ELECTRONICALLY FILED
5/1/2026 10:57 AM
28-SM-2023-900305.00
DISTRICT COURT OF
DeKALB COUNTY, ALABAMA
TODD GREESON, CLERK

State of Alabama
Unified Judicial System Form
C-21 (Front) Rev. 10/2023

PROCESS OF GARNISHMEN

IN THE SMALL CLAIMS COURT OF DEKALB COUNTY

NAME AND ADDRESS OF PLAINTIFF *(Persons Asserting Claim)*:
RIVER HEIGHTS CAPITAL, LLC a/a/o 1ST FRANKLIN FINANCIAL CORP

NAME AND ADDRESS OF DEFENDANT *(Person Whose Property is Subject to Garnishment)*:
SSN ***-**-xxx-xx-4864(Optional)
RICARDO GARCIA
309 14TH ST NW, FORT PAYNE, AL 35967

NAME AND ADDRESS OF ATTORNEY FOR PLAINTIFF:
Resolution Law Group, LLC ID: 18880
PO Box 43184 Vestavia, AL 35243

NAME AND ADDRESS OF GARNISHEE:
PNC BANK, NATIONAL ASSOCIATION
C/O: CORP SERVICE COMPANY INC
641 S LAWRENCE STREET
MONTGOMERY, AL 36104

DATE OF JUDGMENT: 06/02/2023

JUDGMENT AMOUNT: $ 3,060.64
INTEREST: $ 666.06
COSTS: $343.82
LESS CREDIT: $
OTHER: $
TOTAL: $ 4,070.52

AFFIDAVIT

A. I make oath that I have obtained the above judgment and believe the named garnishee is or will be indebted to the named defendant or has or will have effects of the defendant under the garnishee's control. I believe that a Process of Garnishment against the garnishee is necessary to obtain satisfaction of the judgment.

B. If the garnishment is for wages, salary or other compensation, I further make oath that the amount to be withheld must be:
- ☐ 25% of disposable earnings for the week OR the amount by which disposable earnings for the week exceed 30 times the federal minimum hourly wage in effect at the time the earnings are payable, WHICHEVER IS LESS,
- ☐ 20% of disposable earnings for the week OR the amount by which disposable earnings for the week exceed 50 times the federal minimum hourly wage in effect at the time the earnings are payable, WHICHEVER IS LESS, which amount is in compliance with the instructions on the reverse side of this from.

C. I hereby request disbursement of amounts periodically paid into Court pursuant to this garnishment.

Sworn to and subscribed before me this 1st day of April 2026

ROBERT J WILKINS
My Commission Expires
October 14, 2026

Signature of Officer Authorized to Administer Oaths/Notary Public

Affiant/Attorney (Signature)

(Notary Public Only: My Commission expires on _____ (Date)).

WRIT OF GARNISHMENT

TO ANY LAW ENFORCEMENT OFFICER OF THE STATE OF ALABAMA:

You are hereby commanded to serve this Process of Garnishment on the GARNISHEE, PNC BANK, NATIONAL ASSOCIATION (Name of garnishee) and a copy on the defendant, RICARDO GARCIA (Name of defendant) and make proper return to this Court.

NOTICE TO DEFENDANT: READ THE IMPORTANT INFORMATION ON THE BACK OF THIS FORM (Regarding your Rights).
NOTICE TO GARNISHEE: YOUR ARE THE GARNISHEE IN THE ABOVE ACTION.

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

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

You are commanded to retain the amount indicated above from wages, salary or other compensation due or which will become due to the defendant for such period of time as is necessary to accumulate the sum $ 4,070.52 (Judgment and costs). You are required, after a period of 30 days from the first retention of any sum from the defendants wages, salary, or other compensation, to begin paying the moneys withheld into court as they are deduced or withheld and continue to do so on a monthly or more frequent basis until the full amount is withheld. If employment of the defendant is terminated BEFORE the sum is accumulated, you are required by law to report the termination and pay into court within 15 days AFTER termination, all sums withheld in compliance with this garnishment. (See Reverse Side for Instructions on Garnishments). If you have in your possession or control property or money belonging to the defendant, which is NOT wages, salary or other compensation, and is not exempt as a matter of law, you are further commanded to hold the property or money, or the amount shown above as "Total," whichever is less, subject to orders of this Court.

Date issued: _____

_____ By: _____
Clerk Deputy Clerk

Address: _____

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

on (Date) _____. Service on (Defendant) _____ Served by: _____

_____ Title: _____

State of Alabama
Unified Judicial System
Form C-21 Rev. 10/2023

DOCUMENT 31

PROCESS OF GARNISHMEN

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DISTRICT COURT OF
DeKALB COUNTY, ALABAMA
TODD GREESON, CLERK

WRIT OF GARNISHMENT

TO ANY LAW ENFORCEMENT OFFICER OF THE STATE OF ALABAMA:

You are hereby commanded to serve this Process of Garnishment on the GARNISHEE, PNC BANK, NATIONAL ASSOCIATION (G002), and a copy on the defendant, GARCIA RICARDO (D001), and make proper return to this Court.

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

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

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

(1) Whether you are or will be indebted to the defendant at the time you received this process, or when you make your answer, or during the intervening time, or

(2) Whether you will be indebted to the defendant in the future by existing contract, or

(3) Whether by existing contract you are liable to the defendant for the delivery of personal property, or for the payment of money, or

(4) Whether you have in your possession or control, money or effects belonging to the defendant.

You are commanded to retain the amount indicated above from wages, salary or other compensation due or which will become due to the defendant for such period of time as is necessary to accumulate the sum $ $4070.52 (Judgment and costs). You are required, after a period of 30 days from the first retention of any sum from the defendant's wages, salary, or other compensation, to begin paying the moneys withheld into court as they are deducted or withheld and continue to do so on a monthly or more frequent basis until the full amount is withheld. If employment of the defendant is terminated BEFORE the sum is accumulated, you are required by law to report the termination and pay into court within 15 days AFTER termination, all sums withheld in compliance with this garnishment. (See Instructions on Garnishments attached in this packet). If you have in your possession or control property or money belonging to the defendant, which is NOT wages, salary or other compensation, and is not exempt as a matter of law, you are further commanded to hold the property or money, or the amount shown above as "Total," whichever is less, subject to orders of this Court.

Date issued: 5/1/2026

/s/ TODD GREESON
Clerk

By: /s/ BAR
Deputy Clerk

Address: P.O. BOX 681149, FORT PAYNE, AL 35968

This process was executed by serving a copy on (Garnishee) _____
on (Date) _____. Service on Defendant _____ on (Date) _____
Served By: _____ Title: _____