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January 17, 2023

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Delegate Luke Clippinger, Chair  
Delegate David Moon, Vice Chair  
Delegate Lesley Lopez, Sponsor  
Judiciary Committee  
House Office Building  
Annapolis, Maryland 21401

**Re: HB 042**  
**Courts - Judgments - Exemptions from Execution**  
**Position: OPPOSE**  
**Hearing Date: January 19, 2023**

Dear Chairman Clippinger, Vice Chairman Moon, Delegate Lopez, and Committee Members:

This letter is submitted on behalf of the Maryland Legislative Action Committee (“MD-LAC”) of the Community Associations Institute (“CAI”). CAI represents individuals and professionals who reside in or work with community associations (condominiums, homeowners’ associations, and cooperatives) throughout the State of Maryland.

We oppose HB 042 which provides for an automatic exemption of up to \$500 dollars from a bank, or similar financial institution, garnishment filed by a creditor to collect a judgment debt.

Condominiums, cooperatives and homeowners' associations are non-profit associations that provide a stable and safe housing environment for Maryland residents. When the assessments are not paid, these associations must attempt to collect from the recalcitrant parties. Shortages must be made up by taking money from repairs funds and/or increasing the assessment amounts to all. Once a judgment is obtained, the associations have a very difficult time as it is attempting to collect. It is unfair to automatically exempt \$500 of the debt without any election by the debtor. Many of the judgments are small claims. This bill if passed would make a difficult collection process even more difficult. Debtors already have a right to exemption up to \$6,000. All they must do is claim the exemption. CAI-MD-LAC opposes this bill.

We are available to answer any questions the Committee Members may have. Please feel free to contact Lisa Harris Jones, lobbyist for the MD-LAC, at 410-366-1500, or by e-mail at [lisa.jones@mdlobbyist.com](mailto:lisa.jones@mdlobbyist.com), or Steven Randol, Chair of the MD-LAC, 410-279-8054, or by e-mail at [srandol@pineorchard.com](mailto:srandol@pineorchard.com), or Kathleen Elmore, Emeritus Member, of the MD-LAC, at 410-320-6367, or by e-mail at [kelmore@el-grp.com](mailto:kelmore@el-grp.com).

Sincerely,

*Kathleen M. Elmore*  
Kathleen Elmore, Esquire  
Member, CAI MD-LAC

*Steven Randol*  
Steven Randol  
Chair, CAI MD-LAC