



Consumer Alert

Consumer Alert: Maryland District Court Resumes Debt Collection “Affidavit Judgment” Cases

Effective Monday, July 20, the District Court of Maryland once again started to hear debt collection “affidavit judgment” cases. In an affidavit judgment case, a creditor provides the court with an affidavit showing how much is owed. If the consumer does not file a notice of intention to defend and fails to appear in court on the date of the hearing, the court can enter a judgment without a hearing.

If you have been sued in court for a debt in an affidavit judgment case and receive a summons or hearing notice, you need to either file the “Notice of Intention to Defend” that is attached to the lawsuit or appear for the hearing. Do not ignore the lawsuit and scheduled hearing – **even if you believe you do not owe the debt or cannot afford to pay**. If you fail to either file a Notice of Intention to Defend or appear for your hearing, the Court may enter a judgment against you in the case.

Some courts are offering remote hearings by video or phone. If you are interested in appearing remotely on the affidavit judgment date, you should contact the [clerk of the court](#) where the action is pending.

If you receive a summons or hearing notice and need assistance, you may contact the Court’s Self Help Centers at 410-260-1392 or <https://mdcourts.gov/selfhelp>.