

HOW TO COLLECT A JUDGMENT

PROCEDURE FOR LEVY COUNTY

A judgment is a court order stating that the Defendant(s) owes you money, making you the "judgment creditor." The Defendant(s) is the "judgment debtor." A judgment is automatically recorded in the official records of the county where the Defendant(s) was sued or where the judgment was entered. It is the responsibility of the Plaintiff, the "judgment creditor" to collect the money awarded to them.

The court cannot collect money damages for you. Please understand that Judges, Judicial Assistants, Clerks of Court, and Sheriff's Office employees cannot practice law or give you legal advice. You may wish to consult with an attorney for advice on how to collect a judgment.

Fact Information Sheet:

Before you can take steps to collect your judgment, you must determine what assets the Defendant(s) has. When the court enters a judgment, it will include a copy of the Fact Information Sheet with the judgment and order the Defendant to provide the completed Fact Information Sheet to the Plaintiff within 45 days. If the Defendant(s) fails to complete the Fact Information Sheet, the Plaintiff can file a motion to compel with the court and contact the Judge's Judicial Assistant to notify the court of the Motion; the Court will issue an order on the motion to compel. Once the Fact Information Sheet is received, the Plaintiff can take steps to collect in the following ways, depending on what assets the Defendant(s) has.

Ways to Collect a Judgment:

I. Garnishment of Non-Exempt Funds in a Bank Account

If the fact information sheet includes bank accounts or other accounts belonging to the Defendant that are not exempt from garnishment, follow the steps below:

Step 1: Fill out PLAINTIFF'S MOTION FOR WRIT OF GARNISHMENT and WRIT OF GARNISHMENT and file with the Clerk of Court. The Clerk will assess a fee of \$85.00.

Step 2: If the Clerk determines that the motion meets the requirements of Fla. Stat. 77.03 and 77.04, the Clerk will execute the **WRIT OF GARNISHMENT**.

Step 3: Have the executed **WRIT OF GARNISHMENT** served on the Garnishee (holder of the bank account or other account) by first class mail. *See* Fla. Stat. 77.041(2). The **WRIT OF GARNISHMENT** requires the Garnishee to file an answer within twenty (20) days of service. The executed **WRIT OF GARNISHMENT** must have attached the **NOTICE TO DEFENDANT OF RIGHT AGAINST GARNISHMENT OF WAGES, MONEY, AND OTHER PROPERTY**.

If the Garnishee fails to answer within twenty (20) days of service, apply to the Clerk for a Clerk's Default.

- i. If a Clerk's Default is obtained against Garnishee, file a motion for Default Final Judgment of Garnishment Against Garnishee and contact the Judicial Assistant of the Judge who issued the judgment to schedule a hearing.
- ii. If no Clerk's Default is obtained, proceed to Step 4.

Step 4: Five days after the Garnishee answers, or after the 20 days to answer have expired with no answer filed, mail the following documents to the Defendant:

- a. Completed NOTICE TO DEFENDANT OF WRIT OF GARNISHMENT PURSUANT TO SECTION 77.055, F.S. AND CERTIFICATE OF SERVICE.
- b. Copy of the WRIT OF GARNISHMENT.
- c. Copy of Garnishee's answer (if an answer has been filed).
- d. Copy of Claim of Exemption and Request for Hearing form (leave blank). This form can be obtained from the Clerk of Court.
 - i. If the Defendant(s) request a hearing, contact the Judicial Assistant of the Judge who issued the judgment to schedule a hearing.
 - ii. The Defendant(s) must complete and file the Claim of Exemption and Request for Hearing form within twenty (20) days.
 - iii. If the Defendant(s) does file a response and requests a hearing, {qw'o wuv'tgur qpf "qt'vj g'i ctpkuj o gpv'o c{''dg'f kuo kuugf. *'ugg'encko ''qh'gzgo r vkqp'hqto u+
 - iv. If the Defendant(s) fails to complete and file the Claim of Exemption and Request for Hearing form within twenty (20) days, apply to the Clerk for a Clerk's Default.
 - v. If a Clerk's Default is obtained against Defendant(s), file a motion for Default Final Judgment of Garnishment Against Defendant(s) and contact the Judicial Assistant of the Judge who issued the judgment to schedule a hearing.

