



# SIERRA JUDGMENT RECOVERY

## Judgment Recovery 101 Start-Up Guide

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### INTRODUCTION

Your interest in Sierra Judgment Recovery's Judgment Training Program is greatly appreciated. As a special 'Thank You' I am providing you with the Judgment Recovery 101 Start-Up Guide, which is a summarized version of my full training program.

Although it is not intended to provide you with all of the information you'd need to actually start a judgment recovery business, it will provide you with an in-depth overview of the business and the professional judgment recovery training that Sierra Judgment Recovery has been providing since 1997. Much of the information covered in the full training program is proprietary, so naturally this guide only covers the basic and generic principles of judgment recovery.

You are probably the first person in your area to consider offering this unique service to your community and business associates. By actively seeking more information, you have also taken a major step toward your financial independence. Not only can you become a successful business

entrepreneur, creating a substantial income for yourself, you will also be providing a vital service to your community by helping others recover money that they thought was unrecoverable.

Many of you will have never been in business for yourselves before. If you're expecting money to just fall into your lap while you watch Wheel of Fortune on the TV - you're interested in the wrong business and you may want to reconsider. Owning a business of any kind is hard work. It takes patience, persistence and dedication. You'll need to draw on resources that are available to you. You'll need to conduct research. This is by no means a 'get-rich-quick' type of business. I can't say it enough.

If you can do these things then you *will* succeed. I'll do everything I can to help you realize your success, but the truth is, you have to have some motivation to make it a reality. **It's worth it!**

## DISCLAIMER

The JR 101 Start-Up Guide is being provided for informational purposes only and the publisher makes no warranties or representations of any kind. An attempt has been made to provide accurate information on the subject matter covered. However, readers are advised to conduct their own research carefully before investing time or money in an attempt to recover judgments. Sierra Judgment Recovery shall have no liability or responsibility to anyone with respect to contracts, negotiations or agreements that may result from information in this guide, or for any loss or damage caused or alleged to have been caused directly or indirectly by such information.

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Thank you for respecting my hard work!

## OVERVIEW

Whenever there is a dispute involving money, and the dispute cannot be resolved through any traditional means of collection, our country's legal system makes it possible for individuals or businesses to bring their dispute before the court to decide who is legally entitled – or not – to compensation. Compensation can be in the form of money, an exchange of property, or an order from the court to do a specific thing – such as an eviction from a rental unit.

People find themselves in court for a variety of different reasons. Unpaid bills, personal loans, tenant evictions, business deals gone bad, uninsured auto accidents – you name it. If it involves money, the matter can be heard in a small claims court, or a higher civil court, and the responsibility for 'what' is owed to 'whom' will be determined by a judge or commissioner.

A 'plaintiff' is the person who is initially filing a lawsuit (a complaint) against someone, requesting a hearing on the matter in court. The 'defendant' is the person who is defending against the complaint – or the person who presumably owes money to the plaintiff.

When the court decides in favor of either the plaintiff or defendant it will award a judgment. A judgment declares the court's decision in the dispute. If the plaintiff wins, the court will usually order the losing party to pay a certain amount of money to the winner, often including filing fees and/or attorney's fees as well. If the defendant wins they usually don't have to pay anything and the matter is final.

In some situations, a defendant may have brought a counter-suit against the plaintiff. Occasionally the defendant wins the counter-suit and it's the plaintiff who ends up owing the money – or, each may owe a different sum to the other, depending on the outcome.

It doesn't always go this way. Roughly two-thirds of all cases that pass through our courts never even make it to the hearing date. These cases are referred to as "dismissed." Cases are dismissed for a variety of reasons, some of which include: service was never perfected (this means that the defendant was not properly served with papers notifying them of the hearing); the dispute may have been settled out of court; both the plaintiff and defendant didn't show up for the hearing; or for other reasons. But we're going to discuss what happens when someone, either the plaintiff or defendant, is awarded a money judgment.

The winner of the case, if a dollar amount was awarded, is now referred to as the judgment creditor. If the defendant has won and no dollar amount has been awarded, both parties go on with life as before and there is no judgment creditor. If the defendant has won and has also been awarded a dollar amount, the *defendant* now becomes the judgment creditor. The judgment creditor is whomever the court has determined is due monetary compensation. The person who has lost the case, and now owes money, is referred to as the judgment debtor ("deh-tor:" the 'b' is silent).

After the complaint has been heard, a statement of the details of the judge's decision will be filed in the case file at the court where the judgment was awarded. Another form, called a 'Notice of Entry of Judgment' (or something similarly named), which states the court's decision, and specifies who owes what to whom, will be mailed by the court clerk to all the parties, plaintiff(s)/defendant(s) or any representing attorneys, who were involved.

On rare occasions, the judgment debtor will pay the amount ordered and that's the end of things. If the judgment debtor disagrees with the court's decision, it may be appealed to let a higher court decide the outcome of the dispute, though generally a plaintiff may not file any appeals. The judgment

debtor typically has 30 days after the judgment has been awarded to either pay, attempt to have the judgment vacated (thrown out for specific and valid reasons), or to file an appeal with a higher court.

The likelier scenario (about 80% of the time) is that the judgment debtor ignores the judgment and order to pay completely. This leaves judgment creditors with no other choice but to attempt to enforce their judgment on their own, or hire an attorney to do it for them. Only a small percentage of all attorneys deal with the enforcement of judgments. Further, they usually won't touch anything under a large dollar amount and require retainer fees up front. Court clerks, although they are as helpful as they *can* be, are not permitted to give out legal advice to assist the judgment creditor with the enforcement of the judgment, so most judgment holders hit a dead end soon after their judgment has been awarded.

Now a very few individuals will be familiar with the enforcement of judgments and may try to enforce the judgment with a writ of execution and a seizure of the judgment debtor's assets (an 'asset' is money, property, wages, etc). Even fewer of these judgment creditors will know how to locate their judgment debtor's assets and as a result will have no assets to seize! It's quite a dilemma for the judgment holder – but fortunately for us, it provides a unique niche of customers.

You, as a judgment recovery specialist, will send the judgment creditor a letter offering your help. You'll inform them that as a judgment holder they have the right to assign their judgment to someone else for enforcement. The judgment creditor will probably want to speak to you directly concerning their case and then let you explain how it works in more detail.

After negotiating an agreement for the transfer of the judgment with the judgment creditor, the judgment will be assigned to you and you'll become the new judgment creditor. At this point, the judgment is yours and you can now proceed with locating the judgment debtor and their assets. Once assets have been located, you'll seize them through the court. The court will pay you, since you're now the judgment creditor. You'll deduct any fees that you've incurred during the enforcement process and send the original

judgment holder a payment, which is based on a percentage of the money you've received through the enforcement process.

You'll also find that businesses in your area who own rental properties, contractors, doctors, dentists, jewelers, used car lots, contractor suppliers and other multiple judgment holders will all clamor for your help. You'll be providing an extremely necessary function in your community. And bad debt will *never* go away.

Over time you'll not only be collecting entire judgments in one shot, you'll also be receiving residual income from continuing wage garnishments and voluntary monthly payments. We like to call this 'gravy'. Once you get these payments set up they just keep rolling in until the judgment is paid. When you have 20 of these continuing payments coming in steadily they can add up quickly!

Eventually you may want to consider offering additional services to businesses or individuals in your area. This program not only provides you with judgment recovery skills, but SKIPTRACING techniques as well! You may decide to provide people locates, employment and/or tenant pre-screening, credit application processing, background checks... use your imagination! Just please be sure that you have obtained the proper licensing required by your state to provide these services, as you may be required to obtain a private investigator's license in many states if you are not the assignee of a judgment. Judgment creditors do not require private investigation licensing to 'skiptrace' because they have a legal right as a creditor to locate the assets of the judgment debtor.

