Wisconsin's Child Support Lien Docket Handbook

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https://liendocket.wisconsin.gov/

Department of Children and Families Division of Family and Economic Security Bureau of Child Support How to Access the Lien Docket:

https://liendocket.wisconsin.gov/

To order a Lien Docket Handbook, send an email to:

bcsinfo@wisconsin.gov

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Purpose

This handbook provides information on child support liens and on the child support lien docket.

This handbook:

- > Defines child support terminology,
- Outlines procedures for satisfying a lien and releasing a lien against a specific property, including vehicles; and
- > Explains how to use the child support lien docket website.

Background

The federal Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA) requires states to enact laws to increase the collection of past-due child support. One provision of the Act mandates that liens be placed administratively against a child support payer's real and personal property when past-due support is owed.

Federal law, s. 49.854, Wis. Stats., and Administrative Rule DCF 152 require liens to be placed without court action on a delinquent payer's real and titled personal property, including motor vehicles. A lien is created when the lien-eligible amount in a payer's court case meets or exceeds a given threshold.

State law also requires that administrative liens be recorded on a child support lien docket and delivered electronically to county Registers of Deeds offices.

The state statute and administrative rule are available at the Wisconsin State Legislature's website <u>www.legis.state.wi.us</u>.

The implementation of administrative liens and the child support lien docket are some of the enforcement tools available to the child support agency workers. Child support agencies may levy a delinquent payer's property to enforce a lien. This means that the agencies may seize a delinquent payer's bank accounts, titled personal property, or real estate to satisfy a child support lien.

Common Terms

Arrearage Debt: The sum of child support arrears, maintenance arrears, family support arrears, missed payments on past support, missed payments on birth expenses, and missed payments on medical support in a court case.

Closing Agent: A title company agent, a bank officer, or attorney who acts as a settlement agent for one or more parties in the sale of real estate.

Contested: The payer alleged an error in the lien amount for one or all court cases associated with the lien, and requested a review with the child support agency or a court hearing to challenge the lien.

Contact Child Support Agency: The child support agency responsible for working with closing agents when a release or satisfaction is requested.

Court Case Lien: A charge upon real or personal property for the satisfaction of a child support debt when the lien-eligible amount exceeds the threshold in the court case.

Direct Appeal: A court hearing requested by the payer to challenge the validity of a lien.

DOB: Date of birth.

Docket Number: A unique identifying number assigned to a participant lien. All subsequent court case liens are associated with this number until the participant lien ends.

End Date: The date that a lien ended and an end reason was recorded on the docket. A lien is no longer effective as of the end date. A lien that has ended remains on the docket for a period of six months from the end date, for historical purposes.

End Reason: An explanation of why the lien ended and an indication that a participant lien is no longer effective. A lien ends when it is satisfied, expired, or withdrawn.

Filing Date: The date that a participant lien is recorded on the lien docket. The participant lien expires five years from the filing date. The date does not change if additional court case liens are added to the participant lien.

Financial Record Review: The child support agency review of records and court orders when a payer challenges the validity of a child support lien in a court case.

Lien Docket: An electronic registry of the names of payers subject to a child support lien (s. 49.854 Wis. Stats.)

Lien-Eligible Amount: The difference between the arrearage debt and the monthly charge in a court case.

Lien Record: A listing on the child support lien docket of a payer's name and date of birth as well as the amount of the lien, lien filing date, agencies with a lien, contact child support agency, end date, and end reason. The social security number will be listed if it is used in the search criteria, and will not be displayed otherwise.

Lien Status: Lien status can either be full or limited. A lien is placed on the docket immediately after becoming eligible. A payer receives an amount of time to contest the validity of the lien. The status remains *limited*. When the time period to contest has expired, the status changes to *full* and the lien is reported to the credit bureau, Department of Transportation and other administrative actions can take place, such as account seizure and license suspension.

Lien Subordination: The child support agency may agree to give another entity's lien (such as a bank) against a payer's property priority over the child support lien (DCF Rule 152.06 (7)).

Notice of Lien: A notice that is sent to the payer when a court case initially has a lieneligible amount that meets or exceeds the threshold.

Participant Lien: The sum of all court case liens for a payer.

Payer: A person responsible for paying child support.

Priority Lien Holder: Any lien that takes priority over the child support lien, such as tax and special assessment liens, purchase money mortgages, construction liens, environmental liens, liens that are docketed or recorded before the child support lien becomes effective, or any other lien given priority under the law, DCF Rule 152.06 (7).

PRWORA: Personal Responsibility and Work Opportunity Reconciliation Act of 1996.

Release of Lien: A document issued by the contact child support agency that ends a lien on a specific property. A lien still remains against the participant.

Satisfaction of Lien: The participant lien amount is paid in full.

SSN: Social Security number.

Threshold: An amount that the lien-eligible amount in one or more of the payer's court cases must equal or exceed before a payer is subject to a child support lien. Wisconsin's threshold is \$500 or one month's worth of support, whichever is greater.

WI SCTF: Wisconsin Support Collections Trust Fund (WI SCTF).is the central payment center for all child support payments.

Withdrawn: When a child support lien is taken off the lien docket for reasons that include: satisfied, barred or expired. The participant's name will continue to appear on the docket for six months, with an end reason and a zero lien balance however; the lien is not active.

What is the Child Support Lien Docket?

The **Child Support Lien Docket** is an electronic registry containing the names of people who owe past-due child support. A lien is effective as soon as it has been recorded on the **Child Support Lien Docket** and the docket has been delivered to the county Registers of Deeds. Real estate closing agents, Register of Deeds and financial institutions may access the docket through the Internet.

The Wisconsin Department of Children and Families (DCF) maintains the **Child Support Lien Docket** using the Kids Information Data System (KIDS), Wisconsin's automated child support enforcement database. The names of payers and the liens against them are public records of the State of Wisconsin and are compiled in this docket for public disclosure to interested parties.

The **Child Support Lien Docket** lists payers subject to a lien. The lien record on the docket does not identify a specific piece of property to which the lien attaches. Instead, the lien attaches to any real or titled personal property, including vehicles requiring a certificate of title that the child support payer owns. If a payer has more than one court case with a lien, the amounts of all court cases are combined into one lien amount for the payer (also known as a participant lien).

