## The History of Judgment Recovery

By <u>Al Schweitzer</u>, Tampa, FL - *Publishers:* You may use this content free of charge so long as credit is given to the author, none of the content is changed and all links remain in the article.

Judgments have been in existence since the beginning of our legal system. Yet, very few know about judgments or what the definition of a judgment is. As an <u>expert</u> in the <u>Judgment Recovery</u> business reference, let me try to explain the history of <u>Judgment Recovery</u>, the definition of a judgment and how you can begin your own <u>Judgment Recovery</u> business.

## What Is A Judgment?

- A judgment is the determination by a judge or arbitrator after a hearing or trial.
- A judgment is generally for an amount of money.
- Usually, having a judgment against you means a money judgment from a court has been filed with the County Clerk.

So what does that all mean? Very simply, when there is a disagreement between two or more people, businesses, or a combination thereof, at least one of those parties will file lawsuit if the disagreement cannot be resolved. Once a lawsuit is filed, a court date is set; a judge will hear the argument and review the evidence. At that point, either a judge or a jury will decide which party is "right" and which party is "wrong". The party who is "right", the winner, is called the Judgment Creditor (JC). The party who is "wrong", the loser of the lawsuit, is called the Judgment Debtor (JD – the one who owes).

- Judgments can order the JD the one who owes to do many things for the benefit of the JC.
- They can order the JD to return property that may belong to the JC.
- They can order the JD to refrain from committing certain acts against JC.
- More frequently, and what we are interested in, are judgments that order the JD
  to pay money to the JC. In this case, the judgment gives the JC the legal right to
  recover (collect, or in legalese, satisfy the judgment) money from the JD

I Am A Judgment Creditor...What Do I Do Now? -- Most don't realize that 80% or more of these judgments are never recovered. That means that you, the JC, may never get the money you are owed even though it was ordered through the court by way of a judgment. As unfair as this may seem, your court awarded judgment is really just a piece of paper giving you the right to whatever money amount that was awarded (decided) by the court. The court will not recover your judgment (money) for you. It is up to you, the JC to recover your awarded judgment.

As a Judgment Creditor, How do I Recover My Judgment? -- If you have a judgment against an individual, a business or a combination thereof, you have tremendous power to recover the money owed to you. Unfortunately, most JCs aren't aware of all the power they have or the process involved in <u>Judgment Recovery</u>. Some are intimidated by the court system or don't know how to find the assets of the JD - *the one who owes*. As you can see, if you know how to find the assets the JDs, you can make a tremendous amount of money by helping others, the 80% that don't know how to collect! Check out http://www.allcashnoflash.com for additional information.

The History of <u>Judgment Recovery</u> -- Until the early 1990s, if you won a judgment and lacked the skills to recover it yourself, you would need to hire an attorney or turn it over to a Collection Agency. Collection agencies were another alternative that would submit the judgment owed to the credit reporting agencies. If, at some point the JD applied for a mortgage or refinance loan, the judgment would first need to be satisfied. In that scenario, you as the JC and owner of the judgment would get paid.

How <u>Al Schweitzer</u> Revolutionized the <u>Judgment Recovery</u> Industry -- I had been working on various asset investigations for Trammel Crow, one of the largest commercial property management companies in the world. It was during the asset investigations for Trammel Crow that I discovered the courthouses were full of judgments, and that more then 80% of them were never collected for one of several reasons:

- The JC (owner of the judgment) didn't know the process and either couldn't afford an attorney, or had already paid one with little or no results.
- Although the JC knew the process, they were intimidated by the court system and the paperwork (fill in the blanks forms).
- JCs knew the process, but didn't know how to find assets. Teaching myself how to fill out the paperwork was relatively easy. Finding assets that's my specialty!

I am a graduate of the I.R.S. Financial Investigative School, and I have been an expert to the United States Congress on the subject of Asset Investigations. I will find the debtor's money!!! In late 1989, I wrote a 100-page manual+, entitled "Collecting Judicial Judgments with Al Schweitzer". The manual, since turned into a learning course, is now called, "Courtcash". In my course, I personally teach you how to turn Judgment Recovery into a huge money making opportunity. I explain and teach, in detail, that finding assets are the secret. Through my course, you will learn how to find the assets. Since authoring the original course on the subject of Judgment Recovery, I have trained people from all walks of life how they too can not only recover their own judgment but turn their knowledge into a very lucrative business.

<u>Judgment Recovery</u>, A Booming Business -- Prior to my writing the original course some 20 years ago, no one advertised that they specialized in <u>Judgment Recovery</u>.

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Collection agencies, private investigators and/or <u>Judgment Recovery</u> experts/specialists simply did not exist. If they did, they were hard to find and very expensive. Twenty years ago, there were NO individuals operating <u>Judgment Recovery</u> Business. Once my course came to market, it grew like wildfire! Soon thereafter, a dozen or more knockoffs of my original course, some of which have actually photocopied pages from my course verbatim, are now flooding the Internet. There are even trade groups and associations that have been created. The industry I started has literally become a goldmine.

How Can You Benefit From My Course and Weed Out The Knockoffs? -- Many <u>Judgment Recovery</u> experts (or so they claim), <u>Judgment Recovery</u> training companies, judgment course marketers, making money through judgment business opportunity ad's, claim to be the authority on the subject. As I have explained, finding assets is the secret to prospering in this industry. To my knowledge, no other course was created by anyone with the extensive investigative background that it takes to train someone else in the <u>Judgment Recovery</u> business. ANYONE can teach you how to fill out paperwork. Only I can teach you the ins and outs of finding assets.

Check References, Re-Check, and Check Again -- When you decide to embark on the <u>Judgment Recovery</u> business, please be sure to check references. I am happy to provide my press kit, with a client list, letters of recommendation, testimonials and numerous prime time interviews, both on my investigative and <u>Judgment Recovery</u> experience. I have been conducting asset recovery for over 30 years for some of the largest companies in the world, i.e. Trammel Crowe, Motion Picture Industry of America, ABC, CBS, Time Warner, Playboy Enterprises, etc. Pinkertons was one of more than 500 Private Investigative Companies that actually bought asset investigations from me, and then resold them to their clients. Whether you are seeking a company to recover an asset for you or a course to teach you how to start your own <u>Judgment Recovery</u> business please be certain the one you choose has actually recovered a judgment, preferably a recent one. SO MANY HAVE NOT!

Register For My Webinar -- This brief synopsis only covers the surface of <u>Judgment Recovery</u>. So, if I've captured your attention, then you may want to learn more. If you are the owner of a judgment and/or you want to learn how to find assets, sign up for my FREE webinar. Simply go to <a href="http://www.allcashnoflash.com">http://www.allcashnoflash.com</a>. There you will have several opportunities to register for my webinar by entering your name and email address and clicking "submit".

"The Entire Country Is In Debt. You SHOULD Be In The Debt Business"

I look forward to sharing my knowledge with you.

~Al Schweitzer The Original Judgment Recovery Expert

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