AZ Corp. Commission

COMMISSIONERS
TOM FORESE – Chairman
BOB BURNS
DOUG LITTLE
ANDY TOBIN
BOYD DUNN



PATRICIA L. BARFIELD Director Corporations Division

ARIZONA CORPORATION COMMISSION

Date 07/10/2017

BIO FAMILY CLINIC, P.C. 3780 S 4TH AVE STE D-1 YUMA, AZ 85365

Dear Sir or Madam:

Summons

Enclosed is a copy of the following document(s) that were served upon the Arizona Corporation Commission on 07/07/2017 as agent for BIO FAMILY CLINIC, P.C.:

Case caption: ARROW FINANCIAL SERVICES LLC; ET AL V. GLORIA I GARCIA, ALBERT GARCIA,

Case number: J1401CV200701282 Court: YUMA COUNTY, YUMA PRECINCT COURT

	Garrinono
	Complaint
	Subpoena
	Subpoena Duces Tecum
	Default Judgment
\boxtimes	Judgment
\boxtimes	Writ of Garnishment
	Motion For Summary Judgment
	Motion for

Other ANSWER OF GARNISHEE

Sincerely,

 \boxtimes

 \times

Lynda B. Griffin

Custodian of Records

Initials GM

File number -1644368-9

COMMISSIONERS
TOM FORESE – Chairman
BOB BURNS DOUG LITTLE ANDY TOBIN **BOYD DUNN**



TED VOGT Executive Director

PATRICIA L. BARFIELD Director Corporations Division

ARIZONA CORPORATION COMMISSION

CERTIFICATE OF MAILING

The undersigned person certifies the following facts:

("AC	7/07/2017, GEORGE MO C"), received on behali t for BIO FAMILY CLINI	f of the ACC service	the Arizona Corporation Commission of the following documents upon the ACC as
GARC	CIA,		C; ET AL v. GLORIA I GARCIA, ALBERT
Case Court	number: J1401CV2007 : YUMA COUN	01282 ITY, YUMA PRECINC	r court
\boxtimes	Summons		Default Judgment
	Complaint		Judgment
	Subpoena	\boxtimes	Writ of Garnishment
	Subpoena Duces Tecur	m .	
	Motion For Summary J	udgment	
	Motion for		
\boxtimes	Other ANSWER OF	GARNISHEE	
378	FAMILY CLINIC, P.O O S 4TH AVE STE D-: IA, AZ 85365		
		OR	
The	undersigned was unab	le to mail the above	listed documents to
of Ar	use that entity is not a rizona ness.	a registered corporat a Corporation Commi	tion or limited liability company in the State ission has no record of its known place of
	are and certify under p		at the foregoing is true and correct. 07/10/2017
Signat	ture:		
	U		

BIO FAMILY CLINIC, P.C.

Information Sheet for the Employer

ARROW FINANCIAL SERVICES,LLC by assignee
Plaintiff Case No. J1401CV200701282

Guglielmo & Associates, PLLC P.O. Box 41688 Tucson, Az 85717

Address

-VS-

Gloria I Garcia (ss #***-**-0450)

Defendant

Please call 877.325.5700 OPTION 3 if further information is required.

INSTRUCTIONS TO EMPLOYER/GARNISHEE

You are the Employer/Garnishee in this case. You have received the following:

- -Summons and Writ of Garnishment-Earnings, which names the parties and the reasons for the garnishment. (2 copies)
- **-Judgment** or **Order**, which shows what judgment the Judgment Debtor (your employee) owes the Judgment Creditor. (1 copy)
- -Answer of Employer/Garnishee, which is the form you will use to respond to the garnishment. (4 copies)
 - -Notice to Judgment Debtor, (2 copies)
 - -Request for Hearing on Garnishment-Earnings, (2 copies)
- -Nonexempt Earnings Statement form, which you will use to calculate how much to withhold from your employee's pay. (4 copies)
 - -Request for Hearing on Garnishment-Earnings, (4 copies)
- 1. Fill out the Answer of Employer/Garnishee form completely. Print and sign your name where indicated, and have your signature notarized by a Notary Public.
- 2. File or mail the completed original Answer of Employer/Garnishee form to the court at the address indicated at the top of the Answer within ten (10) days.
- 3. Mail or deliver a copy of the completed Answer of Employer/Garnishee form to Guglielmo & Associates at P.O. Box 41688, Tucson, AZ 85717.
- 4. Mail or deliver a copy of the completed Answer of Employer/Garnishee form to the Judgment Debtor (your employee) along with one of the provided copies of both the Notice to Judgment Debtor and Request for Hearing.
- 5. Each pay period, you must calculate how much money to withhold from your employee's earnings by filling out the Nonexempt Earnings Statement form, and then withhold the amount indicated on line #7. You may deduct the amount of \$5.00 from your employee's pay each pay period for preparing and delivering the Nonexempt Earnings Statement form.
- 6. You must immediately begin withholding the proper amounts from the Judgment Debtor's (your employee's) wages, regardless of any objections or explanations he/she makes. This is true even if an objection or request for hearing is filed. You are not liable for failing to withhold earnings which are paid to your employee within three (3) days after your receipt of the Summons and Writ of Garnishment-Earnings.
- 7. Do not send any of the withheld money to Guglielmo & Associates until you are instructed to do so by the court. Such instructions will be in the form of a court document, signed by a judge, entitled Order of Continuing Lien.
- 8. For each pay period prior to your receipt of a copy of the signed Order of

Continuing Lien, give a copy of the completed Nonexempt Earnings Statement and Request for Hearing on Garnishment-Earnings Form to your employee along

G&A # 92223

with his/her paycheck. Mail a copy of the Nonexempt Earning Statement to Guglielmo & Associates at P.O. Box 41688, Tucson, AZ 85717.