Here's a typical case overview from start to finish in its briefest form:

1. Contact the judgment holder with a solicitation letter.
2. When the judgment holder contacts you, you'll negotiate a transfer of the judgment. Your payments to the judgment holder will be based on a percentage of the judgment that you will actually collect, less any expenses

you've incurred, and you'll arrange to send out assignment document and agreement for the judgment holder's signature.

3. When the assignment document and agreement are signed and returned to you, you'll file the Assignment of Judgment with the clerk in the court where the judgment was awarded and keep the assignment agreement for your files.

4. The judgment is now yours and you will begin to locate the judgment debtor and their assets using the various skip tracing techniques outlined in this guide.

5. You will determine which course of action will be the easiest and fastest way to enforce the judgment and get paid. Ie: Wage garnishment, bank levy, etc.

6. You will RESEARCH the procedure and determine what needs to be done to comply with your court's rules - if you don't already know.

7. You will file the appropriate forms with the court, notifying them of your intention to take legal action to enforce the judgment and file an accounting of any costs incurred to increase the judgment amount by whatever fees you incurred to date along with any accrued post-judgment interest.

8. You will direct a levying officer (county sheriff – or the constable in some states) in the county where the action is to take place, to seize the asset(s) of your judgment debtor by providing specific instructions.

9. The levying officer will carry out your order and levy the judgment debtor's assets as you've instructed.

10. The assets levied on will be turned over to the levying officer.

11. The levying officer will then turn over any monies collected through the levying process to you.

12. You'll deduct any fees you've incurred that were necessary to enforce the judgment, reimbursing yourself for those expenses, and divide the remaining portion between yourself and the original judgment holder. The court will be petitioned in order to add allowable enforcement costs to the judgment, so the debtor inevitably pays for these fees.

13. Once the judgment is completely paid, you will file a Satisfaction of Judgment with the court.

This, of course, is just a brief overview. These steps will be made clear to you as you study the training materials.

## **GETTING STARTED**

Starting a new business can be a daunting task. Most of you, who've never started your own business before, are probably wondering where to begin. I'm asked start up questions all the time, so following are some of the start-up items you'll want to consider.

- ~ Business license
- ~ Post office box
- ~ Dedicated business telephone line
- ~ Letterhead
- ~ Business cards
- ~ Computer with modem and software (at least an electric typewriter)
- ~ Professional answering machine, or voice mail with appropriate greeting
- ~ Goal statement

### **Protecting Anonymity**

While I've never been threatened by a debtor, protecting your anonymity is a good practice and common sense. In fact, I rarely have contact of any kind with debtors unless it is contact that I have initiated. As a general precaution I advise people to use a fictitious business name and use a post office box for their business correspondence – but again, that's only a

precaution.

A debtor can't 'track you down' through a post office box unless they have a court order. This is referred to as permissible cause. Of course, you'll have permissible cause to obtain this type of information about your debtor because you'll be armed with a judgment.

As long as you are conducting your business ethically, there will never be a reason for a debtor to 'track you down' in the first place. Your business name will appear on court forms, but any action that you initiate through the court will be carried out through the Sheriff (as the levying officer), and the forms will still indicate the original judgment holder as the plaintiff in the case, who is seemingly the one taking the initiative to levy on the debtor's assets.

### **Check Your Facts**

Ultimately, you want to begin with a confirmation that the preliminary data you're working with is correct. Once you have filed your assignment, make sure that you have the correct name and address for both the debtor AND the creditor.

Go over the entire case file with a fine toothed comb looking for addresses, phone numbers, social security numbers, work numbers, employer names - EVERYTHING.

Compare this with the information you already have and look for any inconsistencies that the debtor may use to attempt to have the judgment vacated (thrown out). Spending a couple of minutes making sure you have the facts straight will save you hours of frustration down the road.

## USING THE INTERACTIVE FEATURES IN YOUR MATERIALS

Throughout the SJR Judgment Recovery Training Program you will find many tools designed to help get you started and stay organized in a successful judgment recovery business. Many additional resources have been assembled for you within the program itself (E-Version), or are available as downloads on the SJR Member Website. I did this in order to avoid having an enormous, ungainly 40-pound book to print and ship to you. Your postman (and mine) will thank me. It also makes it possible for me to provide you with tools that are easier to use and navigate.

**Live Internet links (E-Version):** The website links within the program are live, active links. These links begin with “www” and are highlighted in blue. If you “click” on one, your computer will open a web browser in a new window and take you to the website.

**NOTE:** The following features are included in my Judgment Recovery Training Program. Supplemental materials, including Letters, Contracts and Forms; the Bookmark Skip Tracing Guide, the SJR Online Access Guide; and the SJR State-By-State Civil Research Guide can all be downloaded from the Resource page of the SJR Member Website.

**Links to other areas of the program (E-Version):** Occasionally you will find active links that will refer you to another area within the program itself. These links are highlighted in blue.

**Interactive Table of Contents (E-Version):** The Table of Contents is completely interactive. Click on any chapter or subject listed to visit that section of the materials.

### Document Downloads

Within the Documents Section are download links to all of the letters, contracts and forms that you’ll routinely use to solicit judgment holders, create assignment agreements, provide levying officers with instructions, as well as to generate other correspondence. Rather than simply build the forms into the materials, I’ve decided to make them downloadable. This

way if there are any changes to any of the documents you will have access to the most current version simply by downloading the new form.

These are fill-in documents, and you can enter information into the fields by using your Tab key to move from one field to another. When all of your information is entered you can print them. Once saved on your own computer, these documents can easily be converted to merge documents.

### **The SJR Online Access Guide**

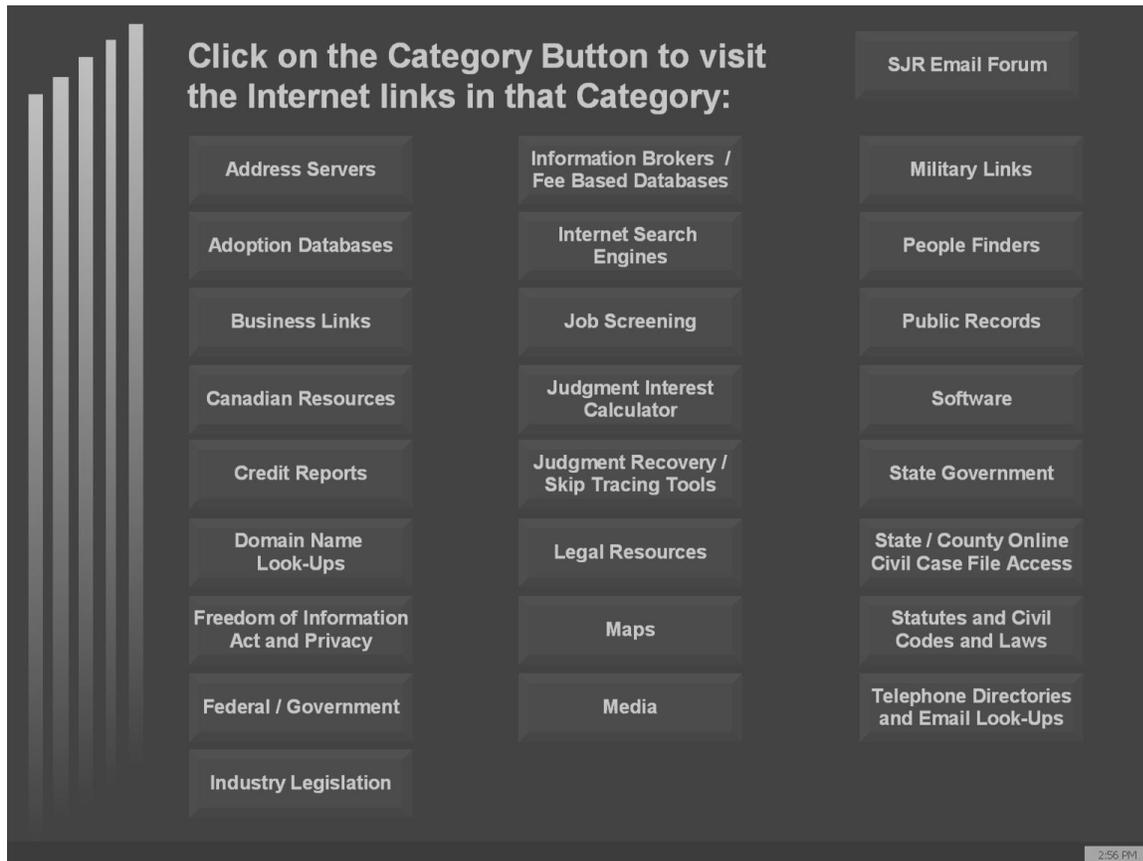
These days many of us are fortunate enough to have free online access to civil case file information, and our marketing research can be done at any hour of the day or night right from the computer. In fact, many new courts are coming online all the time.

