from your bank account or paycheck, or take some of your property to pay the judgment. You must file a **written response** within the time limit in your Summons (usually twenty days. Read the Summons carefully for the deadline).

You may respond by delivering to the person who signed the Summons and Complaint either:

- a Notice of Appearance OR
- an Answer

A **Notice of Appearance** states that you have appeared in the lawsuit. Delivering a Notice of Appearance will keep the court from entering a default judgment against you without a hearing. **A Notice of Appearance does not explain your position in the lawsuit. Your Answer does this.**

Use the form Notice of Appearance in this packet. (We have also included a sample Notice.) Try to do both the Notice of Appearance and the Answer at the same time. You must at least do the Notice of Appearance. If you have it delivered and filed before the plaintiff goes to court, s/he must notify you of all future court hearings.

◆ **Plan to deliver and file your Answer before you go to court.** Use the Answer form in this packet. The directions for filling it out are below.

What is an Answer?

It is your written response to the statements in the Complaint. You are the defendant.

In your Answer, do not:

- tell the entire story
- make legal arguments

Do:

- state whether you agree or disagree with each statement in the complaint, or whether you do not know if the statements in the Complaint are true
- Type or neatly print your answer. Your Answer must be clear and readable

- Only use 8 ½ X 11" paper (the size of this page)

By filing an Answer in time, you keep your rights to argue about this matter in court and to get notice of future hearings.

You may feel embarrassed or guilty about being in debt. You may just want it all to be over with. You may feel you deserve punishment and want the judge to punish you. **You should still file an answer. It does not mean you are trying to avoid your legitimate debts.** You may disagree with the amount of money the plaintiff asked for in the Complaint. You may want to preserve your right to get notice of future hearings. If you do not file an Answer, you may lose your chance to say how much you think you should pay.

◆ If you file an Answer and lose the court case, you may owe the plaintiff more court costs and attorney fees.

You will need one original and two copies of your Answer. You will file the original with the court. One copy goes to the plaintiff. You keep a copy. The section below, "What to do with the Answer," explains more.

How do I fill out the Answer?

A. The Caption

Look at your Summons and Complaint. They have a heading that gives information about the case. This heading is the "caption." All court papers, including the Summons, the Complaint, and your Answer, are called "pleadings." All pleadings use this kind of caption.

The caption looks like this:

IN THE _____ COURT OF THE STATE OF WASHINGTON	
IN AND FOR THE COUNTY OF _____	
(YOUR OPPONENT'S NAME),	No. _____
Plaintiff,	
vs.	ANSWER
(YOUR NAME),	
Defendant.	

- The top line gives the name of the court, the state, and the county. Examples: "District Court of Washington for Pierce County" or "In the Superior Court of the State of Washington in and for the County of Pierce."
- The left side lists the names of the Plaintiff and Defendant.
- The right side lists the **number** that the court clerk has assigned this case (so that they can keep it filed correctly) and the **title** of that pleading.

If the papers you received have no file number, the plaintiff may have decided to deliver (or serve) the papers to you before filing them with the court. The law allows this. You are still bound by the time limit listed in your Summons. But you may not need to file your Answer with the court yet. You will still have to deliver a copy to the plaintiff's lawyer (or the plaintiff if s/he has no lawyer). Read your Summons carefully. It should tell you what to do.

When you fill out your Answer, fill in the caption at the top of the page. Copy the

needed information from your Summons and Complaint. Copy the names of the plaintiff and defendant **just as they are on the Summons and Complaint**, even if they spelled your name wrong or called you or your spouse "John Doe."

B. Admissions/Denials

After filling out the caption, use the middle of the page to give your answers to the statements in the Complaint. Usually, the paragraphs in the Complaint will be numbered. You may list the numbers and say one of three things about each paragraph of the complaint:

1. You **admit** that it is a true statement. (Examples: that you live in Pierce County, or that you are not a member of the Armed Forces.) Admit the statement only if you agree with **every part** of it. Otherwise, deny the statement.
2. You **deny** that it is a true statement. (Example: that you owe a specific amount of money to the person named.)
3. You write that you do not know whether the statement is true. (Example: the collection agency who is suing you claims to be licensed and bonded. You might assume that they are, but you have no evidence. You have never seen their license.)

Read the Complaint carefully. You must briefly answer **all** the statements in it.

