

CERTIFICATION OF ENROLLMENT  
**ENGROSSED SECOND SUBSTITUTE SENATE BILL 5651**

69th Legislature  
2025 Regular Session

Passed by the Senate April 22, 2025  
Yeas 33 Nays 15

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**President of the Senate**

Passed by the House April 10, 2025  
Yeas 61 Nays 34

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**Speaker of the House of  
Representatives**

Approved

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**Governor of the State of Washington**

CERTIFICATE

I, Sarah Bannister, Secretary of the Senate of the State of Washington, do hereby certify that the attached is **ENGROSSED SECOND SUBSTITUTE SENATE BILL 5651** as passed by the Senate and the House of Representatives on the dates hereon set forth.

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**Secretary**

FILED

**Secretary of State  
State of Washington**

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**ENGROSSED SECOND SUBSTITUTE SENATE BILL 5651**

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AS AMENDED BY THE HOUSE

Passed Legislature - 2025 Regular Session

**State of Washington                      69th Legislature                      2025 Regular Session**

**By** Senate Ways & Means (originally sponsored by Senators Alvarado, Valdez, Cortes, Nobles, Salomon, Slatter, Stanford, and Trudeau)

READ FIRST TIME 02/28/25.

1            AN ACT Relating to exemptions from garnishment; amending RCW  
2 6.15.010, 6.15.050, 6.27.140, and 6.27.100; repealing 2023 c 393 s 6,  
3 and 2021 c 50 s 4 (uncodified); providing an effective date; and  
4 declaring an emergency.

5 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

6            **Sec. 1.** RCW 6.15.010 and 2023 c 393 s 1 are each amended to read  
7 as follows:

8            (1) Except as provided in RCW 6.15.050, the following personal  
9 property is exempt from execution, attachment, and garnishment:

10            (a) All wearing apparel of every individual and family, but not  
11 to exceed \$3,500 in value in furs, jewelry, and personal ornaments  
12 for any individual.

13            (b) All private libraries including electronic media, which  
14 includes audiovisual, entertainment, or reference media in digital or  
15 analogue format, of every individual, but not to exceed \$3,500 in  
16 value, and all family pictures and keepsakes.

17            (c) A cell phone, personal computer, and printer.

18            (d) To each individual or, as to community property of spouses  
19 maintaining a single household as against a creditor of the  
20 community, to the community, provided that each spouse is entitled to  
21 his or her own exemptions in this subsection (1)(d):

1 (i) All household goods, appliances, furniture, and home and yard  
2 equipment, not to exceed \$6,500 in value for the individual, said  
3 amount to include provisions and fuel for comfortable maintenance;

4 (ii) In a bankruptcy case, any other personal property, except  
5 personal earnings as provided under RCW 6.15.050(1), not to exceed  
6 \$10,000 in value. The value shall be determined as of the date the  
7 bankruptcy petition is filed;

8 (iii) ~~(A)~~ Other than in a bankruptcy case as described in (d) (ii)  
9 of this subsection, other personal property, except personal earnings  
10 as provided under RCW 6.15.050(1), not to exceed \$3,000 in value, of  
11 which not more than:

12 ~~((A))~~ (I) For all debts except private student loan debt and  
13 consumer debt, \$500 in value may consist of bank accounts, savings  
14 and loan accounts, stocks, bonds, or other securities. The maximum  
15 exemption under this subsection (1)(d)(iii) ~~(A)~~ (I) shall be  
16 automatically protected and may not exceed \$500, regardless of the  
17 number of existing separate bank accounts, savings and loan accounts,  
18 stocks, bonds, or other securities.

19 ~~((B))~~ (II) For all private student loan debt, \$2,500 in value  
20 may consist of bank accounts, savings and loan accounts, stocks,  
21 bonds, or other securities. \$1,000 in value shall be automatically  
22 protected. The maximum exemption under this subsection (1)(d)(iii)  
23 ~~((B))~~ (A) (II) may not exceed \$2,500, regardless of the number of  
24 existing separate bank accounts, savings and loan accounts, stocks,  
25 bonds, or other securities.

