

103RD GENERAL ASSEMBLY**State of Illinois****2023 and 2024****SB2220**

Introduced 2/10/2023, by Sen. Robert F. Martwick

SYNOPSIS AS INTRODUCED:

See Index

Amends the Code of Civil Procedure. Requires a summons issued in an action to collect a debt to include a separate notice containing specified language. Provides that the amount of wages that may be applied toward a judgment is limited to the lesser of 10% (rather than 15%) of gross weekly wages or the amount by which disposable earnings for a week exceed the total of 80 (rather than 45) times the State minimum hourly wage or the federal minimum hourly wage, whichever is greater. Provides that the amount of payment owed to or received by the judgment debtor under an independent contractor relationship that may be applied toward a judgment is limited to the lesser of 10% of gross weekly wages or the amount by which disposable earnings for a week exceed the total of 100 times the State minimum hourly wage or the federal minimum hourly wage, whichever is greater. Provides that when assets or income of the judgment debtor not exempt from the satisfaction of a judgment, deduction order, or garnishment are discovered, the court may order the unfreezing or return of wages or assets to the debtor under specified circumstances. Provides that a consumer debt judgment may not (rather than may) be revived and shall expire after 7 years from the date of entry. Provides that every individual is entitled to an estate of homestead to the extent in value of the modern homestead exemption (rather than \$15,000) as applied to his or her interest in specified property. Defines "modern homestead exemption" as the greater of \$260,000 and the most recently available median sales price of a home in the debtor's metropolitan statistical area or county. Expands the list of personal property that is exempt from judgment, attachment, or distress for rent, including an increase in the value of the property. Provides that with respect to any consumer debt judgment, no person or entity may recover interest accumulated on any indebtedness that the person or entity knew or should have known the cause of action accrued, if an action on that indebtedness is not brought within 5 years after the cause of action accrued. Makes conforming and other changes in the Act and the Illinois Wage Assignment Act.

LRB103 27841 LNS 54219 b

1 AN ACT concerning civil law.

2 **Be it enacted by the People of the State of Illinois,**
3 **represented in the General Assembly:**

4 Section 5. The Code of Civil Procedure is amended by
5 changing Sections 2-1402, 2-1602, 12-803, 12-901, 12-904,
6 12-906, 12-909, 12-910, 12-911, 12-912, 12-1001, and 13-206
7 and by adding Section 2-201.5 as follows:

8 (735 ILCS 5/2-201.5 new)

9 Sec. 2-201.5. Debtor notice.

10 (a) A summons issued in an action to collect a debt shall
11 include a separate notice containing the following language
12 printed prominently in large font:

13 "IF YOU OWE A DEBT, YOU MAY BE ABLE TO PROTECT:

14 Your Social Security

15 Your SSI

16 Your Public Benefits including EITC and Child Tax
17 Credit Stimulus Payments

18 Your Veterans Benefits

19 Your Retirement Benefits

20 \$25,000 in Equity in a Motor Vehicle

21 At least \$260,000 In Equity in your Home

22 Up to \$15,000 in your Bank Accounts

23 YOU MAY BE ABLE TO STOP:

1 Phone Calls from Debt Collectors

2 Verbal Abuse from Debt Collector

3 Threats from Debt Collectors

4 YOU MAY:

5 Request to Have the Court Review Any Agreement to
6 Settle Your Case

7 Ask for a Reasonable Payment Plan

8 Consult with an Attorney of Your Choice to Determine
9 Your Rights"

10 (b) The clerk of the court, in consultation with civil
11 legal service providers who service the applicable judicial
12 circuit, shall compile a list of civil legal service
13 providers, including their addresses and telephone numbers,
14 and make the list available to the public. The notice in
15 subsection (a) shall include the list of civil legal service
16 providers compiled by the clerk of the court.

17 (c) The clerk of the court shall cause the notice in
18 subsection (a) to be posted in courtrooms or in the hallway in
19 front of courtrooms and be available for distribution in all
20 courtrooms hearing cases involving debt collection matters.

21 (735 ILCS 5/2-1402) (from Ch. 110, par. 2-1402)

22 Sec. 2-1402. Citations to discover assets.

23 (a) A judgment creditor, or his or her successor in
24 interest when that interest is made to appear of record, is
25 entitled to prosecute citations to discover assets for the

1 purposes of examining the judgment debtor or any other person
2 to discover assets or income of the debtor not exempt from the
3 enforcement of the judgment, a deduction order or garnishment,
4 and of compelling the application of non-exempt assets or
5 income discovered toward the payment of the amount due under
6 the judgment. A citation proceeding shall be commenced by the
7 service of a citation issued by the clerk. The procedure for
8 conducting citation proceedings shall be prescribed by rules.
9 All citations issued by the clerk shall have the following
10 language, or language substantially similar thereto, stated
11 prominently on the front, in capital letters: "IF YOU FAIL TO
12 APPEAR IN COURT AS DIRECTED IN THIS NOTICE, YOU MAY BE ARRESTED
13 AND BROUGHT BEFORE THE COURT TO ANSWER TO A CHARGE OF CONTEMPT
14 OF COURT, WHICH MAY BE PUNISHABLE BY IMPRISONMENT IN THE
15 COUNTY JAIL." The court shall not grant a continuance of the
16 citation proceeding except upon good cause shown.

17 (b) Any citation served upon a judgment debtor or any
18 other person shall include a certification by the attorney for
19 the judgment creditor or the judgment creditor setting forth
20 the amount of the judgment, the date of the judgment, or its
21 revival date, the balance due thereon, the name of the court,
22 and the number of the case, and a copy of the citation notice
23 required by this subsection. Whenever a citation is served
24 upon a person or party other than the judgment debtor, the
25 officer or person serving the citation shall send to the
26 judgment debtor, within three business days of the service

1 upon the cited party, a copy of the citation and the citation
2 notice, which may be sent by regular first-class mail to the
3 judgment debtor's last known address. In no event shall a
4 citation hearing be held sooner than five business days after
5 the mailing of the citation and citation notice to the
6 judgment debtor, except by agreement of the parties. The
7 citation notice need not be mailed to a corporation,
8 partnership, or association. The citation notice shall be in
9 substantially the following form:

10 "CITATION NOTICE

11 (Name and address of Court)

12 Name of Case: (Name of Judgment Creditor),

13 Judgment Creditor v.

14 (Name of Judgment Debtor),

15 Judgment Debtor.

16 Address of Judgment Debtor: (Insert last known
17 address)

18 Name and address of Attorney for Judgment

19 Creditor or of Judgment Creditor (If no

20 attorney is listed): (Insert name, ~~and~~ address,

21 email address, and phone number)

22 Amount of Judgment: \$ (Insert amount)

23 Name of Person Receiving Citation: (Insert name)

24 Court Date and Time: (Insert return date and time
25 specified in citation)

26 NOTICE: The court has issued a citation against the person

1 named above. The citation directs that person to appear in
2 court to be examined for the purpose of allowing the judgment
3 creditor to discover income and assets belonging to the
4 judgment debtor or in which the judgment debtor has an
5 interest. The citation was issued on the basis of a judgment
6 against the judgment debtor in favor of the judgment creditor
7 in the amount stated above. On or after the court date stated
8 above, the court may compel the application of any discovered
9 income or assets toward payment on the judgment.