This Guide provides live Internet links to courts that offer online access to civil case file records in each state.

### **The Bookmark Skip Tracing Guide**

The “Bookmark” is a compilation of Internet websites, resources and tools. We’ve included hundreds of our best free and private resources. Not only will you use these resources to locate your judgment debtors and their assets, you’ll also use these tools to conduct civil research and generally make your business run more smoothly.

The Main Category Map will show you buttons that link to other screens containing various tools and resources:



To visit any of the categories on the map, click the button to navigate to that page of links. To follow the links on the individual category pages, you'll simply click on the link. The program will automatically open a web page window through your web browser and navigate to the website you selected.

## **The SJR State-By-State Civil Statute and Laws Research Guide**

The SJR State-By-State Civil Statute and Laws Research Guide is your source for state specific information about each state's civil statutes and laws that govern the enforcement of judgments for that state. You'll find information about how long a judgment survives, post judgment interest rates, court structure, links to state statutes and court rules, as well as the

civil codes that govern the basic enforcement procedures you'll be using to collect judgments.

## MARKETING

### Where To Find Judgment Holders

There are more judgments than you could ever possibly collect on file for your viewing pleasure at your local courthouse. According to the Freedom of Information Act, which is a federal mandate, civil case files are public record. If you make a request to view them the court clerk is obligated, by law, to make them available to you.

Unless you have online access to civil case files, you'll need to plan on going to the courthouse to find information about judgments that have been awarded. There is a state-by-state guide to online civil case file access included in the training program, so you might want to check there first to determine if you do have online access.

For many of us, it's to the courthouse we go! Even if you DO have access to civil case file information online, you'll still want to take the time to become familiar with your local court. It may also be highly educational for you to actually sit in court while it is in session and observe to get a feel for the whole process.

The right to assign a judgment to a third party for enforcement has been around for a long time. But even so, it was never widely practiced. Be prepared to 'train' your court clerk and to explain what you are doing and trying to accomplish. They most likely have never heard of 'judgment recovery', or even an assignment of judgment before.

In my case, no one had ever done such a thing with a small claims case at my courthouse, but now it's a matter of routine for all of us.

Occasionally you will try to initiate a procedure that the clerk's never dealt

with before. He or she may tell you "You can't do that." Before tucking your tail between your legs and skulking away like a bad puppy, conduct your own RESEARCH.

Often the only problem is that the clerk has no experience with that particular procedure and is not aware of it. This definitely does not mean that the procedure is not allowed for in civil statutes!

### **What To Look For in the Case File**

New judgment holders still tend to be pretty optimistic about getting paid without any intervention or assistance. While they may be all for letting you do the work for them, they might not be as willing to part with 50% of their judgment. With that in mind look for judgments that are at least 6 months old, ideally 2-3 years old.

You want judgments that have been filed by individuals or businesses that have not been represented by an attorney, *unless you find that the case files in your court routinely include the address of the judgment holder*. It'll probably do you little or no good to contact the judgment holder's attorney – even though their involvement with the case typically ends when the judgment is awarded, they tend to get territorial when being contacted by you directly concerning their client.

Make sure a monetary judgment, with a specific dollar amount, has actually been awarded. Often the case will have been dismissed or the judgment amount will be \$0.00. Look for judgments that have an award amount of at least \$500. Anything smaller may not be worth the investment of your time and effort. The average small claims judgment is around \$1,500.

Make sure there is no satisfaction of judgment filed. A notice of satisfaction (or something very similar) would indicate that the judgment has been paid. Another way to determine whether or not the judgment has been satisfied is to look for any writs of execution or garnishments that have been filed after the judgment was awarded. A writ or garnishment would indicate that the judgment holder intended to, or has taken legal action to enforce the

judgment.

Look for an appeal filing. If an appeal has been filed, dig a little deeper to determine if the original judgment was upheld or a new decision was handed down in a higher court. The higher court may have upheld the original court's decision, but it may be for a larger or amended amount.

If you find an assignment of judgment in the case file, move on. It would be unethical of you to contact an original judgment holder who has already assigned the judgment to someone else.

Primarily, only these minimum criteria need to be met in order to send a letter offering your services. If you receive an assignment for any particular judgment you'll want to return to the case file to scrutinize it in detail, but don't kill yourself inspecting every iota of the file before it is ever assigned to you!

Eventually you will know exactly what you're looking for and case file research will go much faster for you. After a period of time you may never have to conduct this research at all, because believe me – when word gets around about the services that you offer your phone will be ringing off the hook with referrals.

Occasionally, you may encounter difficulties in accessing case files, or may not have time to pursue case file research. There are plenty of ways around this hurdle! Don't spend time needlessly panicking about accessing case files. Alternative methods of soliciting prospects are also useful if you are still employed in a full time job and just can't spare the time for visits to the courthouse.

Placing an advertisement in your local newspaper will produce amazing results! These type of ads pull a ton of response – just be prepared for your telephone to ring.

## **Research Criteria**

Look For:

- ~ Cases that have been awarded a judgment
- ~ Cases involving individuals and/or businesses
- ~ Judgments that are at least 6 months old, ideally 2-3 yrs
- ~ Judgments that are not in the appeals process
- ~ Judgments that have not been satisfied
- ~ Judgments that have not been previously assigned
- ~ Judgments with a monetary award of at least \$500

### Send a Letter Offering Services

Now that you have met all of the above criteria and have all of the contact and case information that you need, you can send a letter to your prospective judgment holder offering your services.

**NOTE:** The full training program includes all of my best solicitation letters.

Open your letter with an explanation of why you are writing. Amazingly, many of your potential customers will have completely forgotten about their judgment, as unlikely as that may sound to you. Next explain what you can do to assist them.

Create and use a name for your company. People are much more likely to give their business to Statewide Judgment Recovery than they are to Joe Schmoe Collects4U, or something 'cute'.

One of the finer points to make clear to your potential customer is that they will not have to pay any fees upfront and nothing will come out of their pocket if they decide to assign the judgment to you. Since they haven't been able to collect their judgment, your offer poses no risk to them.

Leave the negotiation for the percentage of the collection that you'll keep open. In fact, it's probably better not to mention this at all in your initial communication. A simple mention that the judgment holder will receive a

substantial amount of the judgment amount is sufficient.

In most areas, with a good solicitation letter, you should receive a 30%-35% response to the letter you have sent out. Naturally, not all areas will have this high of a response, which could result if your solicitation is unclear or unprofessionally presented, or if there is more than one judgment recovery specialist in the immediate vicinity. This should be made apparent by case file research.

If you see other notices of assignment in the case files you're researching it'll be safe to assume that there's someone else in your line of business going through the case files. If you encounter this, move your research backward - or forward, by a year or two. In most states judgments are good for at least seven to ten years, so there's plenty of room to put some 'space' between the two of your companies.

Also consider using advertisements. Post flyers. Advertise on the radio. Target niche publications and businesses in your area. Be creative - don't give up!

## **First Contact**

After the judgment holder receives your letter he or she will most likely want to contact you directly for more information. It may intimidate you at first to talk to a judgment holder.

This will pass.

A great skill to learn is simply listening. Ask the judgment holder to explain the details of their case. You'll find that most people are eager to do this. It will give you a chance to listen, determine what their needs and concerns are and allow you to suggest some intelligent possible solutions to their problems.