- 9. Once you have received a copy of the signed Order of Continuing Lien, you must send a check(s) made payable to Paul D. Guglielmo for the full amount you have previously withheld from your employee's wages, to Guglielmo & Associates, P.O. Box 41688, Tucson, AZ 85717.
- 10. For each pay period thereafter, give a copy of the completed Nonexempt Earning Statement and Request for Hearing on Garnishment-Earnings Form to your employee along with his/her paycheck. Mail a copy of the Nonexempt Earnings Statement to Guglielmo & Associates, P.O. Box 41688, Tucson, AZ 85717, along with a check made payable to Paul D. Guglielmo in the amount withheld from your employee's wages for that pay period.

OBJECTIONS AND HEARINGS

The Judgment Debtor (your employee) can object to the garnishment, your answer and the nonexempt earnings statement. Paul D. Guglielmo, on behalf of the Judgment Creditor, can object if you do not complete the Answer of Employer/Garnishee or do not so truthfully, or if you do not send a copy of the nonexempt earnings statement to them for each and every pay period regardless of whether any monies can be withheld. If a hearing is requested, the court will inform all parties of the hearing date. You must attend the hearing if there is an objection involving the Nonexempt Earnings Statement or the accuracy of your Answer of Employer/Garnishee. You may attend the hearing on any other objection.

ORDER OF CONTINUING LIEN

Once you receive the Order of Continuing Lien, the garnishment will continue until a) the Judgment Debtor leaves your employment for more than 60 days; b) the Judgments is satisfied; c) Guglielmo & Associates releases the garnishment on behalf or the creditor; d) the Judgment Debtor has not earned any nonexempt earnings for more than 60 days; e) the Judgment Debtor files bankruptcy; f) the court quashes the garnishment.

If an Order of Continuing Lien is not signed by the court within 45 days from the date the court receives your Answer of Employer/Garnishee, any earnings held by you shall be released to your employee and you will be discharged from any liability on the garnishment. However, the 45 day time limit DOES NOT apply if any party objects to your Answer of Employer/Garnishee or if your employee requests a hearing.

WARNING: You should contact Guglielmo & Associates at (520) 325-5700 to

confirm whether the court has signed an Order of Continuing Lien or if the 45 day time limit even applies, PRIOR to releasing any monies. You will be liable for any monies improperly released.

BANKRUPTCY

A bankruptcy stops the garnishment without any further action required by your employee, the court or Guglielmo & Associates on behalf of the Judgment Creditor. It is a violation of Federal Law to continue to withhold your employee's earnings once he/she files bankruptcy.

IMPORTANT REMINDERS

- 1. You have only ten (10) days from the date you get the Writ to file the Answer of Employer/Garnishee with the court and send a copy to Guglielmo & Associates' office.
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WARNING

IF YOU FAIL TO COMPLY WITH THESE REQUIREMENTS, THE COURT MAY FIND YOU IN CONTEMPT AND CAN MAKE YOU LIABLE FOR PAYING THE TOTAL AMOUNT OF YOUR EMPLOYEE'S JUDGMENT, PLUS ADDITIONAL STATUTORY DAMAGES. YOUR EMPLOYEE CAN NOT BE TERMINATED BECAUSE OF THIS GARNISHMENT.

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G&A # 92223

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Guglielmo & Associates, PLLC P.O. Box 41688 Tucson, Arizona 85717 (520) 325-5700 Email: Legal@guglielmolaw.com FILED

2017 MAY -4 PM 3: 52

YUMA JUSTICE COURT FIRST PRECINCT

Yuma Precinct Justice Court 250 W Second Street #A, Yuma AZ 85364 County of Yuma, State of Arizona

Plaintiff	NO. J1401CV200701282
ARROW FINANCIAL SERVICES,LLC by	
assignee LVNV FUNDING, LLC	
	APPLICATION FOR WRIT OF
Defendant	GARNISHMENT (EARNINGS)
Gloria I Garcia	
Albert Garcia	

Garnishee

BIO FAMILY CLINIC, P.C.

1. I am the (agent for the) Judgment Creditor. I was awarded a money judgment or order against the judgment debtor, and I make this application for issuance of a Writ of Garnishment.

2. I have asked the judgment debtor to pay, and the judgment debtor has not paid.

3. The amount of the outstanding balance due on the judgment is the sum of \$3549.02; and

4. That the Garnishee is believed to be an employer of the Judgment Debtor or otherwise owes or will owe to the Judgment Debtor disposable earnings.

5. The Garnishee's name and address is:

BIO FAMILY CLINIC, P.C., 2292 SOUTH 41ST DR, YUMA AZ 85364

6. The Judgment Creditor has not received notice of the judgment debtor's intent to enter into an agreement for debt scheduling with a qualified consumer credit counseling service.

7. I have attached a completed Writ of Garnishment and summons form and ask that the Writ be issued.

THEREFORE, I request that a Writ of Garnishment be issued.

DATED April 21, 2017

GUGLIELMO & ASSOCIATES, PLLC

BY:

Paul D. Guglielmo STATE BAR #005585/PCC# 22308 John A. Daddona STATE BAR #027793/PCC# 66304 Attorney for Plaintiff/Judgment Creditor

WGC

92223

Guglielmo & Associates, PLLC P.O. Box 41688 Tucson, Arizona 85717 (520) 325-5700 Email: Legal@guglielmolaw.com

> Yuma Precinct Justice Court 250 W Second Street #A, Yuma AZ 85364 County of Yuma, State of Arizona

Plaintiff

ARROW FINANCIAL SERVICES,LLC by assignee LVNV FUNDING, LLC

Defendant

Gloria I Garcia

Albert Garcia

NO. J1401CV200701282

WRIT OF GARNISHMENT (EARNINGS – CONTINUING LIEN))

Garnishee

BIO FAMILY CLINIC, P.C.