10 The amount of income or assets that may be applied toward
11 the judgment is limited by federal and Illinois law. The
12 JUDGMENT DEBTOR HAS THE RIGHT TO ASSERT STATUTORY EXEMPTIONS
13 AGAINST CERTAIN INCOME OR ASSETS OF THE JUDGMENT DEBTOR BY
14 RESPONDING TO THIS CITATION OR ATTENDING THE COURT HEARING AT
15 THE DATE AND TIME ABOVE. INCOME OF ASSETS THE DEBTOR EXEMPTS OR
16 WHICH ARE EXEMPT BY LAW WHICH MAY NOT BE USED TO SATISFY THE
17 JUDGMENT IN THE AMOUNT STATED ABOVE:

18 (1) Under Illinois or federal law, the exemptions of
19 personal property owned by the debtor include, but are not
20 limited to, the debtor's equity interest, not to exceed
21 \$4,000 in value, in any personal property as chosen by the
22 debtor; Social Security and SSI benefits; public
23 assistance benefits; unemployment compensation benefits;
24 worker's compensation benefits; veteran's benefits;
25 circuit breaker property tax relief benefits; the debtor's
26 equity interest, not to exceed \$25,000 ~~\$2,400~~ in value, in

1 any one motor vehicle; ~~and~~ the debtor's equity interest,
2 not to exceed \$7,500 ~~\$1,500~~ in value, in any implements,
3 professional books, or tools of the trade of the debtor;
4 and the debtor's equity interest, not to exceed \$5,000 in
5 any household good.

6 (2) Under Illinois law, every person is entitled to an
7 estate in homestead, when it is owned and occupied as a
8 residence, to the extent in value of the modern homestead
9 exemption, at least \$260,000 ~~\$15,000~~, which homestead is
10 exempt from judgment.

11 (3) Under Illinois law, the amount of wages that may
12 be applied toward a judgment is limited to the lesser of
13 (i) 10% ~~15%~~ of gross weekly wages or (ii) the amount by
14 which disposable earnings for a week exceed the total of
15 80 ~~45~~ times the State minimum hourly wage or the federal
16 minimum hourly wage ~~or, under a wage deduction summons~~
17 ~~served on or after January 1, 2006, the Illinois minimum~~
18 ~~hourly wage, whichever is greater.~~

19 (3.5) Under State law, the amount of payment owed to
20 or received by the judgment debtor pursuant to an
21 independent contractor relationship that may be applied
22 toward a judgment is limited to the lesser of (i) 10% of
23 gross weekly wages or (ii) the amount by which disposable
24 earnings for a week exceed the total of 100 times the State
25 minimum hourly wage or the federal minimum hourly wage,
26 whichever is greater.

1 (4) Under federal law, the amount of wages that may be
2 applied toward a judgment is limited to the lesser of (i)
3 25% of disposable earnings for a week or (ii) the amount by
4 which disposable earnings for a week exceed 30 times the
5 federal minimum hourly wage.

6 (5) Pension and retirement benefits and refunds may be
7 claimed as exempt under Illinois law.

8 The judgment debtor may have other possible exemptions
9 under the law.

10 THE JUDGMENT DEBTOR HAS THE RIGHT AT THE CITATION HEARING
11 TO DECLARE EXEMPT CERTAIN INCOME OR ASSETS OR BOTH. The
12 judgment debtor also has the right to seek a declaration at an
13 earlier date, by notifying the clerk in writing at (insert
14 address of clerk). When so notified, the Clerk of the Court
15 will obtain a prompt hearing date from the court and will
16 provide the necessary forms that must be prepared by the
17 judgment debtor or the attorney for the judgment debtor and
18 sent to the judgment creditor and the judgment creditor's
19 attorney regarding the time and location of the hearing. This
20 notice may be sent by regular first class mail."

21 (b-1) Any citation served upon a judgment debtor who is a
22 natural person shall be served by personal service or abode
23 service as provided in Supreme Court Rule 105 and shall
24 include a copy of the Income and Asset Form set forth in
25 subsection (b-5).

26 (b-5) The Income and Asset Form required to be served by

1 the judgment creditor in subsection (b-1) shall be in
2 substantially the following form:

3 INCOME AND ASSET FORM

4 To Judgment Debtor: Please complete this form and
5 bring it with you to the hearing referenced in the
6 enclosed citation notice. You should also bring to the
7 hearing any documents you have to support the information
8 you provide in this form, such as pay stubs and account
9 statements. The information you provide will help the
10 court determine whether you have any property or income
11 that can be used to satisfy the judgment entered against
12 you in this matter. The information you provide must be
13 accurate to the best of your knowledge.

14 If you fail to appear at this hearing, you could be
15 held in contempt of court and possibly arrested.

16 In answer to the citation proceedings served upon the
17 judgment debtor, he or she answers as follows:

18 Name:.....

19 Home Phone Number:.....

20 Home Address:.....

21 Date of Birth:.....

22 Marital Status:.....

23 I have.....dependents.

24 Do you have a job? YES NO

1 Company's name I work for:.....

2 Company's address:.....

3 Job:

4 I earn \$..... per.....

5 If self employed, list here your business name and
6 address:

7

8 Income from self employment is \$..... per
9 year.

10 I have the following benefits with my employer:

11

12 I do not have a job, but I support myself through:

13 Government Assistance \$..... per month

14 Unemployment \$..... per month

15 Social Security \$..... per month

16 SSI \$..... per month

17 Pension \$..... per month

18 Other \$..... per month

19 Real Estate:

20 Do you own any real estate? YES NO

21 I own real estate at....., with names of other
22 owners

23

24 Additional real estate I own:

25 I have a beneficial interest in a land trust. The name

1 and address of the trustee is:..... The beneficial
2 interest is listed in my name and

3 There is a mortgage on my real estate. State the
4 mortgage company's name and address for each parcel of
5 real estate owned:

6

7 An assignment of beneficial interest in the land trust
8 was signed to secure a loan from

9 I have the following accounts:

10 Checking account at;

11 account balance \$.....

