

# **The Citizen's Step-By-Step Guide To Collecting Your Judgment**



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## THE CITIZEN'S STEP-BY-STEP GUIDE TO COLLECTING YOUR JUDGMENT

### PART I: GETTING STARTED:

#### Scoping out the Lay of the Land

1. First Things First
2. Setting Up Your Records
3. Using this Guide
4. Important Note on Legal Forms
5. When to Start Collecting
6. That Important Proof of Service
7. 5 Examples! Visualizing the Collection Process

### PART II: THE CHESS GAME:

#### Finding Your Debtor & Seizing His Assets

1. Sure Ways to Locate Your Debtor
  - ✓ Return Service Requested
  - ✓ An "Important" Note To the Debtor
  - ✓ The Very Best Online Search Places (for free)
  - ✓ Reverse Phone Methods
  - ✓ Checking With Other Creditors
  - ✓ If Your Debtor is Hiding
  - ✓ Professional Resources
2. How to Learn More than You Ever Dreamed Possible About Your Debtor's Assets
  - ✓ What I already Know about this Lousy Guy
  - ✓ How To Get Even More Information
    - \* Finding General Assets
    - \* Banks: Info for Free (& Legal Bank Locates)
    - \* Divorce Records
    - \* Court Records
    - \* Bankruptcy Records
    - \* True Story

✓ **The Judgment Debtor Examination! Checkmate**

- \* **How it Works**
- \* **What to Expect at a JDx**
- \* **The Court Hallway?**
- \* **Won't he Lie?**
- \* **Subpoena Duces Tecum**
- \* **What if the Debtor Doesn't Bring the Documents?**
- \* **What if the Debtor Doesn't Show?**

**3. Good News if You Are in a Community Property State!**

**PART III: GETTING YOUR MONEY**

**Levies, Liens and Garnishments**

- 1. Seven Steps to Taking Money from his Bank Account**
- 2. Eight Easy Steps to a Successful Wage Garnishment**
- 3. Putting a Lien on Your Debtor's Real Property**
- 4. Four Steps to Taking Your Debtor's Car**
- 5. Taking other Personal Property**
- 6. Taking Business Assets – Including the Till Tap & Keeper**
- 7. The Assignment Order-- Another secret weapon!**
- 8. How to Collect from a Corporation**
  - \* **How Corporations really work**
  - \* **4 Secret Assets of a Business!**

**Collecting From a Large Corporation**

**Collecting From a Mom and Pop Corporation**

**Special Notes on Fraud: What is it? What does it mean? Is your judgment really for fraud?**

## **PART IV: TROUBLESHOOTING YOUR COLLECTIONS**

### **How to Win if Your Debtor Fights Back**

#### **1. My Debtor Filed a Claim of Exemption**

- \* What to do
- \* Ways to win

#### **2. My Debtor Filed for Bankruptcy!**

- \* How Bankruptcy works
- \* How to know if you can fight it
- \* Ways to fight it
- \* 341 hearing
- \* Proof of Claim
- \* How to know if your liens will survive

3. The Debtor Corporation is Suspended or Out of Business
4. The Employer Won't Pay the Wage Garnishment
5. My Debtor Moved to Another State! What can I do?
6. My Debtor Went to Jail. What do I do now?
7. My Debtor Died! Is this the end?

## **PART V: ONE LAST PIECE OF PAPER AND YOU'RE DONE!**

1. Proper filing of the judgment satisfaction.
2. Proper way to kick back.

**Court Forms**

**Phone Searches**

**Great Look-up Places**

**Homesteads**

**Judgment Interest Calculator**

**Glossary**