

# Locating Bankruptcy, Liens and Judgments Records

## Bankruptcy Records

You can search to see if an individual or business has filed for bankruptcy using the following search criteria:

- Last Name
- First Name
- Middle Name
- SSN or FEIN
- Company Name
- Case Number
- Street Address
- City
- State
- Zip

Results include Debtor Name, SSN, Address, Additional Debtor Name, SSN, Case Number, Date Filed, Court Location, and Filing Type.

You can purchase a Bankruptcy report that displays additional information, including: Date Filed, Disposition Date, Filing Type, Filing Status, Debtor Name (with SSN, AKAs, and Debtor Address), Additional Debtor (with SSN and AKAs), Liabilities, Assets, Exempt, Assets Available for Unsecured Creditors, Debtor is Self-Represented, Attorney, Attorney Phone Number, Trustee, Trustee Phone Number, Case Number, Court Location, Creditors Meeting Date, and Creditors Meeting Location. The Bankruptcy Report also may contain any bankruptcy filings for your subject covering the last ten years, as well as bankruptcy filings for your subject's co-debtors.

Bankruptcy information is crucial for compliance with 11 U.S.C. Section 362, which automatically stays most actions against a debtor or the debtor's property upon the filing of a petition for bankruptcy. This means creditors are prohibited from contacting the debtor or the debtor's employer or making any attempt to collect the debts.

If a creditor attempts collection efforts on a discharged debt, the debtor could file a motion for sanctions in court. A court can sanction creditors for violating the bankruptcy injunction. The normal sanction for violating the bankruptcy injunction is civil contempt, often punishable by a fine.

## Lien and Judgment Records

You can search to see if an individual or business has had a Lien or Judgment recorded using the following search criteria fields:

- Last Name
- First Name
- Middle Name
- Company Name
- SSN/FEIN
- Case Number
- Street Address
- City

- State
- Zip

Results vary from state to state but may include Debtor Name and Address, Creditor Name, Case Number, Filing Date, Amount, Book/Page, SSN/FEIN, Filing Type, Release Date, Original Case Number, and Serial/Cert. Number.

Click on the **Coverage Area** icon to see a list of areas covered by the search.

## Quick Start

Locate the subject's bankruptcy records using one or more of the following search techniques:

1. **If you know the subject's Social Security Number (SSN) or a company's Federal Tax ID Number (FEIN) use it alone in your first search.**
2. **Search using Last Name, First Name, and State. If too many records are returned, try adding a City. You can also use a partial first name.**

Locate the subject's lien or judgment records using the following search technique:

1. **Search by Name or Company Name. You can also use a partial first name.**
2. **Search by Name or Company Name and State. This returns records for the listed name within the specified state.**
3. **Search by Name, City, and State. This returns records for the listed name within the specified City and State.**
4. **Search by Name, Address, City, and State. This returns records for the listed name and address within the specified City and State.**
5. **Search by SSN or FEIN. This returns records for the listed SSN or FEIN.**

## Helpful Search Tips

### SEARCH BY SOCIAL SECURITY NUMBER

A Social Security Number or FEIN, if you have one, should be the first search you try as it yields the best results. On the **Bankruptcies, Liens & Judgments** Tab within the **Courts** menu, type the subject's SSN in the **SSN** field. It is not necessary to type the hyphens.

Even though SSNs are the most reliable identifier for an individual, they are not 100 percent dependable because some records may not contain a subject's SSN. Therefore, a record for an individual may not appear when searching using SSN only. Conducting a second search using Name and State provides additional coverage.

### SEARCH BY LAST NAME

On the **Bankruptcies, Liens & Judgments** Tab within the **Courts** menu, type the subject's Last Name in the **Last Name** field, then CLICK on the Search button. If more records are returned than are practical to review, refine your search as described below.

### SEARCH BY COMPANY NAME

On the **Bankruptcies, Liens & Judgments** tab within the **Courts** menu, type the company's name (or the first portion of a company name) in the **Company Name** field, then CLICK on the Search button. If more records are returned than are practical to review, refine your search by adding a State or a City and State.

## **REFINE A NAME SEARCH**

Adding criteria, such as first name, middle name or initial, city, state, or ZIP code, refines a search. The more criteria you provide, the more precise (narrow) the results will be. Keep in mind that some records may not contain a middle name or initial, so providing one could eliminate records you may want included.

## **TOO MANY RECORDS FOUND**

If your search returns the following message: The search you have requested resulted in too many matches. Try narrowing your search by including additional information such as any state or city that the subject lived in.

If a list of results is displayed but more records were returned than are practical to review, try narrowing the list of results by adding search criteria.

## **NARROW LIST OF RESULTS**

If a list of results is displayed but more records were returned than are practical to review, try narrowing the list of results by adding search criteria. We recommend adding the following criteria, if known, in this order:

1. **First Name or First Initial** - If you are not sure of the entire first name, type an initial or the first few letters in the **First Name** field.
2. **Middle Name or Initial** - If your results return multiple listings with the same first and last name, add the Subject's middle name or initial. Remember that some records do not contain middle names or initials and will be excluded.
3. **State** - Entering a state narrows the results to subjects living in that state.
4. **City** - **If your results return multiple listings with the same first and last name within a single state, add the city in which you believe the lien or judgment is located.**

## **EXPAND LIST OF RESULTS**

If too few or no results are returned, loosen the criteria by removing the most precise or uncertain criteria (e.g., middle name or initial, date of birth, city).

## **FIND A SUBJECT IN THE DISPLAYED LIST**

Identify the number of unique persons by examining the SSNs or FEINs. For each individual, examine the records to determine if the displayed information fits what is known about the subject. CLICK on the icon on the right to display the complete bankruptcy record.

## **LANDLORD/TENANT DISPUTES**

The Landlord/Tenant Dispute Records, where referenced, provides details that pertain to landlord/tenant dispute records that are associated with the subject. Landlord/tenant disputes are typically court judgments initiated by a landlord regarding property rented by the subject. The nature of the dispute may be the non-payment of rent, damages to the property, or other property-related matters. This subgroup includes judgments for possession of the property (sometimes referenced as "forcible entry/detainer" judgments) as well as monetary civil judgments where the subject has been ordered to pay restitution to the landlord. The presence of a forcible entry/detainer judgment does not necessarily mean that the tenant was physically

evicted from the premises. The tenant has the right to pay the rent and any other potential costs to current status to remain on the premises. Any future instance of non-payment of rent may result in a new filing for a forcible/entry detainer judgment, which is why a repeat offender may have multiple judgments.