



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.