II. Garnishment of Available Wages

If the fact information sheet does not include sufficient bank accounts or other accounts belonging to the Defendant(s) to garnish against, but the Defendant(s) has wages available for garnishment, follow the steps below:

Step 1: Fill out PLAINTIFF'S MOTION FOR CONTINUING WRIT OF GARNISHMENT and WRIT OF CONTINUING GARNISHMENT and file with the Clerk of Court. The Clerk will assess a fee of \$85.00.

Step 2: Vj g''ergtm'y km'ugpf "{qwt''o qwlqp''vq''yj g''Eqwtw0If the Court enters an order granting''thg''WRIT OF CONTINUING GARNISHMENT o qxg''qp''vq''Ugr ''50

Step 3: Have the executed **WRIT OF GARNISHMENT** served on the Garnishee (holder of the bank account or other account) by first class mail. *See* Fla. Stat. 77.041(2). The **WRIT OF GARNISHMENT** requires the Garnishee to file an answer within twenty (20) days of service. The executed **WRIT OF GARNISHMENT** must have attached the **NOTICE TO DEFENDANT OF RIGHT AGAINST GARNISHMENT OF WAGES, MONEY, AND OTHER PROPERTY**.

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- a. Completed NOTICE TO DEFENDANT OF WRIT OF GARNISHMENT PURSUANT TO SECTION 77.055, F.S. AND CERTIFICATE OF SERVICE.
- b. Copy of the WRIT OF GARNISHMENT.
- c. Copy of Garnishee's answer (if an answer has been filed).
- d. Copy of Claim of Exemption and Request for Hearing form (leave blank). This form can be obtained from the Clerk of Court.
 - i. If the Defendant(s) request a hearing, contact the Judicial Assistant of the Judge who issued the judgment to schedule a hearing.
 - ii. The Defendant(s) must complete and file the Claim of Exemption and Request for Hearing form within twenty (20) days.
 - iii. If the Defendant(s) does file a response and requests a hearing, {qw'o ww'tgur qpf "qt"{qwt'i ctpkij o gpv'o c{"dg"f kuo kuugf." ugg"encko "qh'gzgo r vkqp"hqto u+
 - iv. If the Defendant(s) fails to complete and file the Claim of Exemption and Request for Hearing form within twenty (20) days, apply to the Clerk for a Clerk's Default.
 - v. If a Clerk's Default is obtained against Defendant(s), file a motion for Default Final Judgment of Garnishment Against Defendant(s) and contact the Judicial Assistant of the Judge who issued the judgment to schedule a hearing.

III. Levy on Personal (Non-Exempt) Property

If the fact information sheet does not include sufficient bank accounts, other accounts, or wages belonging to the Defendant(s) available, follow the steps below:

Step 1: Locate the property. The Sheriff's Office can seize **Personal Property** (movable things owned by the debtor: cars, boats, jewelry, furniture), and **Real Property** (land and buildings owned by the debtor). The property must be located in Florida, and it is your responsibility to locate the property, the Sheriff's Office **WILL NOT** locate it for you.

- a. It is important to note that corporations and partnerships do not have any exemptions, **HOWEVER**, an individual may choose to exempt one (1) motor vehicle valued at \$1,000 or less; and one additional **Personal Property** item valued at \$1,000 or less.
- b. The Sheriff's Office **CANNOT** seize an individual's home or any property that is leased or rented by the judgment debtor.

Step 2: Return to the Clerk of Court who originally issued your judgment and ask for a **WRIT OF EXECUTION.** The Clerk will assess a fee.

Step 3: Once you have obtained the **WRIT OF EXECUTION**, deliver the **WRIT OF EXECUTION** to the Sheriff's Office for the county where the debtor's property is located.

