

How Do I Know if There's A Judgment Against Me?

1

Where Can I Look Up Judgments and Court Records?

All judgments and court records are filed in the County Clerk Office in the County where the lawsuit was filed. You can go in person to the County Clerk Office in the County where you live to ask if a judgment has been entered against you. Most counties also allow you to search online.

If the lawsuit was filed in a County or Supreme Court in the last few years, you might also find records for free online through the New York State Courts Electronic Filing (NYSCEF) website at <https://iapps.courts.state.ny.us/nyscef>

2

Does it Cost Money to Find Out if There's a Judgment?

In most cases, you should not be charged just to find out if there's a judgment against you. Some County Clerks do charge a fee to print off documents or make copies.

3

Will Judgments Show Up on My Credit Report?

Starting in 2017, judgments are not listed on credit reports. The debt or past-due account may be listed, but your credit report will not say if a money judgment has been entered.

4

Are There Other Ways to Find Out About Judgments?

You might find out about judgments if a creditor freezes your bank account or sends a wage garnishment notice. Refer to our information sheet about what to do if you receive an income execution.