THE STATE OF ARIZONA TO THE SHERIFF, CONSTABLE OR ANY OTHER OFFICER OF Yuma COUNTY, WHO IS AUTHORIZED BY LAW TO SERVE PROCESS:

JUDGMENT CREDITOR'S CLAIM OF \$893.08, together with interest, costs and other relief in this action against the following Judgment Debtor(s):

Gloria I Garcia

THEREFORE, you are commanded to summon and appear before this court the Garnishee whose name and address appears below, who is believed to be within your county.

The Judgment Creditor states as follows:

- 1. The Judgment Creditor has a Judgment against the above described Judgment Debtor in the amount of \$3549.02 as of the date of issuance of this Writ of Garnishment.
- 2. The rate of interest on this Judgment is 21.8000% on the principal sum of \$893.08, 10.0000% on the attorney's fees \$150.00 and 10.0000% on accruing court costs of \$55.00. The interest to date is \$2450.94.
 - 3. The name and address of the Garnishee is:

BIO FAMILY CLINIC, P.C., 2292 SOUTH 41ST DR,, YUMA AZ 85364 Its authorized agent is as follows:

IRFAN FAZIL, 2292 SOUTH 41ST DR, YUMA AZ 85364



Barcode: *WG0000092223*

- 4. The last known mailing address of the Judgment Debtor is: Gloria I Garcia, 2989 W 29TH PL, Yuma AZ 85364-7821
- The Judgment Creditor's name and address is:
 ARROW FINANCIAL SERVICES, LLC by assignee LVNV FUNDING, LLC c/o
 Guglielmo & Associates, PLLC
 P.O. Box 41688, Tucson, AZ 85717
- And its attorney's name and address is:
 Guglielmo & Associates, PLLC P.O. Box 41688, Tucson, AZ 85717

TO THE ABOVE NAMED GARNISHEE:

GARNISHEE SHALL answer in writing, under oath, within ten (10) days after the service of the Writ of Garnishment upon you, all of the following questions:

- 1. Whether the Judgment Debtor(s) was employed by the Garnishee on the date the Writ was served;
- 2. Whether the Garnishee anticipates owing earnings within sixty (60) days after the date of service of the Writ.
- 3. If the Garnishee is unable to determine the identity of the Judgment Debtor(s) after making a good faith effort to do so, a statement of the effort made and reasons for such inability.
 - 4. The dates of the next two paydays occurring after the date of service of the Writ.
- 5. The pay period of the Judgment Debtor(s), whether weekly, biweekly, semimonthly, monthly or anther specified period.
 - 6. The amount of the outstanding Judgment now due and owing as stated in the Writ.
- 7. Whether the Judgment Debtor(s) is subject to an existing wage assignment, garnishment or levy, and if so, the name, address and telephone number of that Judgment Creditor.
 - 8. The name, address and telephone number of the Garnishee.
- 9. The date and manner of delivery of a copy of the Answer to the Judgment Debtor(s) and Judgment Creditor.

FROM AND AFTER SERVICE of the Writ of Garnishment, the Garnishee shall not pay to the Judgment Debtor(s) any earnings which are not exempt.

IF IT APPEARS FROM THE ANSWER OF THE GARNISHEE that the Garnishee was indebted to the Judgment Debtor(s) any earnings which are not exempt.

IF IT APPEARS FROM THE ANSWER OF THE GARNISHEE that the Garnishee was indebted to the Judgment Debtor(s) for disposable earnings when the writ was served, the garnishment shall be continuing in nature as a lien against nonexempt earnings, A.R.S. §12-1598.05.

AS TO DISPOSABLE EARNINGS, as defined in A.R.S. §33-1131, a garnishment is continuing in nature, subject to the following conditions:

- 1. The garnishment constitutes a lien against non-exempt earnings.
- 2. The garnishment is the equivalent of a court ordered assignment, compelling the garnishee to remit the non-exempt earnings to the Plaintiff, as they are earned, A.R.S. §12-1598.10.
 - 3. The garnishment shall survive until any of the following occurs:
 - a. The underlying judgment is satisfied in full, is vacated, or expires.
 - b. The Judgment Debtor(s) leaves the Garnishee's employ for more than sixty (60) days.
 - c. The Judgment Creditor releases the garnishment.
 - d. The proceedings are stayed by a court of competent jurisdiction, including the United States Bankruptcy Court.
 - e. The Judgment Debtor(s) has not earned any non-exempt earnings for at least sixty (60) days.
- 4. Garnishments, levies and wage assignments which are not for the support of a person are inferior to wage assignments for the support of a person. Garnishments which are not for the support of a person and levies are inferior to garnishments for the support of a person.
- 5. If a Judgment Debtor(s)' earnings become subject to more than one Writ of Garnishment, and because of the application of the priorities, a Judgment Creditor recovers no non-exempt earnings for two (2) consecutive paydays, the lien on earnings of such Judgment Creditor is invalid and of no force and effect, and the Garnishee shall notify the Judgment Creditor accordingly.

WGC

SUMMONS

In obedience to the attached and foregoing Writ of Garnishment, I DO HEREBY SUMMONS AND REQUIRE YOU TO APPEAR and answer the foregoing writ and in the manner prescribed by law within the times prescribed in said writ. You are hereby notified that in case you fail to so answer, the Court may issue an order requiring you to appear in person before it to answer the Writ of to file and serve, at least five (5) days before the appearance date, a copy of the answer on the party for whom the writ has been issued, or on his attorney if the party is represented by counsel. If you fail to appear or to file and serve the answer as specified in the order, judgment by default may be rendered against you for the full amount of the relief demanded in the Complaint of the Plaintiff and not merely for the amount you may owe to the Defendant, and that such judgment may be so rendered in addition to any other matters which may be adjudged against you as prescribed by law.