If you totally disagree with everything in the Complaint, simply write a single sentence

saying you deny each and every allegation in the Complaint.

◆ Do not deny things you know are true.

C. Defenses

You may have technical or legal defenses to the Complaint, such as an argument that **the statute of limitations has run**. Actions to collect debts have a time limit called the "statute of limitations." It usually starts once the creditor has a right to sue you (example: once you miss a payment). Once the time limit has passed, the creditor can no longer collect from you. The court will dismiss the action.

For more information on the Statute of Limitations, call CLEAR if you are low-income (1-888-201-1014, M – F 9:10 a.m. – 12:25 p.m.) or check the [Revised Code of Washington](#) (RCW). The reference department at your local library may be able to help you find the right section of the RCW.

You may also argue as an affirmative defense that **you do not owe the money**. Even if you did buy the item that the plaintiff is suing about, you might not owe anything if the item was defective and you returned it, or tried to return it.

You could lose an "Affirmative Defense" if you file an Answer without stating it.

◆ [Rule 8\(c\) of the Civil Rules for Superior Court](#) also lists affirmative defenses.

D. Counterclaims

You may want to make claims against the plaintiff. You **must** state these claims in your Answer if they arise out of the same transaction or incident the plaintiff is suing about.

Examples: if an appliance seller sues you over a debt for the sale of an appliance that was defective and injured you, you must state any claim you wish to make against the seller/plaintiff in your answer. If the plaintiff violated Fair Debt Collection rules (see the [Debtors' Rights - Collection Agencies](#) publication), you may have a damage claim against the plaintiff. Find out more about counterclaims from a lawyer or the court rules.

◆ If you want to make a counterclaim, you must pay a filing fee in order to file your Answer. Some counties may allow you to try to waive the fee. Ask your clerk about local procedures. If you do not plan to file a counterclaim, cross out the term “counter-claim” in the caption, footer, and the last sentence of your answer. Otherwise, the clerk may try to charge you a filing fee.

E. Exempt Income

If your income is exempt from garnishment, you should put a paragraph in your answer saying so. Example: if your only income is Social Security, which is exempt from garnishment by federal law, then write in your answer the following: "My income

consists only of Social Security." This is not a defense to the underlying lawsuit. It lets the plaintiff know that your only income is exempt from garnishment. If you lose the lawsuit and the plaintiff later garnishes your bank account containing exempt funds, you may have a cause of action against the plaintiff.

F. The Signature and Your Address

On the last page, put the date you sign your name. Below that, sign your name with your legal signature (the one you use for checks). Just below your signature, print or type your name so it will be easily readable. Put your address below that. You have finished your Answer.

Your address: Give an address where you can receive delivery by mail and **by hand**. Do not use a P.O. Box. Notices of hearings will be mailed to that address. If you fail to appear because you did not get the notice, the court may enter a judgment against you by default.

How do I fill out the Declaration of Exempt Income and Assets?

- **Sections 1 – 3:** Reread the “What is an Answer” section to fill out the first page of the declaration.
- **Section 4:** Check every box that applies to what income you get. Example: You get SSI. You would place a check in the second box under section 4.
- **Section 5:** Do the same thing for assets/property that you own. Example: You own a private library worth \$1,000. You would place a check in the fourth box under section 5.

- **Last part of the declaration:** Sign the declaration and fill in the date that you signed. In signing, you guarantee that all the information you put in it is true. If you fill out any part of the declaration untruthfully, you may be prosecuted for perjury, a class B felony. If you are prosecuted for committing perjury on this declaration, this will be considered a fraud. Then it is unlikely that you will be able to discharge the debt underlying this lawsuit in bankruptcy. **Creditors are very good at finding out what assets and income you have. Be honest in this declaration.**
- Attach a copy of your social security statement and your bank statement. You should have covered-up the social security number itself and the bank account number itself.

What do I do with these documents once I have filled them out?

A. Delivery

Make at least two copies of your Answer and Notice of Appearance. Deliver one copy of each paper to the plaintiff's lawyer. Print the lawyer's name and address on the lower right-hand side of the Summons and Complaint. If the plaintiff is representing him- or herself, deliver a copy of the papers to the plaintiff. If you do not want to deliver them yourself, have a reliable friend do it for you.

