

## NORTH DAKOTA STATE EXEMPTION STATUTES

Federal Bankruptcy Exemptions are not available.

All law references are to North Dakota Century Code.

ASSET	EXEMPTION	LAW PROVISION
Homestead	Real property, house trailer or mobile home to \$80,000	28-22-02(10), 47-18-01
Insurance	Fraternal benefits society benefits	26.1-15.1-18, 26.1-33-40
	Life insurance proceeds payable to deceased's estate, not to a specific beneficiary	26.1-33-40
	Life insurance surrender value to \$100,000 per policy, if beneficiary is insured's relative & owned over 1 year before filing for bankruptcy; no limit if more needed for support; with ERISA-qualified benefits, IRAs and Keoghs exempt under 28-22-03.1 (except pensions for disabled veterans), total cannot exceed \$200,000	28-22-03.1(3)
Miscellaneous	Property of business partnership	45-08-02
Pensions	Disabled veterans' benefits, except military retirement pay	28-22-03.1(4) (d)
	ERISA-qualified benefits to \$100,000 per plan; no limit if more needed for support; with insurance exempt under 28-22-03.1, total cannot exceed \$200,000	28-22-03.1(3)
	IRAs to \$100,000 per plan; no limit if more needed for support; with insurance exempt under 28-22-03.1, total cannot exceed \$200,000	28-22-03.1(3)
	Keoghs to \$100,000 per plan; no limit if more needed for support; with insurance exempt under 28-22-03.1, total cannot exceed \$200,000	28-22-03.1(3)
Personal Property	Public employees	28-22-19(1)
	1. All debtors may exempt:	
	Bible, books to \$100 & pictures; clothing	28-22-02(1), (4), (5)
	Burial plots, church pew	28-22-02(2), (3)
	Cash to \$7500, in lieu of homestead	28-22-03.1(1)
	Crops or grain raised on debtor's tract to 160 acres (64.75 hectares) on 1 tract	28-22-02(8)
	Food & fuel to last 1 year	28-22-02(6)
	Motor vehicle to \$1200	28-22-03.1(2)
	Personal injury recoveries to \$7500 (not to include pain and suffering)	28-22-03.1(4) (b) 28-22-03.1(4) (a)
	Wrongful death recoveries to \$7500	28-22-03.1(4) (a)
	2. Head of household not claiming crops or grain may claim \$5000 of any personal property or:	28-22-03
	Books & musical instruments to \$1500	28-22-04(1) 28-22-04(2)
	Furniture, including bedsteads & bedding, to \$1000	28-22-04(4)
	Library & tools of professional to \$1000	28-22-04(3)
	Livestock & farm implements to \$4500	28-22-04(4)
Tools of mechanic & stock in trade to \$1000		
3. Non-head of household not claiming crops or grain, may claim \$2500 of any personal property	28-22-05	
Public Benefits	AFDC	28-22-19(3)
	Crime victims' compensation	28-22-19(2)
	Social security	28-22-03.1(4) ( c)
	Unemployment compensation	52-06-30
	Vietnam veterans' adjustment compensation	37-25-07
	Workers' compensation	65-05-29
Tools of Trade	See personal property	
Wages	Minimum 75% of earned but unpaid wages; bankruptcy judge may authorize more for low-income debtors	32-09.1-03
Wild Card	See personal property	