

Legal Process Outline

SUIT AUTHORIZATION (S/A)

Signed by creditor – gives CBC permission to sue.

INTENT TO SUE LETTER (LTTR)

Informs of intent to sue. Gives the debtor 30 days to payoff. DO NOT CONTACT, they should contact us!

FILE SUMMONS & COMPLAINT (S&C)

After the atty signs, the S&C is filed with the court and the court assigns a court date.

This is when **court costs are incurred** and added to the account.

NOW LEGAL CANNOT BE STOPPED UNLESS PIF BY THE COURT DATE!!!

To avoid a JGMT should be your main reason the debtor should PIF. **Garnishment should NOT be discussed at this time EVER!** We don't want them to know that ahead of time.

JUDGEMENT (JGMT)

After we have taken a judgement the judge orders the debtor to fill out a financial disclosure. If this is not done, we "can" file a contempt of court.

GARNISHMENT (GARN)

If the debtor does not make a satisfactory arrangement to resolve the debt after the judgement has been taken, we can file for wages to be garnished.