You must deliver a copy of your Answer or Notice of Appearance on or before the date in the Summons. **You must deliver your Answer and Notice of Appearance on time.**

You should deliver a copy of each document personally to the plaintiff's lawyer. You may

leave the papers with a secretary or receptionist. Ask the receptionist to stamp the original and copy of each document with a "copy received" stamp showing the date received. This will prove that you delivered these documents by the deadline in the Summons.

If you mail the documents to the plaintiff's lawyer, you must allow enough time for it to arrive by the deadline (at least three days). It is not enough for the Answer and Notice of Appearance to be postmarked on or before deadline. The plaintiff's lawyer must get it by the deadline in the Summons. If you mail the Answer, you can send one Answer by regular mail and one by certified mail, return receipt requested.

◆ Hand-delivery is best.

If you mail the Notice of Appearance and/or the Answer, the court needs proof of mailing. Fill out a Certificate of Service. Attach it to the original of the document that you mailed. A sample Certificate of Service and a Certificate of Service form you may use are in this packet. Make extra copies of the form before you use it. You must identify what kind of legal paper the Certificate of Service refers to (examples: Answer, Notice of Appearance) and strike out the type of delivery that does not apply. (Example: if you mailed it, cross out "hand-delivered.")

B. Filing

When the plaintiff pays the filing fee and files the Complaint with the court, the court assigns a case number. It will usually be stamped or typed on the upper right-hand side of the Summons and Complaint. The court will have no record of the case and cannot give you any information about the case until the plaintiff has filed it.

If there is a case number on your Summons and Complaint, write in the number on your Answer and Notice of Appearance and file the original(s) with the Court Clerk. File the original Answer and Notice of Appearance after you deliver a copy to the plaintiff's lawyer and get proof of service (the "copy received" stamp), but before the deadline stated in the Summons. When you file the original Answer and Notice of Appearance, stamp your personal copies with the Clerk's stamp showing the date you filed the originals.

If the Summons and Complaint you got have no case number, the Clerk has no record of your case. You will not be able to file the original of your Answer and Notice

of Appearance. You must still follow the regular procedure for delivering a copy of your Answer to the plaintiff's lawyer. Keep your original Answer and Notice of Appearance until you find out that the plaintiff has filed the case and it now has a case number. When you get the case number, follow the procedure for filing the original documents above.

◆ **You must file your Answer within the time limit listed in your Summons** (usually twenty days). Once you have timely filed your Answer and served the plaintiff's lawyer, you should get notice of any hearings. Do not miss these hearings. **IF YOU HAVE ALREADY MISSED YOUR TIME LIMIT, FILE AN ANSWER ANYWAY.** A late Answer may be better than no Answer at all. If you are too late, and the court has entered a judgment against you, talk to a lawyer immediately.

This publication provides general information concerning your rights and responsibilities.
It is not intended as a substitute for specific legal advice.
This information is current as of June 2013.

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SAMPLE FORM - DO NOT FILE

DISTRICT COURT OF WASHINGTON
COUNTY OF CLARK

<p><u>123ABC COLLECTIONS,</u></p> <p style="text-align: right;">Plaintiff,</p> <p style="text-align: center;">v.</p> <p><u>JOHN DOE,</u></p> <p style="text-align: right;">Defendant.</p>		<p>No. <u>07-0000-01</u></p> <p>ANSWER, AFFIRMATIVE DEFENSES,COUNTERCLAIMS</p>
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I. ANSWER

Defendant(s) answer the complaint as follows:

1. Admit the statements contained in paragraph numbers 1 and 2 except for the following statements:

2. Deny the statements contained in paragraph numbers 3 and 4, except for the following statements:

3. Lack knowledge about the truth and therefore deny the statements contained in paragraphs numbers 5, 6 and 7.

II. AFFIRMATIVE DEFENSES

1 Defendant(s) other defenses are: Plaintiff's claim is barred by the statute of limitations.

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3 **III. COUNTERCLAIMS**

4 Plaintiff owes defendant \$_____ because: not applicable.

5 Defendant(s) request that this lawsuit be dismissed and that a judgment be entered
6 against the plaintiff(s) for any counter-claims, costs, or attorney fees.

