

COVER LETTER TO BANK  
(File Page 1 of 5)

**Maria Lopez**

245 Court Street, Apt 3B  
Brooklyn, NY 11201  
Phone: (347) 555-1234 | Email: maria@example.com

May 10, 2026

**SENT VIA CERTIFIED MAIL — RETURN RECEIPT REQUESTED**

**JPMorgan Chase Bank, N.A.**

Legal Order Processing  
P.O. Box 183164, Columbus, OH 43218

**Re: Exemption Claim under CPLR § 5222-a**

Account Holder: Maria Lopez  
Account Number: ending in 4521  
Index Number: CV-12345-26/KI  
Restraint Date: 04/28/2026

Dear Legal Order Processing Department:

Please find enclosed my completed Exemption Claim Form and supporting Sworn Affirmation, served pursuant to New York Civil Practice Law and Rules (CPLR) § 5222-a in connection with the restraining notice referenced above.

Pursuant to CPLR § 5222-a(c)(3), you are required to release all funds in the above-referenced account within eight (8) days of the postmark date on the envelope containing this exemption claim form, unless the judgment creditor interposes a written objection within that same eight-day period. The restraint shall be deemed void as of that date as a matter of law.

Additionally, pursuant to CPLR § 5222(i), the Exempt Income Protection Act automatically protects from restraint any amount up to \$4,080 in this account (New York City, Long Island, and Westchester County), regardless of the source of the funds. To the extent the account balance does not exceed this protected amount, the restraint is void ab initio.

Please confirm receipt and the scheduled release date in writing to the address above. If you have questions, you may contact me at the phone number or email above.

Respectfully,

---

**Maria Lopez**

Account Holder / Judgment Debtor

**Enclosures: (1) Exemption Claim Form; (2) Sworn Affirmation**

cc: John Smith, Esq. (Smith & Associates, P.C.) — sent same day, certified mail

EXEMPTION CLAIM FORM (CPLR § 5222-a)  
(File Page 2 of 5 — sign at bottom)

CIVIL COURT OF THE CITY OF NEW YORK  
COUNTY OF KINGS

:

Midland Funding LLC,	X	EXEMPTION CLAIM
	:	FORM
Plaintiff,	:	(CPLR § 5222-a)
	:	
-against-	:	Index No. CV-12345-26/KI
	:	
Maria Lopez,	X	
	:	
Defendant.	:	

**ADDRESS A — JUDGMENT DEBTOR'S BANK**

JPMorgan Chase Bank, N.A.  
Legal Order Processing  
P.O. Box 183164, Columbus, OH 43218

**ADDRESS B — JUDGMENT CREDITOR'S ATTORNEY**

John Smith, Esq.  
Smith & Associates, P.C.  
123 Wall Street, Suite 100  
New York, NY 10005

DIRECTIONS: To claim that some or all of the funds in your account are exempt, complete both copies of this form, and make one copy for yourself. Mail or deliver one form to ADDRESS A and one form to ADDRESS B within twenty days of the date on the envelope holding this notice.

If you have any documents, such as an award letter, an annual statement from your pension, paystubs, copies of checks or bank records showing the last two months of account activity, include copies of the documents with this form. Your account may be released more quickly.

I state that my account contains the following type(s) of funds (check all that apply):

- Social security
- Social security disability (SSDI)
- Supplemental security income (SSI)
- Public assistance
- Wages
- Veteran's benefits
- Unemployment benefits
- Payroll deduction
- Income tax refund
- Child support
- Spousal support or maintenance (alimony)

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- Workers' compensation
- Railroad retirement or black lung benefits
- COVID-19 stimulus relief for individuals and families with children
- Other (describe exemption): \_\_\_\_\_

**I request that any correspondence to me regarding my claim be sent to the following address:**

Maria Lopez  
245 Court Street, Apt 3B  
Brooklyn, NY 11201  
Phone: (347) 555-1234

**I certify under penalty of perjury that the statement above is true to the best of my knowledge and belief.**

\_\_\_\_\_  
DATE SIGNATURE OF JUDGMENT DEBTOR

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SWORN AFFIRMATION IN SUPPORT  
(File Page 3 of 5 — sign at bottom)

CIVIL COURT OF THE CITY OF NEW YORK  
COUNTY OF KINGS

Midland Funding LLC,	X	AFFIRMATION
	:	IN SUPPORT
Plaintiff,	:	(CPLR § 5222-a)
	:	
-against-	:	Index No. CV-12345-26/KI
	:	
Maria Lopez,	:	
	:	
Defendant.	:	X

**MARIA LOPEZ, an adult over the age of eighteen years, hereby affirms the following under penalty of perjury, pursuant to CPLR § 2106:**

FIRST: I am the defendant and judgment debtor in the above-captioned matter. My residence is located at 245 Court Street, Apt 3B, Brooklyn, NY 11201, County of Kings, State of New York. I make this affirmation in support of my Exemption Claim Form served simultaneously herewith pursuant to New York Civil Practice Law and Rules § 5222-a. I have personal knowledge of the facts stated herein.

