



SHERIFF

CHRISTOPHER L. RAVELING • CLAY COUNTY SHERIFF

P.O. Box 7957 • Spencer, Iowa 51301 • 712-262-3221 • Fax 712-262-5448

July 1, 2017

To Whom It May Concern:

A garnishment is a legal proceeding taken by a creditor after a judgement is awarded from a court against a debtor. If the creditor knows that the debtor has money, or property, in the hand of a third party (wages owed by the debtor's employer, funds in a bank account, etc.), the creditor may have a garnishment served to recover funds owed on the debt. Iowa Code 642 governs the amount allowed to be withheld.

The Clay County Sheriff's Office does require that payment be made in advanced for General Executions. You may contact the Clay County Sheriff's Office for further information regarding the advanced fee due at time of service by calling (712) 262-3221.

The execution must be issued and delivered/mailed to the Sheriff's Office with a copy of Directions to Sheriff detailing whom we are serving/garnishing and where (to include address).

Please note that most banks and a lot of employers require (besides the Defendant's name) another identifier such as a social security number/account number. This is to ensure the correct person is being garnished. Without this information the garnishment will still be served, but your chance of receiving any funds may be dramatically reduced.

Garnishments are set to expire 120 days from the date it was issued by the Clerk of Court. Once the garnishment as expired, any funds collected will be turned over to the Clerk of Courts Office for distribution (unless garnishment is satisfied before expiration date).

The Sheriff's Office will require the last known address for the Defendant, since for all non-wage Garnishments, a Notice of Garnishment is required to be served upon the Defendant.

If you have any further questions or concerns, please feel free to contact us at (712) 262-3221.

Sincerely,

Chris Raveling
Clay County Sheriff