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ACKNOWLEDGMENT OF SATISFACTION OF JUDGMENT

After Your Judgment is Paid

This Guide includes instructions and sample forms. Links to download the fillable forms are at the end of this Guide.

Additional copies of this Guide can be accessed at:

www.saclaw.org/ack-sat-judgment.

BACKGROUND

Once a judgment is paid, either in full or in an amount the judgment creditor agrees to accept as full payment, the judgment creditor must immediately file an *Acknowledgement of Satisfaction of Judgment* (EJ-100) with the court ([California Code of Civil Procedure \(CCP\) § 724.030](#)).^{*} This form serves as a receipt for full payment of the judgment, and formally closes the case with the court.

If the judgment creditor does not immediately file an *Acknowledgement of Satisfaction of Judgment* (EJ-100) when the judgment is satisfied, the judgment debtor may make a formal written demand for the creditor to do so. The judgment creditor has 15 days after receiving the debtor's request to serve the acknowledgement. If the acknowledgement is not served within 15 days, the judgment debtor may sue the judgment creditor for any damages caused by the failure to acknowledge payment. Damages can include the failure to obtain a loan or employment as the result of an inaccurate credit report; any attorney's fees related to the suit to acknowledge payment; and a statutory award of \$100 ([CCP § 724.050](#)).

If the judgment was satisfied by writ of execution (e.g., a wage garnishment), the court clerk will enter a satisfaction of judgment when the levying officer returns the writ as satisfied for the full amount of the judgment ([CCP § 724.030](#)). In this situation, you do not need to file anything **unless** you have also recorded an abstract of judgment to place a lien on the judgment debtor's property. If you recorded an abstract of judgment, you will still need to file an *Acknowledgement of Satisfaction of Judgment* (EJ-100).

^{*} A judgment debtor is also entitled to an acknowledgement of partial satisfaction of a judgment ([CCP § 724.110](#)). This is common if the debtor needs proof of how much has been paid toward a judgment. For more information about partial satisfactions of judgment, see *Matthew Bender Practice Guide: California Debt Collection and Enforcement of Judgments*, [KFC 1065 .E5 M38](#), Chap. 24.

You may also need...

Related Step-by-Step Guides

- [Serving Documents by Mail](#)
- [Personal Service](#)

Disclaimer: This guide is intended as general information only. Your case may have factors requiring different procedures or forms. The information and instructions are provided for use in the Sacramento County Superior Court. Please keep in mind that each court may have different requirements. If you need further assistance consult a lawyer.

STEP-BY-STEP INSTRUCTIONS

Step 1: Complete the Form

The Judicial Council form commonly used in this procedure is:

- [Acknowledgment of Satisfaction of Judgment \(EJ-100\)](#)

Instructions for completing an *Acknowledgment of Satisfaction of Judgment* (EJ-100) are available at the end of this Guide. This form must be notarized ([CCP § 724.060](#)), so **do not sign it until you are in front of a notary public.**

Step 2: Make Copies

Make photocopies of your **unsigned** *Acknowledgment of Satisfaction of Judgment* (EJ-100). You will need to obtain several original, notarized copies of this form. The total number you will need depends on your collection efforts.

- You will need one original, notarized copy for the judgment debtor.
- If you recorded an abstract of judgment to place a lien against the debtor's real property, you will need an original, notarized copy of your *Acknowledgment of Satisfaction of Judgment* (EJ-100) for each county where you placed a lien.
- If you were a secured creditor and filed a *Notice of Judgment Lien* (Form JL1) against personal property through the Secretary of State's office, you will need an original, notarized copy of your *Acknowledgment of Satisfaction of Judgment* (EJ-100) to release the lien.

Step 3: Notarize Your Forms

Sign all copies of the *Acknowledgment of Satisfaction of Judgment* (EJ-100) in the presence of a notary public. The notary will attach his or her acknowledgement page to your form. Make two photocopies of the notarized *Acknowledgment of Satisfaction of Judgment* (EJ-100), including the acknowledgement page. You can photocopy any of your notarized copies, as they should all be the same. One copy is for your records; the other will be filed with the court.

Step 4: Have your Acknowledgement Served

You must have the *Acknowledgment of Satisfaction of Judgment* (EJ-100) served on the judgment debtor by someone over 18 who is not a party to the case. Be sure the judgment debtor receives all the original, notarized copies he or she will need to release all of the liens you placed on his or her property.

Many creditors find it helpful to include a cover letter, explaining to the judgment debtor that he or she is responsible for removing liens from their own property, and providing a list of all

ABOUT NOTARIES...

A Notary Public verifies only the identity of the individual who signed the document, and not the truthfulness, accuracy, or validity of that document. Be sure to bring a valid ID with you, such as a driver's license or passport. The Notary will verify your identity, witness your signature, and then affix his or her seal to the document.

You can find a notary at your bank, a mailing service, or in the Yellow Pages. The Sacramento County Public Law Library has prepared a list of local downtown notaries; if you are interested, ask at the Reference Desk.

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the liens you placed during the collection process. A sample letter is included at the end of this Guide.

Service may be made in person or by mail. The server (not you!) must complete a proof of service form, either a *Proof of Personal Service* (POS-020) or a *Proof of Service by First Class Mail* (POS-030). For more information on these Proofs of Service, see the Guides on our website at www.saclaw.org/service-personal and www.saclaw.org/service-mail, respectively.

Make two photocopies of the signed proof of service.

