

PLEASE READ!!!!!!!!!!

JUDGMENT(S) OR LIEN(S)

A judgment(s) or lien(s) over \$500.00 appearing on your credit report **must be paid IN FULL before the Board can issue the license.**

Required Documentation:

For STATE TAX LIENS: A letter of release from the Alabama State Department of Revenue (ADOR) indicating that payment for the tax lien has been received and the lien is scheduled for release. Contact ADOR's Collection Services at (334) 242-1220.

For FEDERAL TAX LIENS: A letter of release from the Department of Internal Revenue Service (IRS) indicating that payment for the tax lien has been received and the lien is scheduled for release.

NOTE: The case number of the tax lien on the release letter from the ADOR or IRS must match the case number reflected on the credit report.

If you do not have a satisfaction and release of the judgment or lien, the Board MAY accept other evidence that the judgment or lien has been paid, such as a copy of the receipt or cancelled check (front & back) indicating payment of the judgment or lien.

For DISPUTED JUDGMENT OR LIEN: Send a written explanation of the dispute and copies of any letters or faxes that you have sent to the creditor.

For INCORRECTLY REPORTED JUDGMENT OR LIEN (you believe it is not yours): Contact Holloway Credit Solutions at (800) 264-2700, ext. 1310.

Mail OR fax the requested documents to:

Home Builders Licensure Board

Attention: Nicole Lewis

445 Herron Street

Montgomery, AL 36130

Phone: (334) 242-2230

Fax: (334) 263-1397

Please include a copy of the Board's letter to you with your documents.

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BANKRUPTCY

Required Documentation:

PENDING BANKRUPTCY:

- *CHAPTER 7 OR 11:* Your written explanation and the list of creditors included in the bankruptcy.
- *CHAPTER 13:* Your written explanation, a list of creditors included in the bankruptcy, a copy of your payment plan, and a history of your payments.

DISMISSED BANKRUPTCY: A copy of the order of dismissal, evidence of the conversion or re-filing of the bankruptcy, documents to show whether the creditors included in the dismissed bankruptcy are also included in a pending bankruptcy, and a written explanation.

DISCHARGED BANKRUPTCY: A copy of the order discharging the bankruptcy.

Note: Your bankruptcy trustee can provide you the list of creditors and copy of your payment plan and history of payments, as well as a copy of a discharge.

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Please include a copy of the Board's letter to you with your documentation.