- a. Provide the Sheriff's Office with:
 - 1. A deposit to cover the Sheriff's fees (you will get this back if the execution is successful and if the property sale covers the Sheriff's costs).
 - 2. Written **INSTRUCTIONS** describing the property and where it is located.

Step 4: For the Sheriff's Office to sell the property, you must do the following steps:

- a. Search the FL Department of State records by the "judgment debtor(s) name for other judgment liens filed under that name (if any).
- b. Search the FL Department of State UCC records by the "judgment debtor(s) name for creditors who may have filed UCC security interests under that name (if any).
- c. Notify creditors found (if any) of the date, time, and place of the sale.
- d. Provide the Sheriff's Office with a signed affidavit containing the information you found in your search against the debtor.
- e. Advertise the sale in a local newspaper once the notice has been sent.

Step 5: Once the **Personal property** is levied (seized), the Sheriff's Office will sell the property at a public auction. The property will be sold to the highest bidder for cash in hand. You may also bid for the property.

Step 6: Once the **Personal Property** has been sold, the Sheriff's Office will distribute the money as follows:

- a. Sheriff's Office will deduct their costs (if the property sale covers the Sheriff's costs, you will get your initial deposit back)
- b. The Sheriff pays you \$500 for your costs, regardless of what you actually spent.
- c. In the case that anyone else obtained a judgment lien against this same debtor, the Sheriff's Office will pay back all of the creditors in the order that the liens were filed. However, it is important to note that if the Sheriff's Office disburses all the money before getting it to you, you will not receive any payment.
- d. If there were no other judgment liens against the debtor, you will be paid first.
- e. The remaining funds after your payment will be returned to the debtor.

A judgment lien is valid for five (5) years, but Florida law allows you to file an extension to extend the lien for an additional five (5) years.

IV. Lien on Real Property

Step 1: Get a certified copy of your final judgment and record it in each county where the Defendant(s) owns real property. If the Defendant(s) later tries to sell this property, he or she will not be able to give a good title to a buyer unless the recorded judgment is satisfied or paid in full. *See* Florida Statute 55.10.

The lien is in effect for ten (10) years, but Florida law allows you to file an extension to extend the lien for an additional ten (10) years.

** For procedural assistance, please contact the Self-Help Center at (352) 548-3781. **

DEFINITIONS

What is a judgment?

An order entered by the court which states the judge's decision on the legal issue presented.

What is a lien?

A lien (pronounced "lean") gives the plaintiff the right to lawfully retain possession of the property of another until the owner of this property fulfills his/her legal duty to pay the monies owed.

What is a garnishment?

A non-wage garnishment is a court order directing a third party that holds money or property belonging to a judgment debtor to withhold it. A wage garnishment is an order directing an employer to withhold a portion of the judgment debtor's wages to satisfy a judgment.

What is a judgment debtor?

The losing party (the party that is ordered to pay a monetary amount by the court).

What is a judgment creditor?

The winning party (the party that is awarded a monetary amount by the court).

What is a levy?

The process of seizing a judgment debtor's property to pay the judgment debt. In Florida, the sheriff's department levies the property. The sheriff's department sells the levied property in order to pay the creditor.

What is execution?

The process of selling the seized property and paying the creditor.

Plaintiff VS.	Case No
Defendant	
Garnishee	
	MOTION FOR GARNISHMENT
Garnishee and as grounds then named defendant for the sur remains due and unpaid on sa that the defendant has in poss satisfy the said judgment. Thin said garnishee's hands, pothe defendant.	Court to issue a Writ of Garnishment against the above named refore alleges that the Plaintiff obtained a judgment against the above m of \$ in the above referenced case, and that there still aid judgment the sum of \$ The Plaintiff does not believe ression visible property upon which a levy can be made sufficient to be Plaintiff has reason to believe that the above named garnishee has session or control goods, monies, chattels, or effects belonging to moves the Court to award to the Plaintiff the costs incurred in this
DATED:	Plaintiff/Plaintiff's Attorney
	Address
	City State Zip
	Telephone
	Email

