

# HOW TO MAKE MONEY COLLECTING JUDGMENTS

Becoming a  
Professional Judgment Collector  
and Recovery Processor - Volume VI

WRITTEN

By

STEVE COOK

<http://www.JudgmentCenter.com>

Other Sites Steve Cook created and currently manages:

[www.321Cam.com](http://www.321Cam.com) aka: [www.NannyCam.net](http://www.NannyCam.net)

Video Security systems (no monthly or recurring fees). Pan, tilt, rotate, zoom systems.

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*Information in this document and on the CD is from my own experience plus documentation compiled from government sources. No information in this judgment system should be considered legal advice because I am not a lawyer. Instead I got into judgment collection because I was a landlord and I won a small claims judgment against a couple of my ex-tenants but they never paid me the money I won. I was frustrated and researched what the next steps were. I was successfully able to collect that first judgment using wage garnishments and Anoka County (MN) Sheriff's office that did the actual wage garnishment demand to my ex-tenants employer. I do not want to make it seem that I am giving legal advice because I am not, and some laws can change without my knowledge (thus it would not be reflected in this judgment system). I did my best writing this system, but some information could be old or even wrong, but this should help you get you started.*

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## **PROLOGUE I    Welcome**

**Dear new Judgment Collector,**

**Thank you for your order! I appreciate your business and good luck.**

This is the main document (main system), however on the CD rom (if you purchased it) is the rest of the system including the forms, notes and software. Copy them all to your computer for faster access.

**Main Form:** “**How\_To\_Make\_Money\_Processing\_Judicial\_Judgments.pdf**” file which is located on the CD Rom and if you ordered the hard copy, then we printed it and put it in the 3-ring notebook. The links in it are clickable. If you need to have a specific set of pages from that document put into a Word document for your easy editing, please let us know and we will do that and send it to you via email – of course free of charge.

**FormsTemplate.doc:** modify this form and maybe you can give this out to people that won a judgment to request information about the judgment they won.

**Other Forms, notes:**

**AssigningJudgmentForms.doc** and **Sample\_Forms\_To\_Send\_To\_Creditor.doc**

**(Forms: don't forget to replace my contact info with your own)**

Sincerely,



[www.JudgmentCenter.com](http://www.JudgmentCenter.com)

*Steve Cook*

Steve Cook Judgment Recovery Processor  
Your address here

Office (651) 321-3131 fax (931) 443-8300 Email: [steve@judgmentcenter.com](mailto:steve@judgmentcenter.com)

**Here are other websites we recommend:**

- 1) [www.321Cam.com](http://www.321Cam.com) Video Security systems (no monthly fee). Pan, tilt, rotate, zoom.
- 2) [www.AllHomeBased.com](http://www.AllHomeBased.com) Home business, fun videos, website software and more.
- 3) [www.StandardFurnace.com](http://www.StandardFurnace.com) (SEO) Search Engine Optimization.
- 4) [www.LogitechSpecials.com](http://www.LogitechSpecials.com) Logitech coupon codes, instant rebates and specials

## *How to Make Money Collecting Judgments*

Dear Friend:

I would like to personally welcome you to the exciting judgment collections. Whether you are doing it to collect judgment(s) owned to you OR you want to make a part-time or full-time living helping others collect money owed to them. By purchasing this system is your first step into this sometimes lucrative way to make money from your home or from an office.

Collecting money judgments for others is in demand. Not too many people know how to do this. This is a great service for your clients that once they start getting some of their money back they will use your services again and also spread the word by "word of mouth" to others which is the best way to grow your business without advertising.

Chapter 1 contains a short 1-page summary of the process. This complete Adobe Reader .pdf system has clickable links throughout this document (including the table of contents).

The original content of this was from my own experiences when I was a landlord. I started to document the steps from the time I did my very first judgment against my ex-tenants. Then I became a real estate agent and mortgage loan office where my services became in demand from co-workers and home buyers and sellers alike so I expanded my own notes and documentation. Then it kept growing to what you see here.

**The links can go to another page in this very document OR it may take you to the internet.** Some of the documents, notes, links may contain live references (or pointers) to information created and maintained by other organizations and people. Please note that I do not control and cannot guarantee the relevance, timeliness, or accuracy of these outside materials.