12 Savings account at

13 account balance \$.....

14 Money market or certificate of deposit at

15 Safe deposit box at

16 Other accounts (please identify):.....

17 I own:

18 A vehicle (state year, make, model, and VIN):

19 Jewelry (please specify):.....

20 Other property described as:.....

21 Stocks/Bonds.....

22 Personal computer.....

23 DVD player.....

24 Television.....

25 Stove.....

26 Microwave.....

1 Work tools.....

2 Business equipment.....

3 Farm equipment.....

4 Other property (please specify):

5

6 Signature:.....

7 (b-10) Any action properly initiated under this Section

8 may proceed notwithstanding an absent or incomplete Income and

9 Asset Form, and a judgment debtor may be examined for the

10 purpose of allowing the judgment creditor to discover income

11 and assets belonging to the judgment debtor or in which the

12 judgment debtor has an interest.

13 (c) When assets or income of the judgment debtor not

14 exempt from the satisfaction of a judgment, a deduction order

15 or garnishment are discovered, the court may, by appropriate

16 order or judgment:

17 (1) Compel the judgment debtor to deliver up, to be

18 applied in satisfaction of the judgment, in whole or in

19 part, money, choses in action, property or effects in his

20 or her possession or control, so discovered, capable of

21 delivery and to which his or her title or right of

22 possession is not substantially disputed.

23 (2) Compel the judgment debtor to pay to the judgment

24 creditor or apply on the judgment, in installments, a

25 portion of his or her income, however or whenever earned

26 or acquired, as the court may deem proper, having due

1 regard for the reasonable requirements of the judgment
2 debtor and his or her family, if dependent upon him or her,
3 as well as any payments required to be made by prior order
4 of court or under wage assignments outstanding; provided
5 that the judgment debtor shall not be compelled to pay
6 income which would be considered exempt as wages under the
7 Wage Deduction Statute. The court may modify an order for
8 installment payments, from time to time, upon application
9 of either party upon notice to the other.

10 (3) Compel any person cited, other than the judgment
11 debtor, to deliver up any assets so discovered, to be
12 applied in satisfaction of the judgment, in whole or in
13 part, when those assets are held under such circumstances
14 that in an action by the judgment debtor he or she could
15 recover them in specie or obtain a judgment for the
16 proceeds or value thereof as for conversion or
17 embezzlement. A judgment creditor may recover a corporate
18 judgment debtor's property on behalf of the judgment
19 debtor for use of the judgment creditor by filing an
20 appropriate petition within the citation proceedings.

21 (4) Enter any order upon or judgment against the
22 person cited that could be entered in any garnishment
23 proceeding.

24 (5) Compel any person cited to execute an assignment
25 of any chose in action or a conveyance of title to real or
26 personal property or resign memberships in exchanges,

1 clubs, or other entities in the same manner and to the same
2 extent as a court could do in any proceeding by a judgment
3 creditor to enforce payment of a judgment or in aid of the
4 enforcement of a judgment.

5 (6) Authorize the judgment creditor to maintain an
6 action against any person or corporation that, it appears
7 upon proof satisfactory to the court, is indebted to the
8 judgment debtor, for the recovery of the debt, forbid the
9 transfer or other disposition of the debt until an action
10 can be commenced and prosecuted to judgment, direct that
11 the papers or proof in the possession or control of the
12 debtor and necessary in the prosecution of the action be
13 delivered to the creditor or impounded in court, and
14 provide for the disposition of any moneys in excess of the
15 sum required to pay the judgment creditor's judgment and
16 costs allowed by the court.

17 (7) Order the unfreezing or return of wages or assets
18 to the debtor if the debtor demonstrates that: (i) wages
19 or assets that were frozen or garnished did not belong to
20 the debtor at the time of garnishment, (ii) wages or
21 assets that were frozen or garnished would have been
22 exempt had the debtor asserted the debtor's exemptions,
23 (iii) the underlying judgment is stayed or vacated, or
24 (iv) the wages or assets should otherwise not have been
25 garnished.

26 (c-5) If a citation is directed to a judgment debtor who is

1 a natural person, no payment order shall be entered under
2 subsection (c) unless the Income and Asset Form was served
3 upon the judgment debtor as required by subsection (b-1), the
4 judgment debtor has had an opportunity to assert exemptions,
5 and the payments are from non-exempt sources.

6 (d) No order or judgment shall be entered under subsection
7 (c) in favor of the judgment creditor unless there appears of
8 record a certification of mailing showing that a copy of the
9 citation and a copy of the citation notice was mailed to the
10 judgment debtor as required by subsection (b).

11 (d-5) If upon examination the court determines that the
12 judgment debtor does not possess any non-exempt income or
13 assets, then the citation shall be dismissed.

14 (e) All property ordered to be delivered up shall, except
15 as otherwise provided in this Section, be delivered to the
16 sheriff to be collected by the sheriff or sold at public sale
17 and the proceeds thereof applied towards the payment of costs
18 and the satisfaction of the judgment. If the judgment debtor's
19 property is of such a nature that it is not readily delivered
20 up to the sheriff for public sale or if another method of sale
21 is more appropriate to liquidate the property or enhance its
22 value at sale, the court may order the sale of such property by
23 the debtor, third party respondent, or by a selling agent
24 other than the sheriff upon such terms as are just and
25 equitable. The proceeds of sale, after deducting reasonable
26 and necessary expenses, are to be turned over to the creditor

1 and applied to the balance due on the judgment.

2 (f)(1) The citation may prohibit the party to whom it is
3 directed from making or allowing any transfer or other
4 disposition of, or interfering with, any property not exempt
5 from the enforcement of a judgment therefrom, a deduction
6 order or garnishment, belonging to the judgment debtor or to
7 which he or she may be entitled or which may thereafter be
8 acquired by or become due to him or her, and from paying over
9 or otherwise disposing of any moneys not so exempt which are
10 due or to become due to the judgment debtor, until the further
11 order of the court or the termination of the proceeding,
12 whichever occurs first. The third party may not be obliged to
13 withhold the payment of any moneys beyond double the amount of
14 the balance due sought to be enforced by the judgment
15 creditor. The court may punish any party who violates the
16 restraining provision of a citation as and for a contempt, or
17 if the party is a third party may enter judgment against him or
18 her in the amount of the unpaid portion of the judgment and
19 costs allowable under this Section, or in the amount of the
20 value of the property transferred, whichever is lesser.

