

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN

IN RE:

City of Detroit, Michigan

Debtor.

CASE NO: 13-53846

CHAPTER: 9

JUDGE: ~~Steven Rhodes~~

TJT

MOTION FOR/TO Reduce or modify The ASF Recoupment

NOW COMES Debtor(s), and brings this motion. In support of Debtor(s)'s motion, Debtor states the following [state the facts]:

1. On March 18, 2025. During my retirement meeting, I inquired about the amount of deduction from my pension, as well as the
2. maximum percentage that could be taken. She was unable to provide that answers. After being retired for four months, I received a letter stating on October 4, 2025. my pension is reduced by 45%
3. Debtor requests This has created a financial hardship. I would like to request a reduce or modify garnishment

WHEREFORE, Debtor requests this Court to consider Debtor's Motion and afford Debtor what further relief this Court deems equitable and just. A copy of a proposed Order is attached hereto.

Dated: Oct 17, 2025

Respectfully submitted,

Ronald Cook

(Debtor's Signature)

Print Name: Ronald Cook

(Co-Debtor's Signature)

Print Name: _____

October 16, 2025

Hello, my name is Ronald Cook; I was employed by the City of Detroit during its bankruptcy proceedings. I am currently impacted by the claw back policy. I decided to retire on April 17, 2025. During my retirement meeting, I inquired with the pension representative about the amount that would be deducted from my pension due to the claw back, as well as the maximum percentage that could be taken. Unfortunately, she was unable to provide any answers.

After receiving four pension checks. On October 1, 2025, the fifth pension check, I discovered that 45% of my pension had been withheld, which has created a significant financial hardship for me. Had I been informed of this situation beforehand, I might have chosen to work a few more years to enhance my Social Security benefits. I am now seeking to file a motion to reduce or modify the wage garnishment and would appreciate any assistance in locating the appropriate form for this process.

Sincerely, Ronald Cook

UNITED STATES BANKRUPTCY COURT
Eastern District of Michigan

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Judge: ~~Steven R. Hodes~~
TJT

Debtor(s) _____

Address 5079 Oakman Blvd
Detroit, MI 48204

Last four digits of Social Security or
Employer's Tax Identification (EIN) No(s), (if any): 8598

NOTICE OF MOTION

Debtor has filed papers with the court Reduce or modify garnishment
(relief sought in motion)

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the court to grant the motion, or if you want the court to consider your views on the motion, within 14 days, you or your attorney must:

1. File with the court a written response or an answer, explaining your position at:¹

United States Bankruptcy Court
211 W Fort St. Ste 2100
Detroit, MI 48226

If you mail your response to the court for filing, you must mail it early enough so the court will receive it on or before the date stated above. All attorneys are required to file pleadings electronically.

You must also mail a copy to [enter debtor's name and address and name and address of others to be served]:

2. If a response or answer is timely filed and served, the clerk will schedule a hearing on the motion and you will be served with a notice of the date, time and location of the hearing.

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion or objection and may enter an order granting that relief.

Date: Oct 17, 2025

Signature
Name
Address

Ronald Cook
Ronald Cook
5079 Oakman Blvd
Detroit, MI 48204

¹ Response or answer must comply with F. R. Civ. P. 8(b), (c) and (e)

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Debtor.

ORDER GRANTING MOTION TO/FOR *Reduce or modify*
garnishment

This matter having come before the Court on Debtor's motion, the Court having
considered the motion, and having found cause:

IT IS ORDERED that the motion is granted.