DATED 51517

HONORABLE JUDGE/DEPUTY CLERK/ JUSTICE OF THE PEACE

Requests for reasonable accommodation for persons with disabilities must be made to the division assigned to the case by parties at least 3 judicial days in advance of a scheduled court proceeding. Maricopa County Local Rule 2.5

Paul D. Guglielmo STATE BAR #005585/PCC# 22308 John A. Daddona STATE BAR #027793/PCC# 66304

WGC

Guglielmo & Associates P.O. Box 41688 Tucson, AZ 85717 (520) 325-5700

Yuma Precinct Justice Court 250 W Second Street #A, Yuma AZ 85364 County of Yuma, State of Arizona

Plaintiff

ARROW FINANCIAL SERVICES,LLC by

assignee

Defendant

Gloria I Garcia

Albert Garcia

NO. J1401CV200701282

INITIAL NOTICE TO JUDGMENT DEBTOR

(EARNINGS)

Garnishee

BIO FAMILY CLINIC, P.C.

El tribunal ha ordenado que su empleador tome una parte de su salario o sueldo y que pague a su acreedor hasta terminado el proceso en contra suya y este pagada la deuda. En conformidad con la ley, su acreedor tiene derecho a "solo una parte" de su salario. A continuación figura una explicación de sus derechos. Se puede obtener una traducción espanola del tribunal.

To collect his Judgment against you the Judgment Creditor has asked this court to issue a Writ of Garnishment (see copy of Writ attached). Information about the Judgment and the name and address of the Judgment Creditor and Garnishee are stated in the Writ and the copy of the Judgment, which is attached.

The Writ of Garnishment is a court order requiring the Garnishee to withhold a certain amount from your earnings and to continue to withhold a portion of your earnings until the Judgment is satisfied or the Writ is quashed by the court or released by the Judgment Creditor.

The law provides that a certain amount of each paycheck or other earnings is exempt from collection by a Writ of Garnishment. In some cases of very low income no amount can be garnished except for an Order for Support of a Person. Different exemption rights may apply to the collection of taxes.

Within 10 days after the date the Garnishee was served with the Writ of Garnishment, he is required to deliver to you the following documents:

- 1. Answer of Garnishee.
- 2. Notice to Judgment Debtor, which explains your rights and the procedures in the Garnishment process.

3. Request for Hearing form, which you can use to request a hearing if you believe that the amount withheld from your earnings is greater than the law allows or that the Garnishment is invalid.

On each normal payday you should receive some earnings (paycheck) for the amount the Garnishee calculates is protected by law. That calculation is made on a Nonexempt Earnings Statement, a copy of which should accompany your paycheck. (*See below).

To request a hearing for the reasons described above, fill out the attached Request for Hearing form and deliver it to this Court's clerk's office. At the same time you must deliver a copy (photocopy or handwritten) of the Request for Hearing to the Garnishee and to the Judgment Creditor, or his attorney, at the address stated on the Writ of Garnishment.

You will also be given the opportunity to request a hearing after you receive the Answer of Garnishee. A request for hearing can be made no later than 10 days after you receive the Answer of Garnishee, unless good cause is shown why the request was filed later.

If you request a hearing, the Court will set the hearing within 10 days of the date you submitted your Request for Hearing, and the Court will notify you, the Judgment Creditor and the Garnishee of the date, time and place of the hearing.

*if the Judgment Creditor's debt is subject to an effective agreement for debt scheduling between you and a qualified consumer credit counseling service and if you do not receive a paycheck, or if a copy of the non-exempt earning statement does not accompany your paycheck, you may request a hearing.

Paul D. Guglielmo STATE BAR #005585/PCC# 22308 John A. Daddona STATE BAR #027793/PCC# 66304

This Office is a Debt Collector

Guglielmo & Associates P.O. Box 41688 Tucson, AZ 85717 (520) 325-5700

Yuma Precinct Justice Court 250 W Second Street #A, Yuma AZ 85364 County of Yuma, State of Arizona

Plaintiff ARROW FINANCIAL SERVICES,LLC by assignee	NO. J1401CV200701282
Defendant	INITIAL NOTICE TO
Gloria I Garcia	JUDGMENT DEBTOR
Albert Garcia	(EARNINGS)

Garnishee

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- 1. Answer of Garnishee.
- 2. Notice to Judgment Debtor, which explains your rights and the procedures in the Garnishment process.

3. Request for Hearing form, which you can use to request a hearing if you believe that the amount withheld from your earnings is greater than the law allows or that the Garnishment is invalid.

On each normal payday you should receive some earnings (paycheck) for the amount the Garnishee calculates is protected by law. That calculation is made on a Nonexempt Earnings Statement, a copy of which should accompany your paycheck. (*See below).

To request a hearing for the reasons described above, fill out the attached Request for Hearing form and deliver it to this Court's clerk's office. At the same time you must deliver a copy (photocopy or handwritten) of the Request for Hearing to the Garnishee and to the Judgment Creditor, or his attorney, at the address stated on the Writ of Garnishment.

You will also be given the opportunity to request a hearing after you receive the Answer of Garnishee. A request for hearing can be made no later than 10 days after you receive the Answer of Garnishee, unless good cause is shown why the request was filed later.

If you request a hearing, the Court will set the hearing within 10 days of the date you submitted your Request for Hearing, and the Court will notify you, the Judgment Creditor and the Garnishee of the date, time and place of the hearing.

*if the Judgment Creditor's debt is subject to an effective agreement for debt scheduling between you and a qualified consumer credit counseling service and if you do not receive a paycheck, or if a copy of the non-exempt earning statement does not accompany your paycheck, you may request a hearing.