7 DATED this 21st day of February, 2013.

8 John Doe
9 John Doe, Defendant

10 Name: John Doe
11 Address: 111 Cherry Lane
Long, WA 98600
12 Phone No.: (206) 555-1212

SAMPLE FORM - DO NOT FILE

**DISTRICT COURT OF WASHINGTON
COUNTY OF CLARK**

123ABC COLLECTIONS,

Plaintiff,

v.

JOHN DOE,

Defendant.

No. 07-0000-01

NOTICE OF APPEARANCE

TO: Larry Lawyer, Attorney for Plaintiff AND TO: Clerk of the Court

YOU AND EACH OF YOU PLEASE TAKE NOTICE that Defendant(s) hereby appears in the above-entitled cause and requests that all further papers and pleadings herein, except original process, be served upon the Defendant at the address below stated, pursuant to Civil Rule 5.

Dated this 31st day of February, 2013.

John Doe (Defendant's Signature)

John Doe (Print Name)

111 Cherry Lane (Address)

Long, WA 98000

(206) 111-2222

SAMPLE FORM - DO NOT FILE

**DISTRICT COURT OF WASHINGTON
COUNTY OF CLARK**

No. 07-0000-01

123ABC COLLECTIONS,

CERTIFICATE OF SERVICE

Plaintiff,

v.

JOHN DOE,

Defendant.

CERTIFICATE OF SERVICE

I certify under penalty of perjury under the laws of the State of Washington that, on the date stated below, I did the following:

On the 31st day of February, 2012, I [*strike out what doesn't Apply*] mailed by regular U.S. Mail, postage prepaid / ~~hand-delivered~~ a true copy of the ANSWER, AFFIRMATIVE DEFENSES, AND COUNTERCLAIMS [*name of paper served*] filed in this matter to Larry Lawyer [*Name of Plaintiff or Plaintiff's Attorney*] at the following address: 123 Legal Lane, Long, WA 98600.

Dated this 31st day of February, 2013, in Long, Washington.

John Doe

(Signature)

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_____ COURT OF WASHINGTON
COUNTY OF _____

No. _____

_____,

ANSWER, AFFIRMATIVE DEFENSES
AND COUNTERCLAIMS

Plaintiff(s),

vs.

Defendant(s).

I. ANSWER

Defendant(s) answer the complaint as follows:

1. Admit the statements contained in paragraph numbers _____
except for the following statements: _____

2. Deny the statements contained in paragraph numbers _____
except for the following statements: _____

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_____ COURT OF WASHINGTON
COUNTY OF _____

No. _____

NOTICE OF APPEARANCE

Plaintiff(s),

vs.

Defendant(s).

TO: _____, Attorney for Plaintiff

AND TO: Clerk of the Court

YOU AND EACH OF YOU PLEASE TAKE NOTICE that Defendant(s) hereby appears in the above-entitled cause and requests that all further papers and pleadings herein, except original process, be served upon the Defendant at the address below stated, pursuant to Civil Rule 5.

Dated this _____ day of _____, 20__.

(Defendant's Signature)

(Print Name)

(Address)

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_____ COURT OF WASHINGTON
COUNTY OF _____

_____,
Plaintiff(s),
vs.

_____,
Defendant(s).

No. _____

DECLARATION OF DEFENDANT
_____ REGARDING
INCOME AND ASSETS EXEMPT
FROM GARNISHMENT²

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

1. My name is _____, and I am a defendant/respondent in this lawsuit.
2. I am over the age of eighteen and am 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;
 - Supplemental Security Income. 42 U.S.C. § 1383(d); 42 U.S.C. § 407;

² This declaration has no information on whether the exemptions are also exempt from child and/or spousal support.

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- Veteran’s Benefits. 38 U.S.C. § 5301;
- Social Security (Disability, Retirement, Survivors). 42 U.S.C. § 407;
- Federal Civil Service Retirement. 5 U.S.C. § 8346;
- Armed Forces Savings Account. 10 U.S.C. § 1035(d);
- Injury or Death Compensation from War Risk Hazards. 42 U.S.C. § 1717;
- Longshore and Harbor Workers’ Compensation for Death and Disability. 33 U.S.C. 916;

- Railroad Unemployment Insurance. 45 U.S.C. § 352;
- Railroad Retirement Benefits. 45 U.S.C. § 231m;
- Merchant Seamen – Individuals employed on fishing or fish processing vessels. 46 U.S.C. §11109;