26 ~~((C))~~ (III) For all consumer debt, \$2,000 in value may consist  
27 of bank accounts, savings and loan accounts, stocks, bonds, or other  
28 securities. ~~(\$1,000 in value shall be automatically protected.)~~ The  
29 maximum exemption under this subsection (1)(d)(iii) ~~((C))~~ (A) (III)  
30 shall be automatically protected and may not exceed \$2,000,  
31 regardless of the number of existing separate bank accounts, savings  
32 and loan accounts, stocks, bonds, or other securities.

33 (B) Beginning July 1, 2027, the dollar amounts in this subsection  
34 (1)(d)(iii) shall be adjusted and published every three years by the  
35 department of revenue to:

36 (I) Reflect the change in the consumer price index for all urban  
37 consumers, published by the United States department of labor, for  
38 the most recent three-year period; and

39 (II) Round to the nearest \$25 the dollar amount that represents  
40 such change;

1 (iv) A motor vehicle not to exceed \$15,000 in aggregate value;

2 (v) Any past due, current, or future child support, alimony, or  
3 spousal support paid or owed to the debtor, which can be traced;

4 (vi) All professionally prescribed health aids for the debtor or  
5 a dependent of the debtor;

6 (vii) To any individual, the right to or proceeds of a payment  
7 not to exceed twenty thousand dollars on account of personal bodily  
8 injury, not including pain and suffering or compensation for actual  
9 pecuniary loss, of the debtor or an individual of whom the debtor is  
10 a dependent; or the right to or proceeds of a payment in compensation  
11 of loss of future earnings of the debtor or an individual of whom the  
12 debtor is or was a dependent, to the extent reasonably necessary for  
13 the support of the debtor and any dependent of the debtor; and

14 (viii) In a bankruptcy case, the right to or proceeds of personal  
15 injury of the debtor or an individual of whom the debtor is a  
16 dependent; or the right to or proceeds of a payment in compensation  
17 of loss of future earnings of the debtor or an individual of whom the  
18 debtor is or was a dependent are free of the enforcement of the  
19 claims of creditors, except to the extent such claims are for the  
20 satisfaction of any liens or subrogation claims arising out of the  
21 claims for personal injury or death. The exemption under this  
22 subsection (1)(d)(viii) does not apply to the right of the state of  
23 Washington, or any agent or assignee of the state, as a lienholder or  
24 subrogee under RCW 43.20B.060.

25 (e) To any individual, the tools, instruments, materials, and  
26 supplies used to carry on his or her trade not to exceed \$15,000 in  
27 value.

28 (f) Tuition units, under chapter 28B.95 RCW, purchased more than  
29 two years prior to the date of a bankruptcy filing or court judgment,  
30 and contributions to any other qualified tuition program under 26  
31 U.S.C. Sec. 529 of the internal revenue code of 1986, as amended, and  
32 to a Coverdell education savings account, also known as an education  
33 individual retirement account, under 26 U.S.C. Sec. 530 of the  
34 internal revenue code of 1986, as amended, contributed more than two  
35 years prior to the date of a bankruptcy filing or court judgment.

36 (2) For purposes of this section, "value" means the reasonable  
37 market value of the debtor's interest in an article or item at the  
38 time it is selected for exemption, exclusive of all liens and  
39 encumbrances thereon.

1 (3) In the case of married persons, each spouse is entitled to  
2 the exemptions provided in this section, which may be combined with  
3 the other spouse's exemption in the same property or taken in  
4 different exempt property.

5 **Sec. 2.** RCW 6.15.050 and 2002 c 265 s 2 are each amended to read  
6 as follows:

7 (1) Wages, salary, or other compensation regularly paid for  
8 personal services rendered by the debtor claiming the exemption shall  
9 not be claimed as exempt under RCW 6.15.010, but the same may be  
10 claimed as exempt in any bankruptcy or insolvency proceeding to the  
11 same extent as allowed under the statutes relating to garnishments.

12 (2) No property may be exempt under RCW 6.15.010 from execution,  
13 attachment, or garnishment issued upon a judgment for all or any part  
14 of the purchase price of the property.

