



# POST-JUDGMENT



# COLLECTION

HOW TO COLLECT YOUR JUDGMENT IN THE  
DISTRICT COURT OF MARYLAND



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This booklet was developed by the District Court of Maryland, in cooperation with Eliot M. Wagonheim, Esquire. Mr. Wagonheim is the author of *The Art of Getting Paid: The Business Owner’s Guide to Collecting Debts and Managing Receivables in Maryland*.



## INTRODUCTION

Were you awarded money in a lawsuit (the plaintiff/judgment creditor)? This guide will help you collect your judgment from the defendant (judgment debtor).

Collecting the judgment (money you are owed) can be complicated. THE COURT DOES NOT COLLECT THE MONEY. If the defendant will not pay the debt or work out a payment plan, in order to use the court process for collecting money, you must:

- complete and file more forms,
- pay filing fees (if not waived), and
- possibly appear in court again.

Additional fees will be added to the judgment.

You may want to talk to or hire a lawyer to help you. The Maryland Courts Self-Help Centers provide free limited legal services for people who are not represented by a lawyer. See <http://www.mdcourts.gov/selfhelp>

## FIRST STEPS

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If you win your case, your judgment is recorded in the court in which you won. There is an automatic 10-day stay (waiting period) before you can begin the collection process. Send the defendant a copy of all motions and correspondence you file with the court about your case.

There are three options available to you to collect your judgment:

- Garnishing the defendant's wages;
- Garnishing the defendant's bank account; or
- Seizing the defendant's personal property or real estate.

You will need information about the defendant. Do you know where the defendant banks? Do you know where he or she works? Do you know what property the defendant owns?

**THERE ARE THREE OPTIONS AVAILABLE TO YOU TO COLLECT YOUR JUDGMENT:**

- 1. GARNISHING THE DEFENDANT'S WAGES;**
- 2. GARNISHING THE DEFENDANT'S BANK ACCOUNT; OR**
- 3. SEIZING THE DEFENDANT'S PERSONAL PROPERTY OR REAL ESTATE.**

## FINDING THE DEFENDANT'S ASSETS

If you do not have information on the defendant's assets, you can either require the defendant to answer your written questions or require the defendant to appear in court to answer questions in writing under oath.

### OPTION 1

#### Written Interrogatories in Aid of Execution

Thirty days after the court enters your judgment, you may submit 15 written questions to the defendant about his or her finances and property. The questions are known as *Interrogatories in Aid of Execution*, and the defendant is required to answer these questions called under oath.

Interrogatories may be served on the defendant through first-class mail. After the defendant is served with the questions, send written notice to the court that you have done so. There is no form for this process. A letter that includes your case number, your name and address, and the defendant's name and address will meet this requirement.

The purpose of these questions is to help you find the defendant's assets that can be used to satisfy your judgment. The questions may cover the defendant's bank accounts, employment, personal property, and real estate. Think carefully before you submit questions. Unless the court orders otherwise, you may serve only one set of no more than 15 interrogatories to be answered by the same party.

The defendant has 15 days to answer. If you do not receive an answer after 15 days, you can file a *Motion Compelling Answers to Interrogatories in Aid of Execution* (form DC-CV-030). This motion asks the judge to order the defendant to answer your questions.

After the defendant is served with the order signed by the judge, he or she has another 15 days to answer your interrogatories.

**AT THE ORAL EXAMINATION,  
YOU MAY ASK THE DEFENDANT  
ABOUT REAL ESTATE, CARS  
AND OTHER ASSETS OWNED,  
BANK ACCOUNTS MAINTAINED,  
SOURCES OF INCOME RECEIVED,  
AND WAGES EARNED.**

### OPTION 2

#### Oral Examination in Aid of Enforcement of Judgment

You may request that the defendant appear in court and answer your questions. He or she will be under oath. You may ask about his or her finances and the property you seek to garnish. Complete the *Request for Order Directing Defendant to Appear for Examination in Aid of Enforcement of Judgment* (form DC-CV-032). You must wait 30 days after your judgment before filing.

The court will issue an order which informs the defendant when he or she is required to appear. You have 30 days to serve the defendant with this order.

