Index

ACCORD AND SATISFACTION
Settlement remittances, **3:307 et seq.**

ANNUITIES
Personal property, enforcement of judgments against, **7:273**

ANSWERS
Complaints against debt collectors, to, **2:390**

APPEALS
Bankruptcy cases, **5:20**
Levies, release, **8:280-8:284**
Small claims actions, **3:411**

ATTACHMENTS
Generally, **4:5 et seq.**
Annulment of attachment, **8:159**
Bankruptcy, effect, **4:61**
Burden of proof, **4:35**
Commercial debts, **3:328**
Compelling disclosure
Generally, **8:112-8:166**
Proceeding to determine adverse claims
Fraudulent adverse claims, **8:119**
Procedure, **8:116**
Results, **8:118**
Venue, **8:117**
Crime victims, **4:12**
Defendant's remedies, **4:54-4:60, 8:144-8:147**
Discharge of attachment, **8:148-8:152**
Disclosure in aid of attachment
Generally, **4:40**
Affidavit in support of motion for disclosure, **4:290**
Compelling disclosure, **8:112-8:166**
Order directing disclosure, **4:291**

ATTACHMENTS—Cont'd
Disclosure in aid of attachment —Cont'd
Order to show cause for disclosure, **4:289**
Disposition of attached property after execution issued, **8:164**
Ex parte motion for order
Generally, **4:27-4:30**
Attorney's affirmation in support, **4:280**
Motions to confirm, blank order to show cause, **4:29**
Order confirming attachment granted ex parte
Generally, **4:283**
Affidavit in support of motion, **4:282**
Order to show cause why ex parte attachment should not be confirmed, **4:281**
Order to show cause why order should not be granted, **4:278**
Plaintiff's affidavit in support, **4:279**
Filing the order, **4:39, 4:288**
Fraudulent transfers
Generally, **4:11**
Burden of proof, **4:11**
Grounds
Generally, **4:7 et seq.**
Speculative allegations insufficient, **4:11**
Intent to defraud creditors
Generally, **4:11**
Burden of proof, **4:11**
Levy on defendant's property
Generally, **4:41-4:53**
Personal property
Generally, **4:45-4:53**
Garnishee's statement, **4:48-4:51, 4:293, 8:141-8:143**

ATTACHMENTS—Cont'd
Levy on defendant's property —Cont'd
Personal property—Cont'd
Service of order of attachment, **8:120-8:127**
Sheriff's seizure
Generally, **8:128-8:132**
Duties, **8:137-8:140**
Special proceeding against garnishee to compel payment to sheriff
Generally, **4:52-4:53**
Judgment, **4:296**
Notice of petition, **4:294**
Petition, **4:295**
Real property, **4:43-4:45, 4:292, 8:133-8:136**
Motion on notice for order
Generally, **4:30-4:34**
Attorney's affidavit in support, **4:286**
Notice of motion, **4:284**
Plaintiff's affidavit in support, **4:285**
Motion to vacate
Generally, **4:59-4:60, 8:153-8:158**
Affidavit in support of motion to vacate attachment granted ex parte for failure to confirm, **4:298**
Notice of motion to vacate attachment granted ex parte for failure to confirm, **4:297**
Order to show cause why order should not be vacated, **4:300**
Order vacating order of attachment, **4:301**
Order vacating order of attachment granted ex parte for failure to confirm, **4:299**
Non-resident defendants, **4:9**
Order of attachment
Generally, **4:288**
Personal property
Generally, **4:45-4:53**
Garnishee's statement, **4:48-4:51, 4:293**

ATTACHMENTS—Cont'd
Personal property—Cont'd
Special proceeding against garnishee to compel payment to sheriff
Generally, **4:52-4:53**
Judgment, **4:296**
Notice of petition, **4:294**
Petition, **4:295**
Personal service, not perfected, **4:10**
Prerequisites, **4:9 et seq.**
Priority of orders of attachment, **8:165**
Prior judgments, **4:13**
Procedure to obtain order, **4:22-4:34**
Property subject to attachment
Generally, **4:15-4:18**
Assignable property interests, **4:17, 4:20-4:21**
Debts due defendant, **4:16, 4:19**
Income, **4:18**
Quasi in rem jurisdiction, **4:5**
Real property, **4:43-4:45, 4:292**
Replevin distinguished, **4:204, 4:277**
Return of property, **8:160-8:166**
Situs of property to be attached, **4:14-4:21**
Speculative allegations insufficient, **4:11**
Support orders and executions, **8:165**
Undertaking, **4:36-4:38, 4:287**

ATTORNEY FEES
Accepting the collection case
Combination fee, **1:55**
Contingency agreements, **1:54**
Ethical limitations, **1:57 et seq.**
Formalities, **1:66 et seq.**
Hourly rates, **1:57**
Types of fee arrangements, **1:53-1:57**
Contingency fee agreements
General form, **1:121**
Form of agreements
Contingency fee agreement, **1:121**
Letter agreement, **1:122**
Hourly rates
Accepting the collection case, **1:57**
Letter agreement, **1:122**

ATTORNEY FEES—Cont'd
Money judgments, **6:68 et seq.**
Recovery
Generally, **3:357 et seq., 3:436**
Contract provisions, **3:358**
Federal Fair Debt Collection Practices Act violations, **2:211-2:214**
Money judgments, **6:68 et seq.**
Statutory provisions, **3:359**
Usury actions, **3:343**

ATTORNEY GENERAL
Enforcement of judgments, identity and location of debtor, **7:49-7:51**

ATTORNEYS
Accepting the collection case
Generally, **1:17 et seq.**
Abuse of process, meritless cases, **1:24, 1:25**
Appearance in court, **1:31**
Appellate sanctions, **1:32**
Certification, **1:28, 1:29**
Competence of attorney, **1:33-1:37**
Conflict of interest, **1:38, 1:39**
Definition, meritless cases, **1:23**
Division of authority, **1:87 et seq.**
Ethical considerations, **1:18-1:20**
Ethical limitations, **1:57 et seq.**
Improper motive, meritless cases, **1:25**
Initial contact with client, **1:17**
Meritless actions
Ethical obligations, **1:19**
Tort liability, **1:21-1:25**
Payment of costs, **1:75 et seq.**
Sanctions, **1:26 et seq.**
Trial court sanctions, **1:27**
Written letter of engagement, **1:67**
Bankruptcy Considerations (this index)
Confidentiality, failure to maintain
Fair Debt Collection Practices Act, **8:200**
Debt collectors, licensing as, **2:17**
Debtor examinations
Use, **8:7**

ATTORNEYS—Cont'd
Debtor representation
Communications by debt collectors limited, **2:55-2:59, 2:72**
Efficient collection office procedures, **1:87 et seq.**
Federal Fair Debt Collection Practices, application to
Regularity requirement, **2:18**
Federal Fair Debt Collection Practices Act, application to, **2:16-2:17**
IOLA accounts
Attachment, **6:85**
Liability, restraining notices, **7:324, 7:325**
Role in debt collection process
Generally, **1:2 et seq.**
Business debts treated as consumer debts, **1:13**
Caveat, **1:15, 1:16**
Commercial claims, **1:6**
Comparison, **1:16**
Consumer bankruptcies, **1:12**
Consumer claims, **1:7**
Consumer versus commercial, **1:5**
Creditor's counsel, **1:15**
Debtor's counsel, **1:16**
Difficulties of consumer claims, **1:8**
Exemptions, difficulties of consumer claims, **1:9**
Function of attorney, **1:14**
Insufficient assets and income, **1:11**
Location of debtor, difficulties of consumer claims, **1:10**
Secured versus unsecured, **1:4**
Types of claims, **1:3**
Small claims actions, involvement limited, **3:396 et seq.**
Status, false or misleading representations prohibited, **2:114 et seq.**

AUTOMATED TELEPHONE DIALERS
Automated dialers, **2:90**
Robocalls, **2:91**

BANKRUPTCY CONSIDERATIONS
Attachments, effect on, **4:61**
Attorney
Retention, **5:261**
Sanctions against, **5:39**
Automatic stay
Duration, **5:60**
Effect of, **5:56**
Exceptions, **5:57**
Notice
Generally, **5:59**
Scope, **5:56**
Violations of
Sanctions, **5:61**
Avoiding powers of trustee
Liability, transferee of avoided transfer, **5:210-5:214**
Post-petition transfers, **5:209**
Strong-arm clause, **5:203 et seq.**
Successors to unsecured creditors, **5:208**
Chapter 7
Generally, **5:32**
Proof of claim, filing, **5:115, 5:116**
Chapter 9, **5:40**
Chapter 11
Generally, **5:41**
Modification to individual chapter 11 debtor's property, **5:88**
Proof of claim, filing
Generally, **5:117-5:119**
Small business Chapter 11, voluntary cases, **5:42**
Chapter 12
Generally, **5:45**
Expansion of chapter 12 to include family fishermen, **5:47**
Permanent reenactment of chapter 12, **5:46**
Proof of claim, filing, **5:115, 5:116**
Chapter 13
Generally, **5:51**
Proof of claim, filing, **5:115, 5:116**
Claims
Generally, **5:112-5:129**
Allowance of claims
Generally, **5:122**

BANKRUPTCY CONSIDERATIONS—Cont'd
Claims—Cont'd
Allowance of claims—Cont'd
Objections, burden of proof, **5:133**
Priority, **5:127**
Proof of claim
Filing and voting, **5:257**
Form, **5:479**
Secured claims, **5:124-5:126**
Counsel, retention, **5:261**
Credit counseling, **5:100**
Creditors' committee, **5:250, 5:251**
Creditors' strategies
Debtor, actions against, **5:258**
Current monthly income, **5:35-5:37**
Debtor, actions against, **5:258**
Discharge of debts
Delay of discharge, **5:101**
Denial of discharge, **5:99**
Duration of discharge, **5:98**
Effect of discharge, **5:105-5:109**
Non-debt obligations, **5:111**
Non-dischargeable debts, **5:110**
Distribution of property, **5:128**
Effective date, **5:4**
Farmers
Debt limits increase, **5:48**
Involuntary bankruptcy, **5:313**
Federal rules of procedure, **5:6-5:8**
Federal statutory provisions
Appeals, **5:20**
Arbitration, **5:22**
Bankruptcy code, **5:2**
Crimes, **5:25**
Filing fees, **5:23**
Judges, **5:19**
Jurisdiction, **5:15**
Jury trials, **5:17**
Removal, **5:18**
Trustees, receivers, managers, **5:24**
United States trustees, **5:21**
Venue, **5:16**
Fishermen
Chapter 12, expansion of chapter 12 to include family fishermen, **5:47**

BANKRUPTCY CONSIDERATIONS—Cont'd
Fishermen—Cont'd
Family fishermen defined, **5:49**
Regular income of family fishermen defined, **5:50**
Floating liens, **5:150**
Guarantors and sureties
Bankruptcy of primary obligor, **3:100**
Homestead exemption, **5:92, 5:95**
Involuntary petition form (Form 5-2), **5:480**
Liability, transferee of avoided transfer, **5:210-5:214**
Local rules, **5:8**
Luxury goods, **5:94**
''Means'' test, **5:34**
Needs based bankruptcy, **5:33**
New value defense
Preferential defense, **5:70**
Notice, request for, **5:244-5:246**
Objective industry test
Generally, **5:180**
Payment pursuant to settlement agreement, **3:316**
Personal property
Generally, **5:28**
Redemption, **5:139**
Post-petition transfers, **5:209**
Practice guides, **5:26**
Preferential transfers, new value defense, **5:70**
Pre-suit considerations, **3:323 et seq.**
Proof of claim
Filing and voting, **5:257**
Form, **5:479**
Property of bankruptcy estate
Distribution, **5:128**
Modification to individual chapter 11 debtor's property, **5:88**
Purchase money security agreements, **5:187**
Reaffirmation of debts, **5:153**
Real and personal property, **5:28**
Reclamation of goods
Generally, **5:140-5:150**
Expanded rights, **5:145**

BANKRUPTCY CONSIDERATIONS—Cont'd
Reclamation of goods—Cont'd
Floating liens, **5:150**
Twenty day administrative claims, **5:151**
Written reclamation demand, **5:146**
Redemption of personal property, **5:139**
Request for notice, **5:244-5:246**
Retention of bankruptcy counsel, **5:261**
Retirement funds, **5:93**
Rules of court
Chambers rules, **5:7**
Sanctions
Attorneys, sanctions against, **5:39**
Automatic stay, violations of, **5:61**
Set-off, mutual debts, **5:129**
Small business Chapter 11, voluntary cases, **5:42**
Stay hearings, limitations, **5:67**
Strong-arm clause, **5:203 et seq.**
Subjective test
Generally, **5:181**
Textbooks on, **5:26**
Transfers
Liability, transferee of avoided transfer, **5:210-5:214**
Post-petition, **5:209**
Treatises on, **5:26**
Trustees
Avoiding powers of, **5:155 et seq.**
Dismissal, conversion, or appointment, **5:259**
Election of trustee, **5:248**
Federal statutory provisions, **5:24**
Successors to unsecured creditors, **5:208**
United States trustees, federal statutory provisions, **5:21**
Voluntary cases, **5:31 et seq.**
Warrants of eviction, interrelationship between, **10:48 et deq.**

BANKRUPTCY JUDGES
Chambers rules, **5:7**

BANKS
Money judgments against national banks, limitations, **6:128**
Personal property, enforcement of judgments against, banking institution exception, **7:329**