15 (3) No property may be exempt under RCW 6.15.010 from legal  
16 process issued upon a judgment for restitution ordered by a court to  
17 be paid for the benefit of a victim of a criminal act.

18 (4) No property may be exempt under RCW 6.15.010 from legal  
19 process issued upon a judgment for any tax levied upon such property.

20 (5) Nothing in this chapter shall be so construed as to prevent a  
21 debtor from creating a security interest in personal property which  
22 might be claimed as exempt, or the enforcement of such security  
23 interest against the property.

24 (6) Nothing in this chapter shall be construed to exempt personal  
25 property of a nonresident of this state or of an individual who has  
26 left or is about to leave this state with the intention to defraud  
27 his or her creditors.

28 (7) Personal property exemptions are waived by failure to claim  
29 them prior to sale of exemptible property under execution or, in a  
30 garnishment proceeding, within the time specified in RCW 6.27.160.

31 (8) Personal property exemptions may not be claimed by one spouse  
32 in a bankruptcy case that is not a joint case or a joint  
33 administration of the estate with the bankruptcy estate of the other  
34 spouse where (a) bankruptcy is filed by both spouses within a six-  
35 month period, and (b) one spouse exempts property from property of  
36 the estate under the bankruptcy exemption provisions of 11 U.S.C.  
37 Sec. 522(d).

38 (9) No property may be exempt under RCW 6.15.010 from execution,  
39 levy, attachment, or garnishment issued by or on behalf of a child

1 support, alimony, or spousal support agency operating under Title IV-  
2 D of the federal social security act or by or on behalf of any agent  
3 or assignee of the child support, alimony, or spousal support agency.

4 **Sec. 3.** RCW 6.27.140 and 2023 c 393 s 5 are each amended to read  
5 as follows:

6 (1) The notice required by RCW 6.27.130(1) to be mailed to or  
7 served on an individual judgment debtor shall be in the following  
8 form, printed or typed in no smaller than size twelve point font:

9 NOTICE OF GARNISHMENT  
10 AND OF YOUR RIGHTS

11 A Writ of Garnishment issued in a Washington court has been  
12 or will be served on the garnishee named in the attached copy  
13 of the writ. After receipt of the writ, the garnishee is  
14 required to withhold payment of any money that was due to you  
15 and to withhold any other property of yours that the  
16 garnishee held or controlled. This notice of your rights is  
17 required by law.

18 YOU HAVE THE FOLLOWING EXEMPTION RIGHTS:

19 WAGES. If the garnishee is your employer who owes wages or  
20 other personal earnings to you, your employer is required to  
21 pay amounts to you that are exempt under state and federal  
22 laws, as explained in the writ of garnishment. You should  
23 receive a copy of your employer's answer, which will show how  
24 the exempt amount was calculated. A garnishment against wages  
25 or other earnings for child support may not be issued under  
26 chapter 6.27 RCW. If the garnishment is for private student  
27 loan debt, the exempt amount paid to you will be the greater  
28 of the following: A percent of your disposable earnings,  
29 which is eighty-five percent of the part of your earnings  
30 remaining after your employer deducts those amounts which are  
31 required by law to be withheld, or fifty times the minimum  
32 hourly wage of the highest minimum wage law in the state at  
33 the time the earnings are payable. If the garnishment is for  
34 consumer debt, the exempt amount paid to you will be the  
35 greater of the following: A percent of your disposable  
36 earnings, which is eighty percent of the part of your  
37 earnings remaining after your employer deducts those amounts

1 which are required by law to be withheld, or thirty-five  
2 times the state minimum hourly wage.

3 BANK ACCOUNTS. If the garnishee is a bank or other  
4 institution with which you have an account in which you have  
5 deposited benefits such as Temporary Assistance for Needy  
6 Families, Supplemental Security Income (SSI), Social  
7 Security, veterans' benefits, unemployment compensation, or  
8 any federally qualified pension, such as a state or federal  
9 pension, individual retirement account (IRA), or 401K plan,  
10 you may claim the account as fully exempt if you have  
11 deposited only such benefit funds in the account. It may be  
12 partially exempt even though you have deposited money from  
13 other sources in the same account. An exemption is also  
14 available under RCW 26.16.200, providing that funds in a  
15 community bank account that can be identified as the earnings  
16 of a stepparent are exempt from a garnishment on the child  
17 support obligation of the parent.

