

How do plaintiffs collect on their judgments?



A judgment creditor seizes your assets by executing on their judgment. The specific processes vary by state, but typically, for real property, the creditor files a summary of judgment in the county recorder where your real property is located. This 'liens' the property to the amount of the judgment. This lien is valid against any real property owned in

your own name in that county at the time, as well as any future acquired real estate. You can't sell or refinance liened property without satisfying the judgment. Thus, a lien effectively ties up your real estate until you pay the judgment and/or settle.

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