



**Success!**  
as a  
**Judgment Recovery  
Specialist**



**The Complete  
Step-by-Step Course  
For 2018**

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By Peter Gilboy, Ph.D for Step-by-Step USA, LLC.

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## To My New JR Specialist!

Welcome! Thank you for investing in the most *complete* and *readable* JR Course available anywhere. And, it comes with ongoing mentoring by me and other experienced JR Specialists across the country.

**And please note:** This print portion of your Step-by-Step Course is just the first part. You also have access to the other parts which are available online on our Forum, including:

- ✓ Additional lessons –intermediate and advanced
- ✓ Tons of templates,
- ✓ Specifics of your state’s rules and procedures,
- ✓ And, yes, your ongoing mentoring

You can find the Forum at: [JRSpecialists.ProBoards.com](http://JRSpecialists.ProBoards.com). Just register, and an email will be sent to me so that I can let you in.

Good news! There is more here than you can learn in a day, a week, a month. But you don’t have to know it all. You only have to know how to start. And then, keep learning as you go. You’ll have my help.

Now let’s get started!

*Peter Gilboy*

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Really  
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Yes, Tons  
of  
Support!

**+ All the Advanced Lessons and Mentoring on the Forum!**

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## PART ONE

### STARTING THE BUSINESS & MAKING IT WORK FOR YOU

#### Please Note the Appendix

This course is designed as an ongoing study guide that can be read from beginning to end, or by each independent section as you need it. You don't have to know everything to start. At first, you only have to know how to locate judgments and screen them the right way. When you're ready to enforce, just go to the section in the Course or the Forum that shows you how.

When there is a reference to forms and other materials, for your convenience many of them will be **in the Appendix** at the back of this course and our forum.

Really  
Important!

**Further Note:** If you haven't joined the Forum yet, please do that **today**. You have only 30 days to join. **That's the online portion of the course— including the intermediate and advanced lessons, and tons more.** Plus mentoring. If you are not signed up for it, you're missing out. Big time. Please do not wait.

A professional signature is required for all questions you ask on the Forum, and assistance you give others. You can do it automatically on your Forum profile after you sign in. **Name + City + State + email minimally.**

Also Really  
Important!  
The Signature!



## STEP ONE

### LET'S GET DOWN TO BUSINESS

You've been looking for a business opportunity, and now you have it— **Judgment Recovery**. Is it a “get rich quick scheme?” I know of no way to get rich quick. Every business is a challenge. Will it take work and dedication? You bet. Can it be rewarding? Absolutely! And sometimes frustrating. This is a business, after all.

I think of my work as a Judgment Enforcer as both a public and personal service. It's a personal service because I make very good money while challenging my skills as I deal with people, courts, and investigations. It's a kind of public service because I am recovering money owed by people who really should pay it.

### What is a Judgment Recovery Specialist?

Judgment Recovery is a business in which you “**Take Assignment**” on money judgments that were awarded to individuals or businesses by the court. “Take Assignment” means that the *total ownership* of the judgment is transferred from the Plaintiff or Creditor and put in **your** name. You own it. All of it. All rights, title and interest in the judgment. And because you own it, you can then enforce and collect on the judgment yourself, in *pro per* (which means “for oneself”), without having to use an attorney.

*Total Ownership of the judgment must be transferred to you. I'll show you how.*

You are not like a regular collection agency. You are a **Judgment Recovery Specialist (JRS)**. What's the difference? There are two: First, collection agencies typically don't own judgments. They work for someone else—the creditor or plaintiff who won the lawsuit. But when you take assignment on the judgment, you own it. You work for yourself, and later compensate the original creditor for an agreed upon percentage of the judgment. Second, collection agencies take on many different kinds of debt—credit card, hospital, business, etc. But you are accepting **judgments only**. Judgments can carry much more force than a mere debt. Judgments have teeth.

And, as a Judgment Recovery Specialist (JRS) you'll know the best ways to locate judgments, take assignment, find assets, and get the money.

### **The Judgment: A judgment is a decision by the court.**

Our judgments are for money. For example, after an auto accident Mr. Jones, the **plaintiff**, sues Mr. Smith the **defendant** for \$9,000 for car repairs. Mr. Jones wins. The court decides in his favor, judging that Mr. Smith owes Mr. Jones \$9,000. In this case Mr. Smith is now the **debtor** or **judgment debtor—the JD** (the person who owes the money), and Mr. Jones is now the **judgment creditor—the JC** (the person who is owed the money).

