

# MARYLAND STATE EXEMPTION STATUTES

**FEDERAL BANKRUPTCY EXEMPTIONS ARE NOT AVAILABLE.**  
 All law references are to Annotated Code of Maryland unless otherwise noted.

ASSET	EXEMPTION	LAW PROVISION
<b>HOMESTEAD</b>	NONE, however, property held as tenancy by the entirety may be exempt against debts owed by only one spouse	<i>In re Sefren</i> 41 B.R. 747 (D. Md. 1984)
<b>INSURANCE</b>	Disability or health benefits, including court awards, arbitrations and settlements Fraternal benefit society benefits  Life insurance or annuity contract proceeds or avails if beneficiary is insured's dependent, child or spouse Medical benefits deducted from wages	<b>Courts and Jud. Proceedings 11-504(b)(2) 48A-328, Estates &amp; Trusts 8-115 48A-385, Estates &amp; Trusts 8-115 Commercial 15-601.1</b>
<b>MISCELLANEOUS</b>	Property of business partnership	<b>Corporation 9-502</b>
<b>PENSIONS</b>	Deceased Baltimore police officers (only benefits building up) ERISA-qualified benefits, except IRAs  State employees State police Teachers	<b>73B-49 Courts &amp; Jud. Proceedings 11-504(b) 73B-17, 73B-125 88B-60 73B-96, 73B-152</b>
<b>PERSONAL PROPERTY</b>	Appliances, furnishings, household goods, books, pets and clothing to <b>\$500</b> total Burial plot Health aids  Lost future earnings recoveries	<b>Courts &amp; Jud. Proceedings 11-504(b)(4) 23-164 Courts &amp; Jud. Proceedings 11-504(b)(3) Courts &amp; Jud. Proceedings 11-504(b)(2)</b>
<b>PUBLIC BENEFITS</b>	AFDC, general assistance Crime victims' compensation Unemployment compensation  Workers' compensation	<b>88A-73 26A-13 Labor &amp; Employment 8-106 Labor &amp; Employment 9-732</b>
<b>TOOLS OF TRADE</b>	Clothing, books, tools, instruments and appliances to <b>\$2,500</b> ; can't include car ( <i>In re Chapman</i> , <b>68 B.R. 745 (D. Md. 1986)</b> )	<b>Courts &amp; Jud. Proceedings 11-504(b)(1)</b>
<b>WAGES</b>	Earned but unpaid wages, the greater of <b>75%</b> or <b>\$415</b> per week; in Kent, Caroline and Queen Anne's of Worcester Counties, the greater of <b>75%</b> of actual wages or <b>30%</b> of federal minimum wage	<b>Commercial 15-601.1</b>
<b>WILD CARD</b>	<b>\$5,500</b> of any property	<b>Courts 7 Jud. Proceedings 11-504(b)(5), (f)</b>