Paul D. Guglielmo STATE BAR #005585/PCC# 22308 John A. Daddona STATE BAR #027793/PCC# 66304

This Office is a Debt Collector

1	GUGLIELMO & ASSOCIATES
,	3497 N. Campbell Suite 703 Tucson AZ 85719 2201 - 5 0 5 0 1
2	1 UCSON AZ 63719
3	(520) 325-5700 Fax (520) 325-2480 Paul D. Guglielmo
,	PCC: 22308 / STATE BAR # 005585
4	Arturo A. Aguilar
	PCC: 65302 / STATE BAR # 018963
5	Attorneys for Plaintiff
6	Yuma Precinct Justice Court
1	250 W Second Street #A, Yuma AZ 85364
7	
	ARROW FINANCIAL SERVICES LLC)
8	Plaintiff,
9) Case No.: J1401CV200701282
")
10	Gloria I Garcia & Albert Garcia
	Defendant (s) JUDGMENT
11) JOBOINENT
	j
12	j ,
- 1)
13	
14	
	NOW THE PEROPE IT IS OPPOSED IN THE
15	NOW, THEREFORE, IT IS ORDERED that Plaintiff is granted Judgment against Defendant(s):
16	Gloria I Garcia
	Albert Garcia
17	4421 W 17TH PL
1	Yuma AZ 85364-4823
18	As follows:
	I Principal
19	1. Principal \$1151.04 2. Accrued costs through date of Judgment \$ 101.00
	2. Accrued costs through date of Judgment \$ 101.00 3. Reasonable attorney's fees \$ \$ \$
20	
2,	TOTAL JUDGMENT \$ 1403.CH
21	· ·
22	With interest on the principal at 21.8% per annum from the date of filing suit, until paid, interest on costs
~~	and reasonable attorney's fees, if any allowed, at 10% per annum from the date hereof until paid, together with after
23	accruing taxable costs.
	11 Laustron
24	Date: 02 06 08
	JUSTICE OF TROPELME
25	JUSTICE OF IT THE PERSON

Guglielmo & Associates P.O. Box 41688 Tucson, AZ 85717 (520) 325-5700

Yuma Precinct Justice Court 250 W Second Street #A, Yuma AZ 85364 County of Yuma, State of Arizona

Plaintiff	
ARROW FINANCIAL SERVICES,LLC by	NO. J1401CV200701282
assignee	
	NOTICE TO JUDGMENT
Defendant	DEBTOR (Earnings)
Gloria I Garcia	
Albert Garcia	

Garnishee BIO FAMILY CLINIC, P.C.

This is your second notice that a Writ of Garnishment has been issued in this case. The Writ is a court order requiring the Garnishee to withhold a certain amount from your earnings and to continue to withhold a portion of your earnings until the Judgment is satisfied or the Writ is Quashed.

The law provides that a certain amount of each paycheck or other periodic earnings is exempt from collection by a Writ of Garnishment. In some cases of very low income, no amount can be garnished except for an Order for Support of a Person. (*See below).

Among the reasons for requesting a hearing are:

- 1. The Judgment Creditor does not have a valid Judgment against you or the Judgment has been paid in full.
 - 2. The Garnishee's Answer is incorrect.
- 3. Your earnings are already subject to a Writ of Garnishment or are subject to a court ordered Assignment for Payment of Support.
 - 4. (**See below).

To request a hearing, deliver the Request for Hearing form (attached), or a substantially similar form to the Clerk of this Court. You must mail or deliver a copy of the Request for Hearing to the Garnishee and to the Judgment Creditor or his attorney at the address on the Writ of Garnishment.

If you do not deliver the Request for Hearing form to this court within 10 days after the date you receive this Notice and the Answer of the Garnishee, your request for hearing will be denied, unless good cause for the delay is shown. You must check a box or state your reasons for disputing the claim in the space provided on the form.

If you request a hearing, it will be conducted no later than 10 days after your request is received by the court. The Court will send you notice of the date, time and place.

- * If you believe that too much of your earnings have been withheld from your paycheck or that no amount should be withheld, you may request a hearing before this Court.
- ** 4. The Judgment Creditor's debt is subject to an effective agreement for debt scheduling between you and a qualified consumer credit counseling service.

The nonexempt portion of your earnings will continue to be withheld by the Garnishee and delivered to the Judgment Creditor until the Judgment is paid in full, or the Garnishment is ordered to stop. Whether or not you request s hearing at this time, if you believe too much money is withheld from your earning pursuant to this Garnishment at some time in the future, you will have the same opportunity to request a hearing at that time.

WARNING: YOU WAIVE YOUR RIGHT TO A HEARING ON THE MONIES WITHHELD IN THIS PAY PERIOD UNLESS YOU FILE THIS REQUEST FOR HEARING WITHIN 10 DAYS AFTER RECEIVING THE GARNISHEE'S ANSWER OR SHOW GOOD CAUSE FOR FILING THE REQUEST LATE.

Paul D. Guglielmo STATE BAR #005585/PCC# 22308 John A. Daddona STATE BAR #027793/PCC# 66304

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Guglielmo & Associates P.O. Box 41688 Tucson, AZ 85717 (520) 325-5700

Yuma Precinct Justice Court 250 W Second Street #A, Yuma AZ 85364 County of Yuma, State of Arizona

Plaintiff ARROW FINANCIAL SERVICES,LLC assignee	by NO. J1401CV200701282
Defendant Gloria I Garcia Albert Garcia	REQUEST FOR HEARING ON GARNISHMENT OF EARNINGS
Garnishee BIO FAMILY CLINIC, P.C.	
I REQUEST A HE	EARING BECAUSE:
On my normal payday I received no ea	rnings (paycheck).
A copy of the Nonexempt Earnings Sta	atement did not accompany my paycheck.
The Judgment Creditor does not have a paid in full.	valid Judgment or that Judgment has been
My employer has not delivered to me to Garnishee (Employer) and Request for Hear	he Notice to Judgment Debtor, Answer of ring forms within 15 days. (*See below).
DATED	
Signature of Judgment Debtor:Name, Address, Phone Debtor:	Of Judgment Printed
*The debt of the Judgment Creditor is scheduling between me and a qualified cons Notice of Heari	
Hearing is set for on (time) on	at the court above.
Date:Clerk/Commission	ner:

Paul D. Guglielmo STATE BAR #005585/PCC# 22308 John A. Daddona STATE BAR #027793/PCC# 66304

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REMINDER

ALL QUESTIONS MUST BE ANSWERED. PLEASE BE SURE TO INDICATE THE DATE OF DELIVERY FOR QUESTIONS #9 AND #10. THE ANSWER NEEDS TO BE SIGNED AND NOTARIZED. FAILURE TO COMPLY WITH THE GARNISHMENT STATUTES COULD RESULT IN THE GARNISHEE BEING LIABLE FOR ATTORNEY FEES INCURRED.

