

# I Need to Collect on a Judgement - Part 1

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## Part 1 - Collecting on a Judgement.

**Now that you have been to court and won your judgment you've completed half your battle.**

If your debtor doesn't pay you then what? Well, there are several ways to collect on a judgment but before you can even utilize them you need to start with the first step.

1. Information gathering; be sure to have your debtors full name and address - these things will be useful in gaining the next level of information.
2. Now you need your subjects Social Security Number. Keep in mind that your debtor may move, change jobs, close bank accounts or open new ones but their Social Security Number always remains the same.
3. Once you are armed with your debtors SSN you will be able to find and levy bank accounts, locate current employment and garnish wages, as well as report the debt and lack of payment on the debtors credit report.

The length of time varies from state to state as to how long you have to collect on a cash judgment but the average is between 7 - 10 years. You may want to check with the state or court where you were awarded the Judgment.

In some cases (if you're lucky) collecting on a judgment can be quick. Other times (more usual) it can be a long process and your debtor is counting on you giving up.

Part 2: [Locating and levying accounts](#)

Part 3: [Locating Current Employer to Garnish Wages](#)

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