I HEREBY CERTIFY that a copy	hereof has been furnished be	by \square mailed; \square faxed and mailed;
☐ hand delivered; to the persons l	isted below this day	of, 20
DATED:	Respondent Name	
	Address	
	City State Zip	
	Telephone (area code an	,
	Email	
IF A NONLAWYER HELPED	YOU FILL OUT THIS FO	ORM THEY MUST FILL IN
THE BLANKS BELOW:		
I, (name of nonlawyer)		, a nonlawyer, located at
(Street)	(city)	(state)
(Phone), help	oed (name)	, who is the
[Check one only]petitioner o		

Plaintiff			
VS.		Case No	
Defendant			
Garnishee			
WRIT	OF GARNI	<u>ISHMENT</u>	
TO THE STATE OF FLORIDA: To all and Singular the Sheriffs of the	State:		
YOU ARE COMMANDED to summer an answer to this writ onaddress is		, plaintiff/pla	aintiff's attorney, whose
service, and to file the original with attorney or immediately thereafter, sta	the Clerk of ating whether e of the answ such times, fendant the time of serv knows of a	of the Court either the garnishee wer or was indebended and in what surgarnishee is in period of this Writing other person in	is indebted to defendant, ted at the time of service n and what tangible and ossession or control of at or at any time between ndebted to the defendant
M '""Ngx{ C		k of Courts "Uv0'"'	
FAILURE TO FILE AN ANSWER WITHE ENTRY OF A JUDGMENT AT TOTAL AMOUNT OF \$	AGAINST 7		
WITNESS my hand and Official Seal in Levy County, Florida.	on the	day of	, 20,
(SEAL) BY			DC

LGX[COUNTY CLERK OF COURTS

Plaintiff VS.	Case No
Defendant	
Garnishee	
NOTICE TO DEFENDAN	T OF WRIT OF GARNISHMENT PURSUANT TO SECTION
<u>77.055</u>	5, F.S. AND CERTIFICATE OF SERVICE
In compliance with Section 7	7.055, F.S., Plaintiff hereby certifies:
	Writ of Garnishment
2. That the above named☐ did not file an Answer. A	wer
days after the date in	ed that you must move to dissolve the Writ of Garnishment within 20 dicated on the Certificate of Service below if any allegation in the Writ of Garnishment is untrue.
	CERTIFICATE OF SERVICE
I HEREBY CERTIFY that a	copy of the foregoing has been furnished by U.S. mail this
day of, 20	_ to:
Defendant Name and Address	s ·
Plaintiff's Signature	
Plaintiff's Name (print)	
Plaintiff's Address	
City State Zip	

Plaintiff VS.	Case No
Defendant	
Garnishee	
MOTIO	N FOR CONTINUING GARNISHMENT
Garnishee and as grounds there named defendant for the sum remains due and unpaid on said that the defendant has in posses satisfy the said judgment. The in said garnishee's hands, poss the defendant. The Plaintiff further me	ourt to issue a Writ of Garnishment against the above-named fore alleges that the Plaintiff obtained a judgment against the above of \$
DATED:	Plaintiff/Plaintiff's Attorney
	Address
	City State Zip
	Telephone

☐ hand delivered; to the person	ons listed below this day o	of, 20
DATED:		
	Respondent Name	
	Address	
	City State Zip	
	Telephone (area code and	,
	Email	
	ED YOU FILL OUT THIS FO	ORM THEY MUST FILL IN
IF A NONLAWYER HELP.		
THE BLANKS BELOW:		
THE BLANKS BELOW: I, (name of nonlawyer)		, a nonlawyer, located a
THE BLANKS BELOW: I, (name of nonlawyer) (Street)		, a nonlawyer, located a

