

571.74 GARNISHMENT SUMMONS AND NOTICE TO DEBTOR.

The garnishment summons and notice to debtor must be substantially in the following form. The notice to debtor must be in no smaller than 14-point type.

State of Minnesota**District Court**

County of:

Judicial District:

Court File Number:

Case Type:

Creditor's full name

.....

Garnishment Summons

and

Debtor's full name

.....

Third Party (bank, employer, or other)

.....

Unpaid Balance:

To the Third Party (garnishee) named above:

A court has ordered that you must serve a written statement to the creditor (or to the creditor's lawyer). You must do this within 20 days after you get this notice. Your written statement should include any money, or other property of the debtor that you have or owe to them. It should also include answers to any questions that are in this summons.

But, if the garnishment is on earnings and the debtor has earnings that can be garnished, fill out the completed disclosure form. Then serve it on the creditor (or the creditor's lawyer). It must be served within 10 days of the last payday within the 90 days after the date you got this summons. If the debtor has no regular paydays, "payday" means the 15th day and the last day of each month.

You don't have to disclose more than 110% of the unpaid amount that is owed to the creditor. Keep earnings that can be garnished, other indebtedness, money, or other property in your possession in an amount not to exceed 110 percent of the creditor's claim. Keep this until:

- (i) the creditor has a writ of execution served on you;
- (ii) the debtor gives you permission in writing to release the property to the creditor; or
- (iii) it's been ... days from the day you got this garnishment summons.

Then you give the debtor back the disposable earnings, other indebtedness, money, or other property.

Earnings

If you are summoned as a garnishee because you owe "earnings" to the debtor, then you must serve an Earnings Disclosure Form on the creditor (or the creditor's lawyer). The Earnings Disclosure Form must be in writing and must be served in the time limit set above. "Earnings" are defined on the Earnings Garnishment Disclosure Form attached to this Garnishment Summons.

In the case of earnings, you must keep all unpaid, nonexempt disposable earnings that you owe or will owe to the debtor during the pay period when this garnishment notice is delivered and for all pay periods within 90 days after this notice is served.

Any transfer of earnings made by the debtor to someone else within 10 days before the first garnishment notice is invalid. Any debt the debtor owes you from within those 10 days can't be used to lower the amount that can be garnished.

By law you can't fire or discipline the debtor because their earnings have been subject to garnishment.

This Garnishment Summons includes:

(check the boxes that apply)

- Earnings garnishment (see attached Earnings Disclosure Form)
- Nonearnings garnishment (see attached Nonearnings Disclosure Form)
- Both Earnings and Nonearnings garnishment (see both attached Earnings and Nonearnings Disclosure Form)

Notice to Debtor

You are being served copies of a Garnishment Summons, Earnings Garnishment Disclosure Form, Nonwage Garnishment Disclosure Form, Garnishment Exemption Notices and/or written Interrogatories (strike out if not applicable). Copies of these same documents were also delivered to the Garnishee. The Garnishee was paid \$15.

Date:

Creditor's Signature:

(or creditor's lawyer's signature)

Creditor's Name:

(or creditor's lawyer's name)

Street Address:

City/State/Zip:

Phone: Fax:

Email:

History: 1990 c 606 art 3 s 6; 2000 c 405 s 18; 2020 c 83 art 1 s 85; 2020 c 86 art 4 s 17; 2025 c 18 s 14