Bank Levy

After you've won your lawsuit and received a judgment against the other party, your next step is to attempt to collect what you're owed. The court does not collect your judgment for you– as the judgment creditor, this is your job.

If the judgment debtor has a bank account, you may be able to take money from the account, using a process called a "bank levy." An account held jointly by the judgment debtor and his or her spouse or another person, or held solely by the judgment debtor's spouse, may also be levied.

Templates and Forms

- Writ of Execution (EJ-130) (http://www.courts.ca.gov/documents/ej130.pdf)
- Declaration (MC-030) (http://www.courts.ca.gov/documents/mc030.pdf)
- Notice of Opposition to Claim of Exemption (WG-009/EJ-170) (http://www.courts.ca.gov/documents/ej170.pdf)
- Notice of Hearing on Claim of Exemption (WG-010/EJ-175) (http://www.courts.ca.gov/documents/ej175.pdf)
- Declaration of Address Verification (WG-015/EJ-135) (https://courts.ca.gov/system/files/2025-12/ej135.pdf)
- Request for Sheriff to Serve Court Papers (SER-001) (https://www.courts.ca.gov/documents/ser001.pdf)
- Special Instructions for Writs and Levies—Attachment (SER-001A) (https://www.courts.ca.gov/documents/ser001a.pdf)

For a complete list of our guides and videos on enforcement of judgments, visit our Enforcing Judgments topic page. (https://saclaw.org/legal_topic/enforcing-a-courts-judgment/)

Step-by-Step Instructions

1 Locate the Judgment Debtor's Bank Account(s)

Locate the Judgment Debtor's Bank Account(s). You can guess which banks the debtor may have accounts with and attempt to levy them–some creditors will levy several major banks in hopes of

finding an account. But you can also find out what bank the debtor uses by requesting the information at a debtor's examination (https://www.saclaw.org/resource_library/ej-debtors-examination/) .

2 Verify the Judgment Debtor's Address

If you are enforcing a judgment for personal debt, you must verify the judgment debtor's address within 12 months before submitting any papers to the levying officer for service. If this is not a judgment for personal debt, skip to step 3.

If the judgment was entered recently, you likely received documents from the debtor within the last 12 months that show their current address. If not, you must take steps to confirm the debtor's current address. This can be done by, for example, sending a letter by certified mail and keeping the signed return receipt, or by using a commercial address verification service or public records database to obtain an address and then sending a letter by first-class mail that is not returned as undeliverable.

You will need to complete a Declaration of Address Verification (WG-015/EJ-135) (https://courts.ca.gov/system/files/2025-12/ej135.pdf) describing how you verified the debtor's address. Instructions for completing this form are available at the end of this Guide.

3 Obtain a Writ of Execution

To levy the debtor's bank account, you must ask the court to issue a writ of execution. This is a court order instructing the Sheriff to enforce your judgment in the county where the assets are located.

3.1 Complete the Writ of Execution (EJ-130) form

To levy a debtor's bank account, you must ask the court to issue a writ of execution. This is a court order instructing the Sheriff to enforce your judgment in the county where the assets are located. This may be a different county from the one that issued the judgment, or where the party lives. The Judicial Council form used to obtain a writ of execution is:

- Writ of Execution (EJ-130) (http://www.courts.ca.gov/documents/ej130.pdf)

Instructions for completing this form are available at the end of this Guide.

3.2 Adding Costs and Interest

If you wish to add additional costs incurred after entry of judgment, such as the costs associated with enforcing the judgment (e.g., the cost of issuing the writ of execution, levying officers' fees, fees for the debtor's examination, etc.) or accrued interest on your judgment amount, you must file a *Memorandum of Costs after Judgment* (MC-012) (http://www.courts.ca.gov/documents/mc012.pdf) with your *Writ of Execution* (EJ-130). You must serve your *Memorandum of Costs after Judgment* (MC-012) on the judgment debtor prior to filing. The judgment debtor has 10 days after service of the *Memorandum of Costs after Judgment* (MC-012) to oppose it by filing a motion to tax costs (Code of Civil Procedure (CCP) § 685.070(c) (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?sectionNum=685.070.&lawCode=CCP)). For more information on the procedure and forms, see the Step-by-Step guide on Memorandum of Costs after Judgment (https://www.saclaw.org/resource_library/ej-memorandum-of-costs-after-judgment/) .

3.3 Obtain a File-Endorsed Copy of Your Judgment

You will need to provide the court with a file-endorsed (stamped) copy of your judgment. If you do not have one, you may download a copy from the court's website (https://services.saccourt.ca.gov/PublicCaseAccess/) .

3.4 File Your Documents

File the following items with the court:

- *Writ of Execution* (EJ-130) (original + 2 photocopies)
- *Memorandum of Costs after Judgment* (MC-012), if desired (original + 2 photocopies)
- File-endorsed (stamped) copy of the judgment
- Filing fee (currently $40 (https://www.saccourt.ca.gov/home/showpublisheddocument/219/639084032985130000))

File your documents in the drop box at the new courthouse at 500 G St., Second Floor, Sacramento CA 95814. Fill out and attach the *Civil Document Drop-Off Sheet* (https://www.saccourt.ca.gov/home/showpublisheddocument/861/639099448674370000) , and date stamp the back of your

original documents. Following the instructions posted at the drop box, place your documents in the drop box, along with a check, money order, or cashiers' check for the filing fee. Provide the court with a self-addressed stamped envelope with sufficient postage to facilitate the return of your documents to you.