Other case examples might be where the court decides that RM Remodeling, Inc. (the debtor) owes Mr. Anderson (the creditor) \$42,000 for breach of contract, or where the court decides that Mary Farmer (the debtor) owes Bob Baker Chevrolet dealer (the creditor) \$4,500 for nonpayment of leased vehicle fees.

### **What does a Judgment look like?**

The form of a judgment may vary from state to state. They will also vary depending on whether it is a Small Claims judgment or a Civil court judgment.

**See Appendix 1** at the back of this course. This is an example of a typical small claims judgment in the State of California. Take a minute to look it over. If you're not familiar with court forms, this is your beginning. Look at the top to see in which court the judgment was rendered. What is the date of the judgment? What is the amount? Are costs included? Is it against one defendant or two? Does it have the phone number of the plaintiff who is now the "creditor"? Does it look to you like the defendant might have assets?

**Now go to Appendix 2.** This is a larger judgment, about \$55,000. It is two pages. Again, locate the court, the date of the judgment, the amount, and so on. Notice too that if you look closely you'll see that there was no trial, but the judgment was rendered after arbitration. So the defendant agreed to the amount. Later, he can't claim he didn't know about it.

**Got to Appendix 3.** This is a Wisconsin Judgment, and it's quite sizeable, which may be good or bad. If it's very large, the debtor might try to file bankruptcy. Sometimes smaller judgments are the best. Again, look at the particulars on this judgment. Note that the judgment amount is handwritten. Sometimes judgments can be quite informal.

## 80%? Is it True?

Have you heard that nearly 80% of judgments are never collected at all? Well, it is true. Why are they never collected? In many cases the judgment debtor (whom I will now call **the JD**) is banking on the probability that the creditor won't know what to do with the judgment, and will probably give up after a while, and go away. Or, in some cases the JD may be broke after the judgment, and not able to pay the money right then. However, things can change. A year or so later, when a Judgment Recovery Specialist—YOU—take over the judgment, the JD may well have the money to pay. But the creditor has no way of knowing that. In other cases the JD may simply be angry at the creditor, and refuse to pay. Or, let's face it, some people are chronic deadbeats, or just plain dishonest. In most cases you won't want those judgments.

*80%? Yes, it's true, but there's a good reason why so many are not collected.*

My experience is that while 80% of judgments are never collected, at least 30% of judgments are definitely collectable. I'll say that again. About 30%. Why aren't the others collectable? Well, the JD may be flat broke, dead, filed bankruptcy, living on mom's couch, or moved to Singapore. Do you want to take assignment on those judgments? NO!!

That's why you want to screen every judgment to find the good judgments (I'll show you how) so that you are not wasting your time with undoable judgments.

The reason the creditor doesn't collect these good judgments is because the creditor:

- doesn't know how to collect,
- is too busy to do it, or
- has forgotten all about the debt!

## Your New Business in a Nutshell

1) You will **locate unsatisfied judgments** online (I'll explain) or at your local court, or through advertising.

2) You will **screen the judgments** (I'll show you how) to locate your judgment debtor (the JD) and discover the JD's assets (car, boat, work, home, etc.). If he has assets, you may want the judgment. No assets (or if he's moved far away, died, filed bankruptcy, etc.) means you turn the judgment down. I turn down 9 out of 10.

3) Decide which **course of action** is the easiest and fastest to get paid. There are 6 ways to enforce a judgment. It may be through a wage garnishment, bank levy, assignment order, etc. I'll show you how to do each of these.

4) You will **contact the judgment creditor** (by letter or telephone) to remind him or her of the unsatisfied judgment, and to explain your ability to enforce it. You will also tell the creditor how much interest has accrued on the judgment, too.

5) You will **“take assignment”** on the judgment. Again, this means that you and the creditor agree to put the judgment into **your name**. Then you have the authority to enforce the judgment in **pro per**. *Pro per* is short for “*in propria persona*,” which is cool Latin for “appearing for oneself” in court.

6) You will **file** the appropriate forms with the court. Then you can either **lien** the real property of the debtor, do a wage garnishment, or **direct the levying officer** (usually a sheriff or constable) to seize the assets of the JD and sell them. The levying officer will then either auction off the assets or, if it's money, **turn the assets over to you**. *Voila!* You get paid.

1. *Locate the judgment*
2. *Screen the Judgment to see if it's any good*
3. *Decide on the best course of action to enforce the judgment*
4. *Then contact the creditor (again—AFTER you've located assets)*
5. *Then take Assignment*
6. *Go ahead and enforce the judgment by garnishing, liening, levying, etc.*

Of course there are other smaller steps within each of these 6 main steps. But don't worry. I'll walk you through each process step-by-step.