Very truly yours,



**[www.JudgmentCenter.com](http://www.JudgmentCenter.com)**

Steve Cook Judgment Recovery Processor

Office (651) 321-3131 fax (931) 443-8300 Email: [steve@judgmentcenter.com](mailto:steve@judgmentcenter.com)

**PROLOGUE ii Disclaimer**

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(I did my best writing this. If I misspelled, duplicated some information, or if there is some incorrect/wrong information, go ahead and send me an email so I can make a change to this document)

*Information in this document and on the CD is from my own experience plus documentation compiled from government sources. No information in this judgment system should be considered legal advice because I am not a lawyer. Instead I got into judgment collection because I was a landlord and I won a small claims judgment against a couple of my ex-tenants but they never paid me the money I won. I was frustrated and researched what the next steps were.*

*I was successfully able to collect that first judgment using wage garnishments and Anoka County (MN) Sheriff's office that did the actual wage garnishment demand to my ex-tenant's employer. I do not want to make it seem that I am giving legal advice because I am not, and some laws can change without my knowledge (thus it would not be reflected in this judgment system). I did my best writing this system, but some information could be old or even wrong, but this should help you get you started.*

Please refer your questions regarding this program to me: **I prefer email:**



**www.JudgmentCenter.com**

Steve Cook Judgment Recovery Processor

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## **Chapter 1          One Page Summary of the entire process**



## **Summary of the entire process:**

1. Locate a judgment – many different ways
  - a. Go to the courthouse; look in their books for judgments 1-4 years old or so, and from \$1000 to \$5000 or so.
    - i. Find a good judgment in the book, and then look up all the information on the computer, writing down everything you see. Be accurate.
  - b. Create a website so they can come to you with their judgments
  - c. Advertise in newspapers, websites etc.  
Skip any related to family court, child custody, child support. Most the time there are laws protecting the information you need if in these type of cases.
2. Send a letter to the winner (called judgment creditor). You might not have a current address for this person/company so you might want to research it first. The letter should explain what your intentions are.
3. Sometimes the court orders interest and/or fees and sometimes they don't. You need to check this out to be able to give the total amount to the winner and loser of the judgment.
4. Mail Forms to the winner (called judgment creditor)
  - a. Acknowledgement of Assignment of Judgment (assigns it to you)
  - b. Contingency Agreement for Assignment (determines split 50/50% or whatever)
  - c. Judgment Debtor Information
5. Research to see if the county needs the judgment moved up to a higher court in order to have the judgment reassigned to someone else. If they do see what forms they need to do the moving (you might be able to use the enclosed "Affidavit of Identification of Judgment Debtor").
6. Once you receive the forms back, mail the "Acknowledgement of Assignment of Judgment" back to the courthouse.
7. Once this is received and recorded then you have the right to get any information on the debtor (loser of the judgment). You are now the judgment creditor assignee.
8. Find the loser. You can use any free tool or paid tools. Most are internet based.
9. Ways to get paid for the judgment:
  - a. Maybe the judgment debtor (the loser) will be willing to pay on their own, work out a payment plan called installments where they pay something monthly.
  - b. If they won't pay on their own OR if you feel they won't, then you can and should garnish their pay or levy their bank accounts.
10. Don't forget to pay the winner the percentage you agreed to in the "Contingency Agreement for Assignment"
11. Don't forget that once it's paid you need to file a "satisfaction of judgment" in all counties where the judgment is. Let the loser know that they need to clean up their own credit report themselves as nothing is removed automatically from the credit bureau even if it's been paid in full.

## **Chapter 2      How did JudgmentCenter get started?**

## **How did JudgmentCenter get started?**

### **Who Is www.JudgmentCenter.com?**

www.JudgmentCenter.com was started in 1999 by Steve Cook who operates as a judicial judgment processor in the business of collecting money owed to plaintiffs awarded money judgments. During the past several years Steve has collected judgments ranging from \$1,000 to \$19,000 using a variety of techniques to uncover assets, which may then be levied to satisfy judgments.

Over the past few years www.JudgmentCenter.com has collected judgments for a variety of clients. We have built a reputation based on honesty and results.

The services have been used by attorneys, business owners, and individuals alike. They have come to know www.JudgmentCenter.com and depend on Steve for our quick service and ability to produce.

### **About the author:**

As mentioned earlier, www.JudgmentCenter.com was founded by Steve Cook who is also the author and publisher of this program.

Steve has lots of years of experience in his past as all of the following:

- Real Estate Experience:
  - Real estate landlord
  - Licensed real estate agent
  - Mortgage loan officer
- Judgment Collector
- Employee of credit bureau score company for 6.4 years.

### **How I personally started collecting judgments:**

As a landlord in 1989, I had to sue an ex-tenant in small claims (conciliation court). I won, but they didn't pay. So I started researching on ways to get them to pay. I kept good notes. Then when I had to go to small claims court a 2nd time for another landlord/tenant problem (which I won that time also) and I expanded on my original notes.

Later when I talked to another landlord and I told him about my two successful times I won and also collected from ex-tenants, he asked me to collect his small claims court award. And that is when I started researching how to collect some else's judgments without having to get a collection license or permit.