It will help you to 'role-play' with a friend or relative. Make them play the 'devil's advocate'. Do this until you are comfortable answering any

questions.

## HANDLING ASSIGNMENTS

Within a couple of weeks, you should have received ample response to your solicitation letters. Of the 65%-70% who did not respond, you will find that a large percentage of those have moved and the forwarding address has expired, or they may have already managed to collect the judgment without assistance.

Don't be surprised to receive responses months later from some people. Sometimes a situation will arise in which they need extra money and they'll remember your letter.

When a judgment holder contacts you they've usually already decided to enlist your help and just need to know more of the details. They'll want to know how the whole process works and discuss their case. Now it's time to negotiate your agreement.

Having been there myself, I KNOW that you are going to be nervous about this part of the negotiation process. Start at 50%. Am I nuts? No. Keep in mind that these are people who have gone through the entire litigation process as a last resort. They expected to be paid when the judge issued his final decision only to have the debtor ignore them (and the court order) completely.

Most of them have written the entire thing off. In their opinion half of the pie is a lot better than no pie at all! 50% is standard in our industry for a judgment that is \$2,000 or less.

### Contracts and Agreements

It's a good idea to have two separate documents in the assignment process.

**NOTE:** The full training program includes multiple contracts and agreements.

Case files are public record, so just as those court records are accessible to you; they will be available to anyone who cares to look through them. It could lead to some uncomfortable questions if one of your judgment holders were to see that you negotiated a better deal with someone else!

To avoid such conflicts, provide an assignment agreement, which is a contract that covers the specifics regarding your payment terms, the time frame for distributing any funds collected, and post-judgment interest, etc.

As a separate document you'll need to provide legal notice to the court of the assignment. This document is called an 'Acknowledgment of Assignment of Judgment'. It must be filed at the courthouse where the judgment was awarded.

When the acknowledgment of assignment is filed you will be considered the assignee of record. As the assignee you will have all of the same rights to enforce the judgment that the actual judgment holder had. You will become the judgment creditor in the eyes of the law.

You will now have permissible cause to obtain private financial data and other information about your debtor, garnish wages, seize assets, place liens on personal and real property, intercept income from a third party and more.

When drafting your agreements, you'll want to visit the courthouse beforehand to scrutinize the case file, if possible. The judgment holder may assume that the information they've provided to you is accurate, but this isn't always the case.

What you're looking for are inconsistencies in the spelling of names, or anything else that could possibly affect the agreement you're working on. Assignments filed with the court must reflect the information and spelling exactly as it is recorded on the original notice of entry of judgment or it could be rejected. If an error is on the entry of judgment you'll probably need to correct it later - but for now, make sure that your contracts reflect the information on file at the court.

## Post Judgment Interest

Judgments accrue interest at the state's simple judgment interest rate from the day that they are awarded.

Consult your statutes to determine what your state's interest rate is and how interest payments are to be applied to the balance of a judgment.

**NOTE:** This information can be found in the SJR State-By-State Civil Research Guide, which is included in the full training program.

With smaller judgments, or newer judgments, this may not amount to much - but with older or larger judgments this amount can be substantial. Interest is not typically added to the judgment amount automatically and you must petition the court to increase the amount of the judgment. Make it your standard procedure to update your interest every six months.

## What To Send the Judgment Holder

Consider preparing an agreement 'package' that includes all of the necessary documents for signature, as well as a cover letter, business card, postage paid return envelope, and anything useful you feel would help you gather details about the judgment you'll be enforcing.

Use a cover letter to re-cap everything that you've discussed with the judgment holder and let them know how to handle the documents. Enclose a business card so that they will always have clear contact information and will be able to get a hold of you if necessary. Don't skimp on the return postage... many people are chronic procrastinators and you can't complete the assignment process if they don't return the agreements!

Let's take a minute to outline the three basic methods of judgment recovery that you may decide to use.

## Purchasing Judgments With a Future Pay Agreement

A judgment is a negotiable instrument, and/or a 'thing in action', and just like any other type of property it can be bought, sold, transferred, etc. By

definition, a 'sale' of any kind is complete at the time of delivery of the merchandise, although payment terms can be whatever the two parties have agreed upon.

Most states insist that for a contract to be valid, it must include 'valuable consideration' in exchange for the object of the sale. Your commercial code will provide you with your state's exact definition of 'valuable consideration'. In the majority of states a 'promise to perform' and/or a 'promise of future payments' is defined as 'valuable consideration'.

I have developed a special purchase contract for the purchase of judgments, called the Agreement for Purchase of Judgment, that outlines your promise to perform and to provide future payments. With this contract, payments to the original judgment holder become due in irregular installments. You will be making payments to the original judgment holder *as you collect the judgment*. The nature of the contract is such that you are not required to pay any money up front for the judgment – you simply pay the original judgment holder 'irregular installments' as you actually collect the judgment. The value of the judgment is variable, so if you are unable to collect anything, or you are only able to collect a portion of it, the actual worth of the judgment will change.

For example, if you are trying to collect a judgment and the judgment debtor files for and receives a discharge of debt through bankruptcy, the actual worth of the judgment becomes ZERO – because you can no longer collect it. You won't owe anything to the original judgment holder if the judgment is unenforceable.

Another example: If you are only able to negotiate a partial settlement of the full amount, then the judgment's worth becomes the amount of the settlement. Let's say you are collecting a judgment that has been awarded for \$1,500.00 and you find that the judgment debtor truly does not have any assets that you are able to seize, but you are able to negotiate a settlement with the judgment debtor for \$1,000.00. The value of the judgment becomes \$1,000.00. You will only be responsible for payments to the original judgment holder for the *actual value* of the judgment, and payments

become due to the original judgment holder *after you have collected*. If you have collected nothing, then no payments are due.

This is a private agreement between your company and the original judgment holder and is not filed with the court.

### **Purchasing Judgments for a Fixed Amount**

Using this method, you will purchase the judgment outright, paying the judgment holder up front. While using this method requires you to initially invest some capital, the obvious benefit of this method is that you no longer have to deal with the original judgment holder by making future payments. Most judgments can be purchased for just pennies on the dollar.

Approach older judgment holders, as they'll tend to part with their claim for much less on the dollar than a new judgment holder. You can offer anywhere from \$0.05 to \$0.20 on the dollar, depending on the age of the judgment. Another terrific advantage for you is that the interest has been accruing on these judgments since the day they were awarded. Accrued interest need not be mentioned in the negotiating process at all – you should plan on keeping it for yourself!

## ASSET LOCATION: PUBLIC AND PRIVATE RECORDS

Think of a skip trace as a mystery. Do you like a good mystery? Then you'll love judgment recovery.

**PLEASE NOTE:** While the full training program covers the following topics in great detail, much of the information in regard to Asset Location and the following Enforcement section is omitted from this Start-Up Guide. Not only is the information proprietary, I felt that unless you are an assignee of a judgment, with a valid reason to conduct a skip trace, these techniques should not be shared with the general public.

Judgments are good for 7-10 years in most states. A lot can happen in the life of your debtor in that much time. Did your debtor marry? Have children? Divorce? Change jobs? Move? Gain an inheritance? Die? Claim bankruptcy? Probably at least one of these life changes have occurred.

The very first thing that you will do when enforcing a judgment is to locate your debtor and their assets. The longer ago the judgment was awarded the better. Why? As I mentioned above, many things have likely changed in the debtor's life.

Also, the average deadbeat will think that they've gotten away with the whole thing and will never have to pay the judgment. The debtor will not be watching out for any type of pursuit and won't realize what's happening until it is much too late to hide their assets.

### Public and Private Records

Public records are easily accessible and free to view when you visit the office (in person or online) where they are archived to conduct your research. Because of the Freedom of Information Act you have the right to view these records. While access to these records is free, you should not rely on them as the sole means for locating your judgment debtor.