SECOND: On or about 04/28/2026, my bank account ending in 4521 at JPMorgan Chase Bank, N.A. (the "Account") was restrained pursuant to a restraining notice issued in this matter. The estimated balance subject to the restraint is approximately \$2,847.32.

THIRD: I received the bank's notice of restraint and accompanying exemption claim forms postmarked 04/30/2026. This Exemption Claim Form is being served on the banking institution and the judgment creditor's attorney within the twenty (20) day period required by CPLR § 5222-a(c)(1).

FOURTH: The Account contains funds from New York State unemployment insurance benefits, which are categorically exempt from restraint and execution under N.Y. Labor Law § 595 and CPLR § 5205(l).

FIFTH: The Account contains wages earned by me within the last sixty (60) days. Pursuant to CPLR § 5205(d), ninety percent (90%) of such wages are exempt from restraint and execution.

SIXTH: In addition to the categorical exemptions stated above, the Exempt Income Protection Act (CPLR § 5222(l)) automatically protects from restraint any amount up to \$4,080 in the Account, regardless of the source of those funds (New York City, Long Island, and Westchester County, calculated at 240 times the applicable minimum hourly wage under N.Y. Labor Law § 652).

SEVENTH: I hereby affirm that the information provided herein is true and correct to the best of my knowledge and belief, and that I am not making any statement that the Court should find to be false or misleading. Pursuant to CPLR § 5222-a(1)(i), I am providing this information to the Court accompanied by such information, the judgment creditor is required within seven (7) days of the postmark on the envelope to instruct the banking institution to release the Account, and the restraint shall be deemed

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void.

NINTH: Pursuant to CPLR § 5222-a(c)(3), the banking institution is required to release the funds in the Account within eight (8) days of the postmark on this Exemption Claim Form unless the judgment creditor interposes a written objection within that period.

TENTH: I expressly reserve all rights under CPLR § 5222-a(g), which provides that where a judgment creditor objects to a claim of exemption in bad faith, the judgment debtor is entitled to costs, reasonable attorney's fees, actual damages, and an additional amount up to one thousand dollars (\$1,000).

ELEVENTH: Service of this Exemption Claim Form, this Affirmation, and accompanying cover letter has been or will be effected upon (i) the banking institution at the address designated in the bank's notice of restraint, and (ii) the judgment creditor's attorney at the address listed on the restraining notice, in each case by United States Postal Service Certified Mail, Return Receipt Requested, in accordance with CPLR § 5222-a(c)(1).

TWELFTH: WHEREFORE, I respectfully request that the banking institution release the restrained funds in accordance with CPLR § 5222-a(c)(3), and that the judgment creditor or its counsel instruct the banking institution to release the funds in accordance with CPLR § 5222-a(c)(4), together with such other and further relief as is just and proper.

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

Dated: \_\_\_\_\_, 2026 \_\_\_\_\_

**Maria Lopez**

Defendant / Judgment Debtor

**OPTIONAL NOTARIZATION (NOT REQUIRED BY CPLR § 5222-a)**

This Affirmation is legally complete without notarization under CPLR § 2106. Notarization is offered at no cost at most banks and is provided here for use only if you wish to add a notarial seal at your option.

STATE OF NEW YORK                    )  
COUNTY OF KINGS                    ) ss.:

Sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Notary Public / Court Employee

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**COVER LETTER TO CREDITOR'S ATTORNEY**  
(File Page 4 of 5)

**Maria Lopez**

245 Court Street, Apt 3B  
Brooklyn, NY 11201  
Phone: (347) 555-1234 | Email: maria@example.com

May 10, 2026

**SENT VIA CERTIFIED MAIL — RETURN RECEIPT REQUESTED**

**John Smith, Esq.**

Smith & Associates, P.C.  
123 Wall Street, Suite 100  
New York, NY 10005

**Re: Midland Funding LLC v. Maria Lopez**

Index Number: CV-12345-26/KI  
Court: Civil Court of the City of New York, County of Kings  
Subject: Exemption Claim Pursuant to CPLR § 5222-a

Dear John Smith, Esq.:

Please find enclosed my completed Exemption Claim Form and supporting Sworn Affirmation, served pursuant to CPLR § 5222-a in connection with the restraining notice your firm caused to be served upon JPMorgan Chase Bank, N.A. affecting my account ending in 4521.

Pursuant to CPLR § 5222-a(c)(4), where the executed exemption claim form is accompanied by information demonstrating that all funds in the account are exempt, you are required within seven (7) days of the postmark on this envelope to instruct the banking institution to release the account, and the restraint shall be deemed void.

Pursuant to CPLR § 5222-a(d), the executed Exemption Claim Form constitutes prima facie evidence at any subsequent hearing that the funds in the account are exempt funds. The burden of proof shall be upon you to establish the amount of any funds you contend are not exempt.

