

Maritime Lien Misinformation

Every few weeks I get a call from someone who recently attended a seminar or read an internet posting which touted the use of maritime liens to protect a person's home, business or property. The speaker routinely informs the audience that since maritime liens apply to "vessel" and maritime liens are used to protect "vessel" that by filing your own maritime lien against your property you can protect it from a bank foreclosure or seizure by the local sheriff.

Of course the person giving the seminar charges for it and collects a fee for assisting the person in preparing the lien or he sells them a package of forms.

At first I thought someone was just playing a joke on me. But as I received more and more of these calls I realized that the person giving this advice had **ABSOLUTELY NOT IDEA WHAT A MARITIME LIEN ACTUALLY IS.**

Maritime Liens are governed by Federal Law in the United States and by national laws in every maritime country. A maritime lien will only apply to a ship, boat, barge or other floating maritime equipment used in navigable waters of the United States. The ship, boat or barge must also have a documentation number issued by the United States Coast Guard or other national vessel registration offices.

IT DOES NOT APPLY TO:

People

Houses

Property

Businesses

Or any other personal property!

A maritime lien will also not apply to a ship, boat or barge that is permanently moored, taken out of navigation for repair or that is under construction.

The word "vessel" is used in a very restrictive context of the maritime industry. Do not be fooled by hucksters trying to make a quick dollar on something they know nothing about.