\* \* \*

**Note:** In this course I refer to the levying officer as the “sheriff.” However, in some states and counties it may be a constable, or someone else. You will need to check your own county rules to see who does the levying in your area. Or, check the Forum too.

Do Not Share

## Questions and Answers

***Q. Are there really that many judgments out there?***

**A.** There are thousands upon thousands of judgments out there. A reliable colleague of mine recently told me that in California alone there were over 600,000 judgments last year alone. In just the one small claims court where I started, nearly an entire floor is filled with shelves of old judgments. There must be 20 thousand judgments in that room alone, and more arriving every day. I've gone through many judgment files, one shelf at a time, and contacted the creditors to take assignment. Judgments may go back as far as 9 or 10 years in CA. In other states the judgment is good for 6 to 20 years. And, they can be renewed or "revived."

***Q. How many of those judgments are "good ones?"***

**A.** Probably about 30% or more. Don't waste your time on the others! (Again, I'll show you how to tell the difference between a good and bad judgment.)

***Q. If I collect on a judgment, what is my percentage?***

**A.** The typical split is 50-50. Sometimes I will go to 45% if I know it is a sure win—such as, if there is real property or other assets just sitting there, or if the creditor has multiple judgments he will assign to me. 50% may seem like a lot to some people, but when the judgment is collected the creditor receives 50% of something rather than 100% of nothing. Most are absolutely thrilled to get 50%.

***Q. But don't some creditors balk at 50%?***

**A.** Yes, sometimes they do. Not often, though. And I'm busy enough that I don't need to go lower. Soon you'll be busy enough that you won't have to go lower either. So, unless there are extenuating circumstances, such as the creditor has to pay his attorney a percentage of the money, I try to stick to 50%.

***Q. I'm not an attorney, so how can I represent the creditor?***

**A.** This is VERY, VERY important to understand. You are **NOT** representing the creditor. The creditor is NOT your "client." Because you OWN every judgment that you will enforce, you are representing only yourself in every case. Therefore, you are now the NEW creditor, and the creditor is now the ORIGINAL creditor. Your contract with the original creditor must spell this out very clearly.

**Important!**

***Q. What does my assignment and contract with the Creditor look like?***

**A.** Go to **Appendix 4** at the back of this course. You'll see an example of the Assignment, called an "Acknowledgement of Assignment of Judgment." This is an actual one that I've used and filed at the courthouse. Look it over, and check to see if it's notarized. (There is also a good template for you online on our [Forum](#). It is in Word, so you can download and use it as your own.)

Also, go to **Appendix 5**. That's an example of the separate agreement contract with the creditor. You can get a copy on the Forum, in Word, which you can adapt for your own use. The contract is actually a **purchase agreement**. I purchase the judgment for 50% of its value (sometimes a little less), with payments to be deferred until collection begins. In my contract it is clear that I am the buyer and NEW judgment creditor, and that I have all rights, title and interest in the judgment. You can use this purchase agreement if you would like. Your state laws may differ, but my non-lawyerly opinion is that it is sufficient to cover needs in each state that permits Judgment Recovery.

***Q. How many cases should I work at any one time?***

**A.** Normally it is quite easy to get cases assigned to you. The key is not "how many" but "how good" the cases are. You want **doable** cases. I'll show you later how to pick doable cases. But to answer your question, if you are doing this part-time, 10 cases may be enough to start, and you can add more as you complete each of the first ten. If you are doing this full time, you may want more cases.

Remember, too, that as you get your cases, each of them will be in various stages of "the pipeline." Some will be in the solicitation stage, some you will be doing research and investigation on, some you will be filing papers on, and some you will be collecting on. Those are the various stages of "the pipeline." After you get your first case or two all the way through to the end of the pipeline, you should have other cases in the beginning and middle stages.

**Look**

***Q. Isn't it better to just take as many cases as I can?***

**A.** No. No. No! Again, what you want are **doable** cases. Not all cases are doable. You don't want to waste your time. On our support Forum I recently asked this question: "Do you want to waste your time on a non-doable \$5,000,000 judgment or a non-doable \$5,000 judgment?"

Answer: NEITHER! Again, you don't want to waste your time on any bad judgment.

**Pay Attention!**

**A judgment is doable only when the debtor has assets.** Only when there are assets can you enforce the judgment. A \$5,000,000 judgment is worth \$0 if there are no assets. A \$5,000 judgment is worth \$5,000 if there are assets. Got it?