Guglielmo & Associates P.O. Box 41688 Tucson, AZ 85717 (520) 325-5700

Yuma Precinct Justice Court 250 W Second Street #A, Yuma AZ 85364 County of Yuma, State of Arizona

assig Defe	ROW FINANCIAL SERVICES,LLC by	NO. J1401CV200701282 ANSWER OF GARNISHEE (Earnings - Continuing Lien)		
Albe	ert Garcia			
	Garnishee BIO FAMILY CLINIC, P.C.			
CAUTION: Failure to file a Garnishee's Answer can result in an order being entered against you in the full amount of the debt owed by the judgment debtor to the judgment creditor. This can happen even if you do not know the judgment debtor or do not owe the judgment debtor any earnings.				
1.	I am the garnishee or I am authorized by th Answer. I was served	e garnishee to complete and file this with the Writ on		
2. blanks	The statements checked below are true: (Cas for each box checked)	heck all boxes that apply and fill in		
	A. [] The judgment debtor was not employ Summons were delivered to me. was	yed by me on the date the Writ and The judgment debtor's last workday		
	B. [] I will not owe judgment debtor earning. Writ and Summons.	ngs within 60 days after service of the		
	C. [] The judgment debtor was employ Summons were delivered to me.	yed by me on the date the Writ and		
	D. [] I will owe judgment debtor earning Writ and Summons.	gs within 60 days after service of the		
	E. [] I took the following steps to try to idea able to do so	ntify the judgment debtor, but was not of for the reasons stated here: (12)		

3.	According to the Writ and Summons, the total amount owed the judgment creditor is
1 .	The judgment debtor's next two paydays are and
5.	The pay period is (check which apply): daily weekly biweekly semi-monthly monthly commission/tips other (explain)
5.	I have attached copies of any existing garnishments, wage assignments or levies against judgment debtor which are known to me.
7.	I request an answer fee in the amount of (18) \$,
as a r	reasonable
	amount for the preparation and filing of this Answer.
3.	Copies of this Answer and copies of the Notice of Judgment Debtor, Request for Hearing and Non-exempt Earnings Statement were delivered to the Judgment Debtor by hand delivery;
	regular first class mail to the address determined to be best calculated to
	reach the Judgment Debtor in a timely manner;
	service pursuant to the Rules of Civil Procedure applicable to a Summons,
	on ** (DATE MUST BE INDICATED) **
9.	Copies of this Answer and Non-Exempt Earnings Statement were delivered to the
ludgi	ment Creditor by
	hand delivery;
	regular first class mail;
	service pursuant to the Rules of Civil Procedure applicable to a Summons,
	on ** (DATE MUST BE INDICATED) **
	at the following address:

Guglielmo & Associates, P.O. Box 41688, Tucson AZ 85717-1688



I have read the foregoing document a therein are true and correct.	and know of my own knowledge tha	t the facts stated
WHEREFORE, Garnishee prays tha the Court award Garnishee r \$		
STATE OF ARIZONA)		
COUNTY OF)		
Signature	of Garnishee or Authorized Agent	
** SUBSCRIBED AND SWORN	1 ON	. **
Notary Public	My Commission Expires:	•
Devil D. Constitute STATE DAD #005	5585/DGG// 22208	
Paul D. Guglielmo STATE BAR #005 John A. Daddona STATE BAR #0277		

Garnishee's name, address and phone number is:

10.

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REMINDER

ALL QUESTIONS MUST BE ANSWERED. PLEASE BE SURE TO INDICATE THE DATE OF DELIVERY FOR QUESTIONS #9 AND #10. THE ANSWER NEEDS TO BE SIGNED AND NOTARIZED. FAILURE TO COMPLY WITH THE GARNISHMENT STATUTES COULD RESULT IN THE GARNISHEE BEING LIABLE FOR ATTORNEY FEES INCURRED.

HEARING WITHIN 10 DAYS AFTER RECEIVING THE GARNISHEE'S ANSWER OR SHOW GOOD CAUSE FOR FILING THE REQUEST LATE.

Paul D. Guglielmo STATE BAR #005585/PCC# 22308 John A. Daddona STATE BAR #027793/PCC# 66304

Guglielmo & Associates P.O. Box 41688 Tucson, AZ 85717 (520) 325-5700

Plaintiff

Yuma Precinct Justice Court 250 W Second Street #A, Yuma AZ 85364 County of Yuma, State of Arizona

ARROW FINANCIAL SERVI assignee Defendant Gloria I Garcia	ICES,LLC by	NO. J1401CV200701282 REQUEST FOR HEARING ON GARNISHMENT OF EARNINGS
Albert Garcia		
Garnishee BIO FAMILY CLINIC, P.C.		
I REQU	JEST A HEARING	G BECAUSE:
The Judgment Creditor doe	s not have a valid J	udgment against me.
The Judgment has been paid	d in full.	
The Garnishee's Answer is	incorrect.	
My earnings are already sub Assignment for Payment of Supp		arnishment or court-ordered
Other		
DATED		
Signature of Judgment Debtor:_ Printed Name, Address, Phone of Judgment Debtor:		
	Notice of Hear	ing
Hearing is set for	on	at the court above.

(time) (date)

_	
Date:	Clerk/Commissioner:
Date.	CICIA/COMMISSIONEI.

