



December 23, 2024

The Honorable Gretchen Whitmer
Governor of the State of Michigan
P.O. Box 30013
Lansing, Michigan 48909

Re: Support for Signing H.B. 4900 and 4901 – Updates to Michigan Garnishment and Bankruptcy Exemption Laws

Dear Governor Whitmer,

On behalf of the National Association of Consumer Bankruptcy Attorneys (NACBA) and the consumer bankruptcy attorneys representing debtors across Michigan, we strongly urge you to sign H.B. 4900 and 4901 into law. These bills provide critical updates to Michigan's garnishment and bankruptcy exemption laws, ensuring vital protections for Michigan families facing financial distress.

H.B. 4900 improves garnishment procedures and enhances exemptions for wages, bank accounts, public benefits, and essential property, allowing families to preserve resources needed for daily living while addressing their debts. H.B. 4901 modernizes Michigan's bankruptcy exemptions, which have not kept pace with inflation, to better protect basic assets such as homes and vehicles, ensuring a fair and effective fresh start for struggling debtors.

Without these updates, Michigan's outdated exemptions continue to place vulnerable individuals—especially retirees, widows, and widowers—at risk of losing their homes and essential property in bankruptcy. By signing these bills, Michigan will join other states in providing equitable and practical protections for its residents.

We thank you for your leadership and respectfully ask for your support in signing H.B. 4900 and 4901 into law. These measures are essential to strengthening Michigan's safety net for those in financial hardship.

Sincerely,
Krista D'Amelio

Director of Government Affairs and Communications
On behalf of the National Association of Consumer Bankruptcy Attorneys