

Claim of Exemption Bank Levy



**LEGAL AID
FOUNDATION
OF LOS ANGELES**

How-To Guide

Self-Help Legal Access Centers

Santa Monica	Inglewood	Torrance	Long Beach
1725 Main St., Room 210 Santa Monica, CA 90401	1 East Regent St., Room 107 Inglewood, CA 90301	825 Maple Ave., Room 160 Torrance, CA 90503	275 Magnolia Ave., Room 3101 Long Beach, CA 90802

Feb. 2026

This guide is designed to help you fill out the forms yourself. It is not intended to provide legal advice nor strategy as to how to complete the case. The information provided in this packet only presents options and examples. This is not a substitute for professional legal advice from an attorney.

SHORT TITLE: Print Plaintiff's Last Name v. Your Last Name	LEVYING OFFICER FILE NO. Print Levying Officer File No. and Court Case # in Spaces Provided	COURT CASE NO.
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6. The property I claim to be exempt is (describe; if more space is needed, check here and attach a page labeled Attachment 6):

Write the bank and account numbers that you claim hold exempt funds.

7. My property is exempt under the following laws (specify code and section, for example "Code of Civil Procedure section 703.140(b)"; if more space is needed, check here and attach a page labeled Attachment 7):

If you are claiming property is exempt, write the specific code and section (refer to EJ-155 and EJ-156 for code and section information)

8. The facts supporting my claim of exemption are (describe; if more space is needed, check here and attach a page labeled Attachment 8):

Explain the facts supporting your claim that the property listed in 6 is exempt. If you need more space, check the box and attach an additional page and label it "Attachment 8"

9. The property I claim to be exempt is (if more space is needed to complete any of the lettered subdivisions below, check here and attach a page labeled Attachment 9, and label the information on the attachment with the relevant subdivision letter):

- a. a motor vehicle, the proceeds of insurance or other indemnification for property of the same type, either alone or with other people
- b. tools, implements, or other personal property of the same type, either alone or with other people
- c. the loan value of unmatured life insurance policies (including endowment and annuity policies) or benefits from matured life insurance policies (including endowment and annuity policies). My spouse or I own, either alone or with other people, other property of the same type, and that property is (describe):

Review paragraph 9 and check the box(es), if any, apply in your case.

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Date: Print Date

Print Your Full Name
(TYPE OR PRINT NAME)

 Sign Your Name
(SIGNATURE)

PRINT THE LEVYING OFFICER'S FILE #

SHORT TITLE: PRINT THE PLAINTIFF'S LAST NAME V. YOUR LAST NAME	LEVYING OFFICER FILE NO.:	COURT CASE NO.:
		PRINT THE CASE NUMBER

FINANCIAL STATEMENT
(Wage Garnishment - Enforcement of Judgment)

NOTE: If you are married, this form must be signed by your spouse unless you and your spouse are living separate and apart. If this form is not signed by your spouse, check the applicable box on the reverse in item 9.

1. The following persons other than myself depend, in whole or in part, on me or my spouse for support:

	NAME	AGE	RELATIONSHIP TO ME	MONTHLY TAKE-HOME INCOME & SOURCE
a.			Spouse	
b.	List the name, age, relationship and monthly income of each person that lives with you and rely on you, or your spouse for support in the appropriate sections.			
c.				
d.				
e.				

2. My monthly income

a. My gross monthly pay is: _____

b. My payroll deductions are (specify purpose and amount):

(1) Federal and state withholding, FICA, and SDI _____ \$ _____

(2) _____ \$ _____

(3) _____ \$ _____

(4) _____ \$ _____

My TOTAL payroll deduction amount is (add (1) through (4)): _____ b. \$ _____

c. My monthly take-home pay is (a minus b): _____ c. \$ _____

d. Other money I get each month from (specify source): _____ is _____ d. \$ _____