If there is a Child Support Lien on a delinquent payer's motor vehicle, the vehicle title will state, "Child Support Lien per s. 49.854(2) Wis. Stats., Madison".

New payers are added to the **Child Support Lien Docket** on a monthly basis. The lien amounts are updated as payments are processed or adjustments are made. A payer's child support lien remains on the lien docket until it is satisfied, withdrawn, or expired. A lien may

also be released from a particular piece of real estate. The electronic docket will not indicate that a lien has been released. Any inquiries regarding releases must be made at the Register of Deeds office in the county in which the property is located.

The participant lien is effective for **5 years** from the date the participant lien is docketed. The filing date does not change if additional court case liens are added to the participant lien amount during this period.

When is the Child Support Lien Docket Accessible?

Except for routine maintenance periods, the names of payers on the **Child Support Lien Docket** can be accessed at any time. However, access to certain detailed information about the lien (lien amount, the reason a lien ended, the end date and the contact child support agency) is limited to the following periods of time:

	<u> </u>	
Monday-Friday	6:00 a.m. to	10:00 p.m.
Saturday	6:00 a.m. to	5:00 p.m.
Sunday	9:00 a.m. to	6:00 p.m.

If routine maintenance is required, it will be completed on Saturdays starting at 3 pm to Sundays 9 am. The user will be alerted, with a message in red, on the login screen (first screen) when signing on, the Wednesday before the scheduled maintenance.

How Do I Use the Lien Docket Website?

To access the website, you must be connected to the Internet and you must use Netscape or Microsoft Internet Explorer (IE) browser. We recommend that you use the most current version of the browser.

- 1. Start your web browser.
- 2. Enter the following website address: <https://liendocket.wisconsin.gov/>
- 3. This will bring you to the Access Page titled "Welcome to the Wisconsin Child Support Lien Docket."
- 4. At the bottom of the screen, click on the "Search the Child Support Lien Docket" button.

WISCONSIN DEPARTMENT OF CHILDREN AND FAMILIES CHILD SUPPORT LIEN DOCKET
Welcome to the Wisconsin Child Support Lien Docket!
The Child Support Lien Docket is a registry containing the names of people who owe past-due child support. Past-due support constitutes a lien against a delinquent payer's real and titled personal property. The lien is effective as soon as it has been recorded on the Child Support Lien Docket. To view the Child Support Lien Docket Handbook, <u>click here</u> .
The Wisconsin Department of Children and Families maintains the Child Support Lien Docket using real-time data from KIDS, Wisconsin's automated child support enforcement database. The names of payers with a lien and the liens against them are public records of the State of Wisconsin and are compiled in this docket for public disclosure to interested parties. For more information <u>click here</u> .
New participants are added to the Child Support Lien Docket on a monthly basis. The lien amounts are updated as payments are processed or adjustments are made.
Routine Maintenance may occur on this website. The weekly maintenance window is between Saturday, 3:00 p.m. and Sunday, 10:00 a.m. If maintenance is needed, the Lien Docket Website may be unavailable for all or part of this time period. If you experience difficulty during these hours, please try again later.
Lien Expiration: A child support lien is effective for five (5) years from the original filing date. Child support cases that still meet the lien criteria will be immediately subject to a new lien for another 5 year time period. For more information, <u>click here</u> .
Except during the maintenance window, the names of individuals on the Child Support Lien Docket can be accessed at any time. However, access to detailed information about the lien, such as lien amount, the reason a lien ended, and the lien end date is limited to the following times:
Monday through Friday6:00 am to 10:00 pmSaturday6:00 am to 5:00 pmSunday10:00 am to 6:00 pm
To protect the lien holder's identity, searches are limited to the last four digits of the SSN.
Search the Child Support Lien Docket
After you access the liep desket website, your access will "time out" or expire after 20

After you access the lien docket website, your access will "time out" or expire after **20 minutes** if the website is not being used. You will need to click on the "Search..." button again to reenter the docket website.

Child Support Lien Docket Search Screen

After clicking the "Search the Child Support Lien Docket" button, the **Child Support Lien Docket Search Screen** will appear. On this screen, you may **Search by Name** or **Search by Lien Docket Number**.

Exact match Exact match
Exact match 🗸
Begins with 🗸
(mm/dd/yyyy OR yyyy)

When **Searching by Name**, you must always include the person's last name. The system will omit all spacing, hyphens and apostrophes in the search. Additional punctuation will also be ignored or not allowed, such as periods, '&' and '@" signs. If the spelling of the last name is not known, the last name search allows for a partial name search.

For a partial name search, enter at least the first three characters of the last name in the 'Last Name' entry field. Click the drop-down field showing 'Exact match' and then select 'Begins with'. This search will notify the user of all last names that begin with the characters

used. For example: When searching for the last name Johnson, the user can type JOH, select the 'Begins with' drop-down option, and all the last names that start with JOH will appear on the search screen.

WISCONSIN DEPARTMENT OF CH			
CHILD SUPPORT			
O Search Lien Docket			?
Enter your search criteria			
Lien Docket Number: *			
OR:			
Last Name: *	joh	Exact match Begins with	
First Name:		Exact match 🗸	
Middle Name:		Begins with 🗸	
Date of Birth:		(mm/dd/yyyy OR yyyy)	
SSN - Last Four:	#### - ### -		
*Required Field for selected s	earch type.		
		Search Clear	



To narrow the search, the first name, middle name, date of birth, or **last four digits** of the social security number may be entered.

- If the correct spelling of the last name is unknown, you may enter a partial last name (minimum of the first three characters) and select 'Begins with' from the drop-down list to the right of the name. This is the only required field in a name search.
- If the correct spelling of the first name is unknown (e.g., Steven or Stephen), you may enter the first character(s) of the first name and select 'Begins with' from the drop-down list to the right of the name. This will allow the system to bring up all names that begin with that first character(s) followed by any other character.
- When a middle name or initial is included in your search, it will work the same as the first or last name, but the drop-down option for this is defaulted to 'Begins with'.
- When entering a date of birth, you may limit the information to the year of birth, e.g., 1974, in the far right field on the Date of Birth line.