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*What is a “doable” judgment?*

---

When you start out, you will probably find that judgments come quite easily. I had 70 to 85 right off in my first year. Of those, about a few were immediately doable by me. Others would be doable in a few months as my knowledge grew. Some others would be doable eventually, but would require more work, which was fine with me. And the rest would never be doable for one reason or another. I wasted my time on those. That’s how I learned to screen first! **I don’t want you to make the same mistake.**

Again, that means that I wasted my time and money, and had major frustrations my first year in business. I didn’t yet know how to do it right. Remember, it doesn’t take a lot of judgments to make good money. It takes the **right** judgments. **Just 4 judgments a month that are good ones, at \$5,000 each, = \$100,000+ a year for me.** (Or you)

Got it? So why take another 10 that aren’t doable? Answer: No freaking reason at all. That’s why I encourage everyone to heavily screen the judgments for assets. Again, I’ll show you how.

Knowing which cases to take comes with experience. But in Step Four I’ll be sharing with you the ways to weed out the bad ones and keep only the good ones.

***Q. How long until I can quit my other job?***

**A.** That depends on your own efforts, of course. And it depends on whether you violate **Peter’s First Law—Don’t accept all the judgments offered to you.** Screen them heavily, and take only the judgments you believe have a strong probability of collecting on. I intend for this course to shorten your learning curve considerably, so you can screen effectively and can move right into locating assets and having the sheriff seize them.

***Q. You keep mentioning locating assets. How is that possible?***

**A.** Locating assets is the real key to enforcing judgments. No assets = No enforcement = No money. Ever. Once you locate a debtor’s assets—car, boat, real property, expensive chess set, wages, bank account, etc.—there are legal ways to have the sheriff take them or make the debtor hand them over. If you can’t locate assets, there’s nothing to take in order to satisfy the judgment. It’s like reaching into your pocket when it’s empty. You get nothing every time.



However, I'll recommend some great database places online for professionals, not the public. There, you can subscribe and have access to tons of information about the JDs. This will include credit reports, vehicle information, mortgage information, professional licenses, businesses, property and much, much more. This information is not available to the average person, but it is available to us with our business licenses. I'll also show you ways to have the JD and his or her relatives give you information too. It may actually be fun!

### **Peter's Handy Tip: How to Negotiate for your Percentage?**

When discussing your percentage with creditors, be sure to point out that there will be no (as in zero) additional costs on their part. That's a major selling feature! Some creditors have already put out hundreds of dollars or even tens of thousands of dollars to get the judgment, and don't want to "throw away" any more money. Attorneys often want cash up front before they will help collect. Collection agencies want cash up front too. So, a key selling point is the fact that you will be covering all costs from now on.

How is that possible? Frankly, costs are low. \$6-\$8.50 for a credit report. \$1.00 for a skip-trace search that tells you every residence the JD has occupied in the last 20 years. \$3-9.00 for more asset information. Also, any additional court costs that you may incur, you can take off the top after collection begins, and then add back onto the original judgment. Look closely at the Purchase Agreement. You'll see it's all there.

**Read at least  
3 times!**

### **Again—Please Don't do this!**

Every Judgment Recovery Specialist that I know of made the same mistake when starting their business. They were eager and excited, and as a result accepted a lot of judgments that weren't doable

I don't want this to happen to you. The last thing you want is a judgment that isn't enforceable. It sits on your desk. It takes up space. Periodically you'll spend some time and a little bit of money checking up on the debtor. And every so often the creditor will call you to ask how it's going, or why you aren't working harder. You don't need that. And if you have 15 or 500 judgments like that just sitting on your desk, you *certainly* don't need that.

Again, what you need are judgments that are **doable**. You want to know that this business is profitable. But at first you may not know which ones are doable. I'll help you on that in Step Four. **For now I want you to understand that it's important to *check out***

**every debtor before you take assignment on the judgment.** How to *screen* judgments is one of the pieces that's missing in every other course. I focus on it, here. Again, you want to make a profit and not waste your time, your energy, or your money.

**So, please trust me on this.** If there is one thing that would have increased my profits in the first year, and decreased my headaches and frustrations, it is screening judgments carefully before I took them.

And, it doesn't take a lot of judgments to make good money, as long as you have the right ones.

4 judgments a month (Good ones! I'll show you how.)  
\$5K each, not much. Small claims is often 10K to 15K  
=\$120K a year for you, and 120K for the creditors who gave you the judgment. (on a 50/50 split)

Again, you want the doable judgment, the "better debtor."