In today's modern asset location environment, the majority of our information is gathered electronically through the use of private record databases. However, we will go over the various types of public records

and the information that you can glean from them so you'll know all of your options and where you can look for additional information about your judgment debtor.

Access to private records will be critical to your debtor and asset location efforts. This information is not readily available to the general public and would include social security numbers, current and previous addresses, dates of birth, listed and unlisted telephone numbers, consumer credit reports, debit/credit issuance reports (banking information), statewide or national property searches, etc. These records are available through various data brokerages that sell private information to those who have permissible purpose to access them. *As a judgment creditor you do have permissible purpose to access this information.*

You will eventually develop a standard routine to locate people. Following are some of the more general public records resources and what type of information can be found there.

Public records are easily accessible and FREE when you visit the office where they are archived to conduct your research. Additionally, many of these public records will be found online. Because of the Freedom of Information Act you have the right to view these records.

Your library, aside from the offices named below, will also be a good resource for you. Private records are another fantastic resource and readily available if you know how to get at them. Following are a list of resources that you'll use again and again:

### **City Directories** (or - a 'Criss Cross' Directory)

Criss cross directories are usually recorded in most cities. The directory will contain information that is cross-referenced by name, then street, then by phone number. Using a street index you can find your debtor... or your debtor's neighbor. You'd be surprised at how much your debtor's neighbor may know about your target.

## **Phone Books**

Look it up? Oh, that's just too simple!

ALWAYS start with the easiest resource. It will take you 30 seconds to check the phone book. If you have old phone books NEVER throw them away! These are goldmines for skip tracing.

Your debtor may have kept the same telephone number but requested to have it unlisted at some point. If you have phone books that go three or four years back, you may be able to track down what the number was before it became unlisted.

This probably won't work if your debtor has a pretty common name like "Smith" or "Jones". Be sure to look for listings that have a first initial or possibly the spouse's name. If you think your debtor has relocated, check with your local library. Many times they will have phone books available from other parts of the state and even all over the country.

## **The Post Office**

Have you ever moved, and registered a forwarding address with the post office? Of course you have. Debtors need to receive their mail, too. Chances are they've left a forwarding address. The post office will give you the forwarding address of your debtor if it is on file. This will work for up to a one year period after the debtor has changed addresses.

## **Other Methods**

Create a 'dummy letter' to send to the debtor's last known address. It doesn't have to be anything conspicuous. Fold up an innocuous flyer that you yourself received in the mail and put it into a new envelope. Mark the envelope with "RETURN SERVICE REQUESTED".

If the debtor has moved the letter will be returned to you with the new address. Also, you may legally request the physical address of the box

holder when it's necessary to perfect the process service of legal documents.

## **County Courthouse**

A wealth of information!

- \*Traffic Records
- \*Superior Court Records (Higher Civil Cases)
- \*Criminal Records
- \*Divorce Records

## **County Recorder's Office**

Vital statistic records are usually found in the County Recorder's office. They'll include marriage, birth and death records. Marriage records will show full names, addresses and place of marriage along with witnesses - and possibly social security numbers.

Fictitious business name statement records are at the County Recorder's Office. These records will show any businesses the debtor owns, with the debtor's name and address recorded. It is usually cross-referenced by owner's name as well as business name.

Judgment liens and tax liens are also found at the County Recorder's Office. Not only will these records show you the 'pecking order' of any future abstract of judgment you may file, they will likely include tax liens with social security numbers, military discharges, mechanic's liens and more.

## **Occupational License Records**

Anyone who is involved with a specialized vocation may need an occupational license issued from the state. These records will provide you with an address, and the name of any businesses the debtor may be involved with.

## **City Business License Records**

If your debtor is the entrepreneurial type, it's likely that he or she has applied for a business license at some time. The name of the business owner and any partners, physical address of the business, as well as any post office box address are required on this application.

## **UCC Filings**

This is where you'll find corporate records, including officers, addresses, etc.

## **Tax Assessor's Office**

Anyone who owns either business or residential property in the county in which the Tax Assessor's Office is located will be recorded here. This includes timeshares and some watercraft as well. The records will also indicate whether or not a foreclosure has been initiated or completed on the property.

## **Federal Prison System**

Do you know or suspect that your debtor is in the slammer? There is an Inmate Locator Service available through the Department of Justice.

## **Gaming Control Board**

Is your debtor a card dealer or employed in a gaming casino? Most states where gambling has been legalized have followed Nevada's lead and require all casino workers to obtain work cards from the state, county or sometimes city they work in. Some of those states make the work card (may be known as a 'sheriff's card') public information. Contact the Gaming Control Board.

## **Automobile and Boat Registration**

Available at the county and state level, these records will provide information about the debtor and his or her vehicles. 'Vehicles' include motor homes, automobiles, snowmobiles, boats, jet skis, trailers, if it moves - it needs to be registered! Check the county your debtor resides in first, chances are the records will be more current and much more complete.

### **Military Location Service**

If your debtor is an enlisted man (or woman), a written request will help you track down armed forces personnel. There is a fee for this service of \$2.00, which should be made payable to the Treasurer of the United States, and your request should include the following:

Name of the debtor  
Service Serial Number  
Last Known Address  
Date of Birth  
Social Security Number (if available)

### **Social Security Administration**

The Social Security Administration tracks everything and everyone by a social security number. These records are notoriously out of date and even if they would give you any relevant information, which they won't, it would most likely be three or more years old.

About the only useful thing that the Social Security Administration will do for you is forward a letter to the debtor for you. Keep in mind, if their records are out of date, it's likely that the letter will only be sent to an old address, but it's still worth a shot!

A social security number, in and of itself, will give you the means to access a lot of information about your debtor. It is a way to positively identify your debtor beyond question. It is also required by most information brokers in order to obtain some specific informational reports.

## **Federal Aviation Agency**

Is your debtor a pilot? You can get a copy of their pilot's license, which will provide an address. To access this information you'll need a name, and one of these two additional identifying factors - either a date of birth or a social security number.

## **Interstate Commerce Commission**

The ICC keeps tabs on all truck drivers who cross state lines. These offices can usually be found locally, in your white pages.

## **Internet**

The Internet is a HUGE resource for public information. In fact, all of the resources to be found on the Internet could take up an entire book in itself! There you will find endless phone directories and other mostly free public information searches. Look around - it's worth the time you spend researching!

## **More Resources**

Fishing Licenses  
Hunting Licenses  
Dog Licenses

Basically, anything you require a license to do, those records are available.

## **YOUR DEBTOR'S ASSETS**

By now, you've corrected any misspellings or blatant errors you may have found in the case file that you're working on. You've found your debtor and accumulated a wealth of details in the process. It's time now to make an educated decision.

Before you spend any more time or resources to enforce this judgment, you're going to want to determine whether it's worth pursuing. Ask yourself these questions:

- ~ Is your debtor responsible, paying their bills on time... or do they have a reputation for being a deadbeat?
- ~ Is your debtor employed, or receiving income of some kind?
- ~ Does your debtor have a bank account?
- ~ Does your debtor own property?
- ~ Does the debtor own a business?
- ~ Has your debtor NOT filed for bankruptcy?

If you can answer 'yes' to just one of the above questions, it will be prudent to proceed.

If you answer no to all of the above questions you'll probably have better luck getting pigs to fly than getting any money out of this deadbeat. If that's the case, put it aside for a while.

Re-work this case every few months or so to see if your debtor's lifestyle or financial situation has changed. Time is on your side. If you decide to put a case aside for a while, be sure to notify your judgment holder with an update so they are aware of your intentions.

## **Assets**

Before proceeding with the 'where', we should probably cover the 'what'. That is, what assets can you seize? Well, you can get very creative when it comes to the 'what'. There are some assets though, that will be considered exempt from the enforcement of a judgment.

Here is a list of some of the assets that are usually not exempt; therefore you may levy on them. Your state statutes will be where you want to look to find out what assets are exempt and which ones aren't.