18 OTHER EXEMPTIONS. If the garnishee holds other property of  
19 yours, some or all of it may be exempt under RCW 6.15.010, a  
20 Washington statute that exempts certain property of your  
21 choice (including, if the judgment is for private student  
22 loan debt, up to (~~(\$2,500.00)~~) \$ . . . . . in a bank account,  
23 or for a marital community or domestic partnership up to  
24 (~~(\$5,000.00)~~) \$ . . . . . in a bank account; if the judgment  
25 is for other consumer debt, up to (~~(\$2,000.00)~~) \$ . . . . .  
26 in a bank account, or for a marital community or domestic  
27 partnership up to (~~(\$4,000.00)~~) \$ . . . . . in a bank  
28 account; or, if the judgment is for any other debts, up to  
29 (~~(\$500.00)~~) \$ . . . . . in a bank account, or for a marital  
30 community or domestic partnership up to (~~(\$1,000.00)~~)  
31 \$ . . . . . in a bank account) and certain other property  
32 such as household furnishings, tools of trade, and a motor  
33 vehicle (all limited by differing dollar values).

34 HOW TO CLAIM EXEMPTIONS. Fill out the enclosed claim form and  
35 mail or deliver it as described in instructions on the claim  
36 form. If the plaintiff does not object to your claim, the  
37 funds or other property that you have claimed as exempt must  
38 be released not later than 10 days after the plaintiff  
39 receives your claim form. If the plaintiff objects, the law

1 requires a hearing not later than 14 days after the plaintiff  
2 receives your claim form, and notice of the objection and  
3 hearing date will be mailed to you at the address that you  
4 put on the claim form.

5 THE LAW ALSO PROVIDES OTHER EXEMPTION RIGHTS. IF NECESSARY,  
6 AN ATTORNEY CAN ASSIST YOU TO ASSERT THESE AND OTHER RIGHTS,  
7 BUT YOU MUST ACT IMMEDIATELY TO AVOID LOSS OF RIGHTS BY  
8 DELAY.

9 (2)(a) If the writ is to garnish funds or property held by a  
10 financial institution, the claim form required by RCW 6.27.130(1) to  
11 be mailed to or served on an individual judgment debtor shall be in  
12 the following form, printed or typed in no smaller than size twelve  
13 point font:

14 [Caption to be filled in by judgment creditor  
15 or plaintiff before mailing.]

16 Name of Court

17 ..... No .....

18 Plaintiff,

19 vs.

20 ..... EXEMPTION CLAIM

21 Defendant,

22 Garnishee Defendant

23 INSTRUCTIONS:

- 24 1. Read this whole form after reading the enclosed  
25 notice. Then put an X in the box or boxes that  
26 describe your exemption claim or claims and write  
27 in the necessary information on the blank lines. If  
28 additional space is needed, use the bottom of the  
29 last page or attach another sheet.



1 2. Make two copies of the completed form. Deliver  
2 the original form by first-class mail or in person to  
3 the clerk of the court, whose address is shown at  
4 the bottom of the writ of garnishment. Deliver one  
5 of the copies by first-class mail or in person to the  
6 plaintiff or plaintiff's attorney, whose name and  
7 address are shown at the bottom of the writ. Keep  
8 the other copy. YOU SHOULD DO THIS AS  
9 QUICKLY AS POSSIBLE, BUT NO LATER  
10 THAN 28 DAYS (4 WEEKS) AFTER THE DATE  
11 ON THE WRIT.

12 I/We claim the following money or property as exempt:

13 IF BANK ACCOUNT IS GARNISHED:

14 [ ] The account contains payments from:

15 [ ] Temporary assistance for needy families, SSI, or  
16 other public assistance. I receive \$ . . . . .  
17 monthly.

18 [ ] Social Security. I receive \$ . . . . . monthly.