Plaintiff VS.	Case No
Defendant	
Garnishee	_
CONTINUING WRIT OF GARNISH	IMENT AGAINST SALARY OR WAGES
TO THE STATE OF FLORIDA: To all and Singular the Sheriffs of the Stat	e:
YOU ARE COMMANDED to summon the address is	ne garnishee,, whose
who is required to serve a	n answer to this writ on
to serve an answer to thi	s writ on,
plaintiff/plaintiff's attorney, whose address	s isice of this writ, exclusive of the day of service,
and to file the original with the Clerk of the immediately thereafter. The answer shall st defendant, defendant by reason of salary or wages. To f payment (for example, weekly, biweekly)	ne Court either before service on the attorney or tate whether the garnishee is the employer of the and whether the garnishee is indebted to he garnishee's answer shall specify the periods ly, or monthly) and amount of salary or wages or the pay period during which this writ is served
shall be held and not disposed of or transfer of salary or wages to be withheld for each	defendant's salary or wages as it becomes due rred until further order of this court. The amount pay period shall be made in accordance with the nue until the plaintiff's judgment is paid in full

Federal Law (15 U.S.C. § § 1671-1673) limits the amount to be withheld for salary or wages to no more than 25% of any individual defendant's disposable earnings (the part of earnings remaining after the deduction of any amounts required by law to be deducted) for any pay period or to no more than the amount by which the individual's disposable earnings for the pay period exceed 30 times the federal minimum hourly wage, whichever is less.

or until otherwise provided by court order.

For administrative costs, the garnishee may collect \$against the salary or wages of the defendant for the first deduction and \$for each deduction thereafter. The total amount of the final judgment outstanding as set out in the plaintiff's motion is \$
Mailing Address: """Ngx{ County Clerk of Courts """"577"U0Eqwtv'Uv0 ""Dtqpuqp, FL 32643
FAILURE TO FILE AN ANSWER WITHIN THE TIME REQUIRED MAY RESULT IN THE ENTRY OF A JUDGMENT AGAINST THE GARNISHEE FOR THE ABOVE TOTAL AMOUNT OF \$
DONE AND ORDERED on the day of, 20,
${\text{COUNTY COURT JUDGE}}$

IN THE CIRCUIT/ COUNTY COURT OF THE EIGHTH JUDICIAL CIRCUIT IN AND FOR LEVY COUNTY, FLORIDA

Plaintiff,	<i></i>		,	Case No.:	
	VS.			Division:	
Defendant,			•		
and					
			_, Garnishee.		

NOTICE TO DEFENDANT OF RIGHT AGAINST GARNISHMENT OF WAGES, MONEY, AND OTHER PROPERTY

(Section 77.041, Florida Statutes)

The Writ of Garnishment delivered to you with this Notice means that wages, money, and other property belonging to you have been garnished to pay a court judgment against you. HOWEVER, YOU MAY BE ABLE TO KEEP OR RECOVER YOUR WAGES, MONEY, OR PROPERTY. READ THIS NOTICE CAREFULLY.

State and federal laws provide that certain wages, money, and property, even if deposited in a bank, savings and loan, or credit union, may not be taken to pay certain types of court judgments. Such wages, money, and property are exempt from garnishment. The major exemptions are listed below on the form for Claim of Exemption and Request for Hearing. This list does not include all possible exemptions. You should consult a lawyer for specific advice.

IF AN EXEMPTION FROM GARNISHMENT APPLIES TO YOU AND YOU WANT TO KEEP YOUR WAGES, MONEY, AND OTHER PROPERTY FROM BEING GARNISHED, OR TO RECOVER ANYTHING ALREADY TAKEN, YOU MUST COMPLETE A FORM FOR CLAIM OF EXEMPTION AND REQUEST FOR HEARING AS SET FORTH BELOW AND HAVE THE FORM NOTARIZED. IF YOU HAVE A VALID EXEMPTION YOU MUST FILE THE FORM WITH THE CLERK'S OFFICE WITHIN 20 DAYS AFTER THE DATE YOU RECEIVE THIS NOTICE OR YOU MAY LOSE IMPORTANT RIGHTS. YOU MUST ALSO MAIL OR DELIVER A COPY OF THIS FORM TO THE PLAINTIFF OR THE PLAINTIFF'S ATTORNEY AND THE GARNISHEE OR THE GARNISHEE'S ATTORNEY AT THE ADDRESSES LISTED ON THE WRIT OF GARNISHMENT. NOTE THAT THE FORM REQUIRES YOU TO COMPLETE A CERTIFICATION THAT YOU MAILED OR HAND DELIVERED COPIES TO THE PLAINTIFF OR THE PLAINTIFF'S ATTORNEY AND THE GARNISHEE'S ATTORNEY.

