Judgment Enforcement

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Related Services

Debt Collection
Debt Collection Defense
Debt Collection for Creditors
Judgment Enforcement

Overview

A judgment that sits uncollected is not an asset. It is an expiring obligation with a debtor on the other side who has every incentive to delay, relocate, or restructure holdings to avoid payment. Courts do not enforce judgments on your behalf. The burden falls entirely on the creditor to identify assets, select the appropriate enforcement mechanism, and pursue execution on judgment before the window closes.

Cohen Cleary represents judgment creditors who have already won in court but have not yet recovered what they are owed. We bring the same discipline to post-judgment enforcement that most firms reserve for the underlying litigation: systematic asset discovery, strategic selection of enforcement tools, and persistent execution across jurisdictions. For creditors holding aging or dormant awards, we also handle judgment renewal to preserve enforcement rights before statutory deadlines expire.

How We Help Judgment Creditors Collect

Judgment enforcement draws on multiple legal tools, each suited to different asset types and debtor circumstances. Our enforcement work includes:

Wage Garnishment

Securing court orders directing employers to withhold a portion of debtor earnings and remit them to the creditor. Garnishment requires precise compliance with exemption thresholds, and errors in the process can result in the order being vacated.

Bank Levies

Identifying financial accounts and executing levies to seize funds. Timing is critical. A levy that arrives the day after a debtor moves funds to a new institution recovers nothing.

Real Estate Attachments and Judgment Liens

Recording liens against debtor-owned real property to secure the judgment and force payment at the time of sale or refinance.

Personal Property Execution

Directing a sheriff or constable to seize tangible debtor assets, including equipment, vehicles, and inventory, for court-supervised sale.

Supplementary Process (Debtor Examinations)

Compelling debtors to appear in court under oath to disclose income, assets, employment, and financial obligations. This is often the most valuable enforcement tool, because it reveals information the debtor would never volunteer.

Fraudulent Transfer Actions

Pursuing recovery when debtors have transferred assets to family members or shell entities to

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evade collection. Massachusetts and Rhode Island both provide statutory frameworks for unwinding these transactions.

Why Clients Choose Cohen Cleary

At Cohen Cleary, our practice teams combine deep subject-matter experience with disciplined execution and responsive client service. We do not take a one-size-fits-all approach. Every matter is handled with careful preparation, clear communication, and a strategy tailored to the client's goals and the realities of the forum.

Clients choose Cohen Cleary because we deliver:

Practice-Focused Legal Experience

Our attorneys work in defined practice areas, allowing us to develop practical insight into the legal, procedural, and regulatory nuances that matter most in each case. This focus allows us to anticipate issues, avoid unnecessary delays, and position matters for efficient resolution.

Clear Guidance and Proactive Communication

We prioritize clarity at every stage. Clients receive straightforward explanations of their options, timely updates on developments, and practical advice grounded in real-world outcomes.

Strategic Advocacy with Trial Readiness

Whether a matter calls for negotiation, mediation, or litigation, our attorneys prepare every case with discipline and foresight. We pursue efficient resolution when possible and are fully prepared to advocate aggressively when necessary to protect our clients' interests.

Regional Knowledge and Local Presence

With offices throughout Massachusetts and experience across New England courts and agencies, we bring local insight and regional reach to every matter.

Client-Centered Service

We treat every matter with urgency and respect. Our clients rely on us for responsive service, sound judgment, and steady counsel through complex legal challenges.

In our judgment enforcement work, this approach helps clients move from court victory to actual recovery with clarity, efficiency, and confidence.

Post-Judgment Discovery and Multi-State Execution

We tell our clients that the supplementary process hearing is where enforcement cases are won or lost. Under Massachusetts Rule 69 and the applicable state equivalents, a creditor can compel a judgment debtor to produce financial records and testify under oath about every account, property interest, and income stream. We prepare for these examinations the way we prepare for depositions: with targeted document demands, account tracing, and questions designed to expose undisclosed assets. When debtors fail to appear or refuse to comply, we pursue contempt sanctions to compel cooperation.

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Geographic Reach for Judgment Enforcement

Judgments do not respect state lines, and neither does our enforcement practice. Cohen Cleary provides full legal representation for judgment enforcement, including litigation, supplementary process, wage garnishment, bank levies, and real estate attachments, in every state where the firm maintains active bar licensure. In approximately 20 additional states across the Eastern United States, the firm operates as a professional debt recovery partner, providing collection services outside the scope of legal representation. From our offices in Taunton and Plymouth, our attorneys coordinate enforcement strategy across New England and beyond.

For creditors holding judgments that must be domesticated in another jurisdiction, we handle the registration process and coordinate enforcement in the destination state under both the Uniform Enforcement of Foreign Judgments Act and full-faith-and-credit proceedings.

In states where Cohen Cleary operates solely as a debt collector, the firm provides professional collection services only and does not provide legal advice or legal representation. Clients requiring legal counsel in those jurisdictions should consult locally licensed attorneys.

Enforce Your Judgment and Recover What You Are Owed

If you hold an unpaid judgment, every day of delay reduces the likelihood of full recovery. Contact Cohen Cleary to discuss your enforcement options and develop a collection strategy tailored to your debtor's circumstances and asset profile.

Frequently Asked Questions About Judgment Enforcement

How long do I have to enforce a judgment in Massachusetts?

In Massachusetts, a judgment is enforceable for 20 years from the date of entry and can be renewed for an additional 20 years by filing a motion before expiration. However, treating a judgment as a long-term asset is a mistake. Assets that exist today may be spent, transferred, or shielded tomorrow. We advise clients to begin enforcement immediately and to pursue asset discovery before the debtor has time to restructure holdings.

What happens if the debtor has moved assets to another state?

The judgment must be domesticated in the state where the assets are located, typically under the Uniform Enforcement of Foreign Judgments Act. Once domesticated, all local enforcement mechanisms become available. Cohen Cleary handles domestication in every state where the firm is licensed to practice law.

Can a debtor hide assets to avoid collection?

Debtors can attempt to hide assets, but the law provides tools to uncover and reverse these strategies. Supplementary process compels sworn disclosure of all financial information. When a debtor has transferred assets to family members, trusts, or entities to avoid collection, Massachusetts (G.L. c. 109A) and Rhode Island (R.I. Gen. Laws § 6-16) provide statutory authority to void fraudulent transfers and recover the property.

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What debtor assets are protected from enforcement?

Both Massachusetts and Rhode Island exempt certain assets from collection, including a portion of wages, certain retirement accounts, and homestead protections on primary residences. Understanding these exemptions is critical to enforcement strategy, because pursuing exempt assets wastes time and legal fees while non-exempt assets remain exposed to other creditors.

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