19 [ ] Veterans' Benefits. I receive \$ . . . . . monthly.

20 [ ] Federally qualified pension, such as a state or  
21 federal pension, individual retirement account  
22 (IRA), or 401K plan. I receive \$ . . . . . monthly.

23 [ ] Unemployment Compensation. I receive \$ . . . . .  
24 monthly.

25 [ ] Child support. I receive \$ . . . . . monthly.

26 [ ] Other. Explain . . . . .

27 [ ] I/We claim the following exemptions:

28 [ ] Exemption for private student loan debts:

29 [ ] ((\$2,500)) \$ . . . . . for an individual; or

30 [ ] ((\$5,000)) \$ . . . . . for a marital community  
31 or domestic  
32 partnership.

33 [ ] Exemption for consumer debts:

34 [ ] ((\$2,000)) \$ . . . . . for an individual; or

35 [ ] ((\$4,000)) \$ . . . . . for a marital community  
36 or domestic  
37 partnership.

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Exemption for all other debts:  
 ((\$500)) \$ . . . . . for an individual; or  
 ((\$1,000)) \$ . . . . . for a marital community  
or domestic  
partnership.

I declare under penalty of perjury under the laws  
of the State of Washington that I am a married  
person and that I wish to use the marital  
exemptions.

IF EXEMPTION IN BANK ACCOUNT IS CLAIMED,  
ANSWER ONE OR BOTH OF THE FOLLOWING:

No money other than from above payments are in  
the account.  
 Moneys in addition to the above payments have  
been deposited in the account. Explain . . . . .  
. . . . .  
. . . . .

OTHER PROPERTY:

Describe property . . . . .  
. . . . .  
(If you claim other personal property as exempt,  
you must attach a list of all other personal property  
that you own.)

.....	.....
Print: Your name	If married or in a state registered domestic partnership, name of husband/wife/ state registered domestic partner
.....	.....
.....	.....
Address	Address (if different from yours)
.....	.....
Telephone number	Telephone number

(if different from yours)

.....

Your signature

CAUTION: If the plaintiff objects to your claim, you will have to go to court and give proof of your claim. For example, if you claim that a bank account is exempt, you may have to show the judge your bank statements and papers that show the source of the money you deposited in the bank. Your claim may be granted more quickly if you attach copies of such proof to your claim.

IF THE JUDGE DENIES YOUR EXEMPTION CLAIM, YOU WILL HAVE TO PAY THE PLAINTIFF'S COSTS. IF THE JUDGE DECIDES THAT YOU DID NOT MAKE THE CLAIM IN GOOD FAITH, HE OR SHE MAY DECIDE THAT YOU MUST PAY THE PLAINTIFF'S ATTORNEY FEES.

(b) If the writ is directed to an employer to garnish earnings, the claim form required by RCW 6.27.130(1) to be mailed to or served on an individual judgment debtor shall be in the following form, printed or typed in no smaller than size twelve point font type:

[Caption to be filled in by judgment creditor or plaintiff before mailing.]

.....

Name of Court

..... No.....

Plaintiff,

vs.

..... EXEMPTION CLAIM

Defendant,

.....

Garnishee Defendant

INSTRUCTIONS:

- 1. Read this whole form after reading the enclosed notice. Then put an X in the box or boxes that describe your exemption claim or claims and write in the necessary information on the blank lines. If additional space is needed, use the bottom of the last page or attach another sheet.

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2. Make two copies of the completed form. Deliver the original form by first-class mail or in person to the clerk of the court, whose address is shown at the bottom of the writ of garnishment. Deliver one of the copies by first-class mail or in person to the plaintiff or plaintiff's attorney, whose name and address are shown at the bottom of the writ. Keep the other copy. YOU SHOULD DO THIS AS QUICKLY AS POSSIBLE, BUT NO LATER THAN 28 DAYS (4 WEEKS) AFTER THE DATE ON THE WRIT.

I/We claim the following money or property as exempt:  
IF PENSION OR RETIREMENT BENEFITS ARE GARNISHED:

[ ] Name and address of employer who is paying the benefits:.....  
.....