I get calls off my website all the time. And, while I have the creditor on the phone, I run my databases and check out the debtor to see if he has assets. I may find that he is broke, filed bankruptcy, is in jail, moved to Tahiti, or already has 30 judgments and liens against him totaling over a million dollars. All of those happened to me. Did I take those judgments? Not on our life. I apologetically said "no" to the creditor, and moved on.

In other instances with a creditor on the phone, I found out that the debtor had a second home, or where he was working or driving. Now I'm getting somewhere.

Despite my advice, many people who get this course still don't screen their judgments well. Sometimes they get excited because it's a large judgment, \$50,000 or more, and they see dollar signs in their eyes. And, they later wish they hadn't taken the judgment. Maybe it's human nature. I don't know.

**Key: You want the right judgments.** That's what this course is about. And then how to enforce them to get your money.

More on this and choosing the right judgments coming up in Step Four.

\* \* \*

*Do Not Share*

## STEP TWO

### FINDING JUDGMENTS & GETTING YOUR CASES

By now you're probably wondering exactly how and where you will find your cases. I'll show you how to find them:

- ✓ Online through the courthouse website
- ✓ Online using your professional databases
- ✓ How to advertise to get judgments.

Let's talk about the courthouse first. It's easy to locate the courthouse nearest to you. You can Google it by typing in "county courthouse" + "your county's name." Sometimes they are called "Municipal Courts" or "District Courts" or "Superior Courts," or even "Supreme Courts." Look for a courthouse that handles small claims cases, because small claims court is a great place to learn.

#### Small Claims Courts:

All 50 states have small claims courts. These courts are designed to help individuals and businesses resolve their disputes quickly and inexpensively. No lawyers allowed. It's kind of like Judge Judy, but without the attitude.

When someone files a small claims case, it is usually quite simple. The Plaintiff pays anywhere from \$25 to \$75, depending on the state, and he or she can sue the Defendant for an amount up to the limit allowed by the state. In California, small claims suits can be as high as \$10,000. In Nebraska the limit is \$2,400. In Delaware it is \$15,000. If you want to check the limit in your state by Googling it. Check the states around you, too. If you are close to a state border, you may want to conduct your business in two or more states.

#### Case Summaries at Online:

I'll cover this more in another section, but you should know right off that more and more courthouses have tons of cases online. Sometimes it's just a "case summary," also called a "register of actions." and sometimes they have the court paperwork online for you to view (usually with a small fee.)

### **Subscribing to Your Databases:**

This is one of your big keys, and I'll go into detail in Step 10. For now just know that you cannot (really really!) be in business without one or more professional databases. What are they? I'm not keeping them a secret. They include [TLO.com](http://TLO.com), [TracersInfo.com](http://TracersInfo.com), [IRBSearch.com](http://IRBSearch.com), and [Delvepoint.com](http://Delvepoint.com). Later I'll tell you about each, the pluses and minuses, and even which ones I subscribe to.

Why are they so darn important? Because they are so darn handy. You want to find judgments by pushing a button, and then check out the debtor by pushing another button? This is it. Huge time saver. Fees vary by outfit and how much you use them, and yes, I'll cover all that too.

### **Your Other Research:**

Every business requires research. Your new Judgment Recovery business does too. The good news is that you don't have to put out \$300K to start a new restaurant, or even more than that to start a Lube and Tune place. But people who have those businesses all did their own research first. They learned how to get clients, they've learned which laws apply to them, and they've learned how to operate their new company smoothly. You will be doing research, too. Research is a key to success in every business.

### **Knowing the Court Near You:**

So much is online now, so first check your courthouse's offices hours and location. Look to see if they handle small claims. Familiarize yourself with the website. You'll be coming back here again and again.

- ✓ What case information do they have online?
- ✓ What kinds of cases do they handle? Small claim? Family? Criminal? Civil?
- ✓ What forms do they have right there online? What fees do they have?
- ✓ What are their hours? (Yes, you'll be visiting. This is your territory, and you'll want to scout it out and become familiar and comfortable there.)

My first trip to the court house was confusing and frustrating. Yours will be too—so expect it. And get over it. You're in business now. And here are some pointers to smooth out your first.

## End of Preview

\* \* \*

Still got a question? Want more information about my ongoing mentoring?

Feel free to call me at [619.758.3552](tel:619.758.3552).

Or email me at: [pgilboy@pm.me](mailto:pgilboy@pm.me)

Want to order: Simply go to the order page and order now.

Thank you, and my best to you.

*Peter Gilboy*

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