Step 5: Filing

File two photocopies of the *Acknowledgment of Satisfaction of Judgment* (EJ-100) and signed Proof of Service in the drop box in Room 102 at the [Gordon D. Schaber Courthouse](#) at [720 Ninth Street](#), along with a self-addressed, stamped envelope so that the court may return a copy stamped “Endorsed/Filed” to you. Fill out and attach the *Civil Document Drop-Off Sheet* (www.saccourt.ca.gov/forms/docs/cv-drop-off-sheet.pdf), and date stamp the back of the packet. A supply of *Civil Document Drop-Off Sheets* and a date stamp are located near the drop box.

FOR MORE INFORMATION

At the Law Library:

California Practice Guide: Enforcing Judgments and Debts [KFC 1065 .A9 S3](#)

Chap. 6K

Electronic Access: On the Law Library’s computers, using *WestlawNext*.

Debt Collection Practice in California [KFC 256 .C83](#) Chap. 7, §§ 7.74-7.78

Electronic Access: On the Law Library’s computers, using *OnLaw*.

How to Collect When You Win a Lawsuit [KFC 1065 .Z9 S25](#) (Self Help) Chap.22

Matthew Bender Practice Guide: California Debt Collection and Enforcement of Judgments

[KFC 1065 .E5 M38](#) Chap. 24

Electronic Access: On the Law Library’s computers, using the *Matthew Bender CD*.

Electronic Access: On the Law Library’s computers, using *Lexis Advance*.

IF YOU HAVE QUESTIONS ABOUT THIS GUIDE, OR IF YOU NEED HELP FINDING OR USING THE MATERIALS LISTED, DON'T HESITATE TO ASK A REFERENCE LIBRARIAN.

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ATTACHMENTS: FORMS AND INSTRUCTIONS

The Judicial Council form commonly used in this procedure is:

- [Acknowledgment of Satisfaction of Judgment \(EJ-100\)](#)

Download the blank form from this link or www.courts.ca.gov.

Many creditors find it helpful to include a cover letter, explaining to the judgment debtor that he or she is responsible for removing liens from their property, and providing a list of all the liens you placed during the collection process.

A sample filled-in form with instructions and a sample cover letter are available at the end of this Guide.

EJ-100

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, address, and State Bar number):
 After recording, return to:
 Calvin J. Creditor
 2036 Donner Drive
 Sacramento, CA 95826

TEL NO.: 916-123-4567 FAX NO. (optional):
 E-MAIL ADDRESS (Optional):

ATTORNEY FOR JUDGMENT CREDITOR ASSIGNEE OF RECORD

SUPERIOR COURT OF CALIFORNIA, COUNTY OF Sacramento

STREET ADDRESS: 720 Ninth Street
 MAILING ADDRESS: 720 Ninth Street
 CITY AND ZIP CODE: Sacramento, CA 95814
 BRANCH NAME: Civil

PLAINTIFF: Calvin J. Creditor
 DEFENDANT: Doug J. Debtor

CASE NUMBER: 34-2009-00012345

ACKNOWLEDGMENT OF SATISFACTION OF JUDGMENT

FULL PARTIAL MATURED INSTALLMENT

Satisfaction of the judgment is acknowledged as follows:

a. Full satisfaction
 (1) Judgment is satisfied in full.
 (2) The judgment creditor has accepted payment or performance other than that specified in the judgment in full satisfaction of the judgment.

b. Partial satisfaction
 The amount received in partial satisfaction of the judgment is \$

c. Matured installment
 All matured installments under the installment judgment have been satisfied as of (date):

2. Full name and address of judgment creditor,*
 Calvin J. Creditor
 2036 Donner Drive, Sacramento, CA 95826

3. Full name and address of assignee of record, if any:

4. Full name and address of judgment debtor being fully or partially satisfied,
 Doug J. Debtor
 11 Main St. #22, Sacramento, CA 95814

5. a. Judgment entered on (date): January 20, 2010
 b. Renewal entered on (date):

An abstract of judgment certified copy of the judgment has been recorded as follows (complete all information for each county where recorded):

Sacramento COUNTY DATE OF RECORDING February 1, 2010 INSTRUMENT NUMBER Book 20100201, Page 0123

7. A notice of judgment lien has been filed in the office of the Secretary of State as file number (specify):

Insert your name, address, and phone number. Check the box for "Judgment Creditor."

Enter court name, address, and branch where you will be filing.

Parties as listed in the original case.

Case number.

Check the appropriate box.

Check the appropriate boxes. If partial satisfaction, enter the total amount collected to date. If an installment judgment, enter the date of last installment payment.

Name and address of judgment creditor. If you recorded an Abstract of Judgment, this must match your Abstract exactly.

Name and address of judgment debtor. If you recorded an Abstract of Judgment, this must match your Abstract exactly.

Date of Judgment.

Complete if you recorded an Abstract of Judgment.

Complete if Notice of Judgment Lien was filed with the Secretary of State.

Date: **DO NO SIGN UNTIL YOU ARE IN FRONT OF A NOTARY**
 (SIGNATURE OF JUDGMENT CREDITOR OR ASSIGNEE OF CREDITOR OR ATTORNEY*)

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SAMPLE LETTER TO DEBTOR

December 19, 2013

Doug J. Debtor
11 Main St. #22
Sacramento, CA 95814

Dear Mr. Debtor,

Enclosed are two original notarized copies of the *Acknowledgment of Satisfaction of Judgment* I filed with the Sacramento County Superior Court on September 24, 2013. The document informs the court that you have paid the judgment in full.

Several years ago, I recorded a lien against your real property in Plumas County. In order to release this lien, you will need to record one of the enclosed copies of the *Acknowledgment of Satisfaction of Judgment* with the Plumas County recorder's office. Until this document is recorded, Plumas County's property records will continue to show a lien against your property.

Sincerely,

Calvin J. Creditor