## HANDLING AN UNCOOPERATIVE DEFENDANT

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If the defendant has been properly served and will not cooperate with your attempts to discover his or her assets, you may file a *Request For Show Cause Order For Contempt* (form DC-CV -033). The order will summon the defendant to court to explain why he or she should not be held in contempt for ignoring your discovery efforts. You can only file the request for a Show Cause Order after the defendant has either:

- ignored written interrogatories, as well as an order from the judge requiring his or her answers; or
- failed to appear for an oral examination hearing ordered by the court.

If the defendant fails to appear for the Show Cause hearing, the judge may issue a body attachment. The defendant will be taken into custody by the sheriff's office and will be brought before the court to explain the failure to appear. The defendant may be required to post a bond for his or her release. The bond will be forfeited to the State if he or she does not appear at the next hearing.

Both parties will be notified of a new hearing date.

## COLLECTING YOUR MONEY

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Once you have the information you need to garnish the defendant's wages or bank account or seize the defendant's property, you can begin the collection process.

### REQUEST FOR SERVICE

The collection process requires you to file many forms, especially if you choose to use more than one method. You may have to select the method of service:

- notification by mail;
- through the Sheriff's Office (or constable in Baltimore County only); or
- by private process server.

When you choose a method of service, you should complete a *Request for Service* (form DC-CV-002). The post office, sheriff, constable, or private process server should return the *Request for Service* to the court to certify that service has been made properly.

Fill out the case caption information - the address of the court in which you are filing the form, your case number, and the names of the parties. You must also fill in the addresses for both parties, required in the bottom left-hand corner of the form.



DISTRICT COURT OF MARYLAND FOR \_\_\_\_\_

Located at \_\_\_\_\_ City/County  
Court Address Case No. \_\_\_\_\_

\_\_\_\_\_  
Plaintiff/Judgment Creditor

VS.

\_\_\_\_\_  
Defendant/Judgment Debtor

### REQUEST FOR SERVICE

Please serve the attached process on the person shown.

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## GARNISHING THE DEFENDANT’S WAGES

Garnishing the defendant’s wages means that a portion of his or her pay will be given to you each month until the judgment has been paid.

The first step in garnishing someone’s wages is filing a *Request for Garnishment on Wages* (form DC-CV-065). You must know the name and address of the defendant’s employer, the amount of your judgment, and any additional money owed to you (such as court costs and post-judgment interest).

If you have submitted the proper information:

- The clerk will issue a *Writ of Garnishment*.
- The defendant’s employer (“garnishee”) will be served with the writ instructing the garnishee to withhold a portion of the defendant’s wages to satisfy your judgment.
- The defendant/garnishee then has 30 days to file an answer to the *Writ of Garnishment*.
- You will receive a copy of the garnishee’s answer listing any other attachments, or garnishments, against the defendant’s wages.

Your garnishment may not take effect immediately if the defendant has to satisfy other judgments. Attachments are satisfied in the order in which they are served on the garnishee.

The Maryland Rules require garnishees (employers) to give the withheld wages to the judgment creditor within 15 days of the close of the defendant’s last pay period each month. In other words, if the defendant’s pay period ends March 26, you should receive the funds withheld during March, no later than April 10.

Your garnishment is valid as long as the defendant remains with the same employer and your judgment is unpaid. You are not required to refile.

## GARNISHING THE DEFENDANT’S BANK ACCOUNT

Garnishing a defendant’s bank account means you will be given money from the defendant’s bank account to help satisfy your judgment. Normally, you cannot garnish funds from:

- jointly-held accounts (unless your judgment is against both owners),
- retirement accounts,
- escrow accounts.

Financial institutions must comply with certain requirements, prohibitions, and limitations under federal law. The law prohibits holding “protected amounts” such as Social Security, Veteran’s Administration, Railroad Retirement Board, and Office of Personnel Management (Federal Regulation 31 C.F.R. Part 212 and Maryland Rule 3-645.1).

Step One in garnishing a bank account: Complete the *Request for Garnishment of Property Other Than Wages* (form DC-CV-060). You need to know the name and address of the defendant’s financial institution, the amount of your judgment, and any additional money owed to you (such as court costs and post-judgment interest).