LIST ANY OTHER SOURCES OF INCOME _____

e. **TOTAL MONTHLY INCOME (c plus d)** _____ e. \$ _____

3. I, my spouse, and my other dependents own the following property:

a. Cash _____ 3a. \$ **LIST THE AMOUNT OF CASH YOU HAVE**

b. Checking, savings, and credit union accounts (list banks):

(1) _____ \$ _____

(2) **List your financial accounts and their value** _____ \$ _____

(3) _____ \$ _____ b. \$ _____

c. Cars, other vehicles, and boat equity (list make, year of each):

(1) **Describe any vehicles you own (make and year) and their value** _____ \$ _____

(2) _____ \$ _____

(3) _____ \$ _____ c. \$ _____

d. Real estate _____ d. \$ _____

e. Other personal property (jewelry, furniture, furs, stocks, bonds, etc.) (list separately):

DESCRIBE ANY OTHER PROPERTY YOU OWN AND TOTAL THE VALUE OF ALL OTHER PERSONAL PROPERTY IN (e)

e. \$ _____

PRINT THE LEVYING OFFICER'S FILE #

SHORT TITLE: PRINT THE PLAINTIFF'S LAST NAME V. YOUR LAST NAME	LEVYING OFFICER FILE NO.:	COURT CASE NO.:
		PRINT YOUR CASE NUMBER

4. The monthly expenses for me, my spouse, and my other dependants

- a. Rent or house payment and maintenance a. \$ _____
- b. Food and household supplies b. \$ _____
- c. Utilities and telephone c. \$ _____
- d. Clothing d. \$ _____
- e. Medical and dental payments e. \$ _____
- f. Insurance (life, health, accident, etc.) f. \$ _____
- g. School, child care g. \$ _____
- h. Child, spousal support (prior marriage) h. \$ _____
- i. Transportation & auto expenses (insurance, gas, repair) (list car payments in item 5) i. \$ _____
- j. Installment payments (insert total and itemize below in item 5) j. \$ _____
- k. Laundry and cleaning k. \$ _____
- l. Entertainment l. \$ _____
- m. Other (specify):

List your monthly expenses

Total your monthly expenses

n. TOTAL MONTHLY EXPENSES (add a through m):	n. \$ _____
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5. I, my spouse, and my other dependants owe the following debts:

CREDITOR'S NAME	FOR	MO. PAYMENTS	BALANCE OWED	OWED BY (State person's name)
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List any debts here.

6. Other facts which support this Claim of Exemption (i.e., unusual medical needs, school tuition, expenses for recent family emergencies, or other unusual expenses to help your creditor and the judge understand your budget) (describe): (If more space is needed, attach page labeled Attachment 6.)

List any fact(s) or additional information about your financial situation you want to share with the judge about your case.

7. An earnings withholding order is now in effect with respect to my earnings or those of my spouse or dependants named in item 1 (specify each person's name and monthly amount):

Check this box if you are paying child or spousal support through an earnings withholding order and specify the persons you give support to and the amount

8. A wage assignment for support is now in effect with respect to my earnings or those of my spouse or dependants named in item 1 (specify each person's name and monthly amount):

Check this box if you are paying child or spousal support through a wage assignment order and specify the persons you give support to and the amount

- 9. My spouse has signed below.
- I have no spouse.
- My spouse and I are living separate and apart.

Select which option applies

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Date: PRINT DATE

PRINT YOUR NAME
.....
(TYPE OR PRINT NAME)

.....
(TYPE OR PRINT NAME OF SPOUSE)

PRINT YOUR SIGNATURE
.....
(SIGNATURE)

.....
(SIGNATURE OF SPOUSE)

EXEMPTIONS FROM THE ENFORCEMENT OF JUDGMENTS

The following is a list of assets that may be exempt from levy in enforcing a judgment.

Exemptions are found in the United States Code (**USC**) and in the California codes, primarily the Code of Civil Procedure (**CCP**).

Because of periodic changes in the law, the list may not include all exemptions that apply in your case. The exemptions may not apply in full or under all circumstances. Some are not available after a certain period of time. You or your attorney should read the statutes.