IF EARNINGS ARE GARNISHED FOR PRIVATE STUDENT LOAN DEBT:

[ ] I claim maximum exemption.

IF EARNINGS ARE GARNISHED FOR CONSUMER DEBT:

[ ] I claim maximum exemption.

.....

Print: Your name      If married or in a state registered domestic partnership, name of husband/wife/state registered domestic partner

.....  
.....

Address      Address (if different from yours)

.....

Telephone number      Telephone number

(if different from yours)

.....

Your signature

CAUTION: If the plaintiff objects to your claim, you will have to go to court and give proof of your claim. For example, if you claim that a bank account is exempt, you may have to show the judge your bank statements and papers that show the source of the money you deposited in the bank. Your claim may be granted more quickly if you attach copies of such proof to your claim.

IF THE JUDGE DENIES YOUR EXEMPTION CLAIM, YOU WILL HAVE TO PAY THE PLAINTIFF'S COSTS. IF THE JUDGE DECIDES THAT YOU DID NOT MAKE THE CLAIM IN GOOD FAITH, HE OR SHE MAY DECIDE THAT YOU MUST PAY THE PLAINTIFF'S ATTORNEY FEES.

(c) If the writ under (b) of this subsection is not a writ for the collection of private student loan debt, the exemption language pertaining to private student loan debt may be omitted.

(d) If the writ under (b) of this subsection is not a writ for the collection of consumer debt, the exemption language pertaining to consumer debt may be omitted.

(3) Before mailing or serving a notice or writ under this section, the judgment creditor or plaintiff must fill in blanks for dollar amounts as follows:

(a) For a blank concerning the exemption amount for an individual, the amount provided by RCW 6.15.010(1)(d)(iii), as adjusted and published by the department of revenue pursuant to RCW 6.15.010(1)(d)(iii)(B); and

(b) For a blank concerning the exemption amount for a marital community or domestic partnership, double the amount provided in (a) of this subsection.

**Sec. 4.** RCW 6.27.100 and 2023 c 393 s 4 are each amended to read as follows:

(1) A writ issued for a continuing lien on earnings shall be substantially in the form provided in RCW 6.27.105. All other writs of garnishment shall be substantially in the following form, but:

(a) If the writ is issued under an order or judgment for child support, the following statement shall appear conspicuously in the

1 caption: "This garnishment is based on a judgment or order for child  
2 support";

3 (b) If the writ is issued under an order or judgment for private  
4 student loan debt, the following statement shall appear conspicuously  
5 in the caption: "This garnishment is based on a judgment or order for  
6 private student loan debt";

7 (c) If the writ is issued under an order or judgment for consumer  
8 debt, the following statement shall appear conspicuously in the  
9 caption: "This garnishment is based on a judgment or order for  
10 consumer debt"; and

11 (d) If the writ is issued by an attorney, the writ shall be  
12 revised as indicated in subsection (2) of this section:

13 "IN THE ..... COURT  
14 OF THE STATE OF WASHINGTON IN AND FOR  
15 THE COUNTY OF .....

16 ..... ,  
17 Plaintiff, No. ....

18 vs.

19 ..... , WRIT OF  
20 Defendant, GARNISHMENT

21 ..... ,  
22 Garnishee

23 THE STATE OF WASHINGTON TO: .....  
24 Garnishee

25 AND TO: .....  
26 Defendant

27 The above-named plaintiff has applied for a writ of  
28 garnishment against you, claiming that the above-named  
29 defendant is indebted to plaintiff and that the amount to  
30 be held to satisfy that indebtedness is \$ . . . . . ,  
31 consisting of:

32 Balance on Judgment or Amount of Claim \$....  
33 Interest under Judgment from .... to .... \$....  
34 Per Day Rate of Estimated Interest \$....  
35 per day  
36 Taxable Costs and Attorneys' Fees \$....  
37 Estimated Garnishment Costs:

1	Filing and Ex Parte Fees	\$....
2	Service and Affidavit Fees	\$....
3	Postage and Costs of Certified Mail	\$....
4	Answer Fee or Fees	\$....
5	Garnishment Attorney Fee	\$....
6	Other	\$....

