



## Investigations Department

### Asset Profiles

We have three options for conducting asset searches. All are designed to give you only the information that will assist you and your client. Below is a summary of each of the asset profiles we offer, and the searches included.

The **Level One Asset Profile** is designed to provide clarity before entering into a lawsuit, taking a settlement when the insurance policy limit does not cover a plaintiff's injury costs or in the first phase of collecting a docketed judgment. The profile will provide you with the economic health of a person or company, and outline that subject's ability to satisfy a judgment. The report is broken down into three parts; assets, liabilities and internet/media. Below is a list of what will be searched in each report:

Assets	Liabilities	Internet/Media
Real estate	Tax liens	Social profiles (Facebook, etc.)
Motor vehicle records	Judgments	Internet media
Recreational vehicles (boats, planes, etc.)	Pending litigation	Newspaper articles
Banking relationships	Bankruptcy filings	Blogs
Common stock holdings (individuals only)	Child support	Domain name ownership
Employment records	State/federal sanctions	Email addresses
Corporate records	Divorce filings	
Streams of income	UCC filings	

All of the above searches are part of each **Level One Asset Profile**. This investigation has a flat-rate price of \$225.00. A husband and wife are considered as one subject, a company and a personal guarantor are considered as one subject and the owner and driver who reside at the same address are also considered as one subject. We believe this is an economical effectual way to deal with determining the viability of commencing a lawsuit or collecting on a judgment.

The **Level Two Asset Profile** is for post judgment collections only. A comprehensive plan and budget will be submitted for client's approval before any investigation is started. All investigations are billed at an hourly rate of \$70.00 plus mileage and any expenses incurred. Below is a list of some of the more common post judgment investigations:

- Finding banking relationships to garnish accounts and then obtaining bank transfer records through a subpoena to look for money transfers into other accounts.

- Conducting surveillance to see where a person is working or how busy a company is.
- Finding the subject's cell phone numbers then obtaining call records through a subpoena to analyze phone numbers to locate banks, brokerages or other financial institutions.
- Conducting a site visit at a company to locate equipment or inventory that can be seized.
- Pulling a copy the subject's credit bureau to see how much they pay in bills each month and locate banking relationships.
- Searching through courthouse filing to locate bank accounts, settlements or streams of income or other assets.
- Collecting the subject's garbage to locate bank relationships/accounts, investment accounts or receipts for assets.

The above investigations can be ordered separately or as a package. These are only some of the investigative techniques we employ to locate assets to satisfy a judgment.

Metro Legal Services also offers a **Contingency Fee Asset Profile**. It is designed to help collect the money owed to your clients by locating bank accounts, hard assets and streams of income. We understand that judgment holders are sometimes hesitant to continue collection efforts after costly litigation. This is why we decided to share some of the risk to help judgment creditors collect on their outstanding judgments. We are willing to conduct data base searches as well as site visits and surveillance to determine where the debtor's assets are located. We only get paid if we locate assets. Trust us to get positive results for you.

If accepting a case MLS will conduct an asset search that may include, but is not limited to the following:

- Real estate search
- Motor/recreational vehicle search
- Bank account search
- Common stock/investment accounts
- Site visits
- Surveillance
- Locating employment and streams of income

MLS will not be responsible for:

- Any legal fees including but not limited to; obtaining a sister-state judgment, domesticating a judgment, filing or writs, filing or delivering subpoenas etc...
- Any court fees including but not limited to; writs of execution, subpoenas, garnishments summons, etc...

Please contact Patrick McPherson, Investigations Manager, to set-up a consultation or place an order.