House  
Rental Property/Income  
Business Income  
Vehicles (cars, trucks, RVs, boats, snowmobiles, motorcycles, etc)  
Bank Accounts  
Wages  
Personal Property  
Business Property/Equipment  
Security Deposits  
Property held by a Third Party  
Judgments owed to your debtor  
And - all of the above belonging to the debtor's SPOUSE (in community property states)

Use your imagination and be creative!

## **Surveillance**

This falls under the KISS principle. If you're not familiar with the KISS principle, it's referring to: Keep It Simple Stupid. Not that I am at all implying that you, as an individual, are stupid. Far from it, I am simply suggesting that some of us (myself definitely included) resort to extreme efforts that can be unnecessary and avoidable through the use of standard investigation techniques.

If you can identify where your debtor lives. Simply park down the block, in an inconspicuous vehicle, and follow them to work. It's simple - it's FREE.

## **Other Case Files**

Look for other judgments filed against or AWARDED TO your debtor using

the civil docket indexed alphabetically by Defendant, and another that's indexed alphabetically by Plaintiff. If you find any, pull the case file and look for information.

## Property Appraiser's Office

If your debtor owns property, ask to see the file at the appraisers office. Chances are that in this file you'll find a check from the debtor written to pay property taxes. Look on the check and you should find the bank account number.

## Vessels

Does your debtor own a large vessel? To 'track it down', check with the US Coast Guard Port State Information Exchange.

## Private Records

Private records would encompass any information that is not available to the general public. This type of information is obtainable for a premium, or fee, through an information broker (a company that routinely resells this type of information).

**NOTE:** The full training program includes an entire chapter outlining Fair Debt Collection Practices Act guidelines.

Information brokers make available a wide range of different types of information, though not all of it is considered private. For example, when searching for property that your judgment debtor may own, it would be much easier and less time consuming for you to run a report through an information broker that encompasses a search on a national or statewide scale, rather than having to search through each county or states' public records resources.

Access to private records is restricted to only those who have a legal reason to obtain it. As a judgment creditor, you have what is referred to as "permissible purpose" to access private records because you are enforcing

a judgment. If the judgments were not assigned to you, you'd need to be licensed (in most states) as a private investigator, or have another valid reason for accessing the information. Though as a judgment creditor you have access to much more information than even a private investigator would have.

## **Consumer Credit Reports**

Probably the most useful tool available to us as judgment creditors, credit reports are a veritable jackpot of information.

Think about every time you've ever applied for credit. Did you notice the tiny disclaimer at the bottom of the application, the one just under your signature? When signing this application, you gave permission to your creditor to share information about you with other creditors. You, as a judgment creditor, have a legal right to discuss your debtor with other creditors.

Anyone who has ever applied for financing, opened an account for utilities, has a credit card, or has accumulated bad debt - essentially everyone - will leave a paper trail that can be found on a consumer credit report.

These reports will reveal much about your debtor including current and former employers, current phone numbers, current and former addresses, aliases, social security number, date of birth, bankruptcies, collection efforts, current and previous creditors, as well as a list of anyone who's inquired into the subject's credit history.

Other types of private information or 'searches' you may use on a regular basis include business credit reports, credit headers, bankruptcy filings (actually, these are considered public record, but are not easily located), national property searches, telephone numbers – both listed and unlisted, and banking detail reports.

## ENFORCEMENT TOOLS

A well-laid plan of attack will help you succeed in your efforts. After examining all of your information, uncovered assets and methods required to seize those assets, you can determine which of those assets are likely to pay off in the quickest, most efficient and inexpensive manner.

How you proceed will depend on what type of debtor you are going after and if you want to give him a possible opportunity to make payments to you. You may be dealing with someone who is (or was) having financial difficulties and is overwhelmed by the thought of paying the entire judgment all at once.

It may be better for both of you if the debtor makes voluntary payments. Better for the debtor because it becomes something he is capable of handling. Better for you because you can collect interest on the unpaid balance, you'll be earning a residual income, and let's face it, something is better than nothing.

### **Notification**

It is not necessary to discuss options, or even contact your debtor at this point, but you may decide that you would like to contact your debtor one more time, especially if the judgment was awarded more than one year ago. Before proceeding with further legal action it may be reasonable, depending on the kind of person your debtor is, to give him another chance to make good on his debt. Write a letter giving a deadline to respond, and be sure to follow Fair Debt Collection Practices Act guidelines.

Sometimes it is more productive to offer some sort of negotiation to the debtor. For example, offering to waive accumulated interest or to arrange a monthly payment plan. Although you don't have to do this, it may develop good will between you and your debtor. It is entirely your decision.

Individual cases warrant different types of contact letters. Consider using different language in your notification letter if you plan on contacting either

a business or a corporation versus an individual.

At this point you are ready to proceed with seizing the debtor's assets. Through skip tracing, analyzing a credit report, and public/private records research and investigation, you should have accumulated a vast amount of information about your debtor.

Making a plan will help you decide which assets you want to go after and in what order. Use your imagination and be creative! You may want to organize the information on a form of some sort to make it easier to access.

## **SEIZING ASSETS**

### **A Note About Procedures**

Every state has different procedures for collecting judgments. Don't panic, it's all basically the same language. The procedures really don't vary all that much. Usually the same procedure goes by a slightly different name, but the function, and the result is always the same.

Most areas will have a legal advisor who you may consult with free of charge. Get to know them well, they will tell you the exact form to use and the correct name of the procedure. Your court clerks should be helpful in this manner as well.

Another excellent source to research forms and their associated functions is the actual case files themselves. Also, contact your local law librarian - every state will have a practice guide, usually one that specifically pertains to the enforcement of judgments and/or debts. A state specific practice guide is worth its weight in gold!

Once you're ready to get started, you'll want to choose the quickest and most painless method of enforcement to begin with. If that is unsuccessful, then use another one. Don't give up if you are unsuccessful on the first try! It's quite possible that your debtor will decide that you are not going to give

up and he'll pay you just so you'll leave him alone. Before initiating any of the following procedures, you'll want to consult your state statutes to determine how this is initiated and carried out in your state.

## **Writ of Execution or Garnishment**

The writ of execution is a key tool to enforce and collect a money judgment. Use this form to garnish wages, property, or collect money owed to the debtor by a third party, such as rental deposits or a debt owed to your debtor. It may be called a writ of fifa, garnishment, or something else in your state, but it has the same function. A writ, is a writ, is a writ.

Courts often have different rules concerning filing procedures. Be sure to check ahead of time with your court clerk for any peculiarities. I have often dealt with two different courthouses in the same county- each had slightly different rules for the same procedure.

Don't forget about interest! Simple interest accrues on judgments at a rate set by each state from the date of the judgment award. This is typically recorded, as a daily interest rate, on your writ.

## **Levying Officer**

The County Sheriff in the county where the debtor's assets are located will act on your behalf as a levying officer.

When you mail or take your writ in person (preferably) you will include a letter of instructions. In some states the sheriff will provide a form for your instructions. In the letter of instructions you must write out exactly how you want the levying officer to act. Word it carefully and clearly. The more literal and descriptive you are in your instructions, the better the chances are that you will achieve the desired results.

## **Bank Levy**

One of the easiest assets to seize is a bank account. While you may or

may not recover all of the money this way, by levying on a bank account you may be able to recover most of it, depending on the size of the judgment. And, let's face it, having the bank account frozen is a major annoyance to your debtor.

## **Wage Garnishment**

If you know where the debtor is employed, this may be a good secondary garnishment, or a first procedure, if you're not in a big hurry. It will provide residual income. There can be some complications, although most of the time a wage assignment is fairly routine.

In most states you can't garnish wages if another garnishment is already in place. Garnishments for child and/or spousal support will always take precedence over yours. If you have done your preliminary checking, and have checked with the levying officer beforehand, you will already be aware of these potential problems.

## **Business Income**

If your debtor is fortunate enough to have a successful business, then you may levy on the receipts and receivables of that business. Usually, the sight of a Deputy Sheriff setting up for the day behind the debtor's cash register is enough to make him fork over the money. There are several ways to do this.