Hyphens, apostrophes or spaces in the first, middle, or last names are not required to do a search or obtain a match.



Click the <u>Help</u> link at the bottom of each screen for detailed tips for using that screen.

Under rare circumstances, you may encounter multiple hits while searching by name and the last four digits of the Social Security Number (SSN). If this occurs, you will need to contact the local child support agency of the named idividuals. Click on the Lien Docket Number to find a link to the agency contact person.

Search By Lien Docket Number

If you have the lien docket number from a previous search, you can select the **Search by** Lien Docket Number link on the **Child Support Lien Docket Screen**. When using the **Search by Lien Docket Number** option, click on that link and type in the docket number and click on the "Search" button.

	THILDREN AND FAMILIES	USERTEST		
h Lien Docket our search criteria			2	
Lien Docket Number: *	557305			
	4			
OR:				
Last Name: *		Exact match	~	
First Name:		Exact match	~	
	[

When there is a match, the **Search Results Screen** will display columns for payer name, date of birth, and docket number. A column for SSN will appear if you entered a SSN as a search criterion.



TIPS:

If you do not receive a match on a lien docket number, the lien may have been removed from the docket. A lien is removed from the docket six months after it ends. You should search by name to determine if a new lien has been docketed for the payer.

Search Results Screen

When searching by name, the **Search Results Screen** will appear with a list of any payers who match the search criteria. If two or more names are returned, you will be given the option to narrow your search. Clicking on the Narrow Search button will take you back to the **Search Screen.** The criteria you previously entered will remain on the **Search Screen**. Enter additional data to make your search more precise.

If there is not a match, you will receive a message that a match has not been found and the results screen will show the value used in your search. You will be instructed to broaden your search. The message will have a Broaden Search button that you can click to return to the **Search Screen**.

Docket Search Resul	te	
t Lien		
	Lien Docket information as of 10/31/2017 10:	01:26 AM
Lien Docket Number	Name	Date of Birth
000526870	JONES, MARK A	06/28/1967
000530635	JONES, MARK A SR	09/05/1964
000506048	JONES, MARK ANTHONY	11/25/1985
000472258	JONES, MARK EUGENE	11/30/1979
000496572	JONES, MARK L	02/07/1962
000486789	JONES, MARK UNNAMED	12/25/1979
000428249	JONES, MARK W	05/30/1967
7 record(s) found		

When a match is found, click on the docket number to continue to the **Lien Docket Detail** screen.



- > Search results are listed alphabetically.
- Search results are limited to 200 entries. If there are more than 200 entries, you will be instructed to narrow the search.
- Click the HELP link for further details.
- > Record the lien docket number if you need to check the status of the lien in the future.

A Search by Lien Docket Number will skip the Search Results Screen and take you immediately to the Lien Docket Detail.

Lien Docket Detail Screen

The **Lien Docket Detail Screen** contains additional information about the lien, such as lien amount, end date, end reason and contact child support agency.

Docket Details			
	Lien Docket information a	s of 11/13/2017 1:35:41 PM	
Name:	R NICOLE	Lien Amount:	\$16,787.80
Date of Birth:	03/11/1986	End Date:	N/A
Lien Docket Number:	000489060	End Reason:	N/A
Filing Date:	02/08/2015	Contact Child Support Agency:	Rock County
Child Support Agencies	Rock County, Waukesha	Child Support Agency Conta	act List
with Lien:	County	\searrow	



- The payer's last four digits of the Social Security number will only be displayed if it has been entered as a search criterion.
- The lien amount, end date, and end reason are updated each time a lien record is retrieved.
- You may need to contact the child support agency if the lien amount is zero and no end reason or end date is listed.
- A contact child support agency will not be listed if the lien has ended. However, there will still be a list of all child support agencies that had an interest in the lien.
- Click the HELP link on the screen for more details about this screen.

What Do I Do When I Find a Hit?

When the individual you are searching for has a child support lien, you may call the **Contact Child Support Agency** listed at the bottom of the **Lien Docket Detail** screen to:

- > Verify the identity of the child support payer, or
- Request a satisfaction or release of lien for a specific property.

On the **Lien Docket Detail Screen**, there is a link, highlighted in blue and located under the "Contact Child Support Agency" name. The user may click the <u>Contact CSA List</u> link on the

page to access a list of names, phone numbers, and FAX numbers of the lien contact in each agency.

When a lien is effective and you contact a child support agency other than the contact agency, you will be referred to the proper contact agency listed on the docket.

Satisfaction of Lien

A written request for a lien satisfaction must be made to the contact child support agency. When the contact child support agency receives the request, it will issue a **Payoff Letter for Lien Satisfaction (See** <u>Document 1</u>).

- The payoff letter will specify the payment amount necessary to satisfy the lien. This payoff letter is valid for a 30-day period from the date of issuance.
- > The enclosed Remittance Document must be returned with the lien payment.
- The payment must be in the form of a money order, cashier's check, attorney trust account check, or title company or escrow check. Personal checks will *not* be accepted.

The payment must be sent to the Wisconsin Support Collections Trust Fund (WISCTF) at PO Box 070799, Milwaukee, WI 53207-0799.

The contact child support agency will satisfy the lien if the total lien amount specified in the letter is received and processed within 30 days of the date of the payoff letter. The satisfaction will be recorded on the **Lien Docket Detail Screen**. (The word "satisfied" will be in the end reason field and an end date will also be displayed.) The lien will remain on the docket for a period of six months from the date that the lien was satisfied.

The contact child support agency will also send the payer a **Re: Satisfaction of Lien (See** <u>**Document 2**</u>) within 10 business days after the payment is processed. This document is not filed with the county Register of Deeds.

Release of Lien for a Specific Property

When a release of lien for a specific property is requested, the following information must be provided to the contact agency.

- A written request for a release of the lien and reason for the request. Include the amount to be realized upon the sale of the property and the amount to be paid to the child support agency to release the lien.
- Proposed closing statement.
- > Property tax assessment or recent appraisal.
- > Title report or attorney's opinion of abstract.
- > Full legal description of the property on 8.5" x 11" paper.
- If release is requested because of default of the mortgage, provide a letter explaining how and why the contract is broken and the balance due on the mortgage/contract.

