NEW YORK STATE EXEMPTION STATUTES

FEDERAL BANKRUPTCY EXEMPTIONS ARE NOT AVAILABLE.

All law references are to Consolidated Laws of New York, Civil Practice Law & Rules, unless otherwise noted.

ASSET EXEMPTION Capture Capt	All law references are to Consolidated Laws of New York, Civil Practice Law & Rules, unless otherwise noted.			
Insurance Annuity contract benefits due or prospectively due the debtor, who paid for the contract; if purchased within 6 months prior & not tax-deferred, only \$5000 Disability or illness benefits to \$400 per month Life insurance proceeds left at death with the insurance company pursuant to agreement, if clause prohibits proceeds from being used to pay beneficiarys' creditors Life insurance proceeds and avails if the person effecting the policy is the spouse of the insured Miscellaneous Miscellaneous Alimony, child support needed for support Property of business partnership Pensions ERISA-qualified benefits needed for support, includes IRAs IRAs needed for support Keoghs needed for support Keoghs needed for support Public retirement benefits State employees Willage police officers Bible; schoolbooks; books to \$50; pictures; clothing; church pew or seat; stows with fuel to last 60 days; syewing machine; domestic animal with food to last 60 days; syewing machine; domestic animal with food to last 60 days, instanced, insurance 4607 Retirement & Social Security 110 Unconsolidated 5711-0 Warding policy insurance of the support domestic animal with food to last 60 days, insurance and insurance and for support Public Benefits Public Benefits Ald to blind, aged, disabled, AFDC Creditor 282(3)(iii) Security deposits to landlord, utility company Trust fund principal, to 90% of income Wrongful death recoveries for person you depended on, needed for support Public Benefits Public Benefits Variance and the surface	ASSET	EXEMPTION	LAW PROVISION	
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		90% of earned but unpaid wages received within 60 days prior		
	Wild Card		J20J(u), (e)	