AGENARYS · FREE FIX GUIDE

TRUST EVIDENCE · GATE · GUIDE 26 OF 27

Check Your Public Court Records

An old judgment you already paid can be worse than the judgment itself.

TIME	COST	DIFFICULTY	AUDIT SIGNAL
1 hour	Free to low	Moderate	litigation_exposure_clear

WHAT WE MEASURED

We searched public court records for cases involving your business and checked their current status.

WHY IT MATTERS

Customers, general contractors, lenders and bonding companies all look. So do licensing boards — an unresolved judgment can **suspend your license independently of renewal**.

The most damaging thing we find isn't usually an active lawsuit. It's a **judgment that was paid but never marked satisfied on the record**. To a lender, a bonding company, or a board, that reads as an open debt. It is genuinely worse than the judgment itself.

Set expectations up front: civil court records are presumptively public and permanent. **The realistic goal is accuracy and context, not erasure.**

FIX IT YOURSELF

1 Start with CourtListener — free

courtlistener.com is a free, nonprofit legal search engine run by the Free Law Project. It covers millions of federal and state appellate opinions plus the **RECAP archive** of PACER dockets and documents, with full-text search.

Search — in quotes — your personal name, every business name and DBA you've used, and any former entity names.

Set up free email alerts on each name so future filings notify you automatically. That's the highest-value five minutes in this guide.

Note: RECAP is contribution-based, so coverage is deep but not complete. Absence from RECAP isn't proof of absence from PACER.

2 Check federal courts through PACER

pacer.uscourts.gov — the official federal records system. Registration is free.

Fees: **$0.10 per page, capped at $3.00 per document.** The cap does **not** apply to search results and reports.

The important part: fees are waived entirely if you accrue $30 or less in a quarter. For an owner checking themselves, that means PACER is **effectively free** — 300 pages per quarter at no cost.

Use the **PACER Case Locator** at **pcl.uscourts.gov** to search all federal courts at once rather than court by court.

Install the free **RECAP browser extension** (free.law/recap) *before* you visit PACER — it shows you documents already in the free archive so you don't pay twice.

(Note: a bill to make PACER free was reintroduced in June 2026 but has not passed. The fees above are current.)

3 Check state courts — where the cases actually are

This is the biggest gap and the one that matters most. **The overwhelming majority of small-business litigation — contract disputes, mechanic's liens, small claims, collections — is in state trial courts,** which CourtListener and PACER largely miss.

There's no national system. Access varies by state and often by county:

- **Statewide portals** (best case): Texas, Washington, Maryland, Arizona, Connecticut, Minnesota, Pennsylvania (ujsportal.pacourts.us), New York (iapps.courts.state.ny.us/webcivil)
- **County-by-county clerk sites** (most common): California, Ohio, most of the South and Midwest

How to find yours: search `<state> judicial branch` or `<state> courts .gov` and look for "case search," "public access," or "Odyssey portal." Then check the **county clerk of court** for every county you work in.

4 Check the places that aren't court databases

- **County recorder** — mechanic's liens, judgment liens, lis pendens
- **Secretary of State UCC search** — liens against your business assets
- **Your licensing board's disciplinary history** — often published with your license record

5 If you find a paid judgment still showing — fix this first

Get a Satisfaction of Judgment filed. This is the single highest-value action in this guide.

The creditor is generally obligated to file an Acknowledgment or Satisfaction of Judgment once you've paid. If they won't, most states let you **move the court to compel it or to enter satisfaction** yourself. Search `<your state> satisfaction of judgment self help` — many state court systems publish plain-language instructions and forms.

Then chase the derivative records. A resolved judgment lingers in commercial databases (business credit bureaus, background-check vendors) after the court record is corrected. Dispute in writing with each, attaching the satisfaction.

6 If the case was dismissed or you won

Dockets sometimes show the filing prominently and the dismissal in fine print. **Get a certified copy of the dismissal order** and keep it in your bid-package folder.

For a default judgment entered without proper service, a motion to vacate — if granted — wipes it. Deadlines are short and vary; this one needs a lawyer.

7 Get ahead of it narratively

For a customer or GC who Googles you, a short factual explanation with documentation — *"that was a 2019 dispute, dismissed, here's the order"* — neutralizes it completely.

Silence does not.

CHECK YOUR WORK

- [ ] You've searched CourtListener for every name you've used.
- [ ] You've set up free alerts on those names.
- [ ] You've checked federal records via the PACER Case Locator.
- [ ] You've checked your state and county court portals.
- [ ] Any paid judgment has a Satisfaction of Judgment on file.
- [ ] You have certified copies of any dismissal orders.

COMMON MISTAKES

- **A paid judgment with no satisfaction filed.** Reads as open debt to everyone who looks.
- **Only checking federal court.** Most small-business litigation is state and county.
- **Ignoring a licensing board's judgment-reporting requirement.** Boards suspend for silence.
- **Expecting records to disappear.** They don't. Accuracy and context are the goal.

This fix is free. You can earn and keep any Agenarys Seal tier — including Platinum — without paying Agenarys anything beyond the audit itself. If you would rather have help doing it, we sell that. We never sell passage.

SOURCES & FURTHER READING

CourtListener (Free Law Project): courtlistener.com
RECAP archive and browser extension: free.law/recap
PACER fee schedule: pacer.uscourts.gov/pacer-pricing-how-fees-work
PACER Case Locator: pcl.uscourts.gov

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LEGAL INFORMATION

This guide provides general information, not legal advice. Laws and policies change. Confirm current requirements with qualified counsel before acting.

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