



**Habitat**  
for Humanity®  
of Greater Sioux Falls

# HOMEOWNERSHIP PROGRAM: LIENS & JUDGMENT SEARCH

Applicants for the Habitat homeownership program are screened for any unpaid county aid liens or unpaid judgments, as these debts do not show up on credit bureau reports.

## HOW TO VERIFY COUNTY AID LIENS

### WHAT IS A COUNTY AID LIEN?

County aid liens are unpaid fees for county services that were rendered to you in the past, such as: poor relief, public defender, public advocate, court appointed attorney, etc.

### INSTRUCTIONS

- **Bring your photo ID** to the Register of Deeds window at your county courthouse. Anyone at their window can assist you.
- Request that they search for any county aid liens that may be outstanding against you.
- Habitat will require a copy of the lien balance or a paid in full receipt.

### PAYMENT

The lien search is free, but there may be a minimal fee for a printed report. If a county aid lien is found against you, the staff at the Register of Deeds can give you instructions for where to make payment.

## HOW TO VERIFY JUDGMENTS

### INSTRUCTIONS

- **Bring your photo ID** to the Clerk of Courts window at your county courthouse.
- Request that the clerk search for any outstanding judgments that may be filed against you.
- If outstanding judgment(s) are found, the clerk of courts will be able to provide you with a copy of the Record Search Report.
- Habitat will require a copy of the judgment balance or a paid in full receipt.

### PAYMENT

The judgment search is free, but there may be a minimal fee for a printed report. The clerk of courts is not able to collect payment for judgments or provide a statement of what is owed. You must contact the **CREDITOR** to make payment arrangements and to get a statement showing the current balance due for the judgment.