If you believe the assets that are being levied on are exempt, file the claim of exemption form that you received with the *Notice of Levy* packet.

AMOUNT OF EXEMPTIONS: For the exemption amount, please refer to the code section listed below for each type of property. The current amounts of certain exemptions are listed in *Current Dollar Amounts of Exemptions From Enforcement of Judgments* (form EJ-156). The amounts of some of the exemptions are amended every three years and become effective immediately on April 1 under the provisions of Code of Civil Procedure section 703.150.

<u>Type of Property</u>	<u>Code and Section</u>	<u>Type of Property</u>	<u>Code and Section</u>
ABLE Accounts	Welf & I C § 4880(c)	Benefit Payments (<i>cont.</i>)	
Accounts (<i>See Deposit Accounts</i>)		Relocation Benefits	CCP § 704.180
Appliances	CCP § 704.020	Retirement Benefits and Contributions:	
Art and Heirlooms	CCP § 704.040	Private	CCP § 704.115
Automobiles	CCP § 704.010	Public	CCP § 704.110
BART District Benefits	CCP § 704.110	Segregated Benefit Funds	Ins C § 10498.5
	Pub Util C § 28896	Social Security Benefits	42 USC § 407
Benefit Payments:		Strike Benefits	CCP § 704.120
BART District Benefits	CCP § 704.110	Supplemental Security Income	42 USC § 1383
	Pub Util C § 28896		42 USC § 407(d)
Charity	CCP § 704.170	Transit District Retirement Benefits (Alameda and Contra Costa Counties)	CCP § 704.110 Pub Util C § 25337
Civil Service Retirement Benefits (Federal)	5 USC § 8346	Unemployment Benefits and Contributions	CCP § 704.120
County Employees Retirement Benefits	CCP § 704.110 Govt C § 31452	Veterans Benefits	38 USC § 5301
Disability Insurance Benefits	CCP § 704.130	Veterans Medal of Honor Benefits	38 USC § 1562
Fire Service Retirement Benefits	CCP § 704.110 Govt C § 32210	Welfare Payments	CCP § 704.170 Welf & I C § 17409
Fraternal Organization Funds Benefits	CCP § 704.130 CCP § 704.170	Workers Compensation	CCP § 704.160
Health Insurance Benefits	CCP § 704.130	Boats	CCP § 704.060 CCP § 704.710
Irrigation System Retirement Benefits	CCP § 704.110	Books	CCP § 704.060
Judges Survivors Benefits (Federal)	28 USC § 376(n)	Building Materials (Residential)	CCP § 704.030
Legislators Retirement Benefits	CCP § 704.110 Govt C § 9359.3	Business:	
Life Insurance Benefits:		Licenses	CCP § 695.060 CCP § 699.720(a)(1)
Group	CCP § 704.100	Tools of Trade	CCP § 704.060
Individual	CCP § 704.100	Cars and Trucks (including proceeds)	CCP § 704.010
Lighthouse Keepers Surviving Spouses Benefits	33 USC § 775	Cash	CCP § 704.070
Longshore & Harbor Workers Compensation or Benefits	33 USC § 916	Cemeteries:	
Military Benefits:		Land Proceeds	Health & SC § 7925
Retirement	10 USC § 1440	Plots	CCP § 704.200
Survivors	10 USC § 1450	Charity	CCP § 704.170
Municipal Utility District Retirement Benefits	CCP § 704.110 Pub Util C § 12337	Claims, Actions and Awards:	
Peace Officers Retirement Benefits	CCP § 704.110 Govt C § 31913	Personal Injury	CCP § 704.140
Pension Plans (and Death Benefits):		Worker's Compensation	CCP § 704.160
Private	CCP § 704.115	Wrongful Death	CCP § 704.150
Public	CCP § 704.110	Clothing	CCP § 704.020
Public Assistance	CCP § 704.170 Welf & I C § 17409	Condemnation Proceeds	CCP § 704.720(b)
		County Employees Retirement Benefits	CCP § 704.110 Govt C § 31452
		Damages (<i>See Personal Injury and Wrongful Death</i>)	
		Deposit Accounts:	
		Deposit Accounts (generally)	CCP § 704.220
		Deposit Accounts (hardship)	CCP § 704.225