BURIAL GROUND
Exemptions from levy, **8:265**
Liens and executions, generally, **6:191**

BUSINESS
Bulk sales, **3:385**
General Business Law
Article 29-A, **3:169 et seq.**
Article 34, **3:173 et seq.**
Article 34A, **3:176, 3:177**

CERTIFICATE OF CONFORMITY
Satisfaction of judgment, Form 11-15, **11:52**

CHECKS
Generally, **3:307 et seq.**
Accord and satisfaction
Generally, **3:307 et seq.**
Reservation of rights, **3:315**
"Payment in full," **3:308**

CIVIL RIGHTS
Generally, **2:279**
Criminal offenses, **2:378**

CLASS ACTIONS
Federal Fair Debt Collection Practices Act, **2:81, 2:215-2:219, 2:261**
State Fair Debt Collection Practices Act, **2:260**

COLLECTION AGENCIES
Federal Fair Debt Collection Practices Act, application to, **2:23-2:25**

COLLECTION WITHOUT SUIT
Decedent's estate, claims against, **3:280 et seq.**
Initial contact with debtor, **3:255 et seq.**
Liability for violations, **3:272 et seq.**

COLLECTION WITHOUT SUIT —Cont'd
Making demand on debtor, **3:256 et seq.**
Statutes governing, **3:252 et seq.**
Telephoning debtor, **3:287**
Visiting debtor, **3:287**

COLLEGE TUITION
Enforcement of judgments, exemptions, **7:260**

COMMENCING SUIT
Federal Fair Debt Collection Practices Act, **2:185**
Nassau and Suffolk district court, **3:419**
New York City civil court, **3:419**
Supreme court, New York, **3:420**

COMMERCIAL DEBTS
Assumed business names
Partnerships, **3:40**
Sole proprietors, **3:29 et seq.**
Attachment prior to judgment, **3:328**
Debt collector, proper identification as, **3:271**
Demand letters
Generally, **3:261**
Debt collector, proper identification as, **3:271**
General form, **3:450**
Federal Fair Debt Collection Practices Act inapplicable to
Generally, **2:8 et seq.**
Exceptions, products used for both business and personal uses, **2:13-2:14**
Interest on overdue commercial transactions exempt from usury law, **3:356**
Limited liability companies, **3:68 et seq.**
Limited liability partnerships
Generally, **3:73 et seq.**
Foreign LLPs, **3:78**
Limited partnerships, **3:41 et seq.**
Locating business debtors, **3:222, 3:223**
Partnerships, **3:33 et seq.**

COMMERCIAL DEBTS—Cont'd
Small claims actions, **3:404**
Sole proprietors, **3:29 et seq.**
State Fair Debt Collection Practices Act inapplicable to, **2:243**

COMMERCIAL FINANCING DISCLOSURE REQUIREMENTS
Generally, **3:438-3:448**
Closed-end commercial financing, **3:442, 3:443**
Exemptions, **3:448**
Factoring transactions, **3:444, 3:445**
Financial Services Law, **3:438-3:448**
Open-end commercial financing, **3:440**
Sales-based financing transactions, **3:446, 3:447**

COMMUNICATIONS BY DEBT COLLECTORS
Debtor's employer, with
State Fair Debt Collection Practices Act, **2:250-2:251**

COMPELLING DISCLOSURE
Generally, **8:76-8:182**
Arrest of subpoenaed witness
Generally, **8:81-8:84, 8:172-8:176**
Order for contempt and for arrest of witness, **8:351**
Order to show cause for contempt, **8:350**
Attachments
Generally, **8:112-8:166**
Contempt of court
Generally, **8:172-8:175**
Order for contempt and for arrest of witness, **8:351**
Order to show cause for contempt, **8:350**
Forced assignment, **8:167-8:170**
Intervention, **8:167-8:170**
Order compelling disclosure
Generally, **8:77-8:80**
Service properly made
Contempt, **8:80**
Order directing payment of money
Generally, **8:85-8:93**

COMPELLING DISCLOSURE —Cont'd
Order directing payment of money —Cont'd
Property in debtor's possession, **8:86-8:89**
Property not in debtor's possession
Generally, **8:90-8:93**
Failure to serve party, jurisdictional defects, **8:91**
Order for contempt and for arrest of witness, **8:351**
Order to show cause for contempt, **8:350**
Penalty
Order compelling disclosure, **8:77**
Sanctions for interference with enforcement, **8:171-8:182**
Turnover proceeding
Generally, **8:94-8:111**
Fraudulently transferred property, recovery of, **8:96**
Petition
Affidavit in support, **7:573**
General form, **7:572, 8:352**
Notice of petition, **8:353**
Special proceedings
Intervention
Adverse claimants, by, **8:107**
Interested person, by, **8:111**

COMPLAINTS
Account stated, **3:422, 3:455**
Breach of contract, **3:427**
Corporate acknowledgment, **3:452**
Debt collectors, against
Generally, **2:389**
Answers, **2:390**
Drafting, **3:421**
Goods sold and delivered, **3:425, 3:455**
Money had and received, **3:423**
Money lent or paid, **3:426**
Ordinary causes of action, **3:421**
Promissory note, **3:453**
Replevin, recover chattel wrongfully detained, **4:338**
Verified complaint, **2:388**

COMPLAINTS—Cont'd
Work, labor and services, **3:424, 3:455**

CONFESSION OF JUDGMENT
Generally, **3:304, 3:305**
Uniform Enforcement of Foreign Judgments Act, **9:59**

CONFIDENTIALITY
Fair Debt Collection Practices Act
Liability of judgment creditors and attorneys for failure to maintain, **8:200**
Restraining notices
Notice to judgment debtor or obligor, **8:200**

CONSUMER CREDIT COUNSELING ORGANIZATIONS
Federal Fair Debt Collection Practices Act, exemption, **2:37-2:38**

CONSUMER LEASING ACT OF 1976
Generally, **3:160 et seq.**
Advertisements, **3:160 et seq.**

CONSUMER PROTECTION STATUTES
Generally, **3:105 et seq.**
Consumer Leasing Act of 1976, **3:160 et seq.**
Fair Credit and Charge Card Disclosure Act of 1988, **3:163, 3:164**
Fair Credit Billing Act
Generally, **3:157 et seq.**
Correction of errors, **3:158**
Credit reports, **3:159**
Federal Civil Rights Act
Generally, **2:279**
Criminal offenses, **2:378**
Federal statutes protecting credit and installment sales transactions, **3:106 et seq.**
Home Equity Loan Consumer Protection Act of 1988, **3:165 et seq.**

CONSUMER PROTECTION STATUTES—Cont'd
New York state statutes protecting credit and installment sales
Generally, **3:168 et seq.**
Consumer credit balances, **3:176, 3:177**
Credit card transactions, **3:169 et seq.**
Creditor billing errors, **3:173 et seq.**
General Business Law Article 29-A, **3:169 et seq.**
General Business Law Article 34, **3:173 et seq.**
General Business Law Article 34A, **3:176, 3:177**
Servicemembers Civil Relief Act, this index

CONSUMERS
Communications with
Federal Fair Debt Collection Practices Act
Generally, **2:48-2:61**
Definitions, **2:50**
Represented by attorney, **2:55-2:59, 2:72**
Complaints
Debt collectors, against
Answers to, **2:390**
General form, **2:389**
Verified complaint, **2:388**
Credit
Balances, General Business Law Article 34A, **3:176, 3:177**
Defined, Truth in Lending Act, **3:111**
Debts
Definitions
Federal Fair Debt Collection Practices Act, **2:7**
State Fair Debt Collection Practices Act, **2:242-2:243**
Servicemembers Civil Relief Act, this index
Small claims actions, **3:405**
Summons
General form, **2:386**

CONSUMERS—Cont'd
Summons—Cont'd
Spanish translation, **2:387**

CONTEMPT
Debtor examinations
Intransigent witness, **8:39**
Order compelling disclosure
Service properly made, **8:80**

CONTRACTS
Breach, drafting complaint, **3:427**
Guarantors and sureties, formalities required, **3:90**
Interest rate, **3:339 et seq.**
Limitation of actions
Generally, **3:12**
Breach of contract
Generally, **3:428 et seq.**
Due care, **3:430**
Sale of goods, **3:429**
Sale of new home, **3:430**
Prejudgment interest, **3:332 et seq.**

CORPORATIONS
Generally, **3:46 et seq.**
Creditors, as
Foreign corporations, **3:22-3:24**
Resident status, **3:21 et seq.**
Filings required, **3:49**
Foreign corporations, **3:22**
Formalities, **3:49**
Individuals and partnerships, **3:26**
Liability for debts
Generally, **3:50 et seq.**
Alter-ego liability, **3:51**
Dissolved corporations
Generally, **3:60 et seq.**
Reinstatement, **3:66**
Illegal distributions, **3:57 et seq.**
Piercing the corporate veil, **3:52**
Principal's liability, **3:51**
Subsidiaries, **3:55**
Locating business debtors, **3:223**
Management and control, **3:48**
Other non-residents as plaintiffs, **3:25**
Powers, **3:47**
Resident status, **3:21 et seq.**

CORPORATIONS—Cont'd
Secretary of state, information statements, **3:49**
Small claims actions
Generally, **3:390 et seq.**
Appearance rules, **3:402**
Tax write-off of debt, **3:323**

COUNTERCLAIMS
Small claims actions, **3:409**

COURT-APPOINTED ATTORNEY
Servicemembers Civil Relief Act, **3:184**

COURTS
Bankruptcy, rules of court
Chambers rules, **5:7**
Chambers rules, **5:7**
County court
Creation of lien in, **6:148**
Family court
Creation of lien in, **6:148**
Federal court
Creation of lien in, **6:152, 6:153**
Nassau and Suffolk district court, **3:419**
Jurisdiction, **3:417**
New York City civil court, **3:419**
Jurisdiction, **3:417**
Small claims courts
Commercial claims requirements, **3:408**
Jurisdiction, **3:406**
Supreme court, New York
Generally, **3:420**
Creation of lien in, **6:148**
Jurisdiction, **3:417**

CREDIT CARD TRANSACTIONS
Fair Credit and Charge Card Disclosure Act of 1988, **3:163, 3:164**
New York General Business Law Article 29-A
Generally, **3:169 et seq.**
Consumer defenses, **3:171**
Liability for unauthorized use, **3:170**

CREDIT CARD TRANSACTIONS —Cont'd
New York General Business Law Article 29-A—Cont'd
Objection period, limits void, **3:172**
Truth in Lending Act
Generally, **3:112 et seq.**
Debt collection, disputed debts, **3:129**
Disclosure requirements, **3:117 et seq.**

CREDITORS
Billing errors, General Business Law Article 34, **3:173 et seq.**
Defined, Truth in Lending Act, **3:109, 3:110**
Federal Fair Debt Collection Practices Act, application
Generally, **2:18 et seq.**
Collectors making false or misleading representations, **2:20**
Misrepresentation, involvement of law firm, **2:21**
Resident status of corporations, **3:21 et seq.**
Rights, delay not operating as waiver
Guaranty of collection, drafting considerations, **3:84**

CREDIT REPORTS
Fair Credit Billing Act, **3:159**
General Business Law Article 34, creditor billing errors, **3:175**

CRIMINAL LIABILITY FOR UNFAIR COLLECTION PRACTICES
Generally, **2:352-2:378**
Blackmail, **2:355-2:367, 3:279**
Civil rights law, **2:378**
Coercion, **2:355-2:367, 3:279**
Communications Act of 1934, **2:377**
Eavesdropping, **2:371**
Extortion, **2:355-2:367, 3:279**
Federal offenses, **2:372-2:378**
Postal offenses, **2:372-2:378**

CRIMINAL LIABILITY FOR UNFAIR COLLECTION PRACTICES—Cont'd
State Fair Debt Collection Practices Act, **2:265-2:267**
State offenses, **2:353-2:371**
Telephone offenses, **2:368-2:370**
Wiretapping, **2:371**

CRISS-CROSS DIRECTORIES
Locating debtors, **3:232**

DAMAGES, LIQUIDATED
Late charges
Generally, **3:355**
Enforceability, **3:355**
Prejudgment interest, **3:336 et seq.**

DEBT COLLECTORS
Complaint and jury demand against
Answers to, **2:390**
General form, **2:389**
Defined, **2:15-2:19**
Identification as, **3:271**
Licensing, New York City consumer protection, **2:273**

DEBTOR EXAMINATIONS
Generally, **8:2-8:57**
Advantages
Generally, **8:3-8:7**
Attorney, use of, **8:7**
Contempt
Intransigent witness, **8:39**
Creditor's authority, **8:12-8:17**
Disadvantages, **8:9-8:11**
Evidence, privileges, **8:34-8:37**
Fees, **8:16, 8:17**
Immunity, **8:35-8:37**
Intransigent witness, **8:39**
Notice, **8:47**
Objections, **8:23**
Oral testimony, **8:18-8:33**
Party or witness other than judgment debtor, production of books and records, **8:29**
Place, **8:49-8:57**
Privileges, evidentiary, **8:34-8:37**
Procedure, **8:46, 8:47**

DEBTOR EXAMINATIONS —Cont'd
Production of books and records
Oral exam, **8:26-8:29**
Party or witness, **8:29**
Subpoena duces tecum, **8:28**
Restraining notices
Serving immediately after entry of judgment, **8:11**
Signing deposition, **8:30-8:33**
Statutory authority
Generally, **8:12-8:17**
Fraudulent conveyances, setting aside
Statute of limitations, **8:14**
Subpoenas to compel non-party appearance, **8:40-8:45**
Subsequent exams, **8:38**
Third-party examinations
Judgment debtors presence at, **8:27**
Time, **8:48**
Witness
Immunity, **8:35-8:37**
Intransigent, **8:39**

