

Garnishments and Exemptions from Judgments

Once a creditor sues and obtains a judgment (court order) against a debtor they must follow a legal process to obtain payment. The creditor collects on a judgment through a "Writ of Execution" which directs a sheriff to seize the debtor's money, property, or real estate to pay the debt (in limited situations, money or property may be taken before a court enters a judgment). A creditor must collect on the debt within five years after a court issues a judgment, although a creditor can renew a judgment for additional five year periods. If the creditor does not collect on or renew the judgment within the five year period, they cannot force the debtor to pay...

Last updated on November 09, 2021.

[Debt Collection Garnishment](#)

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