

**QUESTION 8 THE ANSWER TO THIS QUESTION SHOULD GO IN BLUEBOOK III
OR IN SOFTEST ANSWER SCREEN 8**

On July 1, 2016, the district court in Probably, Michigan entered three separate default judgments in favor of plaintiff U-New Credit Company ("U-New") and against defendants Adele, Brian and Colby. The judgments arose from three separate credit card accounts that were past due, each defendant having failed to pay their respective U-New credit card bills. Pursuant to U-New's requests four months later when none of those judgment balances were satisfied, the district court issued writs of garnishment which U-New served on the following garnishees: (1) Adele's bank, seeking to receive any funds it was then holding in her bank account; (2) Brian's corporate employer, seeking to periodically receive (i.e. every pay day) the maximum legal portion of his wages; and (3) the State of Michigan, seeking to receive any state income tax refund due to Colby in 2017.

Each defendant timely filed objections to their respective garnishment. Adele asserted that her bank account was populated solely with social security funds, which it was. Brian claimed that the underlying judgment against him should be set aside as invalid, and that he is planning to file for bankruptcy in a few months. Colby contended that the Probably district court had already entered an installment payment order that she was honoring and which allowed her to pay the judgment balance in \$100 monthly installments.

Applying Michigan law, identify whether U-New has any valid legal responses to the objections to garnishment of each defendant, and, discuss fully why or why not.