## Title FREQUENTLY ASKED ^ QUESTIONS

May 2013

Q We no longer have access to the information provided by New Jersey's Child Support Case Information website. How do we address child support judgments against a party in title?

A Due to changes to the New Jersey Child Support Case Information website (www.njchildsupport.org), access to information about the status of a child support judgment is limited to the debtor. Thus, information from that website must come from him/her.

The debtor must provide a <u>current</u> printout of the Child Support Judgment status from the website prior to closing. Any arrearages shown thereon must be paid. To the extent the debtor is making "direct payments" (as opposed to through wage garnishment), the judgment should be paid at or prior to closing not only through the date of closing but also in advance for several weeks to address the additional charges that may occur between the date of closing and the recording of the deed and/or mortgage.

A copy of the printout should be attached to the Affidavit of Title and a statement verifying the information on it should be included in the Affidavit, such as, "I am the debtor on Child Support Judgment #XXXXXX. I personally obtained the attached printout of the status of the Child Support Judgment from the New Jersey Child Support website which printout is attached to this affidavit of title."

Please note, it is not acceptable to rely upon a mere statement in the affidavit of title that payments are current without the supporting printout from the official website.

If payments are being made through a County Probation Department, confirmation of the status information may be available through that office however, they are governed by the same privacy rules as the New Jersey Child Support website, and thus may also be unavailable to everyone except the debtor.

As always, feel free to address any questions to a member of our underwriting staff.