

Return Dates:

I. Pre-judgment:

- A. FED – court date.
- B. Most other municipal cases – date by which defendant must file a written appearance, at which point she will get an actual court date.
 - i. Can file appearance before return date.
 - ii. Must pay filing fee if not eligible for fee waiver.

II. Post-judgment:

- A. Personal Citation to Discover Assets – court date - debtor must appear or risk bench warrant.
- B. Bank freeze – bank’s deadline for responding to creditor’s interrogatories re bank account funds.
 - i. If debtor needs to claim exemption, must appear on that date.
 - ii. Court date can be expedited by emergency motion.
- C. Wage garnishment – employer’s deadline for responding to creditor’s interrogatories re wages.
 - i. Should appear if there is a mistake in the employer’s answers that can’t be resolved through employer’s HR department.
 - ii. Should appear if debtor wants to request payment plan in lieu of garnishment.
- D. Refer to collection desk on return date. Before or after return date, refer to MCAD.

MCAD Referrals:

I. Pre-judgment:

- A. General instructions on answering complaints.
- B. Limited types of motions to dismiss, e.g. based on SOL, no assignment, wrong defendant.

II. Post-judgment:

- A. Motions to vacate, within 30 days, pursuant to 735 ILCS 5/2-1301.
- B. Motions to vacate, past 30 days but within 2 years, pursuant to 735 ILCS 5/2-1401.
- C. Motions to quash.
- D. Emergency motions to claim exemptions in bank freeze.
- E. Motions for release & satisfaction of judgment.