EUCLID MUNICIPAL COURT
555 East 222nd Street, Euclid OH 44123-2029
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PATRICK J. GALLAGER
Judge

MITCHELL PERUSEK
Clerk of Court

TRUSTEESHIP PROGRAM RULES AND REGULATION

1. Applicant must reside in the City of Euclid **or** applicant's employer must be located within the City of Euclid.
2. Applicant must be employed but **cannot** be self-employed.
3. Debtor must provide a complete list of all creditors, including current mailing address, account number, and amount due. Any creditor not included in the trusteeship can attach or garnish the wages of the debtor.
4. Any garnishment filed prior to the application for trusteeship will not be dismissed by this court.
5. If the list of creditors includes obligations in the names of the applicant and their spouse, the trusteeship will be in both names and both individuals must sign the application.
6. All court fees must be paid in full at the time of application and are as follows:
   - 1 creditor = $35.00
   - 2-5 creditors = $45.00
   - >6 creditors = $45.00 plus an additional $2.00 per creditor over the first 5
7. Payment from ALL wages must be received by the Clerk of Court's office, either in person or by mail, within five (5) days from the receipt of a paycheck. Initial payment is due at the time of application, in addition to the above listed court fees.
8. All payments must equal 25% of the debtor's "disposable income". "Disposable income" is the gross pay, less any Social Security, Federal, State, and Municipal income tax withheld.
9. All payments must be accompanied by a paycheck stub. In the absence of a paycheck due to illness, lay-off, strike, or vacation, the court must be notified.
10. All payments must be cash, money order, or certified check (payable to Euclid Municipal Court). Personal checks will not be accepted.
11. All payments are subject to a 2% poundage fee.
12. All deposits are made into a trusteeship account and payments are remitted to creditors every ninety (90) days.
13. It is the debtor's obligation to inform the court of any changes in address, phone number, or employment status.
14. If payment is not received within the allotted five (5) day period, the trusteeship will be dismissed without notice to the debtor. All creditors will be advised of the dismissal. Any payment received after the account has been closed will be returned to the debtor.
15. When an active account is dismissed for failure to pay or failure to comply with trusteeship rules, a debtor may not re-apply for a period of six (6) months.
16. Reasons for dismissal without notice are as follows:
    a. Failure to pay within five (5) days following receipt of paycheck
    b. Failure to pay an amount equal to 25% of all income
    c. Providing false information
    d. Change of residence outside the jurisdiction of the court.
17. Participation in the trusteeship program will only protect your wages from attachment. Creditors may take civil action against other property you own.