EXEMPTIONS FROM THE ENFORCEMENT OF JUDGMENTS

(Continued)

<u>Type of Property</u>	<u>Code and Section</u>	<u>Type of Property</u>	<u>Code and Section</u>
Deposit Accounts (<i>cont.</i>)		Motor Vehicle (Including Proceeds)	CCP § 704.010 CCP § 704.060
Escrow or Trust Funds	Fin C § 17410	Municipal Utility District Retirement Benefits	CCP § 704.110
Social Security Direct Deposits	CCP § 704.080	Peace Officers Retirement Benefits	Pub Util C § 12337 CCP § 704.110
Direct Deposit Account:		Pension Plans:	Govt C § 31913
Social Security	CCP § 704.080	Private	CCP § 704.115
Supplemental Security Income	CCP § 704.080	Public	CCP § 704.110
Public Benefits	CCP § 704.080	Personal Effects	CCP § 704.020
Disability Insurance Benefits	CCP § 704.130	Personal Injury Actions or Damages	CCP § 704.140
Dwelling House	CCP § 704.740	Prisoner's Funds	CCP § 704.090
Earnings	CCP § 704.070 CCP § 706.050 15 USC § 1673(a)	Property Not Subject to Enforcement of Money Judgments	CCP § 704.210
Educational Grant	Ed C § 21116	Prosthetic and Orthopedic Devices	CCP § 704.050
Employment Bonds	Lab C § 404	Provisions (for Residence)	CCP § 704.020
Federal Emergency Management Agency (FEMA) funds	CCP § 704.230	Public Assistance	CCP § 704.170 Welf & I C § 17409
Financial Assistance:		Public Employees:	
Charity	CCP § 704.170	Death Benefits	CCP § 704.110
Public Assistance	CCP § 704.170 Welf & I C § 17409	Pension	CCP § 704.110
Student Aid	CCP § 704.190	Retirement Benefits	CCP § 704.110
Welfare (<i>See Public Assistance</i>)		Vacation Credits	CCP § 704.113
Fire Service Retirement	CCP § 704.110 Govt C § 32210	Railroad Retirement Benefits	45 USC § 231m
Fraternal Organizations		Railroad Unemployment Insurance	45 USC § 352(e)
Funds and Benefits	CCP § 704.130 CCP § 704.170	Relocation Benefits	CCP § 704.180
Fuel for Residence	CCP § 704.020	Retirement Benefits and Contributions:	
Furniture	CCP § 704.020	Private	CCP § 704.115
General Assignment for Benefit of Creditors	CCP § 1801	Public	CCP § 704.110 Ins C § 10498.5
Health Aids	CCP § 704.050	Scholarshare (Higher Education Savings)	CCP § 704.105
Health Insurance Benefits	CCP § 704.130	Segregated Benefit Funds	Ins C § 10498.6
Home:		Servicemembers Property	50 USC § 523(b)
Building Materials	CCP § 704.030	Social Security	42 USC § 407
Dwelling House	CCP § 704.740	Social Security Direct Deposit	CCP § 704.080
Homestead	CCP § 704.720 CCP § 704.730	Strike Benefits	CCP § 704.120
House trailer	CCP § 704.710	Supplemental Security Income	42 USC § 1383(d) 42 USC § 407
Mobilehome	CCP § 704.710	Student Aid	CCP § 704.190
Homestead	CCP § 704.720 CCP § 704.730	Tools of Trade	CCP § 704.060
Household Furnishings	CCP § 704.020	Transit District Retirement Benefits (Alameda and Contra Costa Counties)	CCP § 704.110 Pub Util C § 25337
Insurance:		Travelers Check Sales Proceeds	Fin C § 1875
Disability Insurance	CCP § 704.130	Unemployment Benefits and Contributions	CCP § 704.120
Fraternal Benefit Society	CCP § 704.110	Uniforms	CCP § 704.060
Group Life	CCP § 704.100	Vacation Credits (Public Employees)	CCP § 704.113
Health Insurance Benefits	CCP § 704.130	Veterans Benefits	38 USC § 5301
Individual	CCP § 704.100	Veterans Medal of Honor Benefits	38 USC § 1562
Insurance Proceeds—		Wages	CCP § 704.070 CCP § 706.050 CCP § 706.051
Motor Vehicle	CCP § 704.010	Welfare Payments	CCP § 704.170 Welf & I C § 17409
Irrigation System		Workers Compensation Claims or Awards	CCP § 704.160
Retirement Benefits	CCP § 704.110	Wrongful Death Actions or Damages	CCP § 704.150
Jewelry	CCP § 704.040		
Judges Survivors Benefits (Federal)	28 USC § 376(n)		
Legislators Retirement Benefits	CCP § 704.110 Govt C § 9359.3		
Licenses	CCP § 695.060 CCP § 720(a)(1)		
Lighthouse Keepers Surviving Spouses Benefit	33 USC § 775		
Longshore and Harbor Workers Compensation or Benefits	33 USC § 916		
Military Benefits:			
Retirement	10 USC § 1440		
Survivors	10 USC § 1450		
Military Personnel—Property	50 USC § 3934		