21 (2) The court may enjoin any person, whether or not a party
22 to the citation proceeding, from making or allowing any
23 transfer or other disposition of, or interference with, the
24 property of the judgment debtor not exempt from the
25 enforcement of a judgment, a deduction order or garnishment,
26 or the property or debt not so exempt concerning which any

1 person is required to attend and be examined until further
2 direction in the premises. The injunction order shall remain
3 in effect until vacated by the court or until the proceeding is
4 terminated, whichever first occurs.

5 (g) If it appears that any property, chose in action,
6 credit or effect discovered, or any interest therein, is
7 claimed by any person, the court shall, as in garnishment
8 proceedings, permit or require the claimant to appear and
9 maintain his or her right. The rights of the person cited and
10 the rights of any adverse claimant shall be asserted and
11 determined pursuant to the law relating to garnishment
12 proceedings.

13 (h) Costs in proceedings authorized by this Section shall
14 be allowed, assessed and paid in accordance with rules,
15 provided that if the court determines, in its discretion, that
16 costs incurred by the judgment creditor were improperly
17 incurred, those costs shall be paid by the judgment creditor.

18 (i) This Section is in addition to and does not affect
19 enforcement of judgments or citation proceedings thereto, by
20 any other methods now or hereafter provided by law.

21 (j) This Section does not grant the power to any court to
22 order installment or other payments from, or compel the sale,
23 delivery, surrender, assignment or conveyance of any property
24 exempt by statute from the enforcement of a judgment thereon,
25 a deduction order, garnishment, attachment, sequestration,
26 process or other levy or seizure.

1 (k) (Blank).

2 (k-3) The court may enter any order upon or judgment
3 against the respondent cited that could be entered in any
4 garnishment proceeding under Part 7 of Article XII of this
5 Code. This subsection (k-3) shall be construed as being
6 declarative of existing law and not as a new enactment.

7 (k-5) If, after proper notice to the respondent, the court
8 determines that any property held by a third party respondent
9 is wages pursuant to Section 12-801, the court shall proceed
10 as if a wage deduction proceeding had been filed and proceed to
11 enter such necessary and proper orders as would have been
12 entered in a wage deduction proceeding including but not
13 limited to the granting of the statutory exemptions allowed by
14 Section 12-803 and all other remedies allowed plaintiff and
15 defendant pursuant to Part 8 of Article 12 of this Act.

16 (k-10) If a creditor discovers personal property of the
17 judgment debtor that is subject to the lien of a citation to
18 discover assets, the creditor may have the court impress a
19 lien against a specific item of personal property, including a
20 beneficial interest in a land trust. The lien survives the
21 termination of the citation proceedings and remains as a lien
22 against the personal property in the same manner that a
23 judgment lien recorded against real property pursuant to
24 Section 12-101 remains a lien on real property. If the
25 judgment is revived before dormancy, the lien shall remain. A
26 lien against personal property may, but need not, be recorded

1 in the office of the recorder or filed as an informational
2 filing pursuant to the Uniform Commercial Code.

3 (1) At any citation hearing at which the judgment debtor
4 appears and seeks a declaration that certain of his or her
5 income or assets are exempt, the court shall proceed to
6 determine whether the property which the judgment debtor
7 declares to be exempt is exempt from judgment. At any time
8 before the return date specified on the citation, the judgment
9 debtor may request, in writing, a hearing to declare exempt
10 certain income and assets by notifying the clerk of the court
11 before that time, using forms as may be provided by the clerk
12 of the court. The clerk of the court will obtain a prompt
13 hearing date from the court and will provide the necessary
14 forms that must be prepared by the judgment debtor or the
15 attorney for the judgment debtor and sent to the judgment
16 creditor, or the judgment creditor's attorney, regarding the
17 time and location of the hearing. This notice may be sent by
18 regular first class mail. At the hearing, the court shall
19 immediately, unless for good cause shown that the hearing is
20 to be continued, shall proceed to determine whether the
21 property which the judgment debtor declares to be exempt is
22 exempt from judgment. The restraining provisions of subsection
23 (f) shall not apply to any property determined by the court to
24 be exempt.

25 (m) The judgment or balance due on the judgment becomes a
26 lien when a citation is served in accordance with subsection

1 (a) of this Section. The lien binds nonexempt personal
2 property, including money, choses in action, and effects of
3 the judgment debtor as follows:

4 (1) When the citation is directed against the judgment
5 debtor, upon all personal property belonging to the
6 judgment debtor in the possession or control of the
7 judgment debtor or which may thereafter be acquired or
8 come due to the judgment debtor to the time of the
9 disposition of the citation.

10 (2) When the citation is directed against a third
11 party, upon all personal property belonging to the
12 judgment debtor in the possession or control of the third
13 party or which thereafter may be acquired or come due the
14 judgment debtor and comes into the possession or control
15 of the third party to the time of the disposition of the
16 citation.

17 The lien established under this Section does not affect
18 the rights of citation respondents in property prior to the
19 service of the citation upon them and does not affect the
20 rights of bona fide purchasers or lenders without notice of
21 the citation. The lien is effective for the period specified
22 by Supreme Court Rule.

23 This subsection (m), as added by Public Act 88-48, is a
24 declaration of existing law.

25 (n) If any provision of this Act or its application to any
26 person or circumstance is held invalid, the invalidity of that

1 provision or application does not affect the provisions or
2 applications of the Act that can be given effect without the
3 invalid provision or application.

4 (o) The changes to this Section made by this amendatory
5 Act of the 97th General Assembly apply only to citation
6 proceedings commenced under this Section on or after the
7 effective date of this amendatory Act of the 97th General
8 Assembly. The requirements or limitations set forth in
9 subsections (b-1), (b-5), (b-10), (c-5), and (d-5) do not
10 apply to the enforcement of any order or judgment resulting
11 from an adjudication of a municipal ordinance violation that
12 is subject to Supreme Court Rules 570 through 579, or from an
13 administrative adjudication of such an ordinance violation.
14 (Source: P.A. 101-191, eff. 8-2-19.)