Please be advised that pursuant to CPLR § 5222-a(g), where a judgment creditor objects to a claim of exemption in bad faith, the judgment debtor is entitled to costs, reasonable attorney's fees, actual damages, and an additional amount up to one thousand dollars (\$1,000). I reserve all rights under that subsection.

Please confirm in writing within seven (7) days that you have instructed the bank to release the restrained funds. Correspondence may be sent to me at the address above.

Respectfully,

---

**Maria Lopez**

Defendant / Judgment Debtor (pro se)

**Enclosures: (1) Exemption Claim Form; (2) Sworn Affirmation**

cc: JPMorgan Chase Bank, N.A. — sent same day, certified mail

## YOUR FILING INSTRUCTIONS

Five things to do. Most people finish in 30 minutes.

### THE 20-DAY DEADLINE — CRITICAL

You received the bank's notice with a postmark of 04/30/2026. You have 20 days from that postmark date to mail this packet. After 20 days, the bank can release the frozen funds to the creditor and the procedural protection of CPLR § 5222-a no longer applies. Do not wait.

### STEP 1 — REVIEW EVERY PAGE

Read each page carefully. Make sure your name, address, account information, and the index number on the court caption are exactly correct. If anything is wrong, email us at [ettrickc@gmail.com](mailto:ettrickc@gmail.com) with the correction.

### STEP 2 — SIGN BOTH FORMS

Sign and date the Exemption Claim Form at the bottom (where it says "SIGNATURE OF JUDGMENT DEBTOR"). Then sign and date the Sworn Affirmation the same way. Use blue or black pen. Do not use a digital signature — banks reject those.

### STEP 3 — MAKE FOUR COPIES OF EACH SIGNED PAGE

You will mail two complete sets (one to the bank, one to the creditor's attorney) and keep two for your records. Total: 4 copies of every page. Use any copy machine (Staples, FedEx, your local library — usually \$0.10 per page).

### STEP 4 — MAIL TO THE BANK (CERTIFIED MAIL)

Take the first set to your local post office and request USPS Certified Mail with Return Receipt Requested (the green card). This costs about \$9. Include:

- Cover Letter to Bank (Page 1)
- Signed Exemption Claim Form (Page 2)
- Signed Sworn Affirmation (Page 3)

#### Mail to:

JPMorgan Chase Bank, N.A.  
Legal Order Processing  
P.O. Box 183164, Columbus, OH 43218

Save the green card and the receipt. The receipt has a tracking number — use it on [usps.com](https://usps.com) to confirm delivery.

### STEP 5 — MAIL TO THE CREDITOR'S ATTORNEY (CERTIFIED MAIL)

Same day, mail the second set to the creditor's attorney by USPS Certified Mail with Return Receipt Requested. Include:

- Cover Letter to Creditor (Page 4)
- Signed Exemption Claim Form (Page 2)
- Signed Sworn Affirmation (Page 3)

#### Mail to:

John Smith, Esq.  
Smith & Associates, P.C.  
123 Wall Street, Suite 100

New York, NY 10005

## **WHAT HAPPENS NEXT**

Days 1–7 after mailing: The creditor's attorney has 7 days to either instruct the bank to release the funds OR to file a written objection. If they file an objection in bad faith, you may be entitled to attorney's fees, costs, actual damages, and up to \$1,000 in statutory damages (CPLR § 5222-a(g)).

Day 8 after mailing: If no objection has been filed, the bank is required by law (CPLR § 5222-a(c)(3)) to release ALL funds in the account, and the restraint is deemed VOID as a matter of law.

Days 8–14: Funds typically appear in your account within 1–7 business days after release. Call your bank's legal-order processing department if it doesn't.

## **IF SOMETHING GOES WRONG**

The bank doesn't release after 8 days: Call the bank's legal-order processing department and reference CPLR § 5222-a(c)(3). Have your certified mail tracking number ready.

The creditor objects to your exemption: The creditor has 8 days from your postmark to serve a motion challenging your claim. If they do, the bank holds the funds for 21 days while a judge decides. You will need to attend a hearing. Email us — we can upgrade you to our Bank Release (\$899) tier and credit your \$79.

You realize you never received the original lawsuit: If you were never served with the underlying lawsuit, the judgment may be vacatable entirely — which would terminate the freeze permanently. Email us. This usually requires the Bank Release (\$899) tier.

## **QUESTIONS?**

Email [ettrickc@gmail.com](mailto:ettrickc@gmail.com). Subject line: "Exemption Claim — Index CV-12345-26/KI". We respond within 1 business day.

Important disclaimer: This Form Kit is a self-help legal document tool. Use of these documents does not create an attorney-client relationship between you and Ettrick Campbell, Esq. or UnfreezeMyAccount.com. These documents are accurate as of the generation date but cannot account for unique facts in every case. If your case is contested or your facts are unusual, consult an attorney.