

# Finding Hidden Assets

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If you have a judgment against an individual, most likely you are not going to find any attachable assets by searching public records. Judgment debtors are smart. They know you are looking for their bank accounts. Most of them do not have open checking/savings accounts in their name.

In recent years, the internet has been a great place to hide money. PayPal for example allows individuals to have online accounts to either store funds or make business transactions. A high percentage of Ebay users have PayPal accounts. Many online businesses use PayPal as a form of accepting credit cards. If you believe your debtor has a PayPal account, here is what you do:

Have your attorney send a letter via U.S. Certified Mail or by courier service (Fed Ex, UPS, etc..) to PayPal with a subpoena (or writ of attachment if you have a judgment) to the following address:

PayPal Attn: Legal Dept. - Civil 2211 N . First Street San Jose, CA 95131

Make sure the subpoena/writ includes the debtors full name, address, social security number. It wouldn't hurt to include the email address of the debtor.

Another way to search for someone assets is to check their trash. I always tell my clients to shread their personal information before they throw it away. However, there are still many careless people out there who just throw away their bank statements, stock portfolio, telephone bills, etc...

In most cities it is legal to search through someone's trash as long as the containers are on the street or in the alleyway. I suggest checking with the city regarding their laws before you take someone's garbage.

There are many other creative ways to find hidden assets. I won't list them all here. The above steps are probably the best way to start when you need to collect on a sizable judgment. Jay Rosenzweig is a licensed private investigator. He is the owner of California Investigation Services. He is also a past president of the California Association of Licensed Investigators.