15 (735 ILCS 5/2-1602)

16 Sec. 2-1602. Revival of judgment.

17 (a) Except as provided in subsection (a-5), a judgment may
18 be revived by filing a petition to revive the judgment in the
19 seventh year after its entry, or in the seventh year after its
20 last revival, or in the twentieth year after its entry, or at
21 any other time within 20 years after its entry if the judgment
22 becomes dormant and by serving the petition and entering a
23 court order for revival as provided in the following
24 subsections. The provisions of this amendatory Act of the 96th
25 General Assembly are declarative of existing law.

1 (a-5) A consumer debt judgment as defined in subsection
2 (b) of Section 2-1303 may not be revived and shall expire after
3 7 years from the date of entry ~~by filing a petition to revive~~
4 ~~the consumer debt judgment no later than 10 years after its~~
5 ~~entry and by serving the petition and entering a court order~~
6 ~~for revival as provided in this Section.~~

7 (b) A petition to revive a judgment shall be filed in the
8 original case in which the judgment was entered. The petition
9 shall include a statement as to the original date and amount of
10 the judgment, court costs expended, accrued interest, and
11 credits to the judgment, if any.

12 (c) Service of notice of the petition to revive a judgment
13 shall be made in accordance with Supreme Court Rule 106.

14 (d) An order reviving a judgment shall be for the original
15 amount of the judgment. The plaintiff may recover interest and
16 court costs from the date of the original judgment. Credits to
17 the judgment shall be reflected by the plaintiff in
18 supplemental proceedings or execution.

19 (e) If a judgment debtor has filed for protection under
20 the United States Bankruptcy Code and failed to successfully
21 adjudicate and remove a lien filed by a judgment creditor,
22 then the judgment may be revived only as to the property to
23 which a lien attached before the filing of the bankruptcy
24 action.

25 (f) A judgment may be revived as to fewer than all judgment
26 debtors, and such order for revival of judgment shall be

1 final, appealable, and enforceable.

2 (g) This Section does not apply to a child support
3 judgment or to a judgment recovered in an action for damages
4 for an injury described in Section 13-214.1, which need not be
5 revived as provided in this Section and which may be enforced
6 at any time as provided in Section 12-108.

7 (h) If a judgment becomes dormant during the pendency of
8 an enforcement proceeding against wages under Part 14 of this
9 Article or under Article XII, the enforcement may continue to
10 conclusion without revival of the underlying judgment so long
11 as the enforcement is done under court supervision and
12 includes a wage deduction order or turn over order and is
13 against an employer, garnishee, or other third party
14 respondent.

15 (Source: P.A. 101-168, eff. 1-1-20.)

16 (735 ILCS 5/12-803) (from Ch. 110, par. 12-803)

17 Sec. 12-803. Wages subject to collection.

18 (a) The wages, salary, commissions, and bonuses subject to
19 collection under a deduction order, for any work week shall be
20 the lesser of:

21 (1) 10% ~~15%~~ of such gross amount paid for that week; or

22 (2) the amount by which disposable earnings for a week
23 exceed 80 ~~45~~ times the Federal Minimum Hourly Wage
24 prescribed by Section 206(a)(1) of Title 29 of the United
25 States Code, as amended, or, ~~under a wage deduction~~

1 ~~summons served on or after January 1, 2006,~~ the minimum
2 hourly wage prescribed by Section 4 of the Minimum Wage
3 Law, whichever is greater, in effect at the time the
4 amounts are payable.

5 (b) Payments owed to or received by the judgment debtor
6 pursuant to an independent contractor relationship that are
7 subject to collection are limited to the lesser of (i) 10% of
8 gross weekly wages or (ii) the amount by which disposable
9 earnings for a week exceed the total of 100 times the State
10 minimum hourly wage or the federal minimum hourly wage,
11 whichever is greater.

12 (c) This Section provision (and no other) applies
13 irrespective of the place where the compensation was earned or
14 payable and the State where the employee resides. No amounts
15 required by law to be withheld may be taken from other amounts
16 ~~the amount~~ collected by the creditor. The term "disposable
17 earnings" means that part of the earnings of any individual
18 remaining after (i) the deduction from those earnings of any
19 amounts required by law to be withheld and (ii) any deductions
20 related to employment, retirement, or health, including, but
21 not limited to, deductions for health, vision, and dental
22 insurance, deductions for transportation, required work
23 uniforms, retirement account related deductions, flexible
24 spending account deductions, and health savings account
25 deductions.

26 (c) The Secretary of Financial and Professional Regulation

1 is authorized and empowered to adopt rules consistent with
2 this Section that define the terms used in this Section and as
3 may be necessary and appropriate to interpret, implement, and
4 enforce this Section.

5 (Source: P.A. 94-306, eff. 1-1-06; 95-661, eff. 1-1-08.)

6 (735 ILCS 5/12-901) (from Ch. 110, par. 12-901)

7 Sec. 12-901. Amount. Every individual is entitled to an
8 estate of homestead to the extent in value of the modern
9 homestead exemption as applied to ~~\$15,000~~ of his or her
10 interest in a farm or lot of land and buildings thereon, a
11 condominium, or personal property, owned or rightly possessed
12 by lease or otherwise and occupied by him or her as a
13 residence, or in a cooperative that owns property that the
14 individual uses as a residence. That homestead and all right
15 in and title to that homestead is exempt from attachment,
16 judgment, levy, or judgment sale for the payment of his or her
17 debts or other purposes. That homestead is also exempt and
18 from the laws of conveyance, descent, and legacy, except as
19 provided in this Code or in Section 20-6 of the Probate Act of
20 1975. This Section is not applicable between joint tenants or
21 tenants in common but it is applicable as to any creditors of
22 those persons. As used in this Code, "modern homestead
23 exemption" means the greater of \$260,000 and the most recently
24 available median sales price of a home in the debtor's
25 metropolitan statistical area or county. If 2 or more

1 individuals own property that is exempt as a homestead, the
2 value of the exemption of each individual may not exceed his or
3 her proportionate share of \$600,000 or the modern homestead
4 exemption, whichever is greater, ~~\$30,000~~ based upon percentage
5 of ownership. The modern homestead exemption protection
6 provided under this Section applies to all such exemptions for
7 the estate of homesteads available under State law, including,
8 but not limited to, those referenced in this Section and
9 Sections 12-901, 12-904, 12-906, 12-909, 12-910, 12-911, and
10 12-912. The metropolitan statistical area median sales price
11 shall be derived from any reasonably reliable data source,
12 including any State or federal agency, or a reasonably
13 credible private source including, but not limited to, an
14 Illinois-based statewide real estate association. If values
15 from different reasonably reliable sources of data differ, the
16 largest value shall apply. The Secretary of Financial and
17 Professional Regulation is authorized and empowered to adopt
18 rules consistent with this Section that define the terms used
19 in this Section and designate reasonably reliable data sources
20 as may be necessary and appropriate to interpret, and,
21 implement this Section.

