

# HOW TO COLLECT MONEY

## How Much Can I Collect?

You can collect the amount that is on your judgment form plus any interest that accrues. Once a judgment is in place, the plaintiff is the Judgment Creditor and the defendant is the Judgment Debtor.

## How Can I Collect the Money?

- 1. Garnishment – 21 days after judgment: Cost \$15.00**
  - a. Periodic – **Form MC 12** – A garnishment against the defendant’s wages. This garnishment is good for 91 days or until the judgment is paid off. You must know where the defendant works.
  - b. Non-Periodic – **Form MC 13** – A garnishment against the defendant’s bank account. You must know where the defendant has a bank account and the account number. Once money has been garnished under a non-periodic garnishment the writ is no longer valid.
  - c. Income Tax – **Form MC 52** – A garnishment against the defendant’s state income tax. Valid for one garnishment. You must know the defendant’s social security number.
  
- 2. Execution – 21 days after judgment: Cost \$15.00**
  - a. An Execution is a court order allowing a court officer to seize property belonging to the defendant. Items that are seized are sold and the proceeds, minus the court officer fee, are released to the plaintiff.
  - b. **Form MC 19** – You must know where the defendant resides, what assets he/she has and where the assets are located.
  
- 3. Discovery Subpoena – 21 days after judgment: Cost \$15.00**
  - a. A Discovery Subpoena is served upon the defendant, and it orders the defendant to appear in court to provide information concerning their assets.
  - b. **Form MC 11**
  - c. Call the court to find out a hearing date.
  - d. Complete the front of the Subpoena form
  - e. Complete the Affidavit of Judgment Debtor Examination, which is located on the second page toward the bottom.
  - f. The judge must sign the subpoena before it is effective.

**Court Forms are located at the civil division or at**  
[www.courts.michigan.gov](http://www.courts.michigan.gov) or [www.d12.com](http://www.d12.com)