7 YOU ARE HEREBY COMMANDED, unless otherwise directed by the court,  
8 by the attorney of record for the plaintiff, or by this writ, not to  
9 pay any debt, whether earnings subject to this garnishment or any  
10 other debt, owed to the defendant at the time this writ was served  
11 and not to deliver, sell, or transfer, or recognize any sale or  
12 transfer of, any personal property or effects of the defendant in  
13 your possession or control at the time when this writ was served. Any  
14 such payment, delivery, sale, or transfer is void to the extent  
15 necessary to satisfy the plaintiff's claim and costs for this writ  
16 with interest.

17 YOU ARE FURTHER COMMANDED to answer this writ according to the  
18 instructions in this writ and in the answer forms and, within twenty  
19 days after the service of the writ upon you, to mail or deliver the  
20 original of such answer to the court, one copy to the plaintiff or  
21 the plaintiff's attorney, and one copy to the defendant, at the  
22 addresses listed at the bottom of this writ.

23 If you owe the defendant a debt payable in money in excess of the  
24 amount set forth in the first paragraph of this writ, hold only the  
25 amount set forth in the first paragraph and any processing fee if one  
26 is charged and release all additional funds or property to defendant.

27 FOR ALL DEBTS EXCEPT PRIVATE STUDENT LOAN DEBT AND CONSUMER DEBT:

28 If you are a bank or other institution in which the defendant has  
29 accounts to which the exemption under RCW 6.15.010(1)(d)(iii)(A) (I)  
30 applies and the total of the amounts held in all of the defendant's  
31 accounts is less than or equal to ~~((500))~~ \$ . . . . ., release all  
32 funds or property to the defendant and do not hold any amount.  
33 However, if you have documentation that the funds in the account are  
34 the community property of married persons or domestic partners, and  
35 if the total of the amounts held in all of the combined accounts of  
36 the married persons or domestic partners is less than or equal to  
37 ~~((1,000))~~ \$ . . . . ., then release all funds or property to the  
38 defendant and do not hold any amount.

1 If you are a bank or other institution in which the defendant has  
2 accounts to which the exemption under RCW 6.15.010(1)(d)(iii)(A) (I)  
3 applies and the total of the amounts held in all of the defendant's  
4 accounts is in excess of (~~(\$500)~~) \$ . . . . ., release at least  
5 (~~(\$500)~~) \$ . . . . ., hold no more than the amount set forth in the  
6 first paragraph of this writ and any processing fee if one is  
7 charged, and release additional funds or property, if any, to the  
8 defendant. However, if you have documentation that the funds in the  
9 account are the community property of married persons or domestic  
10 partners, and if the total of the amounts held in all of the combined  
11 accounts of the married persons or domestic partners is in excess of  
12 (~~(\$1,000)~~) \$ . . . . ., release at least (~~(\$1,000)~~) \$ . . . . ., hold  
13 no more than the amount set forth in the first paragraph of this writ  
14 and any processing fee if one is charged, and release additional  
15 funds or property, if any, to the defendant.

16 FOR PRIVATE STUDENT LOAN DEBT AND CONSUMER DEBT:

17 If you are a bank or other institution in which the defendant has  
18 accounts to which the exemption under RCW 6.15.010(1)(d)(iii) (~~(B)~~  
19 ~~or (C)~~) (A) (II) or (III) applies and the total of the amounts held  
20 in all of the defendant's accounts is less than or equal to  
21 (~~(\$1,000)~~) \$ . . . . ., release all funds or property to the  
22 defendant and do not hold any amount. However, if you have  
23 documentation that the funds in the account are the community  
24 property of married persons or domestic partners, and if the total of  
25 the amounts held in all of the combined accounts of the married  
26 persons or domestic partners is less than or equal to (~~(\$2,000)~~)  
27 \$ . . . . ., then release all funds or property to the defendant and  
28 do not hold any amount.