22 (Source: P.A. 94-293, eff. 1-1-06.)

23 (735 ILCS 5/12-904) (from Ch. 110, par. 12-904)

24 Sec. 12-904. Release, waiver or conveyance. No release,
25 waiver or conveyance of the estate so exempted shall be valid,

1 unless the same is in writing, signed by the individual and his
2 or her spouse, if he or she have one, or possession is
3 abandoned or given pursuant to the conveyance; or if the
4 exception is continued to a child or children without the
5 order of a court directing a release thereof; but if a
6 conveyance is made by an individual as grantor to his or her
7 spouse, such conveyance shall be effectual to pass the title
8 expressed therein to be conveyed thereby, whether or not the
9 grantor in such conveyance is joined therein by his or her
10 spouse. In any case where such release, waiver or conveyance
11 is taken by way of mortgage or security, the same shall only be
12 operative as to such specific release, waiver or conveyance;
13 and when the same includes different pieces of land, or the
14 homestead is of greater value than the modern homestead
15 exemption ~~\$15,000~~, the other lands shall first be sold before
16 resorting to the homestead, and in case of the sale of such
17 homestead, if any balance remains after the payment of the
18 debt and costs, such balance shall, to the extent of the modern
19 homestead exemption ~~\$15,000~~ be exempt, and be applied upon
20 such homestead exemption in the manner provided by law.

21 (Source: P.A. 94-293, eff. 1-1-06.)

22 (735 ILCS 5/12-906) (from Ch. 110, par. 12-906)

23 Sec. 12-906. Proceeds of sale. When a homestead is
24 conveyed by the owner thereof, such conveyance shall not
25 subject the premises to any lien or incumbrance to which it

1 would not be subject in the possession of such owner; and the
2 proceeds thereof, to the extent of the amount of the modern
3 homestead exemption ~~\$15,000~~, shall be exempt from judgment or
4 other process, for one year after the receipt thereof, by the
5 person entitled to the exemption, and if reinvested in a
6 homestead the same shall be entitled to the same exemption as
7 the original homestead.

8 (Source: P.A. 94-293, eff. 1-1-06.)

9 (735 ILCS 5/12-909) (from Ch. 110, par. 12-909)

10 Sec. 12-909. Bid for less than exempted amount. No sale
11 shall be made of the premises on such judgment unless a greater
12 sum than the modern homestead exemption ~~\$15,000~~ is bid
13 therefor. If a greater sum is not so bid, the judgment may be
14 set aside or modified, or the enforcement of the judgment
15 released, as for lack of property.

16 (Source: P.A. 94-293, eff. 1-1-06.)

17 (735 ILCS 5/12-910) (from Ch. 110, par. 12-910)

18 Sec. 12-910. Proceedings to enforce judgment. If in the
19 opinion of the judgment creditors, or the officer holding a
20 certified copy of a judgment for enforcement against such
21 individuals, the premises claimed by him or her as exempt are
22 worth more than the modern homestead exemption ~~\$15,000~~, such
23 officer shall summon 3 individuals, as commissioners, who
24 shall, upon oath, to be administered to them by the officer,

1 appraise the premises, and if, in their opinion, the property
2 may be divided without damage to the interest of the parties,
3 they shall set off so much of the premises, including the
4 dwelling house, as in their opinion is worth the modern
5 homestead exemption ~~\$15,000~~, and the residue of the premises
6 may be advertised and sold by such officer. Each commissioner
7 shall receive for his or her services the sum of \$5 per day for
8 each day necessarily engaged in such service. The officer
9 summoning such commissioners shall receive such fees as may be
10 allowed for serving summons, but shall be entitled to charge
11 mileage for only the actual distance traveled from the
12 premises to be appraised, to the residence of the
13 commissioners summoned. The officer shall not be required to
14 summon commissioners until the judgment creditor, or some one
15 for him or her, shall advance to the officer one day's fees for
16 the commissioners, and unless the creditor shall advance such
17 fees the officer shall not be required to enforce the
18 judgment. The costs of such appraisal shall not be taxed
19 against the judgment debtor unless such appraisal shows
20 that the judgment debtor has property subject to such
21 judgment.

22 (Source: P.A. 94-293, eff. 1-1-06.)

23 (735 ILCS 5/12-911) (from Ch. 110, par. 12-911)

24 Sec. 12-911. Notice to judgment debtor. In case the value
25 of the premises is, in the opinion of the commissioners, more

1 than the modern homestead exemption ~~\$15,000~~, and cannot be
2 divided as is provided for in Section 12-910 of this Act, they
3 shall make and sign an appraisal of the value thereof, and
4 deliver the same to the officer, who shall deliver a copy
5 thereof to the judgment debtor, or to some one of the family of
6 the age of 13 years or upwards, with a notice thereto attached
7 that unless the judgment debtor pays to such officer the
8 surplus over and above the modern homestead exemption ~~\$15,000~~
9 on the amount due on the judgment within 60 days thereafter,
10 such premises will be sold.

11 (Source: P.A. 94-293, eff. 1-1-06.)

12 (735 ILCS 5/12-912) (from Ch. 110, par. 12-912)

13 Sec. 12-912. Sale of premises - Distribution of proceeds.
14 In case of such surplus, or the amount due on the judgment is
15 not paid within the 60 days, the officer may advertise and sell
16 the premises, and out of the proceeds of such sale pay to such
17 judgment debtor the sum of the modern homestead exemption
18 ~~\$15,000~~, and apply the balance on the judgment.

19 (Source: P.A. 94-293, eff. 1-1-06.)