DEBTORS EXAMINATIONS
Fees
Judgment debtors, **8:17**

DEFINITIONS
Consumers
Communications with
Federal Fair Debt Collection Practices Act, **2:50**
Credit
Truth in Lending Act, **3:111**
Debts
Federal Fair Debt Collection Practices Act, **2:7**
State Fair Debt Collection Practices Act, **2:242-2:243**
Creditors
Truth in Lending Act, **3:109, 3:110**
Debt collectors
Federal Fair Debt Collection Practices Act, **2:15-2:19**
Earnings
Generally, **7:360**
Disposable, **7:362**

DEFINITIONS—Cont'd
Equal Credit Opportunity Act, **3:202 et seq.**
Judgment, **6:15**
Support enforcement
Generally, **8:289-8:292**
Income deduction order for, **7:529**
Income execution for, **7:444-7:455**
Order of support, **8:290**

DEMAND LETTERS
Generally, **3:261 et seq.**
Commercial claims, **3:262, 3:450**
Consumer claims, **3:263 et seq.**
Contents, **3:261 et seq.**
Debt collector, proper identification as, **3:271**
Liability for violations, **3:272 et seq.**
Validation notice
Generally, **2:165 et seq., 3:270**
Debtor, to, **2:384**
Violations, liability, **3:272 et seq.**

DISCLOSURES
Commercial Financing Disclosure Requirements (this index)
Disputed debt, disclosure prohibited, **2:252**
Electronic Fund Transfer Act, **3:143**
Fair Credit and Charge Card Disclosure Act of 1988, **3:163, 3:164**
Naming necessary parties, **8:99**
Service of process requirements, **8:99**
Truth in Lending Act
Generally, **3:117 et seq.**
Closed-end transactions, **3:121**
Open-end transactions, **3:120**
Refinancing, **3:125 et seq.**

DISCOVERY
Interrogatories, **8:58-8:66**
Involuntary bankruptcy, **5:410**

DISPOSAL OF REPORTS AND RECORDS
Federal Trade Commission Act, **2:277, 2:278**

DUE PROCESS
Provisional remedies
Constitutional guaranties, inapplicability, **4:3**

ELECTRONIC FUND TRANSFER ACT
Generally, **3:140 et seq.**
Consumer liability, **3:154 et seq.**
Disclosures, **3:143**
Documentation, **3:144**
Electronic fund transfer defined, **3:141**
Error resolution, **3:148 et seq.**
Pre-authorized transfers, **3:145 et seq.**
Terms and conditions of transfers, **3:142 et seq.**

ENFORCEMENT
Liquidated damage clauses
Late charges, **3:355**

ENFORCING JUDGMENTS AND COLLECTING DEBTS
Federal fair debt collection practices act
Administrative enforcement
Federal agencies other than FTC, **2:234**
Trade regulations prohibited, **2:236**
Involuntary bankruptcy
Generally, **5:262 et seq.**

EQUAL CREDIT OPPORTUNITY ACT
Generally, **3:200 et seq.**
Business credit defined, **3:203**
Consumer credit defined, **3:204**
Creditor defined, **3:202**
Credit transaction defined, **3:205**
Definitions, **3:202 et seq.**
Discriminate defined, **3:206**
Notification requirements, **3:207 et seq.**
Record retention, **3:210 et seq.**
Remedies for violations, **3:214 et seq.**
Scope, **3:201 et seq.**

EQUAL CREDIT OPPORTUNITY ACT—Cont'd
Violations, remedies, **3:214 et seq.**
Written or oral notification, **3:208**

ERRORS
Correction of errors, Fair Credit Billing Act, **3:158**
Creditor billing errors, General Business Law Article 34, **3:173 et seq.**
Investigation, New York City Consumer Protection Law Regulation 10, **2:271**
Resolution, Electronic Fund Transfer Act, **3:148 et seq.**

ESTATES
Claims against decedent's estate, **3:280 et seq.**
Enforcement against, **8:345-8:347**

EVICTIONS
Servicemembers Civil Relief Act, **3:191**

EXECUTION
Real property
Generally, **6:229 et seq.**
Issuance
Generally, **6:229 et seq.**
General form, **6:284**
Return
Generally, **6:239-6:241**
General form, **6:285**
Satisfaction piece
Generally, **11:3-11:12**
Power of attorney to execute, **11:40**
Revocation of authority to execute, **11:41**
Writ, communications to effectuate
Federal Fair Debt Collection Practices Act, **2:65**

EXEMPTIONS
Commercial financing disclosure requirements, **3:448**

EXPERT WITNESSES
Fees
Money judgments, costs recoverable, **6:67**

FAIR CREDIT AND CHARGE CARD DISCLOSURE ACT OF 1988
Generally, **3:163, 3:164**

FAIR CREDIT BILLING ACT
Generally, **3:157 et seq.**
Correction of errors, **3:158**
Credit reports, **3:159**

FALSE REPRESENTATIONS
State Fair Debt Collection Practices Act, **2:252**

FARMERS
Bankruptcy Considerations (this index)

FEDERAL CIVIL RIGHTS ACT
Generally, **2:279**
Criminal offenses, **2:378**

FEDERAL DEBT COLLECTION PROCEDURES ACT
Generally, **2:280-2:285**
Enforcement, nationwide, **2:282**
Exemptions, **2:285**
Fraudulent transfers, **3:386**
Preemption of state law, **2:281**
Remedies
Postjudgment, **2:284**
Prejudgment, **2:283**

FEDERAL FAIR DEBT COLLECTION PRACTICES ACT
Generally, **2:5**
Administrative enforcement
Generally, **2:226 et seq.**
Check investors enforcement action resolution, **2:228**
Federal agencies other than FTC, **2:233, 2:234**
Federal trade commission, by, **2:226 et seq.**
Guides, **2:236**
Trade regulations prohibited, **2:235**
Advertising debts for sale, **2:87**
Attorney fees
Requests for, not violation, **2:113**

FEDERAL FAIR DEBT COLLECTION PRACTICES ACT—Cont'd
Attorneys, application to
Generally, **2:16-2:17**
Regularity requirement, **2:18**
Representing consumers, communications by debt collectors, **2:55-2:59, 2:72**
Status, false or misleading representations prohibited, **2:114 et seq.**
Business debts, inapplicable to
Generally, **2:8**
Exceptions, products used for both business and personal uses, **2:13-2:14**
Child support judgments, inapplicable to, **2:10**
Civil liability for violations
Generally, **2:199-2:225**
Class actions, **2:215-2:219**
Costs and attorney fees
Generally, **2:211-2:214**
Amount of fees awarded, **2:214**
Damages
Generally, **2:204 et seq.**
Statutory damages
Factors determining
Single violation establishing civil liability, **2:209**
Defenses to liability, **2:220-2:225**
Jurisdiction, concurrent state and federal, **2:201-2:202**
Limitation of actions, **2:203**
Class actions, **2:261**
Collection agencies, application to, **2:23-2:25, 2:24**
Commencement of suit following verification, **2:185**
Communications by debt collectors
Generally, **2:47-2:76**
Attorneys, licensing as debt collectors, **2:17**
Consumers, with
Generally, **2:48-2:61**
Represented by attorney, **2:55-2:59, 2:72**

FEDERAL FAIR DEBT COLLECTION PRACTICES ACT—Cont'd
Communications by debt collectors —Cont'd
Disclosure of caller's identity, telephone conduct, **2:93 et seq.**
Limitations on communications, **2:47-2:76**
Location information, **2:66-2:74, 2:97**
Mailed communications, **2:154-2:156**
Place, limitations
Generally, **2:52-2:54**
Information on location, **2:66-2:74**
Workplace contact, **2:60-2:61**
Postjudgment enforcement, **2:65**
Skip tracing, **2:66-2:74**
Telephone conduct
Generally, **2:88 et seq.**
Disclosure of caller's identity, **2:93 et seq.**
Third parties, with, **2:62-2:76**
Time limitations, **2:52-2:54**
Witnesses, with, **2:64**
Consumer credit counseling organizations, exempt, **2:37-2:38**
Consumer rights
Generally, **2:164 et seq.**
Complaints
Debt collectors, against
Answers to, **2:390**
General form, **2:389**
General form, **2:388**
Debt collector, proper identification as, **3:271**
Right to apply payments, **2:198**
Right to be left alone, **2:190-2:191**
Right to be sued in convenient forum
Generally, **2:192-2:197**
Enforcement of judgment, **2:196**
Real property actions, **2:193**
Summons
General form, **2:386**

FEDERAL FAIR DEBT COLLECTION PRACTICES ACT—Cont'd
Consumer rights—Cont'd
Summons—Cont'd
Spanish translation, **2:387**
Validation notice
Generally, **2:165 et seq., 3:270**
Collection letter, **2:385**
Debtor, to, **2:385**
Inaccuracy deemed deceptive, **2:173**
Legal actions, **2:177 et seq.**
Oral notice, **2:174**
Summons and complaint as initial communication, **2:178**
Venue, **2:192-2:197**
Verification rights
Generally, **2:181 et seq.**
Commencement of suit, **2:185**
Failure to dispute, **2:187-2:189**
Stay pending verification, **2:183-2:184**
Consumers
Definitions
Debts, **2:7**
Creditors, application to, **2:20-2:26, 2:29-2:32, 2:41-2:42**
Criminal liability, **2:352-2:378**
Debt Collection Report:, **2:391**
Debt collectors
Defined, **2:15-2:19**
Debt collectors making false or misleading representations, **2:20**
Debt servicers, exemption, **2:41-2:42**
Deceptive forms prohibited, **2:163**
Exemptions
Debts, **2:43-2:45**
Persons, **2:27-2:42**
False or misleading representations prohibited
Generally, **2:103 et seq.**
Account transfer, **2:136**
Alias, **2:137**
Attorney status, **2:114 et seq.**
Business names, **2:137-2:139**
Collector's compensation, **2:113**

FEDERAL FAIR DEBT COLLECTION PRACTICES ACT—Cont'd
False or misleading representations prohibited—Cont'd
Communicating false credit information, **2:127**
Credit reporting agency, association with, **2:140-2:141**
Criminal accusations, **2:126**
Debt misrepresented, **2:106 et seq.**
Disclosing purpose of communications
Generally, **2:132-2:133**
Obvious notice, **2:132**
Oral communication as first communication, **2:135**
Distributing false writings, **2:128-2:131**
Government affiliation, **2:105**
Judicial affiliation, **2:105**
Nonpayment, effect, **2:118**
Pseudonyms, customary use permitted, **2:138**
Transfer of debt, effect, **2:124-2:125**
Unintended or unlawful action, **2:119-2:123**
Fiduciaries, exempt, **2:39-2:40**
Government employees, exempt, **2:33-2:35**
Harassment and abuse prohibited
Generally, **2:77-2:101**
Class action, least sophisticated consumer standard, **2:81**
Disclosure of caller's identity, telephone conduct, **2:93 et seq.**
Least sophisticated consumer standard, **2:79-2:81, 2:120**
Nonabusive conduct distinguished, **2:99 et seq.**
Obscene language, **2:85**
Publishing deadbeat lists, **2:86**
Telephone conduct
Generally, **2:88 et seq.**
Disclosure of caller's identity, **2:93 et seq.**
Third parties, **2:78**

FEDERAL FAIR DEBT COLLECTION PRACTICES ACT—Cont'd
Harassment and abuse prohibited—Cont'd
Threats or use of violence, **2:83-2:84**
Mortgage service companies, exemption, **2:45**
Other abusive conduct may be prohibited, **2:98**
Persons exempt, **2:27-2:42**
Preemption of state law, **2:46**
Private guarantee agencies, application to, **2:35**
Process servers, exempt, **2:36**
Pseudonyms, customary use permitted, **2:138**
Rental vehicles, damages to, **2:11**
Residential back rent, **2:12**
Scope, **2:5-2:46**
Skip tracing, **2:66-2:74**
State Fair Debt Collection Practices Act distinguished, **2:241**
State law, preemption, **2:46**
Summons
General form, **2:386**
Spanish translation, **2:387**
Support judgments, inapplicable to, **2:10**
Telephone conduct
Generally, **2:88 et seq.**
Collect calls, **2:151**
Disclosure of caller's identity, **2:93 et seq.**
Third parties
Communications by debt collectors, **2:62-2:76**
Harassment and abuse of prohibited, **2:78**
Threats
Unintended or unlawful action, **2:119-2:123**
Violence, **2:83-2:84**
Tortfeasor's obligation to pay damages, inapplicable to, **2:11**
Tort liability, **2:286 et seq.**
Trustees, exempt, **2:39-2:40**

FEDERAL FAIR DEBT COLLECTION PRACTICES ACT—Cont'd
Unfair or unconscionable practices prohibited
Generally, **2:142 et seq.**
Attorney letters without file review, **2:160**
Collect calls, **2:151**
Collecting unauthorized amounts, **2:143-2:146**
Mailed communications, **2:154-2:156**
Nonjudicial repossession, **2:152-2:153**
Postdated checks, misuse of, **2:147-2:150**
Time-barred suits, **2:158-2:159**
Validation notice, **2:165 et seq., 3:270**
Venue, **2:192-2:197**