The clerk will issue a *Writ of Garnishment* if you provide the proper information. The defendant's financial institution ("garnishee") will be served with the writ, and a *Garnishee's Confession of Assets of Property Other Than Wages* (form DC-CV-061). The garnishee has 30 days from the date of service to file the *Confession of Assets* with the court. You will receive a copy listing the defendant's assets held.

If 30 days pass after the original *Request for Garnishment of Property Other Than Wages* is served and the garnishee has filed an answer to the request, you can file the *Request for Judgment-Garnishment* (form DC-CV-062). You must mail a copy of the request to the garnishee and the defendant before filing the request.

If the judge enters a judgment in your favor, the order will direct the garnishee to give you the amount ordered from the defendant's bank account.

### SEIZING THE DEFENDANT'S PERSONAL PROPERTY OR REAL ESTATE

Property or real estate can be sold to help satisfy your judgment. Seizing personal property or real estate are the most complicated and time-consuming collection methods. You may want to consider hiring an attorney to assist you with the process.

There are costs to seizing real estate or property. You are responsible for any costs associated with the sale. Be sure that the proceeds from the sale, minus your costs, make this procedure worth your time and effort.

There are also exceptions to what can be sold. If the defendant's property is jointly-owned, you cannot sell it unless you have a judgment against both owners.

You can, however, sell the defendant's interest in a property. For example, if the defendant owns a home jointly with a sibling, the home cannot be sold. However, you will be able to sell the defendant's interest in the home. Whoever buys the interest will become a joint owner with the defendant's sibling.

The defendant is permitted to request certain other exemptions listed under the *Notice to the Defendant* on the reverse side of the *Request for Writ of Execution*.

File a *Request for Writ of Execution* (form DC-CV-040) if you choose to seize the defendant's personal property or real estate. Before filing your request for writ there are steps you may be required to take.

**YOU ARE RESPONSIBLE FOR THE COSTS OF SEIZING REAL ESTATE OR PROPERTY. BE SURE THE PROCEEDS FROM THE SALE, MINUS YOUR COSTS, MAKE THIS PROCEDURE WORTH YOUR TIME AND EFFORT.**

### REAL ESTATE

If you would like to sell the defendant's real estate, prior to filing the *Writ of Execution*, you must record your judgment in the circuit court for the county in which the property is located (with the exception of Baltimore City). **If you win a judgment in Baltimore City, the judgment is automatically recorded in the District Court as a lien on property in Baltimore City. If your judgment was entered in any other county, you must file the *Request to File Notice of Lien* (form DC-CV-035).**

For example, if you win your case in Prince George's County and know that the defendant owns real estate there, you should complete the *Notice of Lien* and indicate that the property you would like to sell is in Prince George's County. Fill out the case caption information, including your case number and the names and addresses of both parties. Under the Notice of Lien of Judgment section of the form, enter the date your judgment was entered, the amount that you were awarded, along with any attorney's fees or court costs. Because the real estate you would like to sell is located in the same county in which your judgment was entered, you should check the first box. File the completed *Notice of Lien* in the Prince George's County District Court, which will forward the information to the circuit court.



**DISTRICT COURT OF MARYLAND FOR** \_\_\_\_\_  
City/County

Located at \_\_\_\_\_ Court Address Case No. \_\_\_\_\_

Plaintiff/Judgment Creditor \_\_\_\_\_ Defendant/Judgment Debtor \_\_\_\_\_  
Address \_\_\_\_\_ vs. Address \_\_\_\_\_  
City, State, Zip \_\_\_\_\_ City, State, Zip \_\_\_\_\_

**REQUEST TO FILE NOTICE OF LIEN**  
(Md. Rules 3-621 and 3-622)

A judgment in the above case was entered on \_\_\_\_\_ in the amount of \$ \_\_\_\_\_ plus attorney's fees of \$ \_\_\_\_\_ and costs of \$ \_\_\_\_\_

- Please file a Notice of Lien in the Circuit Court for the county in which judgment was entered.
- Please file a Notice of Lien of the judgment with the Clerk of the Circuit Court for \_\_\_\_\_ and transmit a certified copy of judgment to the District Court of that county.
- Please forward to District Court of Maryland for \_\_\_\_\_ to be recorded in that county (Md. Rule 3-622).
- Please record the judgment.