### **Till Tap**

The levying officer goes to the business and takes all of the money that is currently in the cash register, or 'till'.

### **8-Hour Keeper**

The levying officer goes to the business and stays for 8 hours, collecting all income, including income received in the mail.

### **8-12 Hour, 12-24 Hour, or a 48 Hour Keeper**

The same as above, only for a longer period of time.

You may also levy on business bank accounts.

## **Business Property**

Picture this scenario. Your debtor, who has a successful data processing business, is busily working to close out month end procedures. Suddenly, seemingly out of nowhere, a Deputy Sheriff shows up at the door, and serves a seizure order.

The Sheriff then proceeds to the room where the main computer server is located and removes it from the premises. The debtor is then informed that in order to get the server back, he must satisfy the judgment. Thank you. Have a nice day.

This effectively brings his business to a screeching halt.

The debtor will then be forced to make an immediate decision to pay up or fight. Fighting you can take weeks at best, months more likely. Meanwhile they are losing tons of money, possibly losing records – and consider the enormous amount of work to re-load the ongoing data once they get the equipment back.

There is simply no faster way to get their total and undivided attention.

## **Vehicles, Boats, Etc.**

This really works for people with large egos. They love their wheels and won't want to part with them. I did this to a dentist. The tow truck arrived and started to lift the Beamer in his clinic parking lot and he came running out with cash in hand. I wonder where he got that?

A certain amount of equity is usually exempt on a primary or work vehicle. Remember to deduct the amount of any exemptions, loans or prior liens on the vehicle before proceeding.

## **Third Party**

If you know of a third person, or entity, who is holding either property, wages, or deposits (legally, a deposit of any kind is the property of the debtor), you can serve a levy on that third person requiring them to turn that asset over to you.

Most often this is referred to as a 'Third Party Levy'. This is an excellent method for collecting from a debtor who is an independent contractor.

i.e.: Your debtor is providing maintenance as an independent contractor for John Doe's Motel. You can levy John Doe's Motel to intercept the money he would be paying to your debtor.

Much the same as garnishing the debtor's employer, the third party must turn over the money to you or face the possibility of being held liable for the full amount of the judgment, including any additional fees.

## **Real Property**

Forcing the sale of a debtor's real property is time consuming and expensive. While it is a good idea to place a lien on the property in case it sells, I don't recommend trying to force a sale unless you have the resources to cover the cost initially, and you are not in a hurry.

Also, I would reserve that method for only a very large judgment. Even then you must determine how much would be left after outstanding loans and prior liens (if any) are deducted after the sale of the property.

## **Judgment Liens**

This is a long-term solution, rather like insurance. When a judgment lien is secured against your debtor, it practically becomes impossible for them to finance anything new, or re-finance any existing property. Additionally, the title of any property that they already own can't be sold, because the title won't clear until the judgment lien is satisfied.

## **Community Property**

The following states are among those considered to be 'community property' states: Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington and Wisconsin. Check the state statutes to determine whether or not the state you are enforcing a judgment in is a community property state or not.

In a community property state, if married at the time the judgment was awarded or the debt was incurred, a spouse is equally responsible for a debt that has been incurred during marriage, regardless of whether or not the spouse is divorced at the time the debt is enforced.

## **Alternatives**

These are your basic methods of recovery. Be creative in your recovery methods. If your debtor should contact you during these proceedings you may want to suggest alternatives to your debtor that may not have occurred to him, such as:

- ~ Cashing in stocks, bonds or life insurance policies.
- ~ Getting a loan from credit unions, banks, family or friends.
- ~ Getting a cash advance on a credit card.
- ~ Using an upcoming tax refund.
- ~ Selling some personal property.
- ~ Bartering goods and services with you.
- ~ Cashing out a 401k plan.

Some of these funds may be considered exempt, but if the debtor gives them to you voluntarily, that is perfectly legal.

## **RECOVERING COSTS AND HANDLING FINANCES**

It is extremely important to keep accurate and detailed records of all your

costs after judgment. Receipts are usually not required of you when you file an accounting of your costs, but you may need to show the court proof of your expenses if the debtor contests them. You will also want to send copies of receipts to your client to validate your expenses.

Use your accounting of costs to petition the court to increase the amount of the judgment by whatever expenses you have incurred, and accrued interest. Also use this to record any partial payments you have recovered or the debtor may have paid you. Remember to adjust your daily interest rate after any payments have been received. If you collect too much money, you will have to give some of it back.

You may typically recover fees for:

- \*Any and all court filing fees
- \*Levies and Deposits
- \*Process Service
- \*Notarized Signatures
- \*Legal Fees

More than likely, using the methods described so far, you will not have any problems recovering judgments. Willing debtor or not. However, things can still go wrong even with the best-laid plans. Some of these things you can work around with a little persistence, but knowing when to give up the chase is an important skill, and will develop with time.

## **Out of State Assets**

You may want to attempt to recover out of state assets if the debtor has them, and has nothing to seize in the originating state, or if the debtor has moved to another state. In either case you will most likely have to apply for a Sister-State or Foreign Judgment.

The procedure for this varies from state to state. In some states you are required to open a whole new case, while other states will issue a judgment based on the judgment awarded in the original state. If you find that your

debtor has recoverable assets or wages in another state, and you have a good chance of getting them, then I would recommend proceeding.

## **SATISFIED JUDGMENTS**

Congratulations!

The judgment is paid.

You should be very pleased with yourself. But before you crack open that bottle of champagne, you'll need to take care of one more little, albeit important, detail...

The Satisfaction of Judgment. One more form. The last one. Fill it out and file it with the court. Then have your debtor served with a copy, usually by mail. Make sure you have released all liens and garnishments or property that belongs to your debtor. Now you may proceed with your celebration.

Hard work and patience will pay off well for you, so persevere in your efforts. Remember that you are learning. Frustration is only natural, but once you've recovered a few judgments it will all begin to become routine. Also keep in mind that if you encounter an obstacle – once you've gotten past it you'll never have to stumble over that particular obstacle again!

## **WHAT ELSE DO YOU NEED TO KNOW?**

I believe I have provided you with a good understanding of the judgment recovery business. But there are literally thousands of 'little things' you still need to know, to go from this understanding to implementation - to put together your sales letters, contracts and agreements, ads, resources and so on and so on.

All of those details are what you'd get with a 'franchise', if I actually had one to sell you, and you'd pay a hefty franchise fee of \$20,000.00 or more. I've

given a great deal of thought to how I should make all this available and what I should charge for providing it.

When I hand you the complete version of all the material I shared and discussed in this guide, you'll have all the nitty-gritty inside secrets of my business.

- You'll know exactly what it takes to create an endless stream of clientele.
- You'll have all of my very successful solicitation letters.
- You'll know all sorts of detailed 'secrets' from inside my business.

Let me describe the judgment recovery training program that I have built for you:

### Business Start-up



Starting a new business of any kind can be a daunting and confusing task - especially if

you've never done it before.

With this information you'll know how best to set up your new business and the steps you'll need to take to ensure you get off the ground smoothly and painlessly.

You'll receive practical, step-by-step advice about how to:

### Marketing

There are more judgments than you could ever possibly collect on file at your local courthouse. These customers are ripe for the picking and they need you!

Civil Case files are public record. They contain all the information about judgment holders you need to determine who will best benefit from your services. Knowing exactly what you are looking for in this maze of information is crucial.

Pinpointing judgment holders from these records is not difficult at all. I'll show you exactly how to

- ◆ Set up and structure your business
- ◆ Decide on a business name
- ◆ Apply for a business license
- ◆ Set goals and create a business plan
- ◆ Manage your work and stay organized

identify your perfect customer.

In the extensive marketing section of my training program I've shared all the solicitation letters I've created and use daily to generate an overwhelming 30% - 35% response from judgment holders.

I'll also give you all the letters I use to send to businesses in your area who will jump to take advantage of your offer.

