

State of Alabama
Unified Judicial System Form
Form C-21 (Front) Rev. 07/2017

PROCESS OF GARNISHMENT



ELECTRONICALLY FILED
7/14/2025 5:41 PM
56-SM-2025-900045.00
DISTRICT COURT OF
RANDOLPH COUNTY, ALABAMA
CHRIS MAY, CLERK

IN THE DISTRICT COURT OF RANDOLPH COUNTY

NAME AND ADDRESS OF PLAINTIFF (Persons Asserting Claim):

Cavalry SPV I, LLC, as assignee of
Capital One, N.A.
c/o Aldridge Pite Haan, LLP
P.O. Box 7389
Marietta, GA 30065
Toll Free: 1-800/844-0045

NAME AND ADDRESS OF:

GEISHIA T WATTS
431 COUNTY ROAD 818
ROANOKE AL 36274-4728
***-**-1733
RANDOLPH County

NAME AND ADDRESS OF ATTORNEY FOR PLAINTIFF:

Aldridge Pite Haan, LLP
P.O. Box 7389
Marietta, GA 30065
Toll Free: 1-800/844-0045
Facsimile: 470/201-1231
APH File No.: 24-90833

DATE OF JUDGMENT: April 25, 2025

JUDGMENT AMOUNT: \$2,642.65

INTEREST: \$34.21

COSTS: \$202.09

LESS CREDIT: \$.00

OTHER: \$.00

TOTAL: \$2,878.95

NAME AND ADDRESS OF GARNISHEE:

KIA GEORGIA, INC.
AFS: CT CORPORATION SYSTEM
2 NORTH JACKSON ST. SUITE 605
MON TROMERY, AL 36104
MONTGOMERY County

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 and 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:

X 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.

☐ 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 amounts periodically paid into Court pursuant to this garnishment.

Sworn to and subscribed to me this _____
day of July 7, 2025 _____

/s/ Maria Lara
Notary Public/Clerk (Signature)

My Commission Expires: October 12, 2025

/s/ James A. Nadler
Affiant/Attorney (Signature) NAD002

WRIT OF GARNISHMENT

TO ANY LAW ENFORCEMENT OFFICER OF THE STATE OF ALABAMA:

You are hereby commanded to serve this Process of Garnishment on the GARNISHEE, KIA GEORGIA, INC., and a copy on the defendant, GEISHIA T WATTS, and make proper return to this Court.

NOTICE TO DEFENDANT: READ THE IMPORTANT INFORMATION ON THE NEXT PAGE REGARDING YOUR RIGHTS.

NOTICE TO GARNISHEE: YOU ARE THE GARNISHEE IN THE ABOVE ACTION.

You must complete and file the enclosed Answer form within thirty (30) days from service of process. If you fail to file an Answer, the plaintiff can proceed for judgment against you for the amount of the claim, plus costs. Mailing the notarized Answer form to the Clerk of the Court at the address below constitutes making a proper appearance in the Court. YOU MUST ANSWER:

- (1) Whether you are or will be indebted to the defendant at the time you received this process, or when you make your answer, or during the intervening time or;
- (2) Whether you will be indebted to the defendant in the future by existing contract, or
- (3) Whether by existing contract you are liable to the defendant for the delivery of personal property, or for the payment of money, or
- (4) Whether you have in your possession or control, money or effects belonging to the defendant.

You are commanded to retain the amount indicated above from wages, salary or other compensation due or which will become due to the defendant for such period of time as is necessary to accumulate the sum \$2,878.95 (Judgment and costs). You are required, after a period of 30 days from the first retention of any sum from the defendant's wages, salary, or other compensation, to begin paying the moneys withheld into court as they are deducted or withheld and continue to do so on a monthly or more frequent basis until the full amount is withheld. If employment of the defendant is terminated BEFORE the sum is accumulated, you are required by law to report the termination and pay into court within 15 days AFTER termination, all sums withheld in compliance with this garnishment. (See Reverse Side for Instructions on Garnishments). 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 further commanded to hold the property or money, or the amount shown above as "Total," whichever is less, subject to orders of this Court.