CURRENT DOLLAR AMOUNTS OF EXEMPTIONS FROM ENFORCEMENT OF JUDGMENTS
Code of Civil Procedure sections 703.140(b) and 704.010 et seq.

EXEMPTIONS UNDER SECTION 703.140(b)

The following lists the current dollar amounts of exemptions from enforcement of judgment under Code of Civil Procedure section 703.140(b) used in a case under title 11 of the United States Code (bankruptcy).

Unless otherwise provided by statute, these amounts are effective April 1, 2025, and will be adjusted at each three-year interval ending on March 31. The amount of the adjustment to the prior amounts is based on the change in the annual California Consumer Price Index for All Urban Consumers for the most recent three-year period ending on the preceding December 31, with each adjusted amount rounded to the nearest \$25. (See Code Civ. Proc., § 703.150(e).)

<u>Code Civ. Proc., § 703.140(b)</u>	<u>Type of Property</u>	<u>Amount of Exemption</u>
(1)	The debtor's aggregate interest in real property or personal property that the debtor or a dependent of the debtor uses as a residence, or in a cooperative that owns property that the debtor or a dependent of the debtor uses as a residence	\$ 36,750
(2)	The debtor's interest in one or more motor vehicles	\$ 8,625
(3)	The debtor's interest in household furnishings, household goods, wearing apparel, appliances, books, animals, crops, or musical instruments, that are held primarily for the personal, family, or household use of the debtor or a dependent of the debtor (value is of any particular item)	\$ 925
(4)	The debtor's aggregate interest in jewelry held primarily for the personal, family, or household use of the debtor or a dependent of the debtor	\$ 2,175
(5)	The debtor's aggregate interest, plus any unused amount of the exemption provided under paragraph (1), in any property	\$ 1,950
(6)	The debtor's aggregate interest in any implements, professional books, or tools of the trade of the debtor or the trade of a dependent of the debtor	\$ 10,950
(8)	The debtor's aggregate interest in any accrued dividend or interest under, or loan value of, any unmaturing life insurance contract owned by the debtor under which the insured is the debtor or an individual of whom the debtor is a dependent	\$ 19,625
(10)(F)	The debtor's aggregate interest in vacation credits or accrued, or unused, vacation pay, sick leave, family leave, or wages, as defined in Section 200 of the Labor Code	\$ 8,625
(11)(E)	The debtor's right to receive, or property traceable to, a payment on account of personal bodily injury of the debtor or an individual of whom the debtor is a dependent	\$ 36,750

CURRENT DOLLAR AMOUNTS OF EXEMPTIONS FROM ENFORCEMENT OF JUDGMENTS
Code of Civil Procedure sections 703.140(b) and 704.010 et seq.