WARNING: YOU WAIVE YOUR RIGHT TO A HEARING ON THE MONIES WITHHELD IN THIS PAY PERIOD UNLESS YOU FILE THIS REQUEST FOR HEARING WITHIN 10 DAYS AFTER RECEIVING THE GARNISHEE'S ANSWER OR SHOW GOOD CAUSE FOR FILING THE REQUEST LATE.

Paul D. Guglielmo STATE BAR #005585/PCC# 22308 John A. Daddona STATE BAR #027793/PCC# 66304

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Guglielmo & Associates P.O. Box 41688 Tucson, AZ 85717 (520) 325-5700

Yuma Precinct Justice Court 250 W Second Street #A, Yuma AZ 85364 County of Yuma, State of Arizona

	Plaintiff	
	ARROW FINANCIAL SERVICES,LLC by	NO. J1401CV200701282
	assignee	
		NON-EXEMPT EARNING
	Defendant	STATEMENT (JUDGMENT
	Gloria I Garcia	NOT FOR SUPPORT)
	Albert Garcia	NOTI OR SOTT ORT)
	Albert Garcia	
р	AY PERIOD FROM TO	
1.	ATTERODIROWTO	
	(ANSWER ALL PERTINENT	QUESTIONS)
1.	The Judgment Debtor is an employee or is othe No If the answer is "NO", enter the Judgment by your firm or the last date for w	dgment Debtor's last date of
2.	For the earnings of the Judgment Debtor for th following:	is pay period enter all of the
	2a. Gross Earnings 2a. \$	S
	2b. Disposable Earnings (Gross Earnings less deductions required by law) 2b. \$	
	2c. Enter 25% of line 2b 2c. \$	
3.	The current federal minimum wage is \$hour. Enter one of the following, using an appropriate pay period: weekly (30 x minimum wage), bi-weekly (60 x minimum wage), semimonthly (65 x minimum wage), monthly (130 x minimum wage) 3. \$	n x
4.	Subtract line 3 from line 2b and enter	4. \$

5. Enter the amount from line 2c or line 4, whichever is smaller

5. \$_____

6. Enter the amount withheld from the Judgment Debtor's earnings because of a Court Ordered Assignment for Support of a Person or a Garnishment or Levy for the Collection of Taxes

6. \$_____

7.	THIS IS THE AMOUNT OF NON-EXEMPT EARNINGS YOU ARE TO WITHHOLD AND FORWARD TO THE JUDGMENT CREDITOR WITH THIS STATEMENT	7.	\$
DATI	ED		
Garni	shee's Signature		
Garni	shee's Name, Address, Phone:		

Guglielmo & Associates P.O. Box 41688 Tucson, AZ 85717 (520) 325-5700

Yuma Precinct Justice Court 250 W Second Street #A, Yuma AZ 85364 County of Yuma, State of Arizona

Plaintiff	
ARROW FINANCIAL SERVICES,LLC by	NO. J1401CV200701282
assignee	
	REQUEST FOR
Defendant	HEARING
Gloria I Garcia	
Albert Garcia	

Garnishee BIO FAMILY CLINIC, P.C.

If you believe that the amount of your non-exempt earnings has been incorrectly calculated for this pay period or that no amount should be withheld because the Garnishment or underlying Judgment is invalid, satisfied or superseded, you may request a hearing within 10 days after receiving the attached Non-Exempt Earnings Statement by completing this Request for Hearing and delivering it to the Court. Deliver a copy of your Request for Hearing to the Judgment Creditor and the Garnishee.

The Court will notify you and the other parties of the date and time for the hearing. A hearing will be set within 10 days after your request.

	_ The Non-Exempt	Earnings Statem	ent is incor	rectly filled	d out.
	Other				
ed:					

Paul D. Guglielmo STATE BAR #005585/PCC# 22308 John A. Daddona STATE BAR #027793/PCC# 66304

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CERTIFICATE OF NON-SERVICE

Attorney: GUGLIELMO AND ASSOCIATES (AZ)

PO BOX 41688, TUCSON, AZ 85717

Phone: (877) 325-5700 Email: arizona@jjlprocess.com

Court:

YUMA PRECINCT JUSTICE COURT, COUNTY OF YUMA

250 W SECOND STREET #A, YUMA, AZ 85364

Phone: (928)817-4110

Case No: J1401CV200701282

Court Date/Time:

Court Room: 20 DAYS

Plaintiff: ARROW FINANCIAL SERVICES, LLC BY ASSIGNEE LVNV FUNDING, LLC

vs.

Defendant: GLORIA I GARCIA & ALBERT GARCIA

The undersigned certifies under penalty of perjury:

I received: CONTINUING WRIT OF GARNISHMENT from GUGLIELMO AND ASSOCIATES (AZ) and have been unable to effect service upon

BIO FAMILY CLINIC, P.C., C/O IRFAN FAZIL

The following attempts at service were made:

Date/Time	Address	Remarks
05/22/2017 et 02:41pm	2292 SOUTH 41ST DR YUMA, AZ 85364	No lights, no noise, no movement, no one home. Honda van parked on driveway AZ BJW9016
05/23/2017 et 11:30em	2292 SOUTH 41ST DR YUMA, AZ 85364	Met with housesitterat listed residence. She said he was not home. Left my contact information.
05/30/2017 at 05:41pm	2292 SOUTH 41ST DR YUMA, AZ 85364	No lights, no noise, no movement, no one home. Honda van still parked on driveway
06/03/2017 at 11:18am	2292 SOUTH 41ST DR YUMA, AZ 85364	Contact was made with son, stated he was not home
06/07/2017 at 07:31am	2292 SOUTH 41ST DR YUMA, AZ 85364	No answer at residence.

NON-SERVED: SERVEE APPEARS TO BE AVOIDING SERVICE

I declare under penalty of perjury that the foregoing is true and correct.