FEDERAL JUDGMENTS
Converting to state judgments, **7:5**
Enforcement officers
Personal property, enforcement of judgments, **7:4**
Personal property, enforcement of judgments against, **7:4**
Registration
Generally, **9:66-9:73**
Nonfinal federal court judgments
"Good cause" clause, **9:74**
State enforcement officers, use, **7:5**

FEDERAL TRADE COMMISSION ACT
Generally, **2:264 et seq.**
Disposal of consumer report information and records, **2:278**
Fair Debt Collection Practices Act
Generally, **2:277**
Disposal of consumer report information and records, **2:278**
Enforcement, **2:226 et seq.**
Interrelationship, **2:276**

FEES AND COSTS
Bankruptcy cases, filing fees, **5:23**

FEES AND COSTS—Cont'd
Expert witnesses, money judgments, costs recoverable, **6:67**

FIDUCIARIES
Federal Fair Debt Collection Practices Act
Exemptions, **2:39-2:40**

FISHERMEN
Bankruptcy Considerations (this index)

FLOATING LIENS
Bankruptcy considerations, **5:150**

FOREIGN JUDGMENTS
Generally, **9:1 et seq.**
Civil action to establish judgment, **9:60-9:65**
Court of original judgment, **9:28**
Federal judgments, registration, **9:66-9:73**
Nonfinal federal court judgments
"Good cause" clause, **9:74**
Full faith and credit, **9:2-9:3**
Interest rates, **9:30**
Liens, creation, **6:154**
Modification to original judgment, **9:41, 9:42**
Motion for summary judgment in lieu of complaint
Affidavit in support
Form 9-2, **9:107**
Form 9-3, **9:108**
Notice
Form 9-1, **9:106**
Registration, **9:14-9:22**
Stays of enforcement
Generally, **6:109, 6:110**
Uniform Enforcement of Foreign Judgments Act, **9:43-9:54**
Uniform Enforcement of Foreign Judgments Act, **9:4-9:55**
Child support judgments, **9:58**
Confession of judgment, **9:59**
Consent judgments, **9:59**
Default judgments, **9:56-9:57**
Distribution of execution proceeds to creditor, **9:31**

FOREIGN JUDGMENTS—Cont'd
Uniform Enforcement of Foreign Judgments Act, **9:4-9:55** —Cont'd
Filing judgment, **9:4, 9:15-9:21**
Judgment not on merits, **9:55-9:59**
Summary judgment in lieu of complaint, **9:56**
Notice to debtor, **9:23-9:25**
Restrictions for certain judgments
Judgment by confession, **9:9**
Status of registered judgment, **9:26-9:30**
Interest rate applicable, **9:29**
Stay of enforcement, **9:43-9:54**
Vacating the judgment, **9:32 et seq.**
Uniform Foreign Country Money-Judgment Recognition Act, **9:77-9:104**

FRAUDULENT TRANSFERS
Generally, **3:360 et seq.**
Action to avoid fraudulent transfer, **3:378 et seq.**
Limitation of actions, **3:379**
Attachments, grounds, **4:11**
Burden of proof, **4:11**
"Badges of fraud," **3:367**
Bulk sales, **3:385**
Constructive fraud test, **3:370 et seq.**
Insolvency, **3:371 et seq.**
Use in conjunction with bankruptcy insolvency test, **3:372**
Defined, **3:364 et seq.**
Exception, fair consideration, **3:368, 369**
Fair consideration exception, **3:369**
Federal Debt Collection Procedures Act, **3:386**
Insolvency
Constructive fraud test, **3:371 et seq.**
Use in conjunction with bankruptcy insolvency test, **3:372**
Statutory remedies, **3:363**
Intent, **3:365 et seq.**

FRAUDULENT TRANSFERS —Cont'd
Lease terminated on debtor's default, **3:374**
Limitation of actions
Action to avoid, **3:379**
Bulk sales, **3:385**
Remedies, **3:375 et seq.**
Statutory, **3:361 et seq.**
Setting aside
Statute of limitations
Debtors examinations, **8:14**
Turnover proceeding
Recovery of property, **8:96**

GENERAL BUSINESS LAW
Article 29-A, **3:169 et seq.**
Article 34, **3:173 et seq.**
Article 34A, **3:176**

GOVERNING LAW
Enforcement of judgments, **7:73, 7:74**

GOVERNMENT EMPLOYEES
Federal Fair Debt Collection Practices Act, exemption, **2:32-2:33**

GUARANTORS AND SURETIES
Generally, **3:80 et seq.**
Bankruptcy of primary obligor, **3:100**
Collateral lost, **3:102**
Collection, guaranty of, **3:84**
Drafting considerations
Delay not to operate as waiver of creditor's rights, **3:84**
Conditional guarantee, **3:83**
Continuing guarantee, **3:85, 86**
Continuing guaranty
Revocation, **3:86**
Contract formalities required, **3:90**
Defenses to liability, **3:91 et seq.**
Condition precedent, **3:98**
Failure of consideration, **3:97**
Judgment for primary obligor, **3:96**
Fraudulent judgments distinguished, **3:101**
Material alteration of agreement, **3:93 et seq.**
Examples, **3:94**

GUARANTORS AND SURETIES —Cont'd
Defenses to liability, **3:91 et seq.**
—Cont'd
Waiver of defenses, **3:103, 3:104**
Demand for payment, **3:88**
Enforceability of guaranty, **3:88**
Limited guarantee, **3:87**
Requirements for valid guarantee, **3:88 et seq.**
Restricted guarantee, **3:87**
Revocation
Continuing guaranty, **3:86**
Settlements, **3:298**
Types of guarantees, **3:81 et seq.**
Unconditional, absolute guarantees, **3:82**
Personal guarantee, **3:449**
Writing required, **3:89**

HARASSMENT
State Fair Debt Collection Practices Act, **2:253**

HEALTH INSURANCE
Support enforcement, employer obligations to purchase insurance, **8:332**

HOME EQUITY LOAN CONSUMER PROTECTION ACT OF 1988
Generally, **3:165 et seq.**

HOMESTEAD EXEMPTION
Generally, **6:190 et seq.**
Bankruptcy considerations, **5:92, 5:95**
Special proceeding for sale of homestead exceeding statutory limits
Judgment, **6:279**
Notice of petition, **6:277**
Petition, **6:278**

INCOME
Definitions, **7:360-7:362**
Municipal corporations, income payable by
Execution, **7:425-7:427, 8:277, 278**

INCOME—Cont'd
Personal property, enforcement of judgments against
Exemptions
Generally, **7:247-7:252**
Trusts, **7:248, 7:249**
Property subject to attachment, **4:18**
State income, execution, **7:429-7:430**

INCOME EXECUTION
Generally, **7:359-7:438, 7:370, 8:232-8:252**
Advantages, **7:371-7:373**
Amount withheld
Generally, **7:365-7:369, 8:235-8:239**
Modification, **8:238, 8:239**
Communications to effectuate
Federal Fair Debt Collection Practices Act, **2:65**
Contents, **7:386-7:396, 8:232, 8:355, 233**
Explanation of limitations
alert to debtor, **7:397**
boldtype alert to debtor, **7:396**
Debtor default following service, **7:404-7:408, 8:242, 243**
Disadvantages, **7:375-7:378**
Employer
Obligations, **7:410-7:417**
Service on, **7:405-7:407**
Form, **7:386-7:396, 8:355**
Explanation of limitations
alert to debtor, **7:397**
boldtype alert to debtor, **7:396**
Issuance, **7:382-7:384, 8:234-8:239**
Medical debt judgments, permitted amount, **7:369**
Minimum wage standards, **7:366**
Modification, **7:397, 7:438, 8:238, 8:239, 8:248, 439**
Municipal corporations, income payable by, **7:425-7:427, 8:277, 278**
Priorities of executions, **7:432-7:436, 8:249-8:251**
Restrictions, **7:365-7:369**
Service
Generally, **7:398-7:401, 8:241**

INCOME EXECUTION—Cont'd
Service—Cont'd
Sheriff activity if unable to serve, **7:404-7:408**
Sheriff
Activity following service, **7:404-7:408**
Obligations, **7:419-7:423, 8:252**
Service, **7:398-7:401**
State income, **7:429-7:430**
Support payments already deducted, special requirements, **7:368**
Venue restrictions, **7:380, 7:381**

INCOME-WITHHOLDING
Uniform Interstate Family Support Act, **7:564, 565**

INJUNCTIVE RELIEF
Generally, **4:62 et seq.**
Permanent injunctions, **4:72-4:78**

INSTALLMENT CONTRACTS
Servicemembers Civil Relief Act, **3:193**

INTEREST
Post-judgment interest on consumer debts, **3:435**
Prejudgment interest, **3:331 et seq., 3:434**
Contract actions, **3:332 et seq.**
Compound interest, **3:334**
Interest provision, **3:333, 334**
Interest rate, **3:339 et seq.**
RICO problems, **3:347**
Liquidated claims, **3:336 et seq.**
No interest provision, **3:335 et seq.**
Unliquidated claims, **3:338**
Noncontractual claims, **3:348 et seq.**
Interest rate, **3:349**
Joint tortfeasor settlements, **3:351**
Pre-suit considerations, **3:330 et seq.**
Unconscionable rates, **3:346**
Usury, **3:341 et seq.**
Interest on overdue commercial transactions exempt, **3:356**

INTEREST—Cont'd
Usury, **3:341 et seq.**—Cont'd
Servicemembers Civil Relief Act, **3:188 et seq.**

INTERROGATORIES
Generally, **8:58-8:66**

INVOLUNTARY BANKRUPTCY
Generally, **5:52-5:54**
Alternatives to, **5:263-5:271**
Assignment for benefit of creditors, **5:268-5:271**
Workouts, **5:265-5:267**
Answer, **5:404-5:408**
Appointment of interim trustee, **5:451-5:459**
Chapter 7, **5:53**
Interim trustee, **5:451**
Chapter 11, **5:54**
Creditors who may file
Joinder of other creditors, post-filing, **5:360-5:376**
Number of creditors required, **5:333 et seq.**
Unsecured claims aggregating § 21,050
fully secured claims, **5:348**
partially unsecured claims, **5:347**
secured by nondebtor's property, **5:350**
waiver of security, **5:349**
Debtors subject to, **5:306-5:327**
Exclusions
Additional debtors excluded, **5:312**
Chapter 7, **5:308, 5:309**
Chapter 11, **5:310 et seq.**
Farmers, **5:313 et seq., 5:317 et seq.**
Fishermen, **5:317 et seq.**
Governmental units, **5:316**
Joint debtor spouses, **5:314**
Not-for-profitt corporations, **5:317**
Railroad my be included under Chapter 11 but n ot Chapter 7, **5:312**
Default, **2:339, 5:399**

INVOLUNTARY BANKRUPTCY —Cont'd
Disclosure statement in small business case
Form, **5:483**
Discovery, **5:410**
Dismissal of case
Creditors' request, **5:461-5:467**
Effect, **5:469**
Evidence considered, **5:418-5:422**
Filing petition, **5:383-5:393**
Form, **5:480**
Fraudulent involuntariness, **5:353**
Grounds for relief, **5:415-5:424**
Interim trustee, appointment, **5:451-5:459**
Motion to vacate order for relief, **5:473-5:478**
Partnership debtors, **5:369-5:376, 5:381**
Petition, filing, **5:383-5:393**
Form, **5:480**
Pleadings in response, **5:401-5:409**
Post-filing joinder of other creditors, **5:360-5:376**
Pre-suit considerations, **3:323 et seq.**
Notice of appearance, **3:326**
Proof of claim, **3:325**
Procedure
After order for relief, **5:425-5:427**
Protection for debtors, **5:428-5:450**
Relief, grounds, **5:415-5:424**
Responsive pleadings, **5:401-5:409**
Summons, **5:394-5:398**
Transfers set aside, **5:274-5:276**
Trial, **5:411-5:414**

IOLA TRUST ACCOUNTS
Attachment, **6:85**
Payments received from debtors, **3:308**

IRA ACCOUNT
Enforcement of judgments, **7:271**
Money judgments, property subject to enforcements
Exemptions, **6:89**

JUDGES
Bankruptcy
Chambers rules, **5:7**

JUDGMENT CREDITORS
Confidentiality, failure to maintain
Fair Debt Collection Practices Act, **8:200**

JUDGMENT DEBTORS
Fees, debtor examinations, **8:17**
Production of books and records for subpoena duces tecum, **8:28**
Third party examinations, presence at, **8:27**

JUDGMENTS
Confession of judgment, **3:304**
Uniform Enforcement of Foreign Judgments Act, **9:59**
Federal judgments
Converting to state judgments, **7:5**
Enforcement officers
Personal property, enforcement of judgments, **7:4**
Personal property, enforcement of judgments against, **7:4**
Registration, **9:66-9:73**
Nonfinal federal court judgments
"Good cause" clause, **9:74**
State enforcement officers, use, **7:5**

JURISDICTION
Bankruptcy cases, **5:15**
Nassau and Suffolk district court, **3:417**
New York City civil court, **3:417**
Small claims courts, **3:406**
Supreme court, New York, **3:417**
Uniform Interstate Family Support Act, **7:559 et seq.**

JURY DEMAND
Complaints against debt collectors, **2:389**

KEOGH ACCOUNTS
Money judgments, property subject to enforcements
Exemptions, **6:89**