Date issued: 10-20-25

Clerk

Address: Randolph County Courthouse, 1,

By: *Chris May*

Deputy Clerk

This process was executed by serving a copy on (Garnishee) _____

on (Date) _____ Service on (Defendant) _____ on (Date) _____

Served by: _____ Title: _____

COURT RECORD (Original) PLAINTIFF (Copy) DEFENDANT (Copy) GARNISHEE (Copy)

24-90833_ALGARN_July 1, 2025

CHRIS MAY
P.O. Box 328
Wedowee, Alabama 36278

PROCESS OF GARNISHMENT



ELECTRONICALLY FILED
7/15/2025 8:03 AM
56-SM-2025-900045.00
DISTRICT COURT OF
RANDOLPH COUNTY, ALABAMA
CHRIS MAY, CLERK

WRIT OF GARNISHMENT

TO ANY LAW ENFORCEMENT OFFICER OF THE STATE OF ALABAMA:

You are hereby commanded to serve this Process of Garnishment on the GARNISHEE, KIA GEORGIA, INC. (G001), and a copy on the defendant, WATTS GEISHIA T (D001), and make proper return to this Court.

NOTICE TO DEFENDANT: READ THE IMPORTANT INFORMATION ON THE NEXT PAGE REGARDING YOUR RIGHTS.

NOTICE TO GARNISHEE: YOU ARE THE GARNISHEE IN THE ABOVE ACTION.

You must complete and file the enclosed Answer form within thirty (30) days from service of process. If you fail to file an Answer, the plaintiff can proceed for judgment against you for the amount of the claim, plus costs. Mailing the notarized Answer form to the Clerk of the Court at the address below constitutes making a proper appearance in the Court. YOU MUST ANSWER:

- (1) Whether you are or will be indebted to the defendant at the time you received this process, or when you make your answer, or during the intervening time, or
- (2) Whether you will be indebted to the defendant in the future by existing contract, or
- (3) Whether by existing contract you are liable to the defendant for the delivery of personal property, or for the payment of money, or
- (4) Whether you have in your possession or control, money or effects belonging to the defendant.

You are commanded to retain the amount indicated above from wages, salary or other compensation due or which will become due to the defendant for such period of time as is necessary to accumulate the sum \$ \$2878.95 (Judgment and costs). You are required, after a period of 30 days from the first retention of any sum from the defendant's wages, salary, or other compensation, to begin paying the moneys withheld into court as they are deducted or withheld and continue to do so on a monthly or more frequent basis until the full amount is withheld. If employment of the defendant is terminated BEFORE the sum is accumulated, you are required by law to report the termination and pay into court within 15 days AFTER termination, all sums withheld in compliance with this garnishment. (See Instructions on Garnishments attached in this packet). 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 further commanded to hold the property or money, or the amount shown above as "Total," whichever is less, subject to orders of this Court.

Date issued:

/s/ CHRIS MAY

By: /s/ TRC

7/15/2025

Clerk

Deputy Clerk

Address: P.O. BOX 328, WEDOWEE, AL 36278

This process was executed by serving a copy on (Garnishee)

on (Date) _____ . Service on Defendant _____ on (Date) _____

Served By: _____ Title: _____

ALABAMA JUDICIAL DATA CENTER
IN THE DISTRICT COURT OF RANDOLPH COUNTY
NOTICE TO DEFENDANT OF RIGHT TO CLAIM
EXEMPTION FROM GARNISHMENT

JUDGE: AMY M NEWSOME

CASE: SM 2025 900045.00

CAVALRY SPV I, LLC, AS ASSIGNEE OF V. GEISHIA T WATTS

PARTY: WATTS GEISHIA T
ADDRESS: 431 COUNTY ROAD 818
ROANOKE AL 36274-0000

PLAINTIFF: CAVALRY SPV I, LLC, AS ASSIGNEE OF
ADDRESS: CAPITAL ONE, N.A.
P.O. BOX 7389
MARIETTA GA 30065-0000

A PROCESS OF GARNISHMENT HAS BEEN DELIVERED TO YOU. THIS MEANS THAT A COURT MAY ORDER YOUR WAGES, MONEY IN A BANK, SUMS OWED 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 \$7500.00 IN PERSONAL PROPERTY, INCLUDING MONEY, BANK ACCOUNTS, AUTOMOBILES, APPLIANCES, ETC., MAY BE EXEMPT FROM PROCESS EXCEPT WAGES, SALARIES, OR OTHER COMPENSATION 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 ILLUSTRATION PURPOSES 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 FILE 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 PAID 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.