

HOW TO MAKE MONEY

PROCESSING

JUDICIAL JUDGMENTS

Becoming a Professional Judgment Recovery Processor

WRITTEN

By

STEVE COOK

<http://www.JudgmentCenter.com>

Other Sites Steve Cook created and currently manages:

<http://www.321Cam.com> <http://www.NannyCam.net>

Live Family Friendly Video

<http://www.MyOnlineCreditReport.com>

Credit Reports and Score

<http://www.AllHomeBased.com>

Home Based Businesses, Website Software, Want your own website

<http://www.NetGuiSoftware.com> Flash generating software

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. I did my best, but some information could be old or even wrong, but this should get you started in your new career.

Copyright 2008, all rights reserved. No part of this material may be reproduced or transmitted in any form or by any means without permission in writing from the author or publisher.

Dear new Judgment Collector,

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

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.

Next Form: Also included is a document called “**A_Sample_Forms_To_Send_To_Creditor.doc**”, and this is also on the CD rom and good to read and use (**contains multiple forms**).

If you bought the full system it will contain a 3-ring notebook and a CD rom which contains many things including an electronic version of the system with all the links in it clickable (99% of the PDF docs on the internet are not clickable), and also many of the forms that we have used ourselves in Word format. If you purchased the CD rom only, then it contains all of the same documents as in the full system, but no support and no printed version.

Sincerely,



www.JudgmentCenter.com

Steve Cook

Steve Cook Judgment Recovery Processor
1138 Hunters Ct.

St. Paul, MN 55112-3710

Office (651) 483-8300 Fax (931) 443-8300 Email: steve@judgmentcenter.com

Don't forget about my other websites:

- 1) www.nannycam.net Family friendly live remote controlled webcams (aka 321cam.com)
- 2) www.allhomebased.com Home business, fun videos, website software and more
- 3) www.MyOnlineCreditReport.com Credit Reports and Score
- 4) www.dynomitedesign.com (mortgage loan officer I recommend, very honest person)
- 5) www.NetGuiSoftware.com Create your own Flash for presentations and websites

TABLE OF CONTENTS

PROLOGUE i	Welcome	7
PROLOGUE ii	Disclaimer	9
PROLOGUE iii	One Page Summary of the entire process	11
CHAPTER ONE	Overview Of Judicial Judgment Enforcement	13
	Who is www.JudgmentCenter.com?	14
	General Overview Of The Program of Judicial Judgment Processing	15
	Be Your Own Boss	15
	SIMPLIFIED OVERVIEW:	16
	The Judicial Process And Your Role	19
	Establishing Your New Business	20
	Using Your Own Home	20
	Choosing A Business Name	20
	How to Keep your phone and address Private.	20
	Registering Your Business, Obtaining An Address And Business Stationery	23
	Code Of Ethics	24
	What Is A Judgment?	25
CHAPTER TWO	Getting Clients	26
	Where Do You Find Judicial Judgments?	27
	What You Will find In the Judgment File	28
	Evidence Of Bankruptcy	29
	Writ Of Execution	29
	Memorandum Of Costs	29
	Visiting The Courthouse	30
	What Type Of Judgments Do You Look For?	32
	Small Claims vs. Civil Judgments	34
	If You Have Difficulty At The Courthouse	36
	Sample Letter To The Courthouse To Gain Access To The Files	38
	How To Profit From Judgments Without Putting Up Any Money	39
	How To Get People To Bang Down Your Door To Collect Their Judgment	39
	6 Sample Letters	40
	Additional Marketing Methods - Classified Advertisements	47
	Marketing Your Services To Attorneys	49
	Press/News Releases	50

Volume Is Vital To Your Success	52
CHAPTER THREE Working With Clients	53
Initial Contact With Your Client	54
Debtor Profile Worksheet	56
Negotiating Your Fee	63
CHAPTER FOUR Legal Forms	64
Contracts and Agreements	65
How To Profit From Judgments Without Putting Up Any Money	65
The Contingency Method	65
Do not assume that all these contracts are legal in your area	68
Notary	68
What To Send To Your Client	68
Consideration Clause	72
The Judgment Purchase Method	72
Work As A Consultant	74
Acknowledgment of Assignment	74
Legal Forms Necessary to Process and Collect your Judgment	77
Writ of Execution - Possession or Sale	77
Earnings Withholding Order	78
Memorandum of Costs	78
County Sheriff, Marshall, Constable, or Private Processor	78
Abstract of Judgment	78
Order for Examination and/or Interrogatories	79
Completing the Writ of Execution	80
Post-judgment Interest (interest earned)	81
CHAPTER FIVE FINDING YOUR DEBTOR	83
How To Locate The Debtor - Skip tracing	84
Additional Ways To Find Your Debtor:	87
There is a sneaky way to obtain an account number	87
Social Security Number	92
Driver License Numbers	94
Utilizing credit reports to find your debtor	95
How To Obtain A Credit Report	96
Consumer Credit Reporting Agencies	97

Trans Union Social Security Retrace Report _____ 101

Experian Address Update Report _____ 101

What You Have Done So Far! _____ 103

CHAPTER SIX ASSET SEARCHING _____ 118

Asset Searching-Locating Sources Of Cash Flow _____ 119

How To Locate Bank Accounts And Account Numbers _____ 119

Making contacts with banks and other financial institutions _____ 120

Additional Companies That Provide Investigative Reports. _____ 124

CHAPTER SEVEN GARNISHING ASSETS TO SATISFY THE JUDGMENT _____ 126

Garnishment laws – state by state _____ 127

Garnishing Assets _____ 127

Effective Bank Levies _____ 127

EXAMPLE OF INSTRUCTIONS TO A LEVYING OFFICER _____ 128

INSTRUCTIONS FOR EXECUTION OF A BANKGARNISHMENT, _____ 129

Bank Account Seizures – (Good Summary) _____ 130

Wage Garnishment _____ 132

INSTRUCTIONS FOR EXECUTION OF A WAGE GARNISHMENT _____ 133

Other Sources Of Cash Flow And Assets That May Be Garnished _____ 134

CHAPTER EIGHT JUDGMENT LIENS AS COLLECTION TOOLS _____ 137

Using Judgment Liens As Collection Tools _____ 138

Forcing sale of the debtor’s property _____ 139

How To Place A Lien On The Debtor’s Property _____ 139

CHAPTER NINE DIFFICULTIES YOU MAY ENCOUNTER _____ 140

Claim of Exemption _____ 141

Death Of Debtor _____ 141

Change Of Name _____ 141

Property The Debtor Transferred _____ 142

Divorce _____ 142

Out of State Assets _____ 142

Out of State Assets and my additional notes: _____ 142

CHAPTER TEN SAMPLE CASE STUDIES: WHAT TO EXPECT _____ 144

CHAPTER 11 Frequently Asked Questions About Judgment enforcement _____ 151

CHAPTER 12 Glossary Judicial Judgment Key Terms Defined _____ 154

CHAPTER 13 LINKS - Websites that can help you _____ 156

CHAPTER 14	FAQ (Frequently Asked Questions)	163
CHAPTER 15	Other Forms and definitions	168