## Registering a Money Judgment in the New Brunswick Personal Property Registry (PPR)

If a court in New Brunswick has made a judgment stating that you are to be paid money by an individual or a business, see the booklet <u>Judgment Enforcement</u> for a description of the tools and processes available to help you collect the money.

This brief guide provides additional information about registering your judgment in the Personal Property Registry as described in pages 4 to 6 of the Judgment Enforcement booklet.

If you require additional assistance with the registration of your judgement, a list of service providers who can complete registrations and discharges can be found at: https://www.pxw1.snb.ca/snb7001/e/2000/2700e 2.asp

Before registering in the Personal Property Registry, confirm the following:

- You have been awarded a money judgment from a court such as the Small Claims Court of New Brunswick or the Court of King's Bench of New Brunswick.
- You have registered your judgment with the court as is described on page 3 of the Judgment Enforcement booklet.

The following table lists information required to register a money judgment in the Personal Property Registry (PPR). For more information, see <u>ACOL PPRS website Registration Tips</u> and the General Regulation – *Personal Property Security Act*.

PPR Data Field	Required?	Information Required
Province	Yes	New Brunswick
Registration Type	Yes	Enforcement of Money Judgment Act Notice of Judgment
Term in Years	Yes	The initial period that your PPR registration will be effective. This is the time during which you be able to enforce your judgment.
		<b>Term in Years</b> must be a value from 1 to 15 years. The registration cost is \$25.00 plus \$9.00 for each year. For example, 1 year will cost \$34.00; 2 years will cost \$43.00.
		If you find later that you need more time to enforce the judgment, you will be able to renew the PPR registration at a cost of \$9.00 per year.
Your File Number	Optional	This is any text value that you may wish to enter into the PPR registration to help you identify it.
Court	Yes	The name of the New Brunswick court that issued the judgment. You will pick the <b>Court</b> from a list.
		The court name should appear at the top of your judgment and at the top of Form 21A or Form 60A used to register the judgment with the court.

PPR Data Field	Required?	Information Required
		If your judgment was issued by the Small Claims Court of New Brunswick, select Court of King's Bench, Trial Division as the court.
Judicial District	Yes	The courthouse location in the Province of New Brunswick which issued the judgment. You will pick the <b>Judicial District</b> from a list.
		There are eight Judicial Districts in New Brunswick:
		Bathurst (Gloucester County)     Bathurst Courthouse, 254 St. Patrick Street, Bathurst
		Campbellton (Restigouche County)     City Centre Mall, Suite 202, 157 Water Street,     Campbellton
		Edmundston (Madawaska County, the Parish of Drummond, and the Town of Grand Falls) Carrefour Assomption, 121 rue de l' Église /Church Street, Edmundston
		<ul> <li>Fredericton (Counties of York, Sunbury, and Queens)</li> <li>Justice Building, 427 Queen Street, Fredericton</li> </ul>
		Miramichi (Northumberland County)     Miramichi Law Courts, 673 King George Highway,     Miramichi
		Moncton (Counties of Albert, Westmorland, and Kent)     Palais de Justice Moncton Law Courts, 145 Assumption     Blvd., Moncton
		Saint John (Counties of Charlotte, Kings, and Saint John)
		Saint John Law Courts, 10 Peel Plaza, Saint John
		Woodstock (Carleton County and Victoria County, excluding the Parish of Drummond and the Town of Grand Falls)
		Woodstock Court House, 689 Main Street, Woodstock
		For a full list of court locations, their addresses and contact numbers, see <a href="New Brunswick court locations">New Brunswick court locations</a> .
Court File Number	Yes	An identifying number for your judgment. It will have a format like FSC-123-2022 or SJSC-321-2021.
		The <b>Court File Number</b> should appear at the top of your judgment and at the top of Form 21A or Form 60A used to register the judgment with the court.
		If your judgment was issued by the Small Claims Court of New Brunswick, your Court File Number will be the same as your court case number.
Judgment Date	Yes	The date that the judgment was issued.

PPR Data Field	Required?	Information Required
		The <b>Judgment Date</b> should appear at the top of your judgment and within Form 21A or Form 60A used to register the judgment with the court.
Amount	Yes	The amount of money that was defined in the judgment. You must enter a numeric value.
		The <b>Amount</b> that you enter in the PPR registration should be the value specified in the judgment not including costs to enforce the judgment that may also be paid to you.
Judgment Debtor	Yes	The name(s) and address(es) of the person(s) ordered by the judgment to pay you money.
		The name(s) that you enter here should be the full legal name(s). If a <b>Judgment Debtor</b> goes by more than one name or if you are not certain of the full legal name, you may enter more than one name and address for that person.
Judgment	Yes	Your name and address.
Creditor		You should also provide an email address in order to receive notification if anyone changes your registration.
General Collateral	Yes	A description of personal property that is covered by the judgment.
		This value defaults to text reading "All present and after- acquired personal property". This means that all current and future personal property are covered by the judgment. Do not add to or change this text unless you need to limit the personal property covered by the judgment.
Serial Numbered Collateral	Optional	An optional list of certain kinds of goods – motor vehicle, trailer, boat, outboard motor, and aircraft – that are covered by the debtor.
		If you know the serial numbers for such goods, you may enter them here. This may help you enforce against the goods, but is not necessary if your <b>General Collateral</b> reads "All present and after-acquired personal property".
Additional Information	Optional	A space for entering other information about this registration. For example:
		If the name of the <b>Judgment Debtor</b> or <b>Judgment</b> Creditor as entered in this PPR registration is different from the name listed in the judgment, you should enter the name listed in the judgment here.
		If the address of the <b>Judgment Debtor</b> as entered in this PPR registration is their last known address, but you know that they are no longer at that address, you may state that here.

## After you register: PPR verification statement:

- The PPR will issue a Verification Statement that lists the registration number, registration date, and the contents of your registration. Retain a copy of this Verification Statement for your records.
- You are also required to send a copy of the Verification Statement to the Judgment Debtor. The Verification Statement should be sent by mail.
- If you proceed with enforcement steps, provide a copy of the Verification Statement to the sheriff.

## After you register: PPR search result report:

If you plan to proceed with enforcement steps, then in addition to registering the judgment in the PPR, you are also required to produce a PPR search result report. This is described on pages 6 and 9 of the Judgment Enforcement booklet.

The purpose of the PPR search result report is to inform you and the sheriff of other interests registered against the Judgment Debtor's property. For example, the proceeds from seizure and sale of the Judgment Debtor's property may be payable to other creditors. There may or may not be enough proceeds to pay the judgment amount owed to you.

To perform a PPR search for purposes of judgment enforcement, we recommend you proceed as follows **for each Judgment Debtor listed in the PPR registration**. For more information, see <u>ACOL PPRS website Search Tips</u> and the General Regulation – *Personal Property Security Act*.

- From the ACOL PPRS menu, select either Individual Debtor Name Search or Enterprise Debtor Name Search, depending upon whether you are searching for a natural person or for a corporation or other organization. Note that if the Judgment Debtor is an unincorporated business such as a sole proprietorship, you should search by the name of the individual who owns the business.
- 2. For Province, select New Brunswick.
- 3. For Debtor Name, enter the full name of the Judgment Debtor.
- 4. Optionally enter an ACOL Reference Number to keep track of your search.
- 5. Select **Perform Search**.
- A list of matching debtor names and their registrations will be presented.
- 7. Select all matching registrations for inclusion in the search result report.
- 8. Download (save) and print a copy of the search result report for your records.