20 (735 ILCS 5/12-1001) (from Ch. 110, par. 12-1001)

21 Sec. 12-1001. Personal property exempt. The following
22 personal property, owned by the debtor, is exempt from
23 judgment, attachment, or distress for rent:

24 (a) All household goods, including, but not limited

1 to, the debtor's and the debtor's dependents' food, eating
2 and cooking utensils, bedding, furniture, books,
3 refrigerator, stove, microwave oven, kitchen appliances,
4 necessary provisions, washing machine, clothes dryer,
5 vacuum cleaner, yard equipment, and household equipment
6 and tools, and all personal possessions, including, but
7 not limited to, clothing, pets, personal health aids,
8 medications, computers or similar electronic devices, and
9 telephones, except that a creditor may obtain court
10 permission to levy on any item of furniture, appliance,
11 electronic device, yard equipment, precious item,
12 utensils, set of utensils, or any other item exempt under
13 this subsection that has a resale value of more than
14 \$5,000, unless that item is exempt under another
15 subsection. The debtor may exempt one piece of jewelry up
16 to a value of \$10,000 ~~The necessary wearing apparel,~~
17 ~~bible, school books, and family pictures of the debtor and~~
18 ~~the debtor's dependents;~~

19 (b) The debtor's equity interest, not to exceed
20 \$15,000 ~~\$4,000~~ in value, in any nonexempt properties ~~other~~
21 ~~property;~~

22 (c) The debtor's equity interest, not to exceed
23 \$25,000 ~~\$2,400~~ in value, in any one motor vehicle;

24 (d) The debtor's equity interest, not to exceed \$7,500
25 ~~\$1,500~~ in value, in any implements, professional books,
26 equipment, one motor vehicle used primarily for the

1 debtor's occupation, regulated licenses, or other tools of
2 the trade of the debtor;

3 (e) Professionally prescribed health aids for the
4 debtor or a dependent of the debtor;

5 (f) All proceeds payable because of the death of the
6 insured and the aggregate net cash value of any or all life
7 insurance and endowment policies and annuity contracts
8 payable to a wife or husband of the insured, or to a child,
9 parent, or other person dependent upon the insured, or to
10 a revocable or irrevocable trust which names the wife or
11 husband of the insured or which names a child, parent, or
12 other person dependent upon the insured as the primary
13 beneficiary of the trust, whether the power to change the
14 beneficiary is reserved to the insured or not and whether
15 the insured or the insured's estate is a contingent
16 beneficiary or not;

17 (g) The debtor's right to receive and retain:

18 (1) a social security benefit, unemployment
19 compensation, or public assistance benefit;

20 (2) a veteran's benefit;

21 (3) a disability, illness, or unemployment
22 benefit, including utility, rental, and foreclosure
23 assistance grants, down payment assistance funds,
24 stimulus payments, and means-tested tax credits; and

25 (4) alimony, support, or separate maintenance, to
26 the extent reasonably necessary for the support of the

1 debtor and any dependent of the debtor.

2 (h) The debtor's right to receive and retain, or
3 property that is traceable to:

4 (1) an award under a crime victim's reparation
5 law;

6 (2) a payment on account of the wrongful death of
7 an individual of whom the debtor was a dependent, to
8 the extent reasonably necessary for the support of the
9 debtor;

10 (3) a payment under a life insurance contract that
11 insured the life of an individual of whom the debtor
12 was a dependent, to the extent reasonably necessary
13 for the support of the debtor or a dependent of the
14 debtor;

15 (4) a payment, not to exceed \$30,000 ~~\$15,000~~ in
16 value plus any other amount necessary to cover the
17 costs of reasonable medical, rehabilitative, or
18 psychological treatment, on account of personal bodily
19 injury of the debtor or an individual of whom the
20 debtor was a dependent; and

21 (5) any restitution payments made to persons
22 pursuant to the federal Civil Liberties Act of 1988
23 and the Aleutian and Pribilof Island Restitution Act,
24 P.L. 100-383.

25 For purposes of this subsection (h), a debtor's right
26 to receive an award or payment shall be exempt for a

1 maximum of 2 years after the debtor's right to receive the
2 award or payment accrues; property traceable to an award
3 or payment shall be exempt for a maximum of 5 years after
4 the award or payment accrues; and an award or payment and
5 property traceable to an award or payment shall be exempt
6 only to the extent of the amount of the award or payment,
7 without interest or appreciation from the date of the
8 award or payment.

9 (i) The debtor's right to receive and retain an award
10 under Part 20 of Article II of this Code relating to crime
11 victims' awards.

12 (i-5) The debtor's equity interest in any funds held
13 in a health savings account, flexible spending account,
14 medical savings account, or a health reimbursement
15 arrangement.

16 (i-10) In each bank or other regulated depository
17 account held by the debtor, an amount not to exceed
18 \$10,000, until:

19 (1) a hearing has been held; and

20 (2) the debtor has been given a reasonable
21 opportunity to indicate to which personal property he
22 or she seeks to exempt under subsection (b). At which
23 time, the debtor may protect up to \$15,000 of equity in
24 any nonexempt personal property. Notwithstanding the
25 foregoing, if the debtor, after being provided a
26 reasonable opportunity to indicate to which personal

1 property he or she seeks to apply the exemption under
2 subsection (b), does not attend the hearing or return
3 the citation electing the debtor's exemptions, the
4 exemption in subsection (b) shall be automatically
5 applied to prohibit garnishment that would result in
6 the debtor having less than a cumulative balance of
7 \$10,000 in his or her bank or other depository
8 accounts.

9 Upon receiving a citation to discover assets, a
10 financial institution shall not freeze the debtor's access
11 or turn over to the judgment creditor the amount in the
12 debtor's account that is \$15,000 or less, but shall inform
13 the debtor, the court, and the judgment creditor of the
14 amount in the debtor's account. A judgment creditor may
15 move to recover any nonexempt fraudulent transfers as
16 defined in the Uniform Fraudulent Transfer Act. The debtor
17 may apply or stack unused wildcard personal property
18 exemptions to any type of unprotected asset.

19 A garnishment order issued against a bank or other
20 account shall instruct the garnishee that it is to freeze
21 or garnish only the amount exceeding \$15,000, unless the
22 judgment creditor has established through a hearing as
23 described in Section 2-1402 that the debtor has already
24 claimed this exemption for a different account for the
25 debt.

26 (i-15) The debtor's interest in any prepaid burial

1 plot, cremation services, or funeral expenses.

