

Civil Court Record Search

Effective **July 1, 2017**, the 3 credit bureaus suppressed all judgment records and on **April 16, 2018**, they suppressed all lien records from the credit report which they estimate will impact 8.9% of consumer reports (19.5 million consumers).

Our national Civil Court Record report identifies bankruptcy, liens and judgments on individuals including bankruptcy filings, tax liens, as well as collections and judgments from more than 3,600 jurisdictions including small claims, municipal, county, state and federal courts. The report provides information on the debtor, plaintiff, amounts, dates, amendments, releases and discharges.

The report searches the national court records using the person's name (first, middle and last) to identify the number of potential records and then filters those by the person's address history and their social security number (bankruptcy only). Since lien and judgment records do not include the SSN, the national search uses a 4-point match on name and address elements to reduce the risk of a missed record while minimizing the chance of a false record.

Person - Civil Court Search		Sample		
Reference #	1234567890			
Process Date	9/25/2017			
Requesting Lender	ABC Mortgage			
Input				
Name	John A Doe			
SSN	xxx-xx-2222			
Summary				
Record type	Date	Plaintiff/ Chapter	Amount	Status
Bankruptcy	8/17/2013	Chapter 7		Discharged
Lien	9/6/2015	State of California/ Franchise Tax Board	\$20,183.00	
Judgement	12/30/2014	Wells Fargo Bank	\$9,297.00	
Results Bankruptcy				
Debtor 1: name	John Doe	Debtor 2: name	Mary Doe	
Debtor 1: ssn last 4	xxx-xx-2222	Debtor 2: ssn last 4	xxx-xx-1111	
Debtor 1: address	136 Linmore Dr Fremont, CA 94539	Debtor 2: address	136 Linmore Dr Fremont, CA 94539	
Debtor 1: phone	510-879-3600	Debtor 2: phone	510-879-3600	
Chapter	7	Notice type	Discharge	
Filing date	8/17/2013	Court ID/ district	CAN: CA- Oakland- Northern	
Case #	1048428			
Results Lien				
Defendant name	John Doe	Filing date	9/6/2015	
Defendant address	136 Linmore Dr Fremont, CA 94539	Recording date	9/6/2015	
Plaintiff/ lien listing agency	State of California/ Franchise Tax Board	Case/ Docket #	2015001211	
Filing location	ALAME	Tax lien date / period	1/06/2010 12/31/2006	
Filing / Doc type	State tax lien	Tax serial lien cert #	10006604608	
Document type	Initial filing	Deed category type	Placement	
		Lien amount	\$20,183.00	
Results Judgement				
Defendant name	John Doe	Filing date	12/30/2014	
Defendant address	136 Linmore Dr Fremont, CA 94539	Recording date	12/30/2014	
Plaintiff name	Wells Fargo Bank	Case/ Docket #	MCV40360	
Filing location	CAPLAM1/ Alameda, CA	Recording #		
Filing / Doc type	Judgment	Deed type		
		Judgement amount	\$9,297.00	

Supplemental research can be ordered to confirm the status of the lien or judgment directly with the courthouse. This is recommended to ensure the most current information.

Impact: credit score

An analysis by the credit bureaus indicated this change to the consumer credit report could add up to 20 points to a consumer's credit score.

Impact: mortgages

HUD issued a memo reminding mortgage lenders that for FHA, VA and rural loans that they must conduct research to identify any open liens or judgments.

A number of secondary investors including Freedom Mortgage and Pacific Union, who purchase conventional

conforming loans issued new underwriting overlays for their correspondent clients setting out a requirement for them to run a third-party report to ensure they identify all open liens and judgments.

Call today to streamline your loan verification process.

Phone:
Email:
Website: