

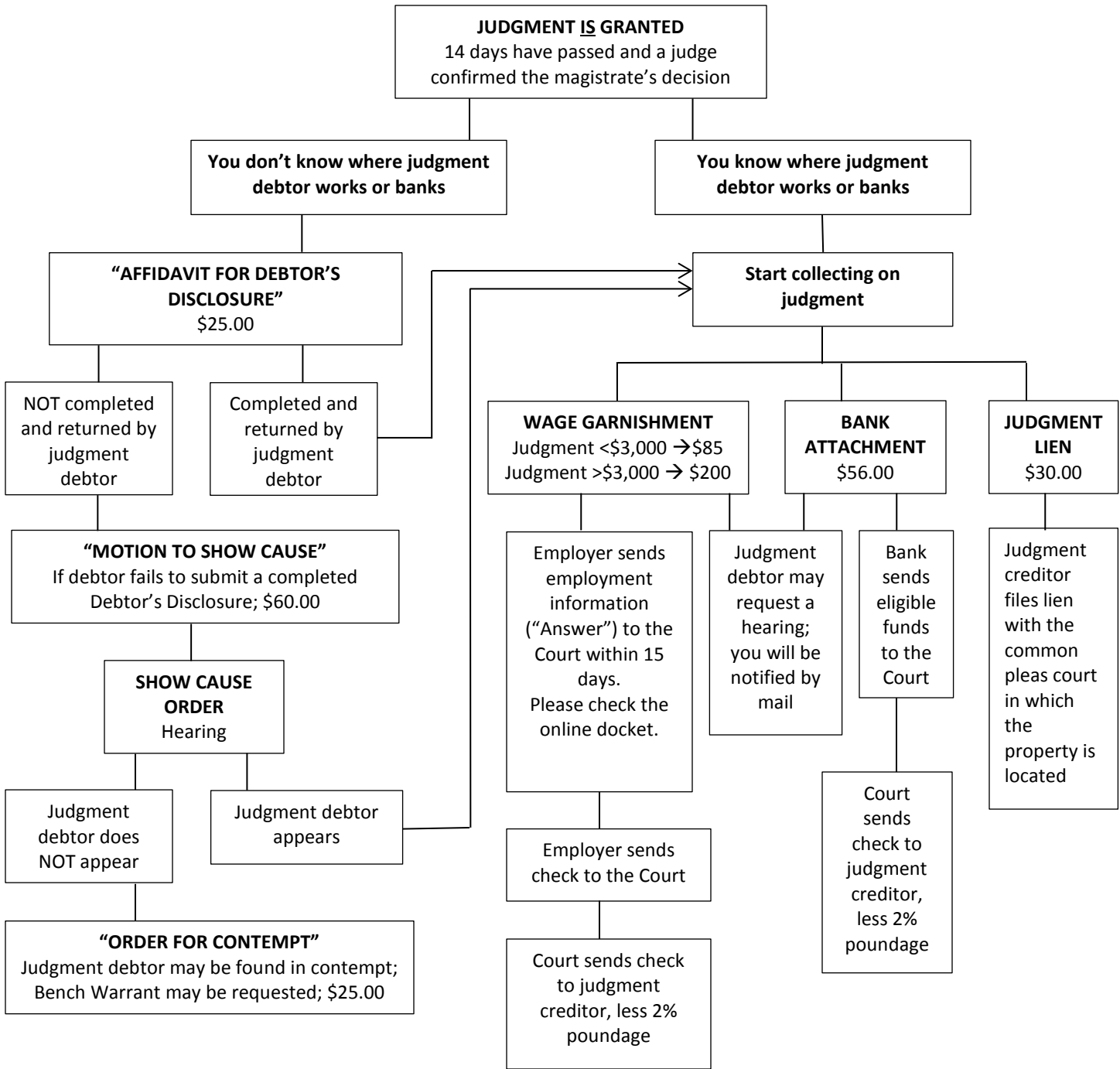


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COLLECTIONS PROCESS FOR SMALL CLAIMS





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SMALL CLAIMS GLOSSARY

Affidavit for debtor's disclosure – a sworn statement by plaintiff/judgment creditor regarding the amount of judgment owed by the defendant/judgment debtor

Bank attachment – a legal procedure in which money in a person's bank account is subject to seizure for payment of a debt

Certificate of judgment – a certificate made by the clerk of the court in which the judgment was rendered, that, when filed in the court of common pleas of any county of the state, creates a lien on all real property in the county which is owned by the judgment debtor

Debtor's disclosure – a form sent to a judgment debtor by the court requiring him/her to submit information on his/her assets, liabilities, and earnings to the court

Dormant judgment – a judgment that has not been satisfied, but has had no legal collection efforts for period of five years

Garnishee – a third party, usually an employer, who is served notice by a court to surrender money in settlement of a debt or claim

Garnishment (also referred to as a wage garnishment) – a legal procedure in which a person's earnings are required by court order to be withheld by an employer for the payment of a debt

Garnishor – a creditor who brings a garnishment proceeding

Judgment – a court order that is the decision in a lawsuit

Judgment creditor – a party to which a debt is owed that has proved the debt in a legal proceeding and that is entitled to use judicial process to collect the debt

Judgment debtor – a person against whom a judgment ordering him/her to pay a sum of money has been obtained and remains unsatisfied

Judgment lien – a legal claim or obligation on property in favor of a judgment creditor against the judgment debtor who owns the property and owes the judgment creditor money

Magistrate's decision – a decision in a case that is signed by a magistrate and is subject to final review by a judge

Motion – a request to a court for a desired ruling or order

Order – the formal written judgment of a judge or magistrate, as the record of the court's decision in a disputed matter

Pro se – a practice where individuals represent themselves in court without an attorney