The contact agency will inform you of any additional documents needed to complete this process. (See <u>Document 3</u> Request for Payment Letter for Release of Lien.)

With this information, the contact child support agency will determine whether the sale price of the property and the amount to release the property from the child support lien are reasonable. The child support agency will also use this information to draft a **Payment** Letter for Release of Lien Against a Specific Property (See Document 4.)

- The payment letter will have a legal description of the property that will be released from the lien.
- The payment letter will specify the amount that must be paid to release the property from the child support lien. This amount is valid for 30 days from the date of issuance.
- > The enclosed Remittance Document must be returned with the lien payment.
- The payment must be in the form of a money order, cashier's check, attorney trust account check, or title company escrow check. Personal checks will *not* be accepted.
- The payment must be sent to the Wisconsin Support Collections Trust Fund (WISCTF) at PO Box 070799, Milwaukee, WI 53207-0799.

The contact child support agency will send the closing agent a **Release of Lien Real Property (See Document 5)** if the amount specified in the payment letter is received and processed within 30 days of the date of the letter. The closing agent is responsible for filing the release with the county Register of Deeds. The **Release of Lien** will be sent within 10 business days after the payment has been processed. This will release the lien against that property, but not from the payer.

The release will not be displayed on the **Child Support Lien Docket**.

Escrow Agreement and Disbursement

A lien encumbers any property owned by a payer when the lien is recorded on the child support lien docket. After a lien is recorded on the docket, the payer has a limited period of time to contest the validity of the lien.

When a payer contests a lien, the actual lien amount cannot be determined until a child support agency completes a financial record review or a court decision is made. When the contact child support agency receives a written request for a satisfaction or release of the lien, it will review to see if the payer is contesting the lien in any of his or her court cases. If the payer is challenging the lien, the child support agency will request that an escrow account be opened.

Either the contact child support agency or the closing agent may draft an escrow agreement to establish an escrow account.

- The contact child support agency has a standard Escrow Agreement (See Document 6) form that can be modified to meet the needs of the closing agent. The contact child support agency will sign the agreement before sending it to the closing agent. The closing agent, payer, and any joint-property owners must sign the agreement. The signed agreement must be returned to the contact child support agency within 30 days of the date that the contact child support agency drafted the agreement.
- If the closing agent uses its own escrow agreement, the contact child support agency will issue a Payment Letter for Release of Lien Against a Specific Property (See Document 7) indicating the amount that must be escrowed. The closing agent, payer, and any joint-property owners must sign the agreement. The signed agreement must be returned to the contact child support agency within 30 days of the date of the payment letter.

The closing agent is not required to provide an original escrow agreement to the child support agency.

After receiving the signed agreement, the contact child support agency will send the closing agent a **Release of Lien** for the property within 10 business days.

When the payer's challenge to the lien has been resolved, the contact child support agency will send an **Escrow Disbursement Letter (See <u>Document 8</u>)** to the closing agent. This letter specifies the amount from the escrow account that must be sent to WI SCTF.

Release of Lien – Personal Property

A delinquent payer may want to use their car as a trade-in to purchase a new car but the equity may be insufficient to pay the child support lien in full. In this case the child support agency may release the specific property from the lien. This allows the seller to transfer the property to the buyer with a clear title and the child support lien will be kept intact.

The delinquent payer must request the **Release of Lien – Personal Property** notice **(See <u>Document 9</u>)** from the local child support agency that is responsible for enforcing the court

order on the lien. The local child support agency and the delinquent payer will negotiate whether or not a release will be issued.

The delinquent payer must have the following data in order to request the Release of Lien – Personal Property:

- Vehicle Type
- Vehicle Identification Number (VIN)

If the delinquent payer subsequently purchases a new vehicle, the lien will be placed on the new title.

Frequently Asked Questions

What should I do if I cannot access the website?

If you are unable to access the Child Support Lien Docket Website, you should first check if your Internet Service Provider is working by attempting to access other websites. If you are able to access other websites, there may be a problem with the Child Support Lien Docket Website. You may contact the Help Desk at (608) 266-7252 to report the problem.

If you are in the website and unable to access detailed lien information such as lien amounts or contact child support agency, make sure that you are searching for this information during the normal lien docket access times listed below.

Monday-Friday	6:00 a.m. to	10:00 p.m.
Saturday	6:00 a.m. to	5:00 p.m.
Sunday	9:00 a.m. to	6:00 p.m.

If web maintenance is required, it will be done on Mondays between 6:00 a.m. and 9:00 a.m.

The contact child support agency hours may differ from the website hours listed above. If you have difficulty accessing the website, please contact the Help Desk at (608) 266-7252 between the hours of 6:00 a.m. to 6:00 p.m.

What does it mean if the lien amount is zero and there is no end reason for the lien?

If the lien amount is zero, and the end reason is **not** provided, it is because the lien has not satisfied yet. You can contact the local child support agency to determine the status of the lien.

There are many instances in which a child support payment (other than a lien payment) reduces a payer's past-due support, resulting in a lien amount of zero.

If this occurs, there may be a lien amount of zero and no end reason on the docket until KIDS (Wisconsin's automated child support enforcement system) updates the end reason on Saturdays.

Is the delinquent payer I see on the child support lien docket website the same person I am currently working with to refinance, foreclose or sell property?

The title search is strictly by name. It is important to verify the last four digits of the Social Security number or date of birth of the person you are working with to ensure that they are the same person on the lien docket. If the user is uncertain, contact the local child support agency listed on the detail screen to obtain further information about the identity of the delinquent payer.

What should I do if the child support agency will not take my call?

Each child support agency has designated a contact person to handle lien questions. A list of contact persons for each child support agency is provided on the website. If you are unable to reach this person by phone, it is recommended that you send a FAX with your request to the proper contact person.

What happens if I forget to send in the remittance document for satisfaction with the lien payment?

If you forget to include the remittance document with the lien payment, contact the child support agency that issued the payoff letter. Failure to include the remittance document may result in an incorrect application of the funds and delay the issuance of a satisfaction.

How do I determine what the most current lien amount is for the client that I am dealing with?

