

**PROCEDURES FOR  
REPOSSESSION OF PERSONAL PROPERTY BY SECURED CREDITORS**

*More information is in the Lummi Code of Laws Chapter 3.11 Repossession by Secured Creditors*

Step 1.  Complete the *Complaint for Repossession of Personal Property*.

Step 2.  Attach copies of the following documents to the Complaint:

- A valid contract between the secured creditor and the secured debtor.
- Proof of the amount owed by the secured debtor on the secured collateral.
- Proof that the secured debtor is in default.
- Proof that notification was given to the secured debtor that he/she was delinquent in payments to the secured creditor.

NOTE: If any documents are missing the Court must schedule the matter for hearing within seven (7) days and shall serve notice of the date and time, and purpose of the hearing on the secured creditor and the secured debtor.

Step 3.  Pay the \$50.00 filing fee at the LIBC Cashier desk located in the lobby of the Administration Building, or request fee waiver.

Step 4.  File the *Complaint for Repossession of Personal Property* with the Lummi Tribal Court Clerk's Office located at 2665 Kwina Road Bellingham, Washington 98226.

When filing the Complaint, also file a copy of the receipt for the filing fee or a request for a fee waiver.

Step 5.  A case for Repossession is generally determined *ex parte* (without notice to the judgment debtor) and without a hearing. The Clerk of Court will send the Plaintiff, secured creditor, a copy of the order allowing the repossession after it is signed by the judge. Please note that if the plaintiff has not submitted all required documents with the Complaint, then the Court must schedule the matter for hearing within seven (7) days and shall serve notice of the date and time, and purpose of the hearing on the secured creditor and the secured debtor.