Date \_\_\_\_\_ Signature of Plaintiff/Attorney/Attorney Code \_\_\_\_\_ CPF No. \_\_\_\_\_  
Fax \_\_\_\_\_ Printed Name \_\_\_\_\_  
E-mail \_\_\_\_\_ Address \_\_\_\_\_  
Telephone Number \_\_\_\_\_ City, State, Zip \_\_\_\_\_

**NOTICE OF LIEN OF ATTACHMENT BEFORE JUDGMENT**  
(Md. Rule 3-115)

To the Clerk of the Circuit Court for \_\_\_\_\_ County:

I HEREBY CERTIFY that an Attachment Before Judgment on Real Estate was levied in the above case, on real estate described as \_\_\_\_\_

Date \_\_\_\_\_ Clerk \_\_\_\_\_

If you win your case in Prince George's County and find that the defendant owns real estate in Anne Arundel County, you should complete the *Notice of Lien* and indicate that the property you are interested in selling is in Anne Arundel County. Because the real estate is located in a county other than the one in which your judgment was entered, check the second box and enter the name of the county where the property is located. File the completed *Notice of Lien* in the Prince George's County District Court, which will forward the information to the correct circuit court.

**REQUEST TO FILE NOTICE OF LIEN**  
(Md. Rules 3-621 and 3-622)

A judgment in the above case was entered on \_\_\_\_\_ in the amount of \$ \_\_\_\_\_ plus attorney's fees of \$ \_\_\_\_\_ and costs of \$ \_\_\_\_\_

- Please file a Notice of Lien in the Circuit Court for the county in which judgment was entered.
- Please file a Notice of Lien of the judgment with the Clerk of the Circuit Court for \_\_\_\_\_ and transmit a certified copy of judgment to the District Court of that county.
- Please forward to District Court of Maryland for \_\_\_\_\_ to be recorded in that county (Md. Rule 3-622).
- Please record the judgment.

Date \_\_\_\_\_ Signature of Plaintiff/Attorney/Attorney Code \_\_\_\_\_ CPF No. \_\_\_\_\_  
Fax \_\_\_\_\_ Printed Name \_\_\_\_\_  
E-mail \_\_\_\_\_ Address \_\_\_\_\_  
Telephone Number \_\_\_\_\_ City, State, Zip \_\_\_\_\_

If you are trying to seize real estate in a county other than the one in which your judgment was entered, complete the *Request for Transmittal of Judgment* (form DC-CV-034). Include the name of the county in which you would like your judgment recorded (Anne Arundel in the example above).

### PERSONAL PROPERTY

If you intend to seize personal property, such as a car or a boat, in a county other than the one in which you won your judgment, complete the *Request for Transmittal of Judgment* (form DC-CV-034). When filling out the form, put the name of the county in which you would like your judgment recorded.

### WRIT OF EXECUTION

The court will send you a notice once your judgment has been recorded properly. At this point, you may file the *Request for Writ of Execution* (form DC-CV-040). You should file the Writ of Execution in the county in which the property you intend to seize is located.

When you file this request, you are asking the court to have the defendant's property levied or seized to satisfy your judgment. In most counties, the sheriff's office is responsible for levying or seizing property. In Baltimore County, constables perform these duties.

**If you would like to seize the defendant's car**, you are required to file a copy of the title with the *Request for Writ of Execution*. The copy cannot be more than 90 days old when you file your request. Contact the Motor Vehicle Administration to find out how to obtain a copy of the title and for information about the fees involved.

**If you would like to seize the defendant's real estate**, you must have a copy of the deed. Deeds are public records that can be found at the circuit court for the county in which the real estate is located. Use the legal description found on the deed for the description of the property when completing the *Request for Writ of Execution*.

In the top half of the *Request for Writ of Execution*, you should enter: (1) the amount of money that is owed to you, (2) the defendant's last known address, and (3) the location of the property to be levied and a detailed description of the property. Be specific.

The next question deals with what you would like the sheriff to do with the property.

- Select "leave the property where found" to have the sheriff post a notice alerting the defendant that the property has been levied.

If you would like to sell the property, you must have it seized.

- Select "exclude others from access to it or use of it," to have the sheriff leave the property but render it inaccessible.

For instance, the defendant can be barred from using his or her car.

