

## Protecting Your Money and Things:

If you don't pay the full amount you owe, the person or company you owe money to can ask the court to take some of your income or belongings to pay the debt. But you can take steps to protect part of your income, and up to \$10,000 of your money and your things. Some income and things are automatically protected and don't count toward the \$10,000 limit.

To learn more about how to protect your paycheck, bank account, and things, visit our website at <https://las.org/get-help/self-help-resources/#booklets> or scan the QR code below. If you need a paper copy, call us at 1-800-238-1443.



1. Open your camera
2. Point at the QR code
3. Then click the link



## Protecting Your Home:

If you don't pay the judgment in full, the person or company that won the judgment could record a copy of it at the register of deeds office. This would create a lien against any real property (like a house or land) that you own in that county, now or in the future, until the lien is removed. This could affect the sale, other transfer, or financing of the property. A homestead exemption claim could protect up to \$35,000 of your equity from a judgment lien, but it only works for the home where you usually live. If you own real property and if there is a money judgment against you, you should talk to a lawyer to see if a homestead exemption claim could help you.

## CONTACT US:

We have offices in Clarksville, Columbia, Cookeville, Gallatin, Murfreesboro, Nashville, Oak Ridge, and Tullahoma.

1-800-238-1443  
WWW.LAS.ORG



Consumer Protection

**JUDGMENT ENTERED  
AGAINST YOU?**



**LEGAL AID SOCIETY**  
OF MIDDLE TENNESSEE AND THE CUMBERLANDS

**If a Tennessee court says you owe money, consider calling the Legal Aid Society or a private lawyer for advice and help. Here are some important things to remember.**

#### **Expiration of Judgment:**

In Tennessee, a money judgment will expire 10 years after the court enters it unless it's already paid, it's discharged in bankruptcy, or it's extended. The court can extend the judgment for an extra 10 years, again and again. If you get a notice saying they want to extend the judgment and you disagree, you must ask for a hearing and explain to the judge why it shouldn't be extended. You'll need a strong reason, like proof that you've already paid it in full.

#### **Records of Payments:**

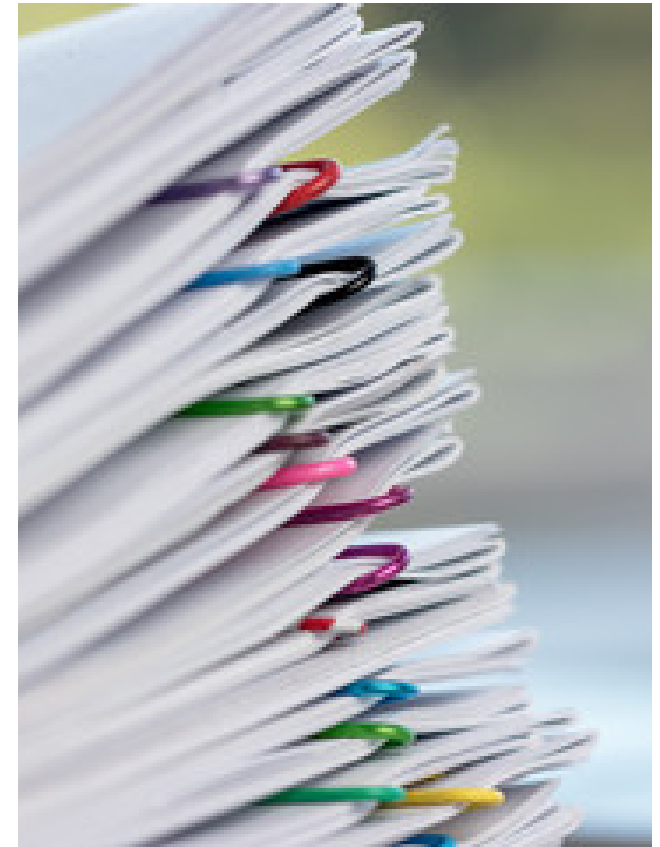
If you make payments on the judgment, be sure to keep clear records of each payment, including the amount, date, how you paid, and any receipts. Keep these records in a safe place.

#### **Interest:**

If you don't pay the full judgment, the amount you owe will probably grow because of interest. You can find the post-judgment interest rate on your court papers. If it's not listed, you can look up the Tennessee rate for the date the judgment was entered at this website: <https://www.tncourts.gov/node/1232344> or scan the QR code below.



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**Tip: If you don't pay the judgment in full, the amount you owe will probably increase.**

