

State of Alabama
Unified Judicial System Form
C-21 (Front) Rev. 7/2017

PROCESS OF GARNISHMENT

ELECTRONICALLY FILED
4/28/2026 3:40 PM
11-SM-2024-900465.00
DISTRICT COURT OF
CALHOUN COUNTY, ALABAMA
KIM MCCARSON, CLERK

IN THE SMALL CLAIMS COURT OF CALHOUN

NAME AND ADDRESS OF PLAINTIFF (Persons Asserting Claim):
GULFCO OF AL LLC DBA TOWER LOAN OF ANNISTONNAME AND ADDRESS OF DEFENDANT (Person whose Property is Subject to Garnishment):
***-**-4084
TRACY M HESTER
338 W 45TH STREET
ANNISTON, AL 36206

SHERIFF- CALHOUN

NAME AND ADDRESS OF ATTORNEY FOR PLAINTIFF:
MC PHAIL SANCHEZ, LLC
PO BOX 870
MOBILE, AL 36601

DATE OF JUDGMENT: March 20, 2026

JUDGMENT AMOUNT: \$ 6665.39

INTEREST: \$ 47.94

COSTS: \$ 444.83

LESS CREDIT: \$ 0.00

OTHER: \$ 0.00

TOTAL: \$ 7158.16

NAME AND ADDRESS OF GARNISHEE:

AMERICA'S FIRST FEDERAL CREDIT
1200 4TH AVE. NORTH BANK ACCOUNTS ONLY
BIRMINGHAM AL 35202

CM BY CLERK

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

Sworn to and subscribed before me this

APR 24 2026

day of

Notary Public/Clerk (Signature)

Notary Public, Alabama State at Large

Amelia B. Nolan



Expires 11/6/2027

Affiant/Attorney (Signature)

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, AMERICA'S FIRST FEDERAL CREDIT

(Name of garnishee)

and a copy on the defendant, TRACY M HESTER

(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: 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 \$ 7158.16 (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:

Clerk

Address:

By:

Deputy Clerk

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

on (Date) _____ Service on (Defendant) _____ on (Date) _____

Served by: _____ Title: _____

COURT RECORD (Original)

PLAINTIFF (Copy)

DEFENDANT (Copy)

GARNISHEE (Copy)