The most current lien amount will be available on the Lien Docket Detail screen. The amount is updated in real-time. The credit bureau lien amount is updated monthly.

Will a client have a child support lien listed on their credit report if they are found on the Child Support Lien Docket website?

No. The delinquent payer is immediately placed on the Lien Docket. The delinquent payer has a time period to dispute the lien before the lien status becomes eligible to be reported to the credit bureau.

What if a payer contests the validity of the lien?

If the payer contests the lien, refer them to the local child support agency. They must show evidence as to why the lien is not justified.

What if an individual claims that they do not have a child support lien?

If the individual claims not to have a child support lien and they are listed on the docket, you may call the local child support agency on the website.

If the child support lien is listed on the vehicle title, who can I refer the delinquent payer to, to obtain a release or satisfaction?

The delinquent payer must contact the local child support agency listed on the docket.

As a lender, can I request a release of lien or satisfaction on behalf of the delinquent payer?

No. The delinquent payer must negotiate the release or satisfaction with the child support agency.

If a delinquent payer has a copy of a Satisfaction of Lien letter, can I assume that the lien is paid in full?

You will want to verify whether or not the lien has been satisfied. Check the date on the letter. If the date on the letter is more than three months old, you can access the website to verify if the lien is satisfied and that no new child support liens are filed. You may also call the local child support agency listed on the website.

If the vehicle title does not list the child support lien but the credit bureau record shows the debt; does this mean the title is *free and clear*?

Yes. The child support lien must appear on the vehicle title in order to be enforceable against that vehicle. The child support lien appears on the delinquent payer's vehicle title when a new title is printed for a new purchase or an existing vehicle.

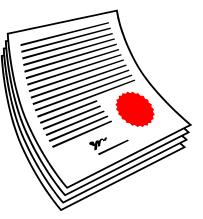
What other liens take priority over the child support lien?

Refer to <u>DCF Rule 152.06(7)</u> and s. <u>49.854(12)</u>, <u>Wis. Stats.</u> These references state: Tax and special assessments liens, purchase money mortgages, construction liens, environmental liens, liens that are docketed or recorded before the child support lien or any other lien given priority under the law.

When is the child support lien effective?

It is effective as of the filing date on the Child Support Lien Docket and is effective for five years from that date.

Required Documents



- 1. Payoff Letter for Lien Satisfaction
- 2. Re: Satisfaction of Lien
- 3. Request for Payment Letter for Release of Lien
- 4. Payment Letter for Release of Lien Against a Specific Property (Trust Fund)
- 5. Release of Lien Real Property
- 6. Child Support Escrow Agreement
- 7. Payment Letter for Release of Lien Against a Specific Property (Escrow)
- 8. Escrow Disbursement Letter
- 9. Release of Lien Personal Property

1. Payoff Letter for Lien Satisfaction

Copper County Child Support Agency County Courthouse 123 Elm Street Copper, WI 53000	TEL: 555/555-1212 FAX: 555/555-1212 TDD: 555/555-1213
January 16, 2008	SAMPLE
A. P. PARENT 327 CLARK STREET BRADFORD WI 55555	
Court case number: 0199ZZ000111 Court case number: 0288ZZ000222 Court case number: 0398ZZ012456	Lien amount: 30,000.00 Lien amount: 15,000.00 Lien amount: 15,000.00
TOTAL	LIEN AMOUNT: 60,000.00

LETTER EXPIRATION DATE: FEBRUARY 16, 2008

PAYOFF LETTER FOR LIEN SATISFACTION

This letter confirms that the Wisconsin Department of Children and Families will issue a satisfaction of the lien recorded on the child support lien docket on JULY 07, 2003, as docket number 000048049, if the following conditions are met:

- the payment equals the total lien amount listed above and is received and processed by the Wisconsin Support Collections Trust Fund (WI SCTF) by the expiration date of this letter (permit 2 business days for processing at the WI SCTF), and
- the enclosed Remittance Document is returned with the lien payment. FAILURE TO SEND A COPY OF THE REMITTANCE DOCUMENT MAY RESULT IN AN ERRONEOUS APPLICATION OF FUNDS AND HINDER THE ISSUANCE OF A LIEN SATISFACTION.

In addition, a payment made with a personal check will not be accepted.

A satisfaction notice will be sent to the payer's address listed above seven to ten business days after the payment has been receipted. If the payer's address has changed, please write the new address on the top of this letter.

This agency is an equal-opportunity employer and service provider. If you have a disability and need information in an alternative format, or need it translated to another language, please contact us at the phone number or address listed at the top of this letter.

COPPER County Child Support Enforcement Agency

REMITTANCE DOCUMENT

Lien Payment

Re: A. P. PARENT 327 CLARK STREET BRADFORD WI 55555

Please provide the total amount disbursed: \$_____

Include the payer's name and PIN on the payment.

THIS REMITTANCE DOCUMENT MUST BE RETURNED WITH THE LIEN PAYMENT, MADE PAYABLE TO THE WI SCTF, AND SENT TO THE FOLLOWING ADDRESS:

WI SCTF Box 070799 Milwaukee, WI 53207-0799

A PAYMENT MADE WITH A PERSONAL CHECK WILL NOT BE ACCEPTED.

FAILURE TO SEND A COPY OF THIS DOCUMENT MAY RESULT IN AN ERRONEOUS APPLICATION OF THE FUNDS.

FOR OFFICE USE ONLY XXX-000 ALPS Payer PIN 0000000562 0199ZZ000111 50% 0288ZZ000222 25% 0398ZZ012456 25%

2. Re: Satisfaction of Lien

Copper County Child Support Agency		
County Courthouse	TEL: 555/555-1212	
123 Elm Street	FAX: 555/555-1212	
Copper, WI 53000	TDD: 555/555-1213	

JULY 22, 2010

SAMPLE

A. P. PARENT 327 CLARK STREET BRADFORD WI 55555 NCP: A.P. Parent PIN: 000000562 Court Cases: 0288ZZ000222

RE: SATISFACTION OF LIEN

Based on the receipt of \$25,000, the lien pursuant to s. 49.854(2), Wis. Stats., against the interest of A. P. PARENT, docketed on the child support lien docket by the Wisconsin Department of Children and Families on NOVEMBER 04, 2001, as docket number 000036338, has been fully paid and is hereby satisfied. This amount may not represent all past-due support in this court case and may change from day to day based on your current balance.