LANDLORD-TENANT DISPUTES
Summary proceedings to recover possession, **10:22 et seq.**
Warrant, **10:24 et seq., 10:106**
Bankruptcy proceedings, interrelationship between, **10:48 et deq.**
Petition to recover possession of premises used for illegal purposes, **10:107**
Stay of eviction, **10:55 et seq.**
Undertaking to stay issuance of warrant, **10:108**

LATE CHARGES
Consumer obligations, **3:353**
Liquidated damages, **3:355**
Enforceability, **3:355**
Pre-suit considerations, **3:352 et seq.**
Real estate loans, **3:354**

LEASES
Advertisements, **3:160 et seq.**
Consumer Leasing Act of 1976, **3:160 et seq.**

LETTERS
Agreement for hourly rate fee, **1:122**
Attorney letters without review of files prohibited, **2:115, 2:117, 2:160**
Validation notice, **2:165 et seq., 3:270**
Collection letter, **2:383**
Debtor, to, **2:385**

LEVIES
Generally, **8:253 et seq.**
Appeal, release, **8:280-8:284**
Garnishee, discharge of obligation, **2:276, 8:279**
Real property, **4:43-4:45, 4:292, 8:273-8:276**
Exemptions, **8:258 et seq.**
Release
Sheriff's release, **8:285-8:288**
Upon appeal, **8:280-8:284**
Sheriff's release, **8:285-8:288**
Support enforcement, **8:316**

LIABILITY FOR UNFAIR COLLECTION PRACTICES
Generally, **2:1 et seq.**
Confidentiality, failure to maintain
Fair Debt Collection Practices Act
Judgment creditors and attorneys, **8:200**
"Consumer" versus "commercial" transaction, **2:9**
Creditor's counsel, **2:2**
Federal Civil Rights Act, **2:279**
Criminal offenses, **2:378**
Initial communication, **2:92, 2:178**
Making demand on debtor, **3:272 et seq.**
Statutory liability, **2:4 et seq., 3:274 et seq.**
Summons and complaint not initial communication, **2:178**
Telephone conduct, Initial communication, examples of harassment or abusive conduct, **2:92**

LIENS
Generally, **6:122 et seq.**
Advantages over other enforcement procedures, **6:122-6:131**
Appeal, release, **8:280-8:284**
Burial Grounds, this index
County court, creation in, **6:148**
Creation of lien
Generally, **6:147-6:157**
County court, in, **6:148**
Family court, in, **6:148**
Federal court, in, **6:152, 6:153**
Property in several counties, **6:150-6:151**
Sister state judgments, **6:154**
Supreme court, in, **6:148**
Defects in judgment, effect, **6:155-6:157**
Duration, **6:159-6:170**
Family court, creation in, **6:148**
Federal court, creation in, **6:152, 6:153**
Homestead exemption, **6:50, 6:132, 6:140**
Joint tenancy property, **6:145-6:146**
Notice, **6:158**

LIENS—Cont'd
Real property
Interests subject to, **6:133-6:146**
Judgment liens on, **6:122 et seq.**
Redemption rights, **6:144**
Releasing
Generally, **6:179-6:183**
Upon appeal, **8:280-8:284**
Renewal
Generally, **6:168**
Order extending lien of money judgment on real property, **6:276**
Affidavit in support of motion for, **6:275**
Notice of motion for, **6:274**
Rental payments, future, **6:133-6:137**
Sister state judgments, **6:154, 9:64**
Supreme court, creation in, **6:148**
Transfers
Before judgment, **6:141-6:143**
Before lien extended or renewed, **6:169-6:170**
Subject to lien, **6:170**

LIMITATION OF ACTIONS
Generally, **3:10 et seq., 3:428 et seq.**
Breach of contract, **3:428 et seq.**
Due care, **3:430**
Contract claims, **3:12**
Federal Fair Debt Collection Practices Act, **2:203**
Fraudulent transfers
Action to avoid, **3:379**
Bulk sales, **3:385**
Intentional torts, **3:15, 3:432**
Malpractice claims, **3:14**
Personal injury claims, **3:13, 3:431**
Replevin, **4:214-4:215**
Sale of goods, **3:429**
Sale of new home, **3:430**
Stale claims, **3:15**
State Fair Debt Collection Practices Act, **2:262-2:264**
Statutory claims, **3:11**
Tolling of statute, **3:16 et seq.**
Service of process, **3:17, 3:18**
Waiver, **3:20**

LIMITED LIABILITY COMPANIES
Liability for debts, **3:68 et seq.**

LIMITED LIABILITY PARTNERSHIPS
Foreign LLPs, **3:78**
Liability for debts, **3:73 et seq.**

LIMITED PARTNERSHIPS
Liability for debts, **3:41 et seq.**

LIQUIDATED DAMAGES
Late charges, **3:355**
Enforceability, **3:355**
Prejudgment interest, **3:336 et seq.**

LONG-ARM PROCEEDINGS
Uniform Interstate Family Support Act, **7:562**

MAIL
Communications by debt collectors, **2:154-2:156**
Postal offenses, criminal liability for unfair collection practices, **2:372-2:378**

MALPRACTICE ACTIONS
Enforcement of judgments, **6:70**

MEDICAL DEBT JUDGMENTS
Income execution, **7:369**

MILITARY
Servicemembers Civil Relief Act, this index

MISREPRESENTATION
Creditors, involvement of law firm, **2:21**

MONEY JUDGMENTS
Generally, **6:1 et seq.**
Alternative enforcement, **6:45**
Amount recoverable, **6:47 et seq.**
Attorney fees recoverable, **6:68 et seq.**
Bankruptcy debtor, **6:13**
Bankruptcy trustee, **6:12**
Content, **6:15**
Correction of, **6:32-6:36**

MONEY JUDGMENTS—Cont'd
Costs recoverable
Generally, **6:65 et seq.**
Attorney fees recoverable, **6:68 et seq.**
Expert witness fees, **6:67**
Death of party
Definition and content of judgment, **6:19**
Judicial sales, judgment after death, **6:176**
Definition, **6:15**
Discovery, governing state law, **6:10, 6:11**
Distribution of amount recovered, **6:72 et seq.**
Docketing
Generally, **6:24-6:31**
Amendment of, **6:32-6:36**
Form of, **6:29-6:31**
Form of docketing, **6:30-6:32**
Transcript of judgment, **6:25-6:28**
Enforcement
Generally, **6:38 et seq.**
Adverse claims
Generally, **6:209 et seq.**
Affirmation in support of petition in special proceedings to determine adverse claim, **7:577**
Alternative enforcement, **6:45**
Amount recoverable, **6:47 et seq.**
Burial ground exempt, **6:202-6:205**
Certified of judgment or order, enforcement by means other than Article 52, **6:44**
Death, judgment after, **6:176**
Distribution of amount recovered, **6:72 et seq.**
Judicial sales, **6:171 et seq.**
Malpractice actions, **6:70**
National banks, limitations regarding judgments against, **6:128**
Officers, **6:5**
Plan, **6:111-6:121**
State, actions against, **6:71**
Stays of enforcement, **6:107-6:110**

MONEY JUDGMENTS—Cont'd
Entry
Final judgment after entry of interlocutory judgment, **6:273**
Notice of motion for, **6:272**
Judgment upon decision of court, **6:271**
Entry of judgment, **6:16**
Exceptional circumstances requirement, **6:6**
Federal court judgments, **6:3 et seq.**
Foreign
Uniform Foreign Country Money-Judgment Recognition Act, **9:77-9:104**
Governing state law, **6:7 et seq.**
Interest computation
Generally, **6:48 et seq.**
Costs, expenses and counsel fees, **6:62**
Entitlement to prejudgment interest, **6:53**
Federal court judgments, **6:51**
Liquidated contract claims, **6:54**
Post-verdict/decision interest, **6:60-6:61**
Prejudgment interest, **6:48-6:62**
Rate, generally, **6:49-6:51**
Time of commencement, **6:56-6:57**
Joint debtors, **6:86**
Malpractice actions, **6:70**
National banks, limitations regarding judgments against, **6:128**
Nonmoney judgments, **6:14**
Priority among execution creditors, **6:73-6:76**
Priority of other judgment creditors, **6:77-6:79**
Property subject to enforcement
Generally, **6:80-6:106**
Attorney IOLA accounts, **6:85**
Debtor's property held by third parties, **6:83**
Debts past due or to become due, **6:81**
Escrow accounts, **6:84**
Exemptions, **6:88**

MONEY JUDGMENTS—Cont'd
Property subject to enforcement —Cont'd
Interest in property
Generally, **6:80**
Assignable, **6:94-6:100**
Nonassignable, **6:89-6:93**
IRA accounts, exemptions, **6:89**
Joint tenancy
Generally, **6:104-6:106**
Keogh accounts, exemptions, **6:89**
Partition not affected by levy and execution, **6:105, 6:106**
Transferred property, **6:101-6:103**
Receiver, appointment, **6:46**
Roll, **6:21 et seq.**
Statutory provisions, **9:2**
Stays of enforcement, **6:107-6:110**
Verdict, judgment upon, **6:17**

MORTGAGES AND TRUSTS DEEDS
Servicemembers Civil Relief Act, **3:195**

MORTGAGE SERVICE COMPANIES
Federal Fair Debt Collection Practices Act, exemption, **2:45**

MOTOR VEHICLE LEASE
Servicemembers Civil Relief Act, **3:197**

MUNICIPAL CORPORATIONS
Obtaining a judgment, execution on income payable by cities, **8:277, 278**
Personal property, execution on income payable by, **7:425-7:427**
Subpoena duces tecum
Notice, **8:70**

NASSAU AND SUFFOLK DISTRICT COURT
Commencing suit, **3:419**
Jurisdiction, **3:417**

NEW YORK CITY CIVIL COURT
Commencing suit, **3:419**
Jurisdiction, **3:417**

NEW YORK CITY CONSUMER PROTECTION LAW REGULATION 10
Generally, **2:268-2:272**
Debt collection, licensing, **2:273**
Debts covered, **2:269**
Errors, investigation, **2:271**
Validation of debts, **2:270**
Violations, unintentional, **2:272**

NEW YORK GENERAL BUSINESS LAW
Article 29-A, **3:169 et seq.**
Article 34, **3:173 et seq.**
Servicemembers Civil Relief Act, this index

NEW YORK STATE EMPLOYEES
Execution on income, **7:429-7:430**

NEW YORK SUPREME COURT
Commencing suit, **3:420**
Jurisdiction, **3:417**

NONMONEY JUDGMENTS
Generally, **10:1 et seq.**
Chattel
Execution awarding possession of property, **10:76 et seq., 10:102**
Contempt, **10:99, 10:100**
Discovery demands by tenant, **10:75**
Execution awarding possession of property, **10:3-10:21**
Chattel, **10:102**
Death of party in possession, **10:18-10:20**
Motion for leave to issue execution for possession after death
Affidavit in support, **10:104**
Notice, **10:103**
Order authorizing issuance of execution for possession after death, **10:105**
Real property, **10:101**
New York city, rules, **10:37**
Real property
Conveyance directed, **10:95-10:98**

NONMONEY JUDGMENTS —Cont'd
Real property—Cont'd
Deposit amount due or undertaking with clerk, **10:57, 10:58**
Discretionary stays outside New York City, **10:56 et seq.**
Execution awarding possession of property, **10:101**
Good faith application of occupant, **10:63-10:64**
Length of stay, **10:73**
Sale directed, **10:85 et seq.**
Judgment after trial by court, **10:112**
Order vacating judgment of foreclosure for irregularity in judicial sale, **10:115**
Affidavit in support of order to show cause, **10:114**
Undertaking, **10:113**
Stay of eviction, **10:55 et seq.**
Order granting stay where tenant holds over in New York City dwelling, **10:111**
Affidavit on application for stay, **10:109**
Order to show cause upon application for stay, **10:110**
Undertaking to stay issuance of warrant, **10:108**
Summary proceedings to recover possession, **10:22 et seq.**
Warrant, **10:24 et seq., 10:106**
Bankruptcy proceedings, interrelationship between, **10:48 et deq.**
Petition to recover possession of premises used for illegal purposes, **10:107**
Westchester County rule, **10:23**
Receiver, appointment, **10:98**
Summary proceedings to recover possession
Warrant execution period, **10:36-10:37**

NONRESIDENT PLAINTIFFS
Generally, **3:22**

NONRESIDENT PLAINTIFFS —Cont'd
Foreign corporations, **3:22**

NOTES
Promissory notes, **3:291 et seq., 3:451**
Complaints, **3:453**
Corporate acknowledgment, **3:452**

NOTICE OF PENDENCY
Generally, **4:169-4:200**
Cancellation, **4:186-4:200**
Discretionary, **4:193-4:194**
Mandatory, **4:187-4:193**
Improper filing, **4:192**
Order to cancel for failure to complete service, **4:333**
Order to show cause to not cancel for failure to complete service, **4:331**
Service not timely made, **4:188**
Motion to cancel, affidavit in support, **4:329**
Plaintiff, by, **4:198**
Stipulation of parties, **4:195-4:196, 4:334**
Attorney's affidavit, **4:335**
Undertaking, **4:199, 4:337**
Affidavit in support of motion, **4:336**
Duration, **4:183-4:185**
Motion to extend duration, affidavit in support, **4:330**
Filing, **4:175-4:179**
Grounds for, **4:172-4:173**
Improper use, **4:172-4:173**
Form, **4:328**
Grounds for filing, **4:172-4:173**
Improper use, **4:172-4:173**
Improper use, **4:172-4:173**
Indexing, **4:180**
Motion to cancel, affidavit in support, **4:329**
Motion to extend duration, affidavit in support, **4:330**
Necessary papers, **4:174-4:180**
Papers necessary, **4:174-4:180**