ACCURATE LEGAL SUPPORT (Luis Figueroall)

Process Server #: Yuma County, YUPS 10-3

2554 W. 16th St. #333 Yuma, AZ, 85364 (928) 343-9071

Service Fee: \$60.00

Atty File#: 92223 Job ID#: 2502621 Invoice#: 2383330





Corporate Inquiry

07/07/2017 State of Arizona P File Number: -1644368-9 Corp. Name: BIO FAMILY CLINIC, P.C.	ublic Access System	8:47 AM
Domestic Address 3780 S 4TH AVE STE D-1	Second Address	_
YUMA, AZ 85365		_
Agent: IRFAN FAZIL Status: APPOINTED 12/07/2010 Mailing Address: 2292 SOUTH 41ST DR	Domicile: ARIZONA County: YUMA Corporation Type: BUSINESS Life Period: PERPETUAL Incorporation Date: 12/07/2010	0
YUMA, AZ 85364 Agent Last Updated: 07/05/2011	Approval Date: 12/08/2010 Last A/R Received: 12 / 2016 Date A/R Entered: 03/27/2017 Next Report Due: 12/07/2017	0 7

Business Type: HEALTH CARE

CORPORATIONS DIVISION RECORDS SECTION 1300 West Washington Phoenix, Arizona 85007-2929

User Id: GMOYA Invoice No.: 5421311

Check Batch:

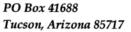
Invoice Date: 07/07/2017 Date Received: 07/07/2017

Customer No.:

ATTN:

(CASH CUSTOMER)

Quantity Des	scription			Amount
	RVICE OF PROCESS 344368-9 BIO FAMILY CLIN	IC, P.C.		 \$25.00
	CHECK PAYMENT	2761	Total Documents:	\$ 25.00
			Balance Due:	\$ 0.00





Paul D. Guglielmo 1 John A. Daddona 1 Brody Valerga 2 Eliza A. Guglielmo 3 Joseph A. Geller, Esq. 4 Stacy D. Stein 5

(877) 325-5700 TOLL FREE (520) 325-5700 PHONE (520) 325-2480 FAX

July 3, 2017

Arizona Corporation Commission Attn: Corporation Division Records Section 1300 W Washington St Phoenix, AZ 85007 RECEIVED

JUL 0 6 2017

ARIZONA CORP. COMMISSION CORPORATIONS DIVISION

CASE CAPTION:

ARROW FINANCIAL SERVICES, LLC by assigneeLVNV

FUNDING, LLC vs. Gloria I Garcia & Albert Garcia

Case#:

J1401CV200701282

File No.:

92223

COMPANY NAME:

BIO FAMILY CLINIC, P.C.

Records Section,

Please review the enclosed documents for service through Arizona Corporation Commission pursuant to A.R.S. § 10-3504(b) and A.R.S. § 29-606(b). We have diligently attempted service on an entity and service has been rejected by the verified statutory agent as agent appears to be avoiding service. I have enclosed the following:

- 2 copies of the document or documents being served;
- An Affidavit or Declaration of Attempted Service from a registered process server; and
- A check for \$25.00

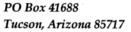
If you have any questions please contact me at 877-325-5700 Ext <u>126</u>.

Sincerely,

Siria Zambrano Legal Assistant

Guglielmo & Associates, PLLC

1		Admitted to practice Law in Arizona	3040 N Campbell Avenue Suite 100-Tucson, Arizona 85719
2		Admitted to practice Law in Utah	PO Box 41688-Tucson, AZ 85717
3		Admitted to practice Law in New Mexico	PO Box 41688-Tucson, AZ 85717
4		Admitted to practice Law in Nevada	415 South Sixth Street, Suite 200K-Las Vegas, Nevada 89101
5		Admitted to practice Law in Colorado	PO Box 41688-Tucson, AZ 85717
	SMZ 92223	•	(AZCC FRN SVC PHX revised 2/2/17 by JEH)





Paul D. Guglielmo ₁ John A. Daddona ₁ Brody Valerga ₂ Eliza A. Guglielmo ₃ Joseph A. Geller, Esq. ₄ Stacy D. Stein ₅

(877) 325-5700 TOLL FREE (520) 325-5700 PHONE (520) 325-2480 FAX

July 3, 2017

Arizona Corporation Commission Attn: Corporation Division Records Section 1300 W Washington St. Phoenix, AZ 85007

CASE CAPTION:

ARROW FINANCIAL SERVICES, LLC by assigneeLVNV

FUNDING, LLC vs. Gloria I Garcia & Albert Garcia

CASE#:

J1401CV200701282

COURT: Yuma Precinct Justice Court

COMPANY NAME: BIO FAMILY CLINIC, P.C.

Records Section,

Please provide a **Certified** Certificate of Service for the above referenced case. I have enclosed a check in the amount of \$5.50 to cover the cost of the **Certified Certificate of Service**. Please make sure all case info appears correctly (Case #, Court, County, Case Caption, and all **defendants listed on the case**) on the Certificate of Service, the information is correctly listed above for your reference. Please return in enclosed self-addressed stamped envelope as originals are required to be filed by the court. Please **do not fax** to our office. Thank you.

If you have any questions please contact me at 877-325-5700 Ext 126__.

Sincerely,

Siria Zambrano

Legal Assistant Guglielmo & Associates, PLLC

1		Admitted to practice Law in Arizona	3040 N Campbell Avenue Suite 100-Tucson, Arizona 85719	•
2		Admitted to practice Law in Utah	PO Box 41688-Tucson, AZ 85717	
3		Admitted to practice Law in New Mexico	PO Box 41688-Tucson, AZ 85717	
4		Admitted to practice Law in Nevada	415 South Sixth Street, Suite 200K-Las Vegas, Nevada 89101	
5		Admitted to practice Law in Colorado	PO Box 41688-Tucson, AZ 85717	
	SMZ 92223		(AZCC GRN SRVCERTREO revised 2/2/17 by IFH	