

Citation Aggravation: Clarifying Orders Regarding Citations to Discover Assets

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Once a creditor has obtained a judgment, the usual method for collection is the service of a citation to discover assets on the judgment debtor's bank. Once served with the citation to discover assets, the bank is required to hold or "freeze" up to twice the amount of the judgment pending final resolution. The citation also becomes a lien on all of the judgment debtor's property at the bank at the time of service, and all subsequently acquired property, until disposition of the citation.

This means that a citation to discover assets is a continuing lien that attaches to the funds in the debtor's account at the bank at the time of service, as well as all amounts deposited into the account after the citation has been served until the citation is disposed. The question then becomes, when is a citation to discover assets disposed?

Michael Cortina discusses what this means in his latest article for the McHenry County Bar Association's *In Brief* newsletter. Visit the McHenry County Bar Association's website [here](#) to read the full article.

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