You may be required to post a bond with the sheriff if you choose this option.

- Select "remove it from the premises," to have the sheriff remove the property. The sheriff's office will use the bond to meet its costs; any unused portion will be returned to you.

There is a 30-day waiting period before property can be sold. The waiting period allows the defendant the opportunity to file a motion to request that the property be exempted.

If no motion is filed after the 30 days, you must contact the sheriff to start the sale of the property. If after 120 days, the sales process has not started, the property may be released to the defendant.

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## JUDGMENT CREDITOR'S MONTHLY REPORT

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You are required to document any payments. Send a Judgment Creditor's Monthly Report to the defendant and any garnishees within 15 days after the end of each calendar month in which you receive a payment. Do not file the Judgment Creditor's Monthly Report with the District Court. A sample form is posted for your convenience at: [www.mdcourts.gov/district/forms/civil/dccv066.pdf](http://www.mdcourts.gov/district/forms/civil/dccv066.pdf)

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## RENEWING YOUR JUDGMENT

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**A JUDGMENT IS ONLY VALID FOR 12 YEARS, BUT CAN BE RENEWED BY FILING A REQUEST TO RENEW JUDGMENT WITH THE COURT.**

In Maryland, a judgment is only valid for 12 years. If you have not been able to collect your judgment within that time, you will have to renew the judgment to continue your collection efforts. Complete the *Request to Renew Judgment* (form DC-CV-023) and file it with the court. The renewal form must be completed while your judgment is still valid. For example, if your judgment was entered on February 1, 2006, your judgment is valid until February 1, 2018. If you file a renewal of judgment on February 2, 2018, your judgment has expired and will no longer be honored.

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## NOTICE OF SATISFACTION

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When your judgment has been paid in full, you must file a Notice of Satisfaction (form DC-CV-031). The clerk will process the order and notify each court which recorded the judgment.

If you do not file the Notice of Satisfaction and the debtor files a *Motion for Order Declaring the Judgment Satisfied* (form DC-CV-051), the court can order you to reimburse the defendant for any costs incurred.

# CHECKLIST

The following checklist is provided for your convenience. Track your progress by entering the date when each action is taken. The page numbers refer you to the specific instructions for each step.

**Defendant's name** \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Case Number** \_\_\_\_\_

Amount of Judgment \_\_\_\_\_

Date awarded \_\_\_\_\_

## Finding the Defendant's Assets

Written questions/ interrogatories sent (p. 2): \_\_\_\_\_

Motion Compelling Answers filed (if necessary, see p. 2): \_\_\_\_\_

Request for Order for Oral Examination filed (p. 2): \_\_\_\_\_

## Handling an Uncooperative Defendant

Request for Show Cause Order filed (p. 3): \_\_\_\_\_

Attachment for Contempt filed (p. 3): \_\_\_\_\_

## Collecting Your Money

Request for **Garnishment on Wages** filed (p. 4): \_\_\_\_\_

Writ of Garnishment issued (p. 4) \_\_\_\_\_

Garnishee's answer filed (p. 4): \_\_\_\_\_

Request for **Garnishment of Property Other Than Wages** filed (p. 5): \_\_\_\_\_

Writ of Garnishment issued (p. 5): \_\_\_\_\_

Garnishee's Confession of Assets filed (p. 5): \_\_\_\_\_

Request for Judgment - Garnishment filed (p. 5) \_\_\_\_\_

## Real Estate or Personal Property

Request to File Notice of Lien filed (if necessary, see p. 6): \_\_\_\_\_

Request for Transmittal of Judgment (if necessary, see p. 7): \_\_\_\_\_

Notice that judgment is properly recorded received (p. 7): \_\_\_\_\_

Request for Writ of Execution filed (p. 7): \_\_\_\_\_

Notice of Satisfaction (p. 8): \_\_\_\_\_





For more information on the District Court or its procedures, please contact a clerk at the District Court of Maryland location nearest you. The Maryland Courts Self-Help Centers provide free limited legal services for people who are not represented by a lawyer. See: <http://www.mdcourts.gov/selfhelp>

For more information about the Maryland Judiciary and the District Court visit the website, at:

 ***[www.mdcourts.gov](http://www.mdcourts.gov)***



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