NOTICE OF PENDENCY—Cont'd
Prohibitions, **4:182**
Motion to cancel, affidavit in support, **4:329**
Recording, **4:180**
Service of process timely, **4:181**

PARTNERSHIPS
Involuntary bankruptcy, **5:369-5:376, 5:381**
Liability for debts, **3:33 et seq.**

PENSIONS AND RETIREMENT BENEFITS
Bankruptcy considerations, **5:93**
Personal property, enforcement of judgments against, **7:266 et seq.**

PERSONAL INJURY ACTIONS
Limitations of actions, **3:13, 3:431**

PERSONAL PROPERTY
Bankruptcy considerations, **5:28**
Conversion, tort liability for unfair collection practices, **2:325-2:329**

PERSONAL PROPERTY, ENFORCEMENT OF JUDGMENTS AGAINST
Generally, **7:1 et seq.**
Annuities, exemptions, **7:273**
Article 52 procedures, inapplicability
Enforcement of judgments against state, **7:103**
Attorney General, identity and location of debtor, **7:49-7:51**
Banking institution exception, **7:329**
College tuition, exemptions, **7:259**
Conversion, tort liability for unfair collection practices, **2:325-2:329**
Docketing of judgment, **7:25-7:31**
Electronic means for maintaining dockets, **7:31**
Enforcement of judgments against state
Article 52 procedures, inapplicability, **7:103**
Entry of judgment, **7:3**

PERSONAL PROPERTY, ENFORCEMENT OF JUDGMENTS AGAINST —Cont'd
Execution
Generally, **7:32 et seq., 8:253 et seq.**
Advantages, **7:34-7:37**
Alternatives to, **7:129 et seq.**
Applicability, **7:45-7:48**
Contents, **7:52-7:59**
Execution with notice to garnishee, **8:354**
Creditors' rights, **7:66-7:68**
Disadvantages, **7:38-7:42**
Distribution of proceeds, **8:227-8:231**
Domestic relations orders, enforcement, **7:47**
Extension of time to pay or transfer property
Affidavit in support of motion for, **7:571**
Fees, **7:77**
Governing law, issuance of execution, **7:73, 7:74**
Instructions to levying officer, **7:76**
Issuance of execution, **7:70-7:77**
Levy by seizure, **7:81-7:90**
Levy by service of execution, **7:91 et seq.**
Judgment against state, **7:103**
Lien, creation, **7:69**
Money judgments over 20 years old, **7:65**
Multiple counties, **7:62, 7:63**
Multiple debtors, **7:61**
Notice, **7:79, 7:80, 7:568**
Procedure, **7:70 et seq.**
Rent considered interest in real property, **7:32**
Return of
Generally, **7:113-7:128**
Affidavit in support of motion for extension of time to pay or transfer property, **7:571**
Sanctions awards, enforcement, **7:46**
Sheriff's procedure, **7:78 et seq.**

PERSONAL PROPERTY, ENFORCEMENT OF JUDGMENTS AGAINST —Cont'd
Execution—Cont'd
Support judgments, **7:64**
Exemption claim form, **7:570**
Exemption notice, **7:569**
Exemptions
Generally, **7:185 et seq., 8:258**
Annuities, **7:273**
Applicability of exemption statute, **7:188**
Armed forces members, **7:253, 7:254**
Claiming, procedures
Generally, **7:200 et seq.**
Affirmation in support of petition in special proceedings to determine adverse claim, **7:577**
College tuition, **7:259**
Damages for taking exempt property, **7:233**
Exceptions to, **7:244-7:246**
Federal, **7:264-7:274**
Income, **7:247-7:252**
Insurance proceeds, **7:263**
IRA account, principal transferred to, **7:271**
Life insurance policies, **7:258**
Maintenance or support payments, **7:251, 252**
Medical supplies, **7:257**
Military personnel, **7:253, 7:254**
Milk proceeds, unpaid, **7:255**
New York state college choice tuition savings program trust fund payment monies, **7:259**
Partnership property, **7:262**
Pensions and retirement benefits, federal exemptions, **7:266 et seq.**
Persons entitled to, **7:195 et seq.**
Procedures to claim, **7:200 et seq.**
Affirmation in support of petition in special proceedings to determine adverse claim, **7:577**

PERSONAL PROPERTY, ENFORCEMENT OF JUDGMENTS AGAINST —Cont'd
Exemptions—Cont'd
Property exempt, **7:219 et seq.**
"Tools of the trade," **7:228-7:232**
Security deposits, **7:256**
Social Security payments, federal exemptions, **7:265**
Support or maintenance payments, **7:251, 252**
Trusts
Income, **7:248, 7:249**
Inherited right to lottery proceeds, not applicable to, **7:234**
Workers' compensation benefits, **7:261**
Federal court judgments, **7:4**
Forms, **7:568 et seq.**
Garnishment restrictions, **7:107**
Governing law, issuance of execution, **7:73, 7:74**
Interest in property, **7:107**
IRA account, exemptions, **7:271**
Methods of enforcement, **7:32 et seq.**
New York court judgments, **7:6-7:24**
New York state as garnishee
Judgment against state, **7:103**
Special proceedings against state, **7:103**
Possession awarded, **6:39, 6:40**
Sale
Generally, **7:145 et seq., 8:342**
Distribution of proceeds, **7:167-7:171**
Material unsaleable, **7:164-7:166**
Notice, **7:576**
Generally, **7:155-7:159**
Enforcement of judgments or order by sale of property, **7:145-7:154**
Immediate sale without notice, **7:160, 7:161**
Improper, sheriff's liability, **7:163**
Postponement, **7:162**

PERSONAL PROPERTY, ENFORCEMENT OF JUDGMENTS AGAINST —Cont'd
Sale—Cont'd
Priority among creditors, **7:172-7:179**
Proceeds
Distribution, **7:167-7:171**
Separating goods into lots, **7:148**
Secured creditors' rights, **7:180**
Seizure or storage prior to, requirements, **7:145**
Separation of goods into lots, **8:343**
Setoff rights of bank, **7:280**
Statutory provisions, **7:2**
Subpoenas
Generally, **7:333 et seq.**
Information subpoenas, **7:336-7:345**
Fees, **7:344**
General form, **8:349**
Oath requirement, **7:343**
Service outside New York, **7:345**
Time to answer, **7:342**
Types, **7:333-7:336**
Third party possessing debtor's property
Generally, **7:130**
Debts owed to debtor, **7:131, 7:132**
Special proceedings
Generally, **7:133-7:135**
Costs, liability for, **7:136**
Damages, liability for, **7:137, 7:138**
Garnishee's liability, **7:139-7:144**
Petition for delivery of property not in judgment debtor's possession, **7:572**
Affidavit in support, **7:573**
Petition for payment of debt owed to judgment debtor, **7:574**
Affirmation in support, **7:575**

PERSONAL PROPERTY, ENFORCEMENT OF JUDGMENTS AGAINST —Cont'd
Third party possessing debtor's property—Cont'd
Special proceedings—Cont'd
Turnover proceeding, **8:94-8:111**
Petition, **7:572, 8:352**
Affidavit in support, **7:573**
Notice of petition, **8:353**
Wage garnishment
New York state as garnishee
Special proceedings against state, **7:103**
Witness protection program, **7:49**

PLEADINGS
Involuntary bankruptcy, **5:401-5:409**
Verification, **3:433**

POSTJUDGMENT COLLECTION
Generally, **8:1 et seq.**
Estates, enforcement against, **8:312-8:314**
Interrogatories, **8:58-8:66**

PREJUDGMENT COLLECTION
Generally, **3:1 et seq.**
Additional notice of lawsuit, **3:456**
Claims, types, **3:7 et seq.**
Copies of relevant documents, **3:3**
Creditors
Documentation of debt, **3:3**
Foreign corporations, **3:22**
Information in creditor's possession, **3:2 et seq.**
Nonresident plaintiffs, **3:22**
Resident status, **3:21 et seq.**
Debtors
Asset investigation, **3:245 et seq., 3:322**
Investigation of, **3:220 et seq.**
Locating, **3:221 et seq.**
Assets, **3:245 et seq.**
Business debtors, **3:222-3:223**
criss-cross directories, **3:232**
Individual debtors, **3:224**

PREJUDGMENT COLLECTION —Cont'd
Debtors—Cont'd
Secretary of State, investigating assets, **3:248**
Decedent's estate, claims against, **3:280 et seq.**
Evaluating claims, **3:1 et seq.**
Forms, **3:449 et seq.**
Liable parties, **3:27 et seq.**
Parties liable, **3:27 et seq.**
Pre-suit considerations, **3:320 et seq.**
Security interest, **3:8**
Telephoning debtor, **3:287**
Verification/affirmation permitted by CPLR 2106, **3:457**
Visiting debtor, **3:287**

PRELIMINARY INJUNCTIONS
Generally, **4:62 et seq.**
Affidavits and supporting papers, **4:110, 4:303**
Notice of motion, **4:302**
Bond, **4:69**
Clean hands required, **4:109**
Damages, ascertainment, **4:127-4:131**
Affidavit in support of motion to ascertain, **4:312**
Order ascertaining damages, **4:313**
Denial, issues of fact not sufficient to warrant, **4:111-4:113**
Effective dates, **4:64, 4:71**
Enforcement of, **4:103**
Equity or combined actions only, **4:70**
Evidentiary proof requirements, **4:104**
Grounds for issuance, **4:68, 4:91-4:114**
Specific property, interest threatened, **4:97-4:99**
Ultimate relief, permanent injunction, **4:92-4:96**
Issues of fact not sufficient to warrant denial, **4:111-4:113**
Mandatory and prohibitory injunctions, **4:100-4:102**

PRELIMINARY INJUNCTIONS —Cont'd
Motion for
Affidavit in support, **4:303**
Notice, **4:302**
Undertakings, **4:305**
Notice required, **4:67**
Obscene material, **4:132-4:135**
Order granting, **4:304, 4:307**
Order to show cause why preliminary injunction should not issue, temporary restraining order, **4:306**
Prohibitory and mandatory injunctions, **4:100-4:102**
Proof requirements, **4:104**
Securing, time, **4:66**
Statutory authority, **4:65**
Undertakings, **4:111-4:113**
Amount, **4:113**
Denial of preliminary injunction, **4:114**
Motion for preliminary injunction, on, **4:305**
Use, examples, **4:62**
Vacatur or modification, **4:123-4:126**
Motion to vacate or modify
Affidavit in support, **4:309**
Notice, **4:308**
Order vacating, **4:310**
Undertaking as condition to vacating, **4:311**

PRE-SUIT CONSIDERATIONS
Generally, **3:320 et seq.**
Bankruptcy considerations, **3:323 et seq.**
Notice of appearance, **3:326**
Proof of claim, **3:325**
Collectibility of judgment, **3:323 et seq.**
Provisional remedies available, **3:327 et seq.**

PRIVATE GUARANTEE AGENCIES
Federal Fair Debt Collection Practices Act, application to, **2:35**

PRODUCTION OF BOOKS AND RECORDS
Debtor examinations, **8:26-8:29**
Party or witness other than judgment debtor, **8:29**
Subpoena duces tecum, **8:28, 8:69**
Nonjudicial, **8:348**

PROMISSORY NOTES
Generally, **3:291 et seq., 3:451**
Complaints, **3:453**

PROPERTY EXECUTIONS
Generally, **8:216-8:231**
Contents, **8:216-8:219**
Distribution of proceeds, **8:227-8:231**
Issuance, **8:221-8:224**
Judgment creditor's rights, **8:225, 226**
Notice to garnishee, **8:354**
Property subject to, **8:220**
Real property
Generally, **6:229 et seq.**
Issuance
Generally, **6:229 et seq.**
general form, **6:284**
Return, **6:239-6:241, 6:285**

PROVISIONAL REMEDIES
Generally, **4:1 et seq.**
Constitutionality, **4:2-4:4**
Due process, inapplicability, **4:3**
Pre-suit considerations, **3:327 et seq.**
Statutory authority, **4:4**

RACKETEER INFLUENCED AND CORRUPT ORGANIZATIONS ACT (RICO)
Violations, interest rates, **3:347**

REAL PROPERTY
Adverse claims, **6:209 et seq.**
Bankruptcy considerations, **5:28**
Burial ground exempt from enforcement of money judgments, **6:202-6:205**
Enforcement of judgment awarding possession, **6:39, 6:40**
Execution
Generally, **6:229 et seq.**

REAL PROPERTY—Cont'd
Execution—Cont'd
Issuance
Generally, **6:229 et seq.**
General form, **6:284**
Return
Generally, **6:239-6:241**
General form, **6:285**
Exempt from enforcement of money judgments, **6:184 et seq.**
Levies, **4:43-4:45, 4:292, 8:273-8:276**
Exemptions, **8:258 et seq.**
Loans, late charges, **3:354**
Mortgaged property
Sale to satisfy judgment, **6:250**
Right to be sued in convenient forum, **2:193**
Sale
Generally, **6:39 et seq., 8:338-8:342**
Conveyance of right, title, interest, **6:261**
Directions to sheriff
Generally, **6:269**
Motion on notice required, **6:270**
Order directing release of part of property levied upon, **6:298**
Affidavit in support of motion, **6:297**
Disposition of proceeds, **6:262-6:265**
Enforcement directing sale, **6:40**
Failure of title to property sold
Order restoring lien after sale vacated for irregularity, **6:296**
Affidavit in support of motion, **6:295**
Order to show cause why sale should not be vacated for irregularity, **6:292**
Order vacating sale for irregularity, **6:294**
Affidavit in support of motion, **6:293**
Manner of sale, **6:41**
Mortgaged property, **6:250**