- OR -

The lien pursuant to s. 49.854(2), Wis. Stats., against the interest of A. P. PARENT, docketed on the child support lien docket by the Wisconsin Department of Children and Families on NOVEMBER 04, 2001, as docket number 000011111, has been fully paid and is hereby satisfied. This amount may not represent all past-due support in this court case and may change from day to day based on your current balance.

If there is a DCF lien on the vehicle you own, you will be able to obtain a clear title 7-10 business days after the date that your lien was satisfied. To receive a clear vehicle title, submit your current title to the WI Dept. of Transportation at P O Box 7949, Madison, WI 53707-7949, or presented at your local DMV Customer Service Center. A counter service fee of \$5.00 will be charged for releases processed at a Customer Service Center.

Please do not go immediately to your local Division of Motor Vehicle office. They will be unable to assist you until the Tuesday following the week that you satisfied your lien.

In addition to the lien ending, related enforcement action(s) will end. Such actions, which you may have been subject to, include:

- a. Denial of certain state-issued grants and loans, the denial or suspension of your driver's license, occupational/professional, and/or hunting and fishing licenses, and/or
- b. Intercept of lump sum pension payments, and/or seizure of financial accounts.

This letter only applies to the above referenced docket number. If the letter was issued more than 60 days ago, creditors should check the lien docket to ensure that there is no new lien.

The Wisconsin Department of Children and Families, by

Director/Designee COPPER Child Support Enforcement Agency

Subscribed and sworn to before me on

(Date)

Notary Public, State of Wisconsin, County of COPPER My commission (is permanent) ______ (expires) _____

3. Request for Payment Letter for Release of Lien

Copper County Child Support Agency County Courthouse 123 Elm Street Copper, WI 53000

TEL: 555/555-1212 FAX: 555/555-1212

TDD: 555/555-1213

AUGUST 16, 2003

REQUEST FOR PAYMENT LETTER FOR RELEASE OF LIEN

The Wisconsin Department of Children and Families requests the following information to release property from a child support lien:

SAMPLE

- A written request for a release of the lien and the reason for the request. Include the amount to be realized upon the sale of the property and the amount to be paid to the child support agency to release the child support lien.
- Proposed closing statement, if a sale of property is to take place.
- Evidence of the fair market value of the property. This can be a recent appraisal or a copy of the last property tax assessment.
- A title report or attorney's opinion of abstract, listing all encumbrances on the property. Include any delinquent or escrowed property tax amounts.
- A full legal description of the property on 8.5" by 11" paper. This description can be obtained from the county
 register of deeds or title abstracts.
- In cases where a release of property is requested for default of a mortgage or land contract, a letter explaining how and why the contract is broken, and the balance due on the mortgage/contract.

The child support agency may grant a release of the lien if the interests of the State are not harmed. The release will only be for the specific property listed. The child support lien will remain on the child support lien docket as a lien on other real and titled personal property.

Please send the information to the child support agency listed above.

This agency is an equal-opportunity employer and service provider. If you have a disability and need information in an alternative format, or need it translated to another language, please contact us at the phone number or address listed at the top of this letter.

4. Payment Letter for Release of Lien Against a Specific Property

Copper County Child Support Agency County Courthouse 123 Elm Street Copper, WI 53000

TEL: 555/555-1212 FAX: 555/555-1212 TDD: 555/555-1213

SEPTEMBER 17, 2008

SAMPLE

A. P. PARENT 327 CLARK STREET BRADFORD WI 55555

Letter Expiration Date: OCTOBER 17, 2008

PAYMENT LETTER FOR RELEASE OF LIEN AGAINST A SPECIFIC PROPERTY

This letter confirms that the Wisconsin Department of Children and Families will issue a release of the lien recorded on the child support lien docket on JULY 08, 2001, as docket number 000020109, for the following described property:

Beginning at the intersection of the center lines of CTH "A" and CTH "B," the point of beginning; thence North 45 degrees 00 minutes East (N. 45° 00' E.) 640 feet to a point; thence North 30 degrees 00 minutes West (N. 30° 00' W.)480 feet to a point; thence South 65 degrees 20 minutes West (S. 65° 20' W.) 640 feet to a point; thence South 34 degrees 04 minutes 56 seconds East (S. 34° 04' 56" E.) 658.57 feet to the point beginning.

if the following conditions are met:

- a payment of \$ 2500.00 is received and processed by the Wisconsin Support Collections Trust Fund (WI SCTF) by the expiration date
 of this letter (permit 2 business days for processing at the WI SCTF), and
- the enclosed Remittance Document is returned with the lien payment. FAILURE TO SEND A COPY OF THE REMITTANCE DOCUMENT MAY RESULT IN AN ERRONEOUS APPLICATION OF THE FUNDS AND HINDER THE ISSUANCE OF A LIEN RELEASE.

In addition, a payment made with a personal check will not be accepted.

A release notice will be sent to the closing agent at the following address seven to ten business days after the child support agency receives the signed escrow agreement:

ABC TITLE COMPANY 2400 EAST PARKER STREET COPPER WI 53000

If the release notice should be sent to a different address, please provide the updated information to the child support agency identified in the letterhead.

This agency is an equal-opportunity employer and service provider. If you have a disability and need information in an alternative format, or need it translated to another language, please contact us at the phone number or address listed at the top of this letter.

COPPER County Child Support Enforcement Agency

REMITTANCE DOCUMENT

Lien Payment

Re: A. P. PARENT 327 CLARK STREET BRADFORD WI 55555

Please provide the total amount disbursed: \$_____

Include the payer's name and PIN on the payment.

THIS REMITTANCE DOCUMENT MUST BE RETURNED WITH THE LIEN PAYMENT, MADE PAYABLE TO THE WI SCTF, AND SENT TO THE FOLLOWING ADDRESS:

WI SCTF Box 070799 Milwaukee, WI 53207-0799

A PAYMENT MADE WITH A PERSONAL CHECK WILL NOT BE ACCEPTED.

