

SO YOU HAVE A JUDGMENT, NOW WHAT?

This factsheet provides an overview of what happens after a judgment is issued against you. This is not legal advice. Please consult an attorney about your particular situation.

What is a judgment?

- A Judgment is a decision by the court that you owe money to someone else.
- The person or corporation who owns your debt is called the creditor.
- The creditor asked the court to help them collect the money from you.
- The court does not collect the debt. You do not pay the court anything.
- However, the judgment is a legal decision that enables the creditor to force you to pay them.

What happens next?

- The creditor is responsible for collecting the debt.
- The creditor cannot begin to collect the debt for thirty days after the judgment.
- During that thirty day time period, you have the option to appeal, file a motion to strike, or file a motion to amend if the judgment was entered without your knowledge.
- If you don't take action within the first thirty days, the judgment becomes final.
- Once the judgment is final, you are required to pay the amount specified by the court.

What happens if I don't/can't pay the creditor?

- If you don't or can't pay the creditor, they can ask the court to garnish your wages, bank account, or seize your personal property or real estate.
- The creditor may send you questions about how much money you make and what kind of possessions you own. These questions are called interrogatories and you must answer the questions to the best of your ability and send them back to the creditor.
- You may be required to come to court again and discuss your financial status with the judge. You must go to this court date and bring proof of income. Examples of proof of income are pay stubs or letters from the government detailing any SSI, TCA, or SNAP benefits you receive.

What should I do next?

- If the debt is legitimate and you can pay the judgment amount, contact the creditor to pay.
- The creditor may be willing to setup an installment plan or agree to a post-judgment settlement. You should contact the creditor with an affordable proposal if you would like to pay off the debt in this manner.
- Keep documentation of all conversations you have with the creditor.
- If the creditor attempts to garnish your bank account or seize your property then you should complete a Motion to Release Property which can protect some of your assets from being taken.
- If you need additional assistance, contact the Maryland Courts Self-Help Center at 410-260-1392 between 8:30 am – 8:00 pm between Monday-Friday.

Get Free Legal Help!

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Or call intake between 9 a.m. and 12 p.m. on Monday through Thursday at 410-547-6537 or 800-510-0050