REAL PROPERTY—Cont'd
Sale—Cont'd
Nonmoney judgments, **10:85 et seq.**
Judgment after trial by court, **10:112**
Order vacating judgment of foreclosure for irregularity in judicial sale, **10:115**
Affidavit in support of order to show cause, **10:114**
Undertaking, **10:113**
Notice of sale
Generally, **6:229-6:257**
General form, **6:288**
Proofs of publication, service, posting
Generally, **6:260**
Affidavit of posting, **6:289**
Affidavit of proof of publication, **6:291**
Sheriff's certificate of proof of service, **6:290**
Place of sale, **6:42**
Security, **6:43**
Time of sale by public auction
Generally, **6:244-6:248**
Notice of postponement, **6:287**
Request for, **6:286**
Title, failure of, **6:266-6:268**
Servicemembers Civil Relief Act, **3:196**
Sheriff, directions to, **6:269, 6:270**
Third party claims
Generally, **6:209 et seq.**
Special proceeding to determine adverse claim
Judgment, **6:283**
Notice of petition, **6:280**
Order to show cause, **6:281**
Petition, **6:282**

RECEIVERSHIP
Generally, **3:329, 4:136-4:168**
Accounting, **4:155-4:164**
Intermediate account of temporary receiver, **4:321**

RECEIVERSHIP—Cont'd
Accounting, **4:155-4:164**—Cont'd
Order settling intermediate account, **4:324**
Affidavit in support of motion, **4:323**
Notice of motion, **4:322**
Appointment of receiver, **4:142-4:147, 8:344**
Court's discretion, **4:139**
Grounds, **4:140-4:141, 4:141**
Mortgage foreclosure, order appointing temporary receiver, **4:315**
Affidavit in support of motion, **4:314**
Motion practice, **4:143-4:147**
Motion to appoint temporary receiver
Affidavit in support, **4:318**
Notice, **4:316**
Nonmoney judgments, enforcement, **10:98**
Order to show cause why receiver should not be appointed, **4:317**
Time, **4:147**
Bankruptcy cases, **5:24**
Compensation of receiver, **4:151**
Duration of receivership, **4:152**
Enforcement of money judgments, **6:46**
Enforcement tool
Generally, **7:346 et seq.**
Appointment, **7:346**
Attorney, power to employ, **7:350**
Compensation, right to, **7:351**
Contents of order, **7:348**
Notice, **7:347**
Powers and rights, **7:349-7:358**
Receiver, payment to sheriff instead of receiver, **7:352**
Receivership, extension of, **7:358**
Receiver's powers subject to statutory requirements, **7:353-7:357**
Scope, **7:346**
Sheriff, payment to sheriff instead of receiver, **7:352**

RECEIVERSHIP—Cont'd
Grounds for appointment, **4:140-4:141, 4:141**
Court's discretion, **4:139**
Liability of receiver, **4:150**
Mortgage foreclosure, order appointing temporary receiver, **4:315**
Affidavit in support of motion, **4:314**
Oath, **4:153**
Powers and duties of receiver, **4:148-4:151**
Limitations, **4:149**
Removal of receiver, **4:165-4:168**
Order directing removal, **4:327**
Order to show cause for removal, **4:325**
Affidavit in support, **4:326**
Standard, clear and convincing, **4:139**
Temporary receiver, **4:138**
Undertaking, **4:154, 4:320**
Order to show cause why undertaking not required, **4:319**

RECIPROCAL PROCEEDINGS
Uniform Interstate Family Support Act, **7:563**

REGISTRATION
Uniform Interstate Family Support Act, **7:565**

RENT
Federal Fair Debt Collection Practices Act, residential back rent, **2:12**

REPLEVIN
Generally, **4:201-4:277**
Action for possessory right to chattel, **4:202-4:203**
Attachment distinguished, **4:204, 4:277**
Breaking into premises, authority, **4:228**
Complaint to recover chattel wrongfully detained, **4:338**
Grounds, **4:206-4:210**

REPLEVIN—Cont'd
Impound chattel, **4:248-4:251**
Affidavit in support of motion, **4:349**
Undertaking, **4:350**
Judgment, **4:268-4:276**
Chattel not in plaintiff's possession, **4:360**
Chattel replevied, in plaintiff's possession, **4:359**
Damage award, **4:271**
Directing delivery of unique chattel, **4:361**
Jury fails to fix sum, **4:276**
Monetary award, **4:270**
Possession awarded, **4:269**
Value of chattel not awarded, **4:272-4:275**
Limitation of actions, **4:214-4:215**
Order of seizure, **4:226-4:234**
Ex parte motion for, **4:221-4:222, 4:230-4:234**
Confirmation of order granted without notice, **4:232-4:234, 4:344**
Affidavit in support of motion to confirm, **4:343**
Order to show cause why order of seizure should not be confirmed, **4:342**
Motion on notice for, **4:218-4:220, 4:227, 4:339**
Affidavit in support, **4:340**
Granted on notice, **4:341**
Procedure, **4:217-4:222**
Property subject to recovery, **4:211-4:213**
Reclamation of chattel, **4:244-4:247**
Affidavit, **4:347**
Notice, **4:346**
Undertaking, **4:348**
Return of chattel, **4:252-4:260**
Affidavit in support of motion, **4:351**
Grounds, **4:253-4:258**
Order, **4:352**
Seizure of chattel, **4:235-4:240**
Less than all chattels, **4:264**

REPLEVIN—Cont'd
Sheriffs
Custody of chattel after seizure, **4:240**
Fees and expenses, payment, **4:261**
Liability, **4:262**
Order punishing for contempt for failure to file return, **4:355**
Affidavit in support of motion, **4:354**
Notice of motion, **4:353**
Reclamation of chattel, **4:245-4:247**
Return, **4:263**
Seizure immediate, **4:237, 4:239**
Service on, **4:245**
Service on possessor and all parties, **4:238**
Sureties, exceptions to, **4:241-4:243**
Notice of exception, **4:345**
Temporary restraining order, **4:229**
Order to show cause in relation to unique chattel, **4:356**
Affidavit in support, **4:357**
Order to show cause why order of seizure should not be confirmed, **4:342**
Undertaking, **4:223-4:225**
Unique chattels, **4:265-4:267**
Affidavit on motion for deposition to ascertain location of chattel, **4:358**
Judgment directing delivery, **4:361**
Order to show cause in relation to unique chattel, **4:356**
Affidavit in support, **4:357**
Venue, **4:216**

REPOSSESSION
Generally, **3:317 et seq.**
Creditors' rights and remedies, **3:318**
Limitations, **3:319**

RESERVATION OF RIGHTS
Checks, accord and satisfaction
Precedential value of New York's rulings, **3:314**

RESTRAINING NOTICES
Generally, **8:183-8:211**

RESTRAINING NOTICES—Cont'd
Adverse claims, **8:209**
Amount of restraint, **8:207**
Amount to be withheld, **7:326, 7:327**
Contents, **7:287-7:291, 8:190, 8:349**
Debts not included in, **7:319**
Duration of restraint, **8:208**
Effect, **7:302, 8:201-8:204, 303**
Exceptions to compliance
Generally, **7:312-7:319**
Debts not included in notice, **7:319**
Information subpoena, combined with, **8:191-8:193**
Issuance and service, **7:275 et seq., 8:183**
Judgment debtor, effect on, **7:302, 303**
Liability, **8:215**
Attorneys, **7:324, 7:325**
Judgment creditors, **7:321-7:323**
Support collection units, **7:321-7:323**
Third parties, **7:320**
Lien created, **8:206-8:208**
Magnetic tape form, **7:292-7:294**
Notice to judgment debtor or obligor
Generally, **7:295-7:301, 8:194-8:200**
Confidentiality, maintenance of, **8:200**
Residence
Notice to be mailed to, **8:199**
Unknown or mail returned undeliverable, **8:200**
Priorities, **8:210-8:214**
Service
Generally, **7:275 et seq., 8:184-8:189**
Time, **8:185**
Serving immediately after entry of judgment
Debtor examinations, **8:11**
Subsequent notices, **7:328 et seq., 8:205**
Third parties
Effect on, **7:304-7:311**
Liability for failure to comply, **7:320**

RESTRICTIONS
Generally, **7:365-7:369**

RETIREMENT
Pensions and Retirement Benefits (this index)

REVISIONS TO TITLE 6 OF THE RULES OF THE CITY OF NEW YORK
Additional definitions, **2:382**
Electronic Communications, **2:380**
Generally, **2:379-2:382**
Records to be maintained by Debt Collection Agency, **2:381**
Revisions effective September 1, 2026, **2:379**

RICO
Violations, interest rates, **3:347**

SALE OF JUDGMENT DEBTOR PROPERTY
Generally, **8:338-8:344**
Money judgments, enforcement, **6:171 et seq.**
Nonmoney judgments, **10:85 et seq.**
Judgment after trial by court, **10:112**
Order vacating judgment of foreclosure for irregularity in judicial sale, **10:115**
Affidavit in support of order to show cause, **10:114**
Undertaking, **10:113**
Separation of goods into lots, **8:343**

SANCTIONS
Attorneys, accepting the collection case, **1:26 et seq.**
Bankruptcy Considerations (this index)

SATISFACTION OF JUDGMENT
Generally, **11:1-11:51**
Copy of satisfaction, **11:14**
Entry of satisfaction, **11:20 et seq.**
Certificate of conformity, Form 11-15, **11:52**
Court order, motion on notice must be made, **11:29**

SATISFACTION OF JUDGMENT —Cont'd
Entry of satisfaction, **11:20 et seq.** —Cont'd
Deposit of money with clerk of court
Notice to sheriff, **11:27**
Order directing clerk to enter satisfaction where satisfaction-piece not furnished, **11:49**
Affidavit in support of motion, **11:48**
Notice of motion, **11:47**
Order permitting deposit with clerk in satisfaction, **11:51**
Order to show cause why clerk should not be directed to enter satisfaction where satisfaction piece not furnished, **11:50**
Release of joint obligor, **11:46**
Filing, **11:14**
Full satisfaction, **11:38**
Partial satisfaction, **11:39**
Presumption of satisfaction, **11:35, 11:36**
Satisfaction piece
Generally, **6:37, 11:1-11:51**
Creditor's duty to file, **11:13 et seq.**
Demand upon New York City for satisfaction piece, **11:45**
Order compelling creditor to execute and file, **11:44**
Affidavit in support of motion, **11:43**
Order to show cause why creditor should not be compelled to execute, **11:42**
Execution, **11:5-11:8**
Power of attorney to execute, **11:40**
Revocation of authority to execute, **11:41**
Filing, **11:9-11:12, 11:16 et seq.**
Full satisfaction, **11:38**
Partial satisfaction, **11:39**

SECURED DEBTS
Bankruptcy considerations, **5:124-5:126**

SECURED DEBTS—Cont'd
Distinguished from unsecured debts, **3:8**
Sale of personal property, secured creditors' rights, **7:180**

SECURITY AGREEMENTS
Home as security, **3:301**
Settlement, **3:300 et seq.**

SELF-HELP REPOSSESSION
Generally, **3:317 et seq.**
Creditors' rights and remedies, **3:318**
Limitations, **3:319**

SERVICEMEMBERS CIVIL RELIEF ACT
Generally, **3:179 et seq.**
Applicable date for interest reduction, **3:189**
Citizens working with allied forces, **3:182**
Co-debtor's protection, **3:181**
Collection of debt, **3:199**
Court-appointed attorney, **3:184**
Default judgments, **3:183**
Evictions, **3:191**
Exception to mandatory interest reduction, **3:190**
Installment contracts, **3:193**
Interest reduction, **3:188 et seq.**
Military service, defined, **3:180**
Mortgages and trusts deeds, **3:195**
Penalty for violation, **3:194**
Statute of limitations, **3:198**
Stay of execution, **3:192**
Stay on proceedings, **3:185 et seq.**
Termination of motor vehicle lease, **3:197**
Termination of real property lease, **3:196**

SERVICE OF PROCESS
Attachments, personal service not perfected, **4:10**
Disclosures, **8:99**
Failure to serve party, jurisdictional defect
Compelling disclosure, **8:91**
Income execution, **7:398-7:401**

SERVICE OF PROCESS—Cont'd
Limitation of actions
Tolling of statute, **3:17, 3:18**
Replevin
Possessor and all parties, service on, **4:238**
Sheriff, service on, **4:245**
Restraining notices
Generally, **7:275 et seq., 8:184-8:189**
Time, **8:185**
Support enforcement, income execution for
Debtor, on, **7:486**
Employer, on, **7:496-7:499**

SETTLEMENT AND COMPROMISE
Generally, **3:288 et seq.**
Assignment of wages, **3:306**
Bankruptcy considerations, **3:316**
Confession of judgment, **3:304**
Guaranty, **3:298**
Joint tortfeasor settlements
Prejudgment interest, **3:351**
Promissory notes, **3:291 et seq., 3:451**
Remittances, **3:307 et seq.**
Accord and satisfaction, **3:307 et seq.**
Checks marked ''payment in full,'' **3:308**
Security agreements, **3:300 et seq.**
Stipulation of settlement, **3:296, 3:297, 3:437, 3:454**
Wages, assignment, **3:306**