- Federal Title IV Student Loans. 20 U.S.C. 1095a(d);
- Employee Retirement Income Security Act (ERISA) Pensions. 29 U.S.C, § 1056(d);
- Work Release Earnings. RCW 72.65.060;
- Judge’s Retirement Benefits. RCW 2.12.090; 2.10.180;
- Crime Victim’s Compensation. RCW 7.68.070;
- Proceeds from Disability Insurance. RCW 48.18.400 *et.seq.*; 6.15.035;
- City and State Employee’s Retirement Benefits. RCW 41.44.240;
- First Class City Personnel and Police Benefits. RCW 41.20.180; 41.28.240;
- Fraternal Benefit Society Benefits. RCW 48.36A.180;
- State Employee’s Retirement. RCW 41.40.052;
- Teacher’s Retirement. RCW 41.32.052;
- Volunteer Firefighter’s Retirement. RCW 41.24.240;
- Washington State Patrol Retirement. RCW 43.43.310;
- 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(3)(d).
- Disposable earnings (earnings less deductions required by law). (75% of Defendant's disposable earnings or 35 times Federal hourly min. wage per week WHICHEVER IS GREATER). RCW 6.27.150;
- Earnings necessary to support family. (50% of disposable earnings with spouse or child; 40% if individual). RCW 6.32.250 in conjunction with RCW 6.15.150(2);
- Federal pension money, whether in debtor's possession or deposited or loaned by debtor. (100% (exemption applies to family if pensioner dies or absconds)). RCW 6.15.020;
- Homeowner's insurance policy proceeds covering exempt property (i.e. fire, flood etc.). RCW 6.15.030;
- Unemployment compensation benefits. (100% except for debts incurred for necessities furnished to individual receiving benefits during unemployment). RCW 50.40.020;
- Proceeds & avails of life insurance policies on the life of another (for example: your parent's life insurance policy) RCW 48.18.410;
- Group life insurance proceeds. RCW 48.18.420;
- Annuity contract benefits up to \$2,500 limit per month. RCW 48.18.430(1)(b);
- Public assistance grants & payments. RCW 74.04.280 & 74.08.210;
- City employees retirement benefits. RCW 41.28.200;
- Police & Firefighters retirement benefits. RCW 41.26.180 recodified as: RCW 41.26.053, RCW 41.20.180.
- Stock Options or Stock Appreciation Rights. *Safeco Ins. Co. v. Skeen*, 47 Wn. App. 196 (1987)

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

- 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

1 6.13.010; 6.13.030;

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

3 Private Library (including digital media) worth up to \$3,500.00. RCW
4 6.15.010(1)(b);

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

7 Other Personal Property, not specifically listed here, up to \$3,000.00 in value with
8 \$1,500.00 limit on cash, \$200 in bank accounts and securities if the plaintiff is the
9 state, and \$500 in bank accounts and securities otherwise. RCW
6.15.010(1)(c)(ii);

10 Two motor vehicles used for personal transportation up to \$3,250.00 in value
11 each, not more than \$6,500 per couple. RCW 6.15.010(1)(c)(iii); ;

12 Farm trucks, stock, tools, equipment, supplies and seed up to \$10,000.00. RCW
6.15.010(1)(d)(i);

13 All professionally prescribed health aids for the debtor or a dependent of the
14 debtor. RCW 6.15.010(1)(c)(v);

15 Library & office furniture, equipment & supplies of physician, attorney,
clergyman, or other professional person up to \$10,000. RCW 6.15.010(1)(d)(ii);

16 Tools and instruments necessary to carry on a trade, up to \$10,000 in value.
17 RCW 6.15.010(1)(d)(iii);

18 Personal or family burying grounds. RCW 68.24.220 & 68.20.120;

19 Money paid or owed to you for personal bodily injury (not including for pain &
20 suffering or money you lost) of yourself or dependents, up to \$20,000. RCW
6.15.010(1)(c)(vi)

21 Property taken from a prisoner. *Williams v. Edelstein*, 143 Wn. 198 (1927).

22 _____
Signature

23 _____
Date

ATTACHMENTS TO THE DECLARATION

Staple to this page copies of your bank statement(s) and any other statements showing your source of income. Then staple this page to the Declaration of Defendant Regarding Income and Assets Exempt from Garnishment. Black out your social security number and any account numbers before you attach the copies.