

Finding Hidden Assets.

A Creditor's Guide to Asset Searches in Florida

Winning is the easy part. A judgment says the debtor owes you — it does not say where the money is, and no court goes looking on your behalf. Finding what a debtor actually owns, and what of it the law lets you reach, is the work that turns a judgment into a recovery.

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ONE · THE DISCIPLINE

A judgment is a piece of paper until you know what stands behind it

Too many creditors work long and hard for a judgment, only to find themselves holding a court order that gets them no closer to being paid. The order says the debtor owes you. It does not say where the money is, and no court goes looking on your behalf. That work — finding what the debtor owns, and what of it the law lets you reach — is yours to do. It is also the work that decides whether pursuing the debt is worth the cost of pursuing it.

This is why a thorough asset search comes first. Before a suit is filed, it tells you whether a claim is worth bringing. After a judgment, it tells you what can be collected cleanly, without contest. Done properly, the search is the difference between a judgment you can enforce and a piece of paper worth exactly what it is printed on.

TWO · POSITIVE IDENTIFICATION

First, establish who you are dealing with

An asset search begins not with property but with identity. Before any public record will help you, you need to be certain the person is who they claim to be, where they live, and where they work. A full name and a current address unlock most local records; some searches need only a name.

It is equally worth learning the names of a debtor's family. People who intend to hide assets rarely leave them in their own name. A spouse's maiden name, an in-law, an adult child — these are where a title quietly moves when a debtor wants an asset to disappear from view. Knowing them in advance is often what makes an asset findable later.

START LOCAL

Begin at the city and county level — real estate, corporate filings, UCC statements, divorce, probate, and motor-vehicle records all live there. Widen to state and, when needed, federal sources. There are more than 4,000 recording jurisdictions in the U.S., each with its own rules; knowing which office holds which record is most of the job.

THREE · THE ASSET MAP

Where value hides — and where it is written down

Assets leave a documentary trail. The search is a matter of knowing which trail to follow for each kind of property.

ASSET	WHERE IT IS RECORDED · WHAT TO WATCH FOR
Real property	County Recorder / Registrar of Deeds (by owner, cross-indexed by address); Property Appraiser / Assessor for value. Watch for quit-claim deeds transferring property to a relative near the debt.
Business interests	Secretary of State — in Florida, Sunbiz. Shows officers, directors, and dates. A new entity or transfer timed to the judgment can be the first sign of a fraudulent transfer. Corporations hold no exemptions.
UCC filings	Record where personal property is pledged as collateral, and name the lender — revealing other obligations and, often, the debtor's bank.
Motor vehicles	Department of Motor Vehicles — ownership and any lienholder. Check under relatives' names too.
Boats & watercraft	State natural-resources authority; titled like vehicles and subject to levy.
Aircraft	Federal Aviation Administration registration — ultralights to jets; subject to replevin and sale.
Bank accounts	The most valuable and the hardest to find in public records. Often reached through the courts — a records subpoena can surface payroll endorsements showing the bank and account.
Personal property	Tangible: vehicles, machinery, inventory, equipment. Intangible: patents, royalties, notes, receivables, life-insurance cash value.
Unearned income	Rents, dividends, interest — reported on state and federal tax returns, discoverable through the right process.
Deceased debtors	Social Security records and county probate filings confirm death and reveal whether an estate — and assets — have entered probate.

A WORD ON THE SHORTCUT

The instant “asset search” tools sold online scrape public property records and stop there — the very thing a debtor determined to hide money has already worked around. They cannot see the bank accounts, income, and investments that actually satisfy a judgment. There is no software substitute for a search tailored to the file and backed by the court's subpoena power.

FOUR · THE PATTERN

How assets get hidden — and how the pattern shows itself

The tactics are consistent, which is what makes them findable. Assets are transferred into a relative's or in-law's name; real estate is moved by quit-claim deed; title is parked with someone the debtor trusts. Each leaves a record, and each becomes far more visible when the timing is read against the debt. A transfer for little or no value, made just as a creditor closes in, is the signature of a fraudulent conveyance — and it is something a disciplined search is built to catch.

There is an honest line worth drawing here: there is a real difference between a debtor who genuinely cannot pay and one who can pay but has chosen to hide it. Our work is with the second.

FIVE · EXEMPTIONS

What Florida law protects

Not everything a debtor owns can be taken, and knowing this before you spend money pursuing an asset is part of the search. Florida shields a homestead residence, a portion of personal property, a limited value in a vehicle, and much of the wages of someone who is head of a family; the specific dollar thresholds are set by statute and change over time. Corporations, by contrast, receive no such exemptions.

The point of mapping exemptions early is simple: it tells you what is actually reachable, so your effort goes where a recovery is real rather than theoretical.

SIX · THE REMEDIES

Turning found assets into a recovery

A completed asset search feeds directly into the remedies that follow. Once you know what the debtor owns and what is reachable, the tools of enforcement do their work.

Writ of execution

A court order directing the sheriff to levy on non-exempt property and sell it at auction, with the proceeds applied to your judgment. The process has steps of its own: instructions for levy, a check of conflicting liens through the state's records, proper notice to the debtor, and advertised public sale.

Turnover order

Used when property cannot be reached in the ordinary way, compelling the debtor to hand over specific, identified non-exempt assets. It can be sought even before other remedies are exhausted, but it must name the property precisely.

Bank levy & garnishment

Once an account is located, the means of attaching the funds in it.

Attachment

A pre-judgment order that stops a debtor from moving property out of reach while a case is still pending.

Each of these depends on the search that comes before it. That is the discipline: find first, then act, so that every step is aimed at something real.

IF A DEBTOR IS HIDING WHAT THEY OWE YOU

That is the moment to call us.

For nearly fifty years, across three generations, Marcadis Law Firm has recovered what Florida creditors are owed — with the discipline the work demands and the restraint the relationship requires. We look first, then act, so your effort is aimed at what is real, and your name is protected while we do it.

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FREQUENTLY ASKED

Questions creditors ask

Should I search for assets before I sue, or after I win?

Both. A search before suit tells you whether a claim is worth bringing. A search after judgment tells you what can be attached cleanly and without contest, so your enforcement effort is aimed at real property rather than guesswork.

Can't I just use an online asset-search service?

Those services scrape public property records and stop there. They cannot see bank accounts, income, or investment accounts — the assets that most often satisfy a judgment. A search that recovers money is tailored to the specific debtor and backed, where needed, by the court's subpoena power.

What if the debtor has put everything in a relative's name?

That is one of the most common tactics, and it leaves a trail. Transfers to family, quit-claim deeds, and title parked with an in-law all appear in public records, and a transfer made for little value as a debt came due can support a claim of fraudulent conveyance.

What can Florida law actually let me collect?

Florida exempts a homestead, a limited amount of personal property, a limited vehicle value, and much of a family head's wages; the exact thresholds are set by statute and change over time. Corporations have no such exemptions. Confirming what is exempt early keeps your effort focused on assets you can genuinely reach.

This guide is general information about creditors' rights and asset recovery in Florida, not legal advice, and procedures and exemption amounts change over time. For advice on a specific matter, speak with a creditors' rights attorney. © Marcadis Law Firm, P.A.