### The Assignment Process

Just to make things really easy for you, I've provided all of the contracts and assignment agreements you'll need to legally assign judgments, and numerous other forms that you'll use on a daily basis to keep you organized. These forms meet the legal requirements in courts throughout the United States.

You'll learn how to pre-screen judgments to determine which are worth pursuing, and which should be avoided.

I also include everything you

### SJR Online Access Guide



These days many of us are fortunate enough to have free

online access to civil case file information, and our marketing research can be done at any hour of the day or night right from the computer. In fact, many new courts are coming online all the time.

This Guide provides live Internet links to courts that offer online access to civil case file records in each state.

need to develop a professional, personalized agreement package to send to your judgment holder, including cover letters and a Judgment Debtor Profile Worksheet - along with many, many more letters, forms and agreements that you'll use over and over again.



### **Bookmark Skip Tracing Guide**

### **Skip Tracing – Finding Judgment Debtors and Assets**

Here are years worth of my very best resources in one easy to use place.

The Guide works with your Internet connection and web browser to give instant access at your fingertips to hundreds of categorized judgment recovery tools, online public records, legal research links, and business and skip tracing websites.

These are economical and reliable sources for everything I use in my own business. Resources that, in some cases, it's taken me a whole lot of digging around to find.

Locating debtors and their assets is usually the biggest obstacle for the average judgment holder. This is called 'skip tracing,' and it's going to be one of the main contributing factors to your success as a judgment recovery specialist.

Even if you don't know how to "dig," I'm ready and willing to teach you. I'll tell you in plain English how to get the information you need to nail down the debtor's location and assets.

I've crammed this section full of methods and insider tips that private investigators have used and perfected over the years to uncover everything imaginable.

Use my exclusive Guide to locate debtors and their assets online. The Bookmark Skip Tracing Guide includes literally hundreds of resources, and many of them are free! Never hunt for a resource again.

Learn all of those tricks and secrets that enable P.I.'s to earn \$100 an hour and more!

Revealing information is included to de-mystify and unlock the abundance of information found in consumer credit reports and numerous other sources of public records and private financial information.

These reports and the information they disclose are powerful tools that you'll have access to. You'll need to know how to use them to their full advantage, and I'll make sure that you do.

### **Civil Judgment Enforcement Tools and Procedures**

People have asked me, "Will I have to break a debtor's fingers to make them pay and become some kind of thug?" This is a ridiculous image and far from reality! You'll use strictly non-confrontational methods to collect judgments. Anything you do to enforce the judgment will be done by filing paperwork through the court system.

### **State Specific Judgment Recovery Information**



I've just added my newest product: The SJR State-By-State Civil Research Guide.

This indispensable guide will provide you with the detailed information about enforcing judgments in each and every

You will never even have to contact a debtor directly unless you choose to do so. All you'll have to do is locate the judgment debtor's assets and complete some fill-in-the-blank forms to file with the court.

Written in an easy to understand format, you'll be taken through the enforcement procedures you'll use to collect judgments in comprehensive detail - above and beyond the basic methods.

You'll understand all of the many powerful legal tools that are at your disposal and how best to use them to get exactly the results that you want.

### **Unlimited Customer Support**

You'll always have access to my friendly and helpful support staff. With your training program you'll receive live, ongoing Customer Support for as long as you need it.

With this valuable support lifeline



state, including post-judgment interest rates, court structures, civil codes for enforcement procedures, direct links to your courts' websites, court rules and more - right at your finger tips!

This product is only available through Sierra Judgment Recovery, and is being included in the training program for a limited time. Act now to take advantage of this outstanding bonus.

### **Letters, Contracts and Forms**

I'll provide you with my best Letters, Contracts and Forms - all as fill-in-the-blank templates. Fill them in and print them out, or merge them with your preferred word processing program. What an incredible time saver!

Here's just a few of the items you'll receive:

you'll be able to have a real human being answer your questions, review your ideas, forms, etc., and get expert help that would normally cost you a LOT - all included at no additional cost.

These benefits alone are worth more than the cost of the entire program. I'll provide you with a direct Customer Support email address and telephone number, as well as access to our online Customer Service Center. Many similar programs charge thousands for the same level of support.

**Solicitation Letters:** For individual judgment holders and businesses. Why reinvent the wheel? These letters are proven to consistently generate a 30%-35% response to your offer.

**Assignment Agreements:** Choose the terms and agreements for your judgment assignments that best meet the needs of you and your customers.

**Assignment of Judgment Form:** Developed to meet the legal requirements for assigning judgments in every state.

**Post Judgment Interest Tracking Form**

**Comprehensive Collection Worksheet**

**Debtor Notification Letter:** Designed to get the results you need while keeping you out of trouble with the Fair Debt Collection Practices Act.

**Levy Instructions:** Use these written instructions to ensure that your directions to the sheriff are clear and concise, so your asset

seizures will happen exactly the way you want them to.

### **SJR Member Email Forum**

You'll be able to participate on the judgment recovery industry's oldest and most active email forum and chat room.

Correspond with hundreds of other judgment recovery specialists about marketing ideas, industry questions and answers, enforcement and skip tracing techniques, member contributed resources, forms and more.

Posting messages to the Member Discussion Forum and generating response from the entire membership is the best way to obtain the highest level of input and exchange of information with your peers. In addition to the daily forum posts, the forum's message archive holds well over a decade's worth of these priceless exchanges.

Other industry associations charge hundreds for this very same privilege. You will enjoy this

### **SJR Member's Website and National Member Network**



The purchase of your training program entitles you to free lifetime

membership in SJR's premier national judgment recovery association.

**SJR Member's Website:** Access to this private website is exclusively for SJR Association members. Here you'll find resources galore, program material and supplemental product updates, your Customer Service Center and more.

**SJR National Member Network:** The National Member Network encompasses all of SJR's Association members across the US. Here you'll find direct contact information for active judgment recovery peers in each state. This is an indispensable networking tool.

valuable subscription and access to the archive at no additional cost.

## **That's Sierra Judgment Recovery's Professional Training Program –**

Virtually my successful judgment collection business delivered directly into your hands, for you to model your own business on. Because you'll see it from the inside you will be able to replicate everything I've done and continue to do to this very day.

You'll have these jealously guarded secrets revealed to you - I hold nothing back! There's nowhere else you're going to learn these insider tips that up until now, only the real pros use themselves. You'll get the best street-smart education on how to operate a successful judgment recovery business available anywhere.

I've done all of the research and work to take the guesswork out of everything. You'll have all the letters I've used that are proven to generate limitless customers. All of the contracts and agreements are included. You'll have all the forms and contact resources it took years for me to develop. After you've read the course you will know exactly how to easily locate debtors and their assets. And you'll never be all alone. You'll have access to our fantastic Customer Support Staff if you encounter a situation where you need a little more help.

And what's your investment for everything I've put together for you in this nationally renowned, comprehensive Judgment Recovery Training Program?

**Nothing.**

It won't cost you a single penny, because this amazingly detailed training program is included **FREE** when you join SJR's Member Association for a one-time fee of \$165.00.

*That's it.*

I don't want any of the money you collect from judgments. I don't want any monthly fees. And I promise there is no "catch," or any strings attached, or any other nasty surprises. There is no "other" more detailed training program to purchase later on – this training is complete in every way.

Is \$165.00 a lot or a little? Well for many it's about the same cost as a nice dinner out and a movie, but it might be a bit of a stretch for you, I don't know. But I do know this: there is no other reasonable way you can get set up in this remarkable business and earn thousands of dollars a month. To figure it all out on your own WILL cost you a lot more. And it will take a long time.

I really hope you'll get started today. I'll be guiding you every little step of the way in using my program and resources to quickly set yourself up in a very high-income business.

Are you ready to get started? Click to join us today and take your first step toward true financial freedom and independence.



If you still have some reservations or some questions left unanswered that are keeping you from comfortably making a decision, I certainly hope you won't hesitate to give my Customer Support Staff a try and [Contact Us](#) – *we welcome your questions!*