

## Collecting on Your Judgment

*The following information is furnished as a guide only and should not be construed as legal advice. Our court staff is happy to help you, but it is against the law for court staff to give legal advice.*

The Court does not collect your judgment for you and cannot help you locate the other party's assets. The Court will, however, issue the orders and other documents required to force the debtor to pay.

Your judgment will expire within 6 years from its entry unless it is renewed. Refer to NRS 17.214 for information about renewing a judgment. You must file an Affidavit of Renewal of Judgment with our court within 90 days before the date the judgment is to expire. Liens placed on the debtor's property pursuant to the original judgment must also be renewed.

There are several ways to compel a debtor to pay you. Remember, if you begin to garnish a debtor's wages or attach the debtor's bank account, you could cause the debtor to file for bankruptcy. A bankruptcy may reduce the amount of money that you can obtain and may even result in your judgment being discharged.

You may want to encourage the debtor to pay voluntarily through a payment plan, accepting less than what the court ordered, or allowing the debtor to pay you with property or work instead of money.

If the debtor will not pay you voluntarily, the following options are available:

Garnishment: A court order called a "Writ of Garnishment" may be used to obtain a portion of the defendant's wages. In order to garnish wages, you must know the name and address of the employer of the person you have the judgment against.

A writ of execution against the debtor's wages will remain in effect for 120 days. Wages are collected each payday for 120 days, unless the judgment is paid in full.

Attachment: A court order called a "Writ of Attachment" may be used to obtain some of the defendant's property. To attach money in a bank account, you need to know the defendant's bank name, address and, ideally, the account number. Attaching a vehicle will require the vehicle's description and location plus a printout listing the legal owner and any outstanding liens. These records kept with the Department of Motor Vehicles.

If attaching property such as an auto or house, or for a money item such as the contents of a cash drawer or bank account, the execution is a one-time action, and must be Re-Filed until the judgment is paid in full or satisfied.

Certain property is exempt from execution meaning that you will not be able to use this income or property to pay your judgment. It is important to familiarize yourself with these exemptions.

Record a Lien: If the defendant is a homeowner, you can attach it. This will require a legal description of the property which you may obtain from the Storey County Assessor's Office. The defendant can "homestead" (protect from collection) his/her primary residence up to \$550,000.

Record a Judgment: You may file the judgment with the Storey County Recorder's Office

Bonds/Recovery Funds: There may be a bond or recovery fund from which you can collect your judgment.

The Court can order the Examination of a Judgment Debtor for the purpose of allowing you to determine the debtor's income and assets. This allows you to bring the debtor into court and require him/her to answer questions under oath regarding the nature and location of his/her income and assets.