

Judgment on Credit Record

The Circuit Clerks Office does NOT report to credit bureaus.

If you have a judgment against you and you resolve by either settlement (get a settlement letter) or paying it in full, the creditor is obligated to mark the judgment satisfied. The creditor has 60 days to do this after you pay. If more than 60 days have passed since you satisfied the judgment and no satisfaction is filed, contact the lawyer who obtained the judgment. Advise that the judgment was settled (if needed send a copy of the settlement letter or final payment showing a zero balance and proof of all your payments showing that you paid the full judgment or settlement amount). Tell the lawyer for the creditor that the creditor is obligated to mark the judgment satisfied.

If that is not possible, you must motion the case before the court to show proof to the Judge that the Judgment has been satisfied and ask the Judge to sign the release and satisfaction.

Once you receive the Release and Satisfaction from the Judge a copy needs to be sent to the credit bureau in order to release the Judgment against you.