EXEMPTIONS UNDER SECTION 704.010 et seq.

The following lists the current dollar amounts of exemptions from enforcement of judgment under title 9, division 2, chapter 4, article 3 (commencing with section 704.010) of the Code of Civil Procedure.

The amount of the automatic exemption for a deposit account under section 704.220(a) is effective July 1, 2025, and unless otherwise provided by statute after that date, will be adjusted annually, effective July 1, by the Department of Social Services under Welfare and Institutions Code section 11453 to reflect the minimum basic standard of care for a family of four as established by section 11452.*

Unless otherwise provided by statute, the other amounts are all effective April 1, 2025, and will be adjusted at each three-year interval, ending on March 31. The amount of the adjustment to the prior amounts is based on the change in the annual California Consumer Price Index for All Urban Consumers for the most recent three-year period ending on the preceding December 31, with each adjusted amount rounded to the nearest \$25. (See Code Civ. Proc., § 703.150(e).)

<u>Code Civ. Proc. Section</u>	<u>Type of Property</u>	<u>Amount of Exemption</u>
704.010	Motor vehicle (any combination of aggregate equity, proceeds of execution sale, and proceeds of insurance or other indemnification for loss, damage, or destruction)	\$ 8,625
704.030	Material to be applied to repair or maintenance of residence	\$ 4,400
704.040	Jewelry, heirlooms, art	\$ 10,950
704.060	Personal property used in debtor's or debtor's spouse's trade, business, or profession (amount of exemption for commercial motor vehicle not to exceed \$4,850)	\$ 10,950
704.060	Personal property used in debtor's and spouse's common trade, business, or profession (amount of exemption for commercial motor vehicle not to exceed \$9,700)	\$ 21,900
704.220	Deposit account, generally (exemption without claim; amount per judgment debtor, section 704.220(a) & (e)) ¹	\$ 2,244*
704.080	Deposit account with direct payment of social security or public benefits (exemption without claim, section 704.080(b)) ²	
	• Public benefits, one depositor is designated payee	\$ 2,175
	• Social security benefits, one depositor is designated payee	\$ 4,400
	• Public benefits, two or more depositors are designated payees ³	\$ 3,250
	• Social security benefits, two or more depositors are designated payees ³	\$ 6,575
704.090	Inmate trust account	\$ 2,175
	Inmate trust account (restitution fine or order)	\$ 325 ⁴
704.100	Aggregate loan value of unmaturing life insurance policies	\$ 17,525
704.113	The aggregate interest in vacation credits or accrued, or unused, vacation pay, sick leave, or family leave	\$ 8,625

¹ This exemption does not preclude or reduce other exemptions for deposit accounts. However, if the exemption amount for the deposit account applicable under other automatic exemptions—such as those applicable for direct deposit of social security benefits or public benefits—is greater under the other exemptions, then those apply instead of this one. (Code Civ. Proc., § 704.220(b).)

² The amount of a deposit account with direct deposited funds that exceeds exemption amounts shown is also exempt to the extent it consists of payments of public benefits or social security benefits. (Code Civ. Proc., § 704.080(c).)

³ If only one joint payee is a beneficiary of the payment, the exemption is in the amount available to a single designated payee. (Code Civ. Proc., § 704.080(b)(3) & (4).)

⁴ This amount is not subject to adjustments under Code of Civil Procedure section 703.150.

SHORT TITLE:

CASE NUMBER:

Print Plaintiff's Last Name v. Your Last Name

Print Case Number

ATTACHMENT (Number): _____

(This Attachment may be used with any Judicial Council form.)

If more space is needed than form EJ-160 provides, refer to that form and print the paragraph number that you are adding additional

Complete this page if you need more space for some of the paragraphs in form EJ-160.

Print the page # this is

Print the total number of attachment pages you are using

(If the item that this Attachment concerns is made under penalty of perjury, all statements in this Attachment are made under penalty of perjury.)

Page _____ of _____
(Add pages as required)