Then in 1997 I started working for a credit bureau score company as a full time employee and I worked there nearly 6.5 years. I learned a lot of ways to find someone and also find their assets. I added this information to my other documentation I have been writing since I first had to sue an ex-tenant.

## How to Make Money Collecting Judgments

Throughout the years from 1989 to 2001 I developed a judgment collection system for myself. Then in 2001 I said why not let others get this information. So I reformatted all my actual notes, documentation, and forms into this judgment recovery course. My years of experience are now in one nice judgment recovery home study class / course / system.

***Information contained in this program is compiled from the author's own experience and is believed to be complete. The entire program is designed to provide information regarding the subject matter and any opinions given are based on the author's experience, and considered true and accurate, but not infallible. This information is sold with the understanding that the publisher is not engaged in rendering any legal advice. If legal advice is required, the services of an attorney and/or accountant should be sought.***

SITES to visit:

1. Golden Retriever / Dog lover rescue site [www.ragom.org](http://www.ragom.org) and <https://www.grrmf.org/>
2. Dedicated to Dusty, my golden retriever.  
<http://www.allhomebased.com/DustyAndTheRainbowBridge.htm>

## Work from Home

Judgment collecting has a potential of a well-above average income. It is a business that offers a great deal of EXCITEMENT when you receive a payment and CHALLENGE to find debtors. You will be offering a service that nearly everyone needs at one time or another and many influential people will look to you for their collection needs

When looking for your **work from home** opportunity, you need to keep a few simple things in mind. The first is to find something you are passionate about and will enjoy being a part of and promoting. Becoming passionate about your home based business opportunity that you decide to go with is something that will help carry you through the rough times and getting your business to the point you want it to be. Because I am here to tell you, home based business opportunities are no easier than your regular job and don't grow by themselves and you have to be willing to put the time and effort into your home business opportunity to get it off the ground and once you do that you will enjoy all the fruits of your labor

## Millions of judgment winners want your help

The key to earning fees as in judgment collection is if you know how to locate judgment that are collectable and when to not keep pursuing ones that are not. I prefer to work on the easy to semi-easy ones and I do it with a soft touch. I prefer to work with the debtor and explain how important cleaning up unpaid judgments is to their credit report. And how credit reports are also part of many job applications now. I also explain to them how it lowers their **credit score**.

As this economy keeps getting worse more and more people are not being paid the money they are owed from small claims court or conciliation court. This is where you come in. There are hundreds of millions of dollars (maybe into the billions) money owed and unpaid. There are not many people that know how to collect a judgment and again this is where you come in.

## Work on Many Judgments at the Same Time

I recommend that you work on many judgments at the same time. No this does not mean the same day. There are different steps involved and after you have been collecting judgments for a few months you will have different judgments in different steps of being collected. That way things are not dull. Some

## *How to Make Money Collecting Judgments*

judgments are in the beginning of the process, some are at the end of the process and the rest are in the middle of the collection process.

- 1) finding judgments at the courthouse
- 2) contacting winners via letters
- 3) agreeing to terms with the winners
- 4) finding losers (where they are)
- 5) finding losers assets or employment
- 6) some losers you will contact directly
- 7) some losers you will immediately start wage garnishment or bank account seizures.

I have many judgments going at the same time, some in any one of these steps.

### **Residual Income**

I really like residual income; it's sort of like getting a paycheck. Residual income is where a loser cannot pay the whole judgment at once, but instead may monthly payments to you. Just like paying off a car loan. If I decide to take it easy which I have during Christmas time and not pursue any new judgments I still get my monthly payments coming in from these judgments that I set up this monthly payment plan for the losers.

In time you will find that you will be working on several judgments -- sometimes as many as 15 cases at one time. As you get them you will have to decide which ones you might be able to collect and drop those that you probably will not be able to collect. If you are picky like this then you will not waste much time on the uncollectable judgments. After you get some experience you will start to realize which are probably going to be easier to collect and which are not.

The easiest ones are where the loser has a job that they have had for years. The only way to stop a wage garnishment is to quit their job. Most people cannot afford to do that.

### **Home based business obstacles**

If you are a home based business owner probably the largest obstacle you must overcome is finding motivation. You work at home and need to get online to work on your website, marketing, research, etc. But there are many other things going on that vie for your time. What do you do to ensure you are devoting adequate time to your home based business?

My main tool for motivation in my home based business is goal setting. This takes some planning, but if you spend a little time you can develop challenging, yet attainable goals.

Before you read any further please take a moment to determine what your goals are. Do you want to make a few hundred dollars a month, or maybe quit your full time job? Maybe you even want to do what I did, hire people to go to the court house and find the judgments for you to try to collect from. You probably will not get rich quick but you can earn \$50,000 or more in a year when you first start out. Remember you have to work hard, as hard as you would when you work for someone else.