FAILURE TO SEND A COPY OF THIS DOCUMENT MAY RESULT IN AN ERRONEOUS APPLICATION OF THE FUNDS.

FOR OFFICE USE ONLY XXX-000 ALPS

Payer PIN 0000000562 0199ZZ000111 50% 0288ZZ000222 25% 0398ZZ012456 25%

5. Release of Lien Real Property

RELEASE OF LIEN REAL PROPERTY SAMPLE



Parcel Identification Number (PIN)

Based on the receipt of \$850.00, the lien pursuant to s. 49.854(2), Wis. Stats., against the interest of DONNY L ORICK SR, docketed on the child support lien docket by the Wisconsin Department of Children and Families on OCTOBER 10, 2008, as docket number 000001407, is hereby released on the following described property:

Beginning at the intersection of the center lines of CTH "A" and CTH "B," the point of beginning; thence North 45 degrees 00 minutes East (N. 45° 00' E.) 640 feet to a point; thence North 30 degrees 00 minutes West (N. 30° 00' W.) 480 feet to a point; thence South 65 degrees 20 minutes West (S. 65° 20' W.) 640 feet to a point; thence South 34 degrees 04 minutes 56 seconds East (S. 34° 04' 56" E.) 658.57 feet to the point beginning.

This instrument shall operate as a release and discharge of the aforesaid lien only with respect to the above-described property.

The Wisconsin Department of Children and Families, by

Director/Designee COPPER County Child Support Enforcement Agency State of Wisconsin County of COPPER This instrument was acknowledged before me on ______ by ______ as of ______ Signature Title

My commission expires: _____

This instrument was drafted by the COPPER County Child Support Enforcement Agency.

6. Child Support Escrow Agreement

Copper County Child Support Agency County Courthouse 123 Elm Street Copper, WI 53000

JANUARY 22,2003

SAMPLE

ABC TITLE COMPANY 2400 EAST PARKER STREET COPPER WI 53000

CHILD SUPPORT LIEN ESCROW AGREEMENT

RE: A. P. PARENT 327 CLARK STREET BRADFORD WI 55555

File number/escrow number: # 449

THIS AGREEMENT entered into on this 01 day of December 2002 is made by A. P. PARENT ("Payer") and the Wisconsin Department of Children and Families ("Department") for the benefit and protection of ABC Title Company ("Company").

TEL: 555/555-1212

FAX: 555/555-1212

TDD: 555/555-1213

The Company is being requested to issue a policy of title insurance insuring an interest in or title to real property located in Copper County, Wisconsin, described as his home more commonly known as 327 Clark Street, Copper, WI 53000 ("Property").

The Company is unwilling to issue said policy without an exception as to the following lien for child support which affects or may affect the title to the Property ("Lien"):

Child support lien docket number: 000011111

Lien effective date: APRIL 01, 2002

The Payer has challenged the amount or validity of the child support lien in a proceeding which will not reach a resolution prior to the date that the Payer expects to sell or refinance the Property.

The Payer and the Department desire to provide a method for payment of the child support lien determined to be due and owing in the pending proceeding.

The Payer recognizes that the Company, should it issue its policy, will do so free and clear of the Lien only upon the following terms and conditions.

It is agreed that, in consideration of the issuance of a policy of title insurance without reference to the Lien as it may affect the title to the Property or as exceptions from the insurance, or which gives affirmative coverage against the effectiveness, enforcement or consequences of the Lien, and in consideration of the Department's issuance of a release of the lien against the Property, the sum of Two Thousand Five Hundred and 00/100 Dollars (\$ 2,500.00) shall be held in escrow by ABC Title Company ("Escrow Agent") under the following conditions:

- The Escrow Agent is authorized to hold the escrow funds in a non-interest bearing account.
- The amount of the escrowed funds equals \$ 2,500.00 plus the Escrow Agent's fee of \$ 150.00.
- The Escrow Agent is authorized to deduct its fee from the escrowed funds upon receipt.
- Upon the execution of this agreement, and the deposit of the escrowed funds, the Department shall release its lien against the
 Property. The Payer acknowledges that nothing contained in this Agreement shall prohibit the Department from placing future liens in
 accordance with applicable law and regulation.
- The Department shall provide written notice to the Company when a resolution has been reached in the pending proceeding, and all appeal rights have expired. This notice shall specify the amount of escrowed funds, if any, to be disbursed to the Department or its designee. The balance of the funds, if any, shall be disbursed to the Payer or as specified in the addendum.
- In the event of any disagreement or controversy pertaining to the escrowed funds by a party not a party to the Agreement, the Escrow
 Agent will not disburse said funds until it receives written instructions signed by all parties to the controversy, or an order from a court of
 competent jurisdiction, directing payment of the escrowed funds.
- It is expressly understood and agreed that the Escrow Agent assumes no liability or responsibility to the Payer for any matters, including the adequacy of the funds deposited to release the Lien, except the disbursal of funds pursuant to the instructions contained herein. Nothing herein shall be construed as an obligation of the Company or its agents to issue a policy, nor an obligation of the Company or its agents to obtain the issuance thereof. In the event the Company does issue any policy in the manner contemplated by this Agreement, the Payer makes the agreements contained in this Agreement for the benefit of the Company.
- The agreement shall be signed by the Payer, Company, and any co-owner of the property, and returned to the child support agency listed above within 30 days of the date that the child support agency generated the agreement.

IN WITNESS WHEREOF, the parties enter into this agreement on the date set forth above. The Department, by

Child Support Director/Designee Signature COPPER County Child Support Enforcement Agency The Company, by

Company Designee

Payer signature

AUTHENTICATION Signature(s) of	ACKNOWLEDGMENT State of Wisconsin
	County of
	Personally came before me thisday of , the above named
Authenticated thisday of	
	to me known to be the person(s) who executed the foregoing instrument and acknowledged the same
TITLE: Member State Bar of Wisco	insin

Notary Public, State of Wisconsin My commission:

This instrument was drafted by the COPPER County Child Support Enforcement Agency.