SHOW CAUSE ORDERS
Blank orders
Attachments, ex parte motion for order, **4:29**

SKIP TRACING
Location information, **3:224 et seq.**
Federal Fair Debt Collection Practices Act, **2:66-2:74**

SMALL CLAIMS ACTIONS
Generally, **3:388 et seq.**
Appeals, **3:411**

SMALL CLAIMS ACTIONS —Cont'd
Appearance rules, **3:400 et seq.**
Attorney involvement limited, **3:396 et seq.**
Commercial claims, **3:404**
Separation statute, **3:389**
Consumer transactions, **3:405**
Corporate involvement, **3:390 et seq.**
Counterclaims, **3:409**
Enforcement of judgment, **3:412 et seq.**
Jurisdictional limits, small claims court, **3:406**
Non-commercial claims
Separation statute, **3:389**
Procedure, **3:407**
Separation statute, commercial and non-commercial claims, **3:389**

SOLE PROPRIETORS
Liability for debts, **3:29 et seq.**

STATE
Subpoena duces tecum
Notice, **8:70**

STATE FAIR DEBT COLLECTION PRACTICES ACT
Generally, **2:239-2:267**
Business debts excluded, **2:243**
Consumer debt, definition, **2:242-2:243**
Criminal liability, **2:265-2:267**
Enforcement, **2:257-2:267**
Class actions prohibited, **2:260**
Damages, actual, **2:259**
Limitation of actions, **2:262-2:264**
Violations, **2:258-2:259**
Federal act distinguished, **2:241**
Federal law preemption, **2:244**
Prohibitions, **2:245-2:256**
Communication with debtor's employer, **2:250-2:251**
Defamation of debtor, **2:249**
Limitation of action, **2:263**
Disclosure of disputed debt, **2:252**
Falsification of rights, **2:255**

STATE FAIR DEBT COLLECTION PRACTICES ACT—Cont'd
Prohibitions, **2:245-2:256**—Cont'd
Government authority, simulation of, **2:256**
Representatives, **2:247**
Harassment, **2:253**
Threats, **2:254**
Unjust charges, **2:248**
Scope, **2:239-2:244**

STATIONERY
Attorney stationery, misuse of, **2:116**

STAYS OF ENFORCEMENT
Generally, **6:107-6:110**
Foreign judgments, **6:109, 6:110**
Hearings
Bankruptcy considerations, limitations, **5:67**
New York judgments, **6:108**
Pending verification of debt, **2:183-2:184**

SUBPOENAS
Generally, **8:67-8:75**
Attendance required, **8:67**
Child support, **8:71**
Debtor examinations, non-party appearance, **8:40-8:45**
Duces tecum, **8:69**
Nonjudicial, **8:348**
Notice, municipal corporations and state, **8:70**
Information subpoena, **8:72-8:75**
Combined with restraining notice, **8:191-8:193, 8:349**
Personal property, enforcement of judgments against, **7:333 et seq.**
Information subpoenas, **7:336-7:345, 8:349**
Service outside New York, **7:345**
Types, **7:333-7:336**
Written questions, **8:68, 8:348**

SUIT, COMMENCING
Federal Fair Debt Collection Practices Act, **2:185**
Nassau and Suffolk district court, **3:419**

SUIT, COMMENCING—Cont'd
New York City civil court, **3:419**
Supreme court, New York, **3:420**

SUMMARY JUDGMENT
In lieu of complaint
Foreign judgments
Uniform Enforcement of Foreign Judgments Act
Judgment not on merits, **9:56**

SUMMARY PROCEEDINGS TO RECOVER POSSESSION
New York city, rules, **10:37**
Warrant execution period, **10:36-10:37**

SUMMONS
Consumer summons, **2:386**
Spanish translation, **2:387**
Initial communication, summons as, **2:178**
Involuntary bankruptcy, **5:394-5:398**

SUPPORT ENFORCEMENT
Generally, **8:289-8:337**
Definitions, **8:289-8:292**
Execution
Assertion for mistake of fact, **8:310, 311**
Issuance, **8:293-8:295**
Procedure, **8:296-8:315**
Federal Fair Debt Collection Practices Act, inapplicable, **2:10**
Levy, **8:316**
Payments deducted before income execution, special requirements, **7:368**
Personal property, exemptions, **7:251, 252**
Subpoena, **8:71**
Uniform Enforcement of Foreign Judgments Act, **9:58**

SUPPORT ENFORCEMENT, INCOME DEDUCTION ORDER FOR
Generally, **7:528 et seq., 8:317-8:337**
Affidavit in support of motion for income deduction order for default, **7:578**

SUPPORT ENFORCEMENT, INCOME DEDUCTION ORDER FOR—Cont'd
Amount to be deducted, **7:546-7:549**
Contents of order, **7:541**
Definitions, **7:529**
Employee termination, effect, **7:554, 555**
Employer
Health insurance benefits, employer obligations to purchase, **8:332**
Liability, **7:551-7:552**
Responsibilities, **7:543-7:549**
Entry of order, **7:535-7:541**
Execution prior to, **7:530**
Good cause showing, **7:532-7:533**
Health insurance benefits, employer obligations to purchase, **8:332**
Liability of employer, **7:551-7:552**
Limits to amount withheld, **8:335-8:337**
Petition for income deduction order, based on official form, **7:579**
Priority over other assignments, **7:556, 557**
Procedure, **7:531**
Termination of employee, effect, **7:554, 555**
Transmittal of order, **7:542**

SUPPORT ENFORCEMENT, INCOME EXECUTION FOR
Generally, **7:440-7:526, 8:317, 318**
Advantages, **7:441-7:442**
Court orders affecting, **8:317-8:322**
Creditor, defined, **7:447**
Date of withholding, defined, **7:455**
Debtor, defined, **7:446**
Deduction from income, **7:501-7:507**
Default, defined, **7:452**
Definitions, **7:444-7:455**
Employee termination, effect, **7:512, 7:513**
Employer
Liability
Generally, **7:509-7:510**
Fines, **7:511**
Service on, **7:496-7:499**

SUPPORT ENFORCEMENT, INCOME EXECUTION FOR —Cont'd
Employer, defined, **7:448**
Form of execution
Generally, **7:457-7:474**
Arrears and defaults, **7:461**
Binding until further notice, **7:472**
Caption and court, **7:458**
Date, **7:459**
Date on which deductions must begin, **7:471**
Deduction amount, **7:464**
Discrimination, **7:473**
Employment information, **7:463**
General form, **8:356**
Identification of debtor and creditor, **7:462**
Limitations to deductions, **7:474**
Mistake of fact information, **7:466-7:469**
Notification of debtor's termination, **7:475**
Periodic payments, **7:460**
Utilization of income, **7:465**
Health insurance benefits, defined, **7:456**
Income, defined, **7:450, 451**
Income payor, defined, **7:449**
Issuance, **7:485-7:499, 8:186-8:189**
Medical support execution, **7:514-7:522, 8:295**
Liability of employer, **7:509-7:510**
Fines, **7:511**
Medical support
Issuance of execution for, **7:514-7:522**
Special requirement, **7:476-7:482**
Mistake of fact, defined, **7:453**
Modification, **7:527**
Notice to debtor, **7:484**
Order of support, defined, **7:445**
Priority of deduction, **7:524-7:525**
Procedure, **8:296-8:315**
Service
Employer, on, **7:496-7:499**
Support collection unit, defined, **7:454**

SUPPORT ENFORCEMENT, INCOME EXECUTION FOR —Cont'd
Termination of employee, effect, **7:512, 7:513**

SUPREME COURT, NEW YORK
Commencing suit, **3:420**
Jurisdiction, **3:417**

TELEPHONE CONDUCT
Criminal liability for offenses, **2:368-2:370**
Federal Fair Debt Collection Practices Act, **2:88 et seq.**
Collect calls, **2:151**
Disclosure of caller's identity, telephone conduct, **2:93 et seq.**
Initial communication, examples of harassment or abusive conduct, **2:92**
Making demand on debtor, **3:287**
Robocalls
Prerecorded messages, **2:91**

TEMPORARY RESTRAINING ORDERS
Generally, **4:79-4:89, 4:115-4:122**
Order granting preliminary injunction, temporary restraining order, **4:307**
Order to show cause why preliminary injunction should not issue, **4:306**
Procedure for issuance, **4:117-4:121**
Replevin, **4:229**
Order to show cause why order of seizure should not be confirmed, **4:342**
Unique chattels
Order to show cause in relation to unique chattel, **4:356**
Affidavit in support, **4:357**
Undertakings, **4:122**

THIRD PARTIES
Special proceedings, **8:6**

TORT LIABILITY FOR UNFAIR COLLECTION PRACTICES
Generally, **2:286 et seq, 3:273**

TORT LIABILITY FOR UNFAIR COLLECTION PRACTICES —Cont'd
Abuse of process, **2:340-2:347**
Distinguished from malicious prosecution, **2:343-2:346**
Wrongful attachment, **2:342-2:347**
Statutory liability distinguished, **2:347**
Conversion, **2:325-2:329**
Defamation, **2:299-2:317**
Statutory liability distinguished, **2:317**
Extra-legal torts, **2:288-2:329**
Intentional infliction of emotional distress, **2:289-2:298**
Interference with employment relationship, **2:318-2:320**
Statutory liability distinguished, **2:320**
Libel, **2:300-2:317**
Damages, **2:312-2:314**
Defenses, **2:308-2:311**
Libel per se, **2:301-2:307**
Malicious prosecution, **2:331-2:339**
Distinguished from abuse of process, **2:343-2:346**
Misuse of legal process, **2:330-2:351**
Personal property conversion, **2:325-2:329**
Slander, **2:315-2:316**
Slander of title, **2:348-2:351**

TORTS
Intentional torts, limitations of actions, **3:15, 3:432**
Joint tortfeasor settlements, prejudgment interest, **3:351**
Personal injury actions, limitations of actions, **3:431**

TRANSFERS
Involuntary bankruptcy, set aside, **5:274-5:276**

TRIAL
Involuntary bankruptcy, **5:411-5:414**

TRUSTEES
Federal Fair Debt Collection Practices Act, exemption, **2:39-2:40**

TRUSTS
Enforcement of judgments against, exemptions, **7:234**
Inherited right to lottery proceeds, not applicable to, **7:234**
Income
Enforcement of judgments against, exemptions, **7:248, 7:249**

TRUTH IN LENDING ACT
Generally, **3:107 et seq.**
Assignees' liability for violations, **3:128**
Closed-end transactions, **3:114**
Disclosure requirements, **3:121**
Consumer credit, defined, **3:111**
Creditor defined, **3:109, 3:110**
Damages recoverable, **3:135 et seq.**
Debt collection, application to, **3:124 et seq.**
Disputed open-end debts, **3:129**
Prepayment responsibilities, **3:131**
Recession rights, **3:130**
Disclosure requirements, **3:117 et seq.**
Closed-end transactions, **3:121**
Open-end transactions, **3:120**
Refinancing, **3:125 et seq.**
Exempt transactions, **3:115**
Open-end transactions, **3:113**
Debt collection, disputed debts, **3:129**
Disclosure requirements, **3:120**
Refinancing, **3:116**
Disclosure requirements, **3:125 et seq.**
Remedies for violations, **3:132 et seq.**
Scope, **3:108 et seq.**
Violations
Assignee's liability, **3:128**
Remedies, **3:132 et seq.**

UNIFORM COMMERCIAL CODE
Reservation of rights, accord and satisfaction
Checks, **3:315**
Precedential value of New York's rulings, **3:314**

UNIFORM INTERSTATE FAMILY SUPPORT ACT
Generally, **7:558 et seq.**
Enforcement, **7:564 et seq.**
Jurisdiction, **7:559 et seq.**
Long-arm proceedings, **7:562**
Modification, **7:567**
National income-withholding order, **7:564, 565**
Reciprocal proceedings, **7:563**
Registration, **7:565**
Rights of respondent, **7:566**
Statutory basis, **7:558**

UNSECURED DEBTS
Distinguished from secured debts, **3:8**

VALIDATION NOTICE
Generally, **2:165 et seq., 3:270**
Debtor, to, **2:385**

VALIDATION OF DEBTS
Collection letters, **2:165 et seq., 2:383, 3:270**
New York City Consumer Protection Law Regulation 10, **2:270**
Notice to debtor, **2:385**

VENUE
Attachments
Compelling disclosure
Proceeding to determine adverse claims, **8:117**
Bankruptcy, **5:16**
Federal Fair Debt Collection Practices Act, **2:192-2:197**
Income execution, restrictions, **7:380, 7:381**

VENUE—Cont'd
Replevin, **4:216**

VERIFICATION
Complaints, **2:388**
Pleadings, **3:433**

WAGES
Assignment, **3:306**
Personal property, enforcement of judgments against
New York state as garnishee
Special proceedings against state, **7:103**

WAIVER
Creditor's rights, delay not operating as
Guaranty of collection, drafting considerations, **3:84**
Guarantors and sureties
Defenses to liability, **3:103, 3:104**
Limitation of actions, **3:20**

WARRANT EXECUTION PERIOD
New York city, rules
Summary proceedings to recover possession, **10:37**

WESTCHESTER COUNTY RULE
Nonmoney judgments, real property, **10:23**

WITNESS PROTECTION PROGRAM
Personal property, enforcement of judgments, **7:49**

WRIT OF EXECUTION
Communications to effectuate
Federal Fair Debt Collection Practices Act, **2:65**