If you request a hearing, it will be held as soon as possible after your request is received by the court. The plaintiff or the plaintiff's attorney must file any objection within 8 business days if you hand delivered to the plaintiff or the plaintiff's attorney a copy of the form for Claim of Exemption and Request for Hearing or, alternatively, 14 business days if you mailed a copy of the form for claim and request to the plaintiff or the plaintiff's attorney. If the plaintiff or the plaintiff's attorney files an objection to your Claim of Exemption and Request for Hearing, the clerk will notify you and the other parties of the time and date of the hearing. You may attend the hearing with or without an attorney. If the plaintiff or the plaintiff's attorney fails to file an objection, no hearing is required, the writ of garnishment will be dissolved and your wages, money, or property will be released.

IF YOU HAVE A VALID EXEMPTION, YOU SHOULD FILE THE FORM FOR CLAIM OF EXEMPTION IMMEDIATELY TO KEEP YOUR WAGES, MONEY, OR PROPERTY FROM BEING APPLIED TO THE COURT JUDGMENT. THE CLERK CANNOT GIVE YOU LEGAL ADVICE. IF YOU NEED LEGAL ASSISTANCE YOU SHOULD SEE A LAWYER. IF YOU CANNOT AFFORD A PRIVATE LAWYER, LEGAL SERVICES MAY BE AVAILABLE. CONTACT YOUR LOCAL BAR ASSOCIATION OR ASK THE CLERK'S OFFICE ABOUT ANY LEGAL SERVICES PROGRAM IN YOUR AREA.

Plaintiff,	J	
vs.	Case No.:	, Div <u>.:</u>
Defendant,	,	
and		
	, Garnishee.	
CLAIM OF EXEMPTIO	ON AND REQUEST FOR HEARING	
I claim exemptions from garnishment under the f1. Head of family wages. (Check either a. or ba. I provide more than one-half of the suppose \$750 or less per weekb. I provide more than one-half of the suppose more than \$750 per week, but have not a2. Social Security benefits3. Supplemental Security Income benefits4. Public assistance (welfare)5. Worker's Compensation6. Reemployment assistance or unemployment compensation7. Veteran's benefits8. Retirement, profit-sharing benefits or pension money.	below, if applicable.) port for a child or other dependen port for a child or other dependen agreed in writing to have my wage9. Life insurance benefits	nt, have net earnings of es garnished. s or cash surrender value icy or proceeds of annuity mefits. t Fund or Medical Savings provided by law:
I request a hearing to decide the validity of my cl	laim. Notice of the hearing should	be given to me at:
Address:		
Telephone number:	/ E-mail:	
I CERTIFY UNDER OATH AND PENALTY OF PERJUR	RY* that a copy of this Claim of Exc	emption and Request for
Hearing has been furnished by (check one)U service on (insert date), to		
or Disintiff's attornous and of Cornish or or Cornish		nes and address of Plaintiff
or Plaintiff's attorney and of Garnishee or Garnish	·	·
I FURTHER CERTIFY* UNDER OATH AND PENALT true to the best of my knowledge and belief.	Y OF PERJURY that the statement	s made in this request are
Date:		
Sworn and subscribed to before me on presence or online notarization, by person making statement)	Defendant's sig	, by physical
Notary Public/Deputy Clerk		
Personally known ORProduced identification	n—type of identification produced	d:
*If document is not notarized OR certificate of service		