2 (j) Moneys held in an account invested in the Illinois
3 College Savings Pool of which the debtor is a participant
4 or donor and funds invested in an ABLE Account as defined
5 by Section 529 of the Internal Revenue Code, except the
6 following non-exempt contributions:

7 (1) any contribution to such account by the debtor
8 as participant or donor that is made with the actual
9 intent to hinder, delay, or defraud any creditor of
10 the debtor;

11 (2) any contributions to such account by the
12 debtor as participant during the 365 day period prior
13 to the date of filing of the debtor's petition for
14 bankruptcy that, in the aggregate during such period,
15 exceed the amount of the annual gift tax exclusion
16 under Section 2503(b) of the Internal Revenue Code of
17 1986, as amended, in effect at the time of
18 contribution; or

19 (3) any contributions to such account by the
20 debtor as participant during the period commencing 730
21 days prior to and ending 366 days prior to the date of
22 filing of the debtor's petition for bankruptcy that,
23 in the aggregate during such period, exceed the amount
24 of the annual gift tax exclusion under Section 2503(b)
25 of the Internal Revenue Code of 1986, as amended, in
26 effect at the time of contribution.

1 For purposes of this subsection (j), "account"
2 includes all accounts for a particular designated
3 beneficiary, of which the debtor is a participant or
4 donor.

5 (k) The debtor's proceeds from any loan for
6 educational expenses, except as allowed by Title 20,
7 Section 1095a of the United States Code.

8 (l) Any additional amount of income or assets the
9 court finds are needed to prevent substantial hardship to
10 the debtor or the debtor's dependents.

11 Money due the debtor from the sale of any personal
12 property that was exempt from judgment, attachment, or
13 distress for rent at the time of the sale is exempt from
14 attachment and garnishment to the same extent that the
15 property would be exempt had the same not been sold by the
16 debtor.

17 If a debtor owns property exempt under this Section and he
18 or she purchased that property with the intent of converting
19 nonexempt property into exempt property or in fraud of his or
20 her creditors, that property shall not be exempt from
21 judgment, attachment, or distress for rent. Property acquired
22 within 6 months of the filing of the petition for bankruptcy
23 shall be presumed to have been acquired in contemplation of
24 bankruptcy.

25 The personal property exemptions set forth in this Section
26 shall apply only to individuals and only to personal property

1 that is used for personal rather than business purposes. The
2 personal property exemptions set forth in this Section shall
3 not apply to or be allowed against any money, salary, or wages
4 due or to become due to the debtor that are required to be
5 withheld in a wage deduction proceeding under Part 8 of this
6 Article XII.

7 The Secretary of Financial and Professional Regulation is
8 authorized and empowered to adopt rules consistent with this
9 Section that define the terms used in this Section and as may
10 be necessary and appropriate to interpret, implement, and
11 enforce this Section.

12 (Source: P.A. 100-922, eff. 1-1-19.)

13 (735 ILCS 5/13-206) (from Ch. 110, par. 13-206)

14 Sec. 13-206. Ten year limitation. Except as provided in
15 Section 2-725 of the "Uniform Commercial Code", actions on
16 bonds, promissory notes, bills of exchange, written leases,
17 written contracts, or other evidences of indebtedness in
18 writing and actions brought under the Illinois Wage Payment
19 and Collection Act shall be commenced within 10 years next
20 after the cause of action accrued; but if any payment or new
21 promise to pay has been made, in writing, on any bond, note,
22 bill, lease, contract, or other written evidence of
23 indebtedness, within or after the period of 10 years, then an
24 action may be commenced thereon at any time within 10 years
25 after the time of such payment or promise to pay. For purposes

1 of this Section, with regard to promissory notes dated on or
2 after the effective date of this amendatory Act of 1997, a
3 cause of action on a promissory note payable at a definite date
4 accrues on the due date or date stated in the promissory note
5 or the date upon which the promissory note is accelerated.
6 With respect to a demand promissory note dated on or after the
7 effective date of this amendatory Act of 1997, if a demand for
8 payment is made to the maker of the demand promissory note, an
9 action to enforce the obligation of a party to pay the demand
10 promissory note must be commenced within 10 years after the
11 demand. An action to enforce a demand promissory note is
12 barred if neither principal nor interest on the demand
13 promissory note has been paid for a continuous period of 10
14 years and no demand for payment has been made to the maker
15 during that period.

16 Notwithstanding any other provisions of law, with respect
17 to any consumer debt judgment as defined in subsection (b) of
18 Section 2-1303, no person or entity may recover interest
19 accumulated on any indebtedness that the person or entity knew
20 or should have known the cause of action accrued, if an action
21 on that indebtedness is not brought within 5 years after the
22 cause of action accrued.

23 (Source: P.A. 95-209, eff. 8-16-07.)

24 Section 10. The Illinois Wage Assignment Act is amended by
25 changing Section 4 as follows:

1 (740 ILCS 170/4) (from Ch. 48, par. 39.4)

2 Sec. 4. The maximum wages, salary, commissions, and
3 bonuses that may be collected by an assignee for any work week
4 shall not exceed the lesser of (1) 10% ~~15%~~ of such gross amount
5 paid for that week or (2) the amount by which disposable
6 earnings for a week exceed 80 ~~45~~ times the Federal Minimum
7 Hourly Wage prescribed by Section 206(a)(1) of Title 29,
8 U.S.C., as amended, or the minimum hourly wage prescribed by
9 Section 4 of the Minimum Wage Law, whichever is greater, in
10 effect at the time the amounts are payable. This provision
11 (and no other) applies irrespective of the place where the
12 compensation was earned or payable and the State where the
13 employee resides. No amounts required by law to be withheld
14 may be taken from the amount collected by the creditor. The
15 term "disposable earnings" means that part of the earnings of
16 any individual remaining after the deduction from those
17 earnings of any amounts required by law to be withheld and any
18 deductions related to employment, retirement, or health,
19 including, but not limited to, deductions for health, vision,
20 and dental insurance, deductions for transportation, required
21 work uniforms, flexible spending account deductions,
22 retirement account related deductions, and health savings
23 account deductions. If there is more than one assignment
24 demand received by the employer, the assignees shall collect
25 in the order or priority of service of the demand upon the

1 employer, but the total of all collections shall not exceed
2 the amount that could have been collected if there had been one
3 assignment demand.

4 Benefits and refunds payable by pension or retirement
5 funds or systems, any assets of employees held by those funds
6 or systems, and any moneys an employee is required to
7 contribute to those funds or systems are exempt and are not
8 subject to a wage assignment under this Act.

9 A fee of \$12 for each wage assignment shall be collected by
10 and paid to the employer and the amount so paid shall be
11 credited against the amount of the wage-earner's outstanding
12 debt.

13 (Source: P.A. 94-305, eff. 7-21-05.)

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735 ILCS 5/12-803

from Ch. 110, par. 12-803

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735 ILCS 5/12-901

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735 ILCS 5/12-904

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