29 If you are a bank or other institution in which the defendant has  
30 accounts to which the exemption under RCW 6.15.010(1)(d)(iii) (~~(B)~~  
31 ~~or (C)~~) (A) (II) or (III) applies and the total of the amounts held  
32 in all of the defendant's accounts is in excess of (~~(\$1,000)~~)  
33 \$ . . . . ., release at least (~~(\$1,000)~~) \$ . . . . ., hold no more  
34 than the amount set forth in the first paragraph of this writ and any  
35 processing fee if one is charged, and release additional funds or  
36 property, if any, to the defendant. However, if you have  
37 documentation that the funds in the account are the community  
38 property of married persons or domestic partners, and if the total of  
39 the amounts held in all of the combined accounts of the married  
40 persons or domestic partners is in excess of (~~(\$2,000)~~) \$ . . . . .,



1 release at least ((~~\$2,000~~)) \$ . . . . ., hold no more than the amount  
2 set forth in the first paragraph of this writ and any processing fee  
3 if one is charged, and release additional funds or property, if any,  
4 to the defendant.

5 IF YOU FAIL TO ANSWER THIS WRIT AS COMMANDED, A JUDGMENT MAY BE  
6 ENTERED AGAINST YOU FOR THE FULL AMOUNT OF THE PLAINTIFF'S CLAIM  
7 AGAINST THE DEFENDANT WITH ACCRUING INTEREST, ATTORNEY FEES, AND  
8 COSTS WHETHER OR NOT YOU OWE ANYTHING TO THE DEFENDANT. IF YOU  
9 PROPERLY ANSWER THIS WRIT, ANY JUDGMENT AGAINST YOU WILL NOT EXCEED  
10 THE AMOUNT OF ANY NONEXEMPT DEBT OR THE VALUE OF ANY NONEXEMPT  
11 PROPERTY OR EFFECTS IN YOUR POSSESSION OR CONTROL.

12 JUDGMENT MAY ALSO BE ENTERED AGAINST THE DEFENDANT FOR COSTS AND  
13 FEES INCURRED BY THE PLAINTIFF.

14 Witness, the Honorable . . . . ., Judge of the above-  
15 entitled Court, and the seal thereof, this . . . . day  
16 of . . . . ., . . . . (year)

17 [Seal]

18	.....	.....
19	Attorney for	Clerk of
20	Plaintiff (or	the Court
21	Plaintiff, if no	
22	attorney)	
23	.....	.....
24	Address	By
25	.....	.....
26	Name of Defendant	Address"
27	.....	
28	Address of Defendant	

29 (2) If an attorney issues the writ of garnishment, the final  
30 paragraph of the writ, containing the date, and the subscripted  
31 attorney and clerk provisions, shall be replaced with text in  
32 substantially the following form:

33 "This writ is issued by the undersigned attorney of record for  
34 plaintiff under the authority of chapter 6.27 of the Revised Code of  
35 Washington, and must be complied with in the same manner as a writ  
36 issued by the clerk of the court.

1 Dated this .....day of....., .... (year)  
2 .....  
3 Attorney for Plaintiff  
4 .....  
5 Address Address of the Clerk of the  
6 Court"  
7 .....  
8 Name of Defendant  
9 .....  
10 Address of Defendant

11 (3) Before issuing a writ under this section, blanks for dollar  
12 amounts in the form must be filled in as follows:

13 (a) For a blank concerning the exemption amount for an  
14 individual, the amount provided by RCW 6.15.010(1)(d)(iii), as  
15 adjusted and published by the department of revenue pursuant to RCW  
16 6.15.010(1)(d)(iii)(B); and

17 (b) For a blank concerning the exemption amount for a marital  
18 community or domestic partnership, double the amount provided in (a)  
19 of this subsection.

20 NEW SECTION. Sec. 5. The following acts or parts of acts are  
21 each repealed:

- 22 (1) 2023 c 393 s 6 (uncodified); and  
23 (2) 2021 c 50 s 4 (uncodified).

24 NEW SECTION. Sec. 6. This act is necessary for the immediate  
25 preservation of the public peace, health, or safety, or support of  
26 the state government and its existing public institutions, and takes  
27 effect July 1, 2025.

--- END ---