7. Payment Letter for Release of Lien Against a Specific Property

Copper County		
Child Support Agency		
County Courthouse	TEL: 555/555-1212	
123 Elm Street	FAX: 555/555-1212	
Copper, WI 53000	TDD: 555/555-1213	

SEPTEMBER 17, 2008

SAMPLE

A. P. PARENT 327 CLARK STREET BRADFORD, WI 55555

LETTER EXPIRATION DATE: OCTOBER 17, 2008

PAYMENT LETTER FOR RELEASE OF LIEN AGAINST A SPECIFIC PROPERTY

This letter confirms that the Wisconsin Department of Children and Families will issue a release of the lien recorded on the child support lien docket on July 08, 2001, as docket number 000020109 for the following described property:

Beginning at the intersection of the center lines of CTH "A" and CTH "B," the point of beginning; thence North 45 degrees 00 minutes East (N. 45° 00' E.) 640 feet to a point; thence North 30 degrees 00 minutes West (N. 30° 00' W.)480 feet to a point; thence South 65 degrees 20 minutes West (S. 65° 20' W.) 640 feet to a point; thence South 34 degrees 04 minutes 56 seconds East (S. 34° 04' 56" E.) 658.57 feet to the point beginning.

if the following conditions are met:

- the amount of the escrowed funds equals \$ 2,500.00 plus the escrow agent's fee of \$150.00, and
- the child support agency listed above receives an escrow agreement signed by the payer and closing agent by the
 expiration date of this letter.

A release notice will be sent to the closing agent at the following address seven to ten business days after the payment has been receipted:

ABC TITLE COMPANY 2400 EAST PARKER ST COPPER WI 53000

COPPER County Child Support Enforcement Agency

FOR OFFICE USE ONLY XXX-000 ALPS

Payer PIN 0000000562 0199ZZ000111 50% 0288ZZ000222 25% 0398ZZ012456 25%

8. Escrow Disbursement Letter

Copper County Child Support Agency County Courthouse 123 Elm Street

TEL: 555/555-1212 FAX: 555/555-1212 TDD: 555/555-1213

Copper, WI 53000 JANUARY 22, 2008

SAMPLE

ABC TITLE COMPANY 2400 EAST PARKER STREET COPPER WI 53000

ESCROW DISBURSEMENT LETTER

RE: A. P. PARENT 327 CLARK STREET BRADFORD WI 55555

File number/escrow number:

The challenge to the lien recorded on the child support lien docket on APRIL 01, 2002, as docket number 000011111 has been resolved, and all appeal rights have expired.

Please disburse \$2,500.00 to the Wisconsin Support Collections Trust Fund (WI SCTF).

THE ENCLOSED REMITTANCE DOCUMENT MUST BE RETURNED WITH THE LIEN PAYMENT. FAILURE TO SEND A COPY OF THE REMITTANCE DOCUMENT MAY RESULT IN AN ERRONEOUS APPLICATION OF THE FUNDS.

COPPER County Child Support Enforcement Agency

REMITTANCE DOCUMENT

Lien Payment

Re: A. P. PARENT 327 CLARK STREET BRADFORD WI 55555

Please provide the total amount disbursed: \$_____

Include the payer's name and PIN on the payment.

THIS REMITTANCE DOCUMENT MUST BE RETURNED WITH THE LIEN PAYMENT, MADE PAYABLE TO THE WI SCTF, AND SENT TO THE FOLLOWING ADDRESS:

WI SCTF Box 070799 Milwaukee, WI 53207-0799

A PAYMENT MADE WITH A PERSONAL CHECK WILL NOT BE ACCEPTED.

FAILURE TO SEND A COPY OF THIS DOCUMENT MAY RESULT IN AN ERRONEOUS APPLICATION OF THE FUNDS.

FOR OFFICE USE ONLY XXX-000 ALPS

Payer PIN 000000562 0199ZZ000111 50% 0288ZZ000222 25% 0398ZZ012456 25%

9. Release of Lien – Personal Property

Copper County

Child Support Agency County Courthouse

123 Elm Street Copper, WI 53000

JANUARY 22, 2003

SAMPLE

A. P. PARENT 324 CLARK STREET BRADFORD WI 55555

RE: RELEASE OF LIEN – PERSONAL PROPERTY

Based on the receipt of \$15,000, the lien pursuant to s. 49.854 (2), Wis. Stats., against the interest of A. P. PARENT, docketed on the child support lien docket by the Wisconsin Department of Children and Families on APRIL 07, 2002, as docket number 000048049, is hereby released on the following described property:

Court Cases: 0288ZZ000222

NCP: A. P. PARENT

PIN: 000000562

TEL: 555/555-1212

FAX: 555/555-1212

TDD: 555/555-1213

- OR -

The lien pursuant to s. 49.854 (2), Wis. Stats., against the interest of A. P. PARENT, docketed on the child support lien docket by the Wisconsin Department of Children and Families on APRIL 07, 2002, as docket number 000048049, is hereby released on the following described property:

Vehicle Type:

Vehicle Identification Number:

The instrument shall operate as a release and discharge of the aforesaid lien only with respect to the above-described property. To receive a clear vehicle title, you must submit this form along with your current title to the WI Dept. of Transportation. The documents can be mailed to WI Dept. of Transportation, P O Box 7949, Madison, WI 53707-7949, or presented at your local DMV Customer Service Center. A counter fee of \$5.00 will be charged for releases processed at a Customer Service Center.

The Wisconsin Department of Children and Families, by

Director/Designee COPPER County Child Support Enforcement Agency

Subscribed and sworn to before me on

(DATE)

Notary Public, State of Wisconsin My commission (is permanent) <u>(</u>expires)

For more information:

The Help Desk will assist with Internet or browser problems:

(608) 264-6323

Your county or tribal child support agency is listed in your phone book under "county government" or tribal name.

Bureau of Child Support PO Box 7935 Madison, WI 53707-7935 (608) 266-9909 (608) 266-3972 TDD (608) 422-7165 FAX

Information can also be obtained on the Internet at: <u>http://dcf.wisconsin.gov</u>

DCF is an equal opportunity employer and service provider. If you have a disability and need to access this information in an alternate format, or need it translated to another language, please call: (608) 266-9909 or (800) 947-3529 TTY (Toll Free).

For civil rights questions call: (608) 422-6889 or (866) 864-4585 TTY (Toll Free).