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Amount of Debt \$_____ payable in monthly installments of \$_____ each, beginning _____, and on the same date of each month thereafter until paid in full. If default be made in the payment of any of said installments, then all unpaid installments shall, at the Assignee's option, become immediately due and payable without notice or demand. Time Price Differential (Finance Charge) \$_____

This Wage Assignment is being executed by me to secure all payments, fees and charges due under my Retail Installment Contract of even date herewith ("RIC"). If I am in default in making payments due under any RIC for more than 40 days, Assignee will have the right, pursuant to and in accordance with the Illinois Wage Assignment Act, 740 ILCS 170/01 et seq., to collect the amounts due under the RIC from my present employer for a period of three (3) years from the date of this assignment, or from any future employer if within a period of two (2) years from the date of this assignment. Pursuant to applicable law as stated herein, this Wage Assignment applies to wages, salary, commissions and bonuses due or subsequently earned. Any undersigned assignor may revoke this assignment of wages at will by written notification to the Holder. This assignment shall remain effective as to all of the undersigned Assignors not electing to revoke their assignment.

The amount that may be collected by Assignee hereon shall not exceed the lesser of (1) 15% of the gross amount paid Assignor for any week, or (2) the amount by which disposable earnings for a week exceed forty-five times the Federal Minimum Hourly Wage or the Illinois Minimum Hourly Wage, whichever is greater, in effect at the time the amounts are payable; and shall be collected until the total amount due under this assignment is paid.

The term "disposable earnings" means that part of the earnings remaining after deduction of any amounts required by law to be withheld.

The undersigned Assignor(s) hereby authorize, empower and direct his/her said employer(s) to pay to Assignee any and all moneys due or to become due Assignor(s) hereon, authorize Assignee to receive the same and release and discharge employer from all liability to Assignor(s) on account of moneys paid in accordance herewith. No copy hereof shall be served on employer(s) except in conformity with applicable law.

Each Assignor acknowledges receipt of an exact copy of this Wage Assignment.

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Present Employer _____

Social Security Number _____

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FOR VALUE RECEIVED, Undersigned does hereby sell, assign, transfer, and set over to **Nationwide CAC LLC** (Holder), its successors or assigns, all right, title and interest in and to the within Wage Assignment and warrants that said Wage Assignment was completely filled in, signed by the wage earner and an exact copy thereof delivered to each signer thereof.

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State Wage Assignment And Garnishment Handbook 1994 Edition

Katrin Zwirgmaier



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