If you filed a *Memorandum of Costs after Judgment* (MC-012) along with your *Writ of Execution* (EJ-130), and your costs are more than $100, the clerk will wait 10 days (15 days, if served by mail) to issue Writ of Execution, to allow the judgment debtor to oppose your costs by filing a Motion to Tax Costs (CCP § 685.070 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=685.070.)). If your costs are less than $100, or if you did not file a Memorandum of Costs, your Writ can be issued immediately. The clerk will return the issued documents to you by mail. Your *Writ of Execution* (EJ-130) will be valid for 180 days after it is issued.

4 Obtain Supporting Documents, if Needed

In some special situations, the levying officer will ask for additional documentation in order to levy a bank account.

Spousal Affidavit

California law (CCP § 700.160(b) (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=700.160.)) allows a judgment creditor to collect money from the bank account in the name of the debtor's spouse even when the debtor's name is not on the account. To do this, the judgment creditor must provide a declaration under oath to the levying officer, stating that the person whose account is to be levied is married to the judgment debtor. You may use *Declaration* (MC-030) (http://www.courts.ca.gov/documents/mc030.pdf) to write this statement. A sample affidavit is available at the end of this Guide.

Fictitious Business Name Statement

Accounts in the judgment debtor's Fictitious Business Name (*e.g.,* Robert Jones DBA Jones Enterprises) may be levied if the business is registered solely in the names of the debtor and/or debtor's spouse. If a third party is also registered, the account cannot be levied. To levy this type of account, you will need to provide an unexpired, certified copy of a fictitious business name statement. To obtain certified copies of these statements for Sacramento County businesses,

visit the Department of Finance's Business License Unit, located at 700 H Street, Room 1710.

5 Determine When to Have Your Levy Served

Unlike other paperwork in your case, bank levies can only be served by a Sheriff or registered process server. A bank levy is a one-time event, and only attaches the funds in the account at the time the bank is served. Therefore, timing service of your levy can be very important – you will want your papers served on a day when there is a lot of money in the account. For this reason, some judgment creditors prefer to have a registered process server (rather than the Sheriff) serve the bank, so they can specify the exact date for service. You can find registered process servers in the Yellow Pages or from the directory of the National Association of Professional Process Servers (http://www.napps.org/default.aspx). If you hire a process server, they will be responsible for delivering documents to the bank, judgment debtor, other account holders, and the Sheriff. The Sheriff's Department will handle all other aspects of the bank levy, including receiving and releasing funds.

When considering when to have your levy served, keep in mind that your writ of execution must be valid at the time of service. Writs of execution are valid for only 180 days after issued by the court.

6 Determine Where to Have Your Levy Served

California law (CCP § 684.115 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=684.115.)) requires all financial institutions with 10 or more branches to designate a central location for service of process. This is optional for institutions with fewer than 10 branches. A list of these central locations for service on banks is available online (https://dfpi.ca.gov/rules-enforcement/legal-process-information/central-locations-for-service-of-legal-process/). The Sheriff in the county where the institution receives service will act as the levying officer. Contact information for Sheriffs throughout California is available online (https://www.usacops.com/ca/shrflist.html). If you plan to hire a process server to serve your levy, be sure to ask if they will perform service in the county where the financial institution accepts service.

7 Complete the Levy Instructions

The *Writ of Execution* (EJ-130) simply tells the Sheriff to enforce a judgment, but does not specify the method(s) to be used. You must provide details of how they are to enforce your judgment.

To enforce your judgment with a bank levy, you must provide the levying officer (Sheriff) with information about the debtor's account(s). There is a California state-wide form for these instructions, *Request for Sheriff to Serve Court Papers* (SER-001) (https://www.courts.ca.gov/documents/ser001.pdf) for use with *Special Instructions for Writs and Levies—Attachment* (SER-001A) (https://www.courts.ca.gov/documents/ser001a.pdf).

The Sacramento County Sheriff's Department has posted Documents and Mail Guidelines (https://www.sacsheriff.com/documents/civil/Document%20and%20Mail%20Guidelines%20Rev%20010125.pdf) for turning the instructions and paperwork in. If service will be performed by a registered process server, or by the Sheriff in a different county, ask how they would like to receive their instructions.

8 Have Your Writ Served

To have your documents served by the Sacramento County Sheriff, bring the items listed below to the Sheriff's Civil Division, 2969 Prospect Park Drive Suite 200, Rancho Cordova, CA 95670. You can also file over the internet at the Sacramento County Sheriff's E-Services Portal (https://civil.sacsheriff.com/sheriff.portal).

The Sacramento County Sheriff can only perform service within Sacramento County; if the institution is located in a different county, you will need to contact either the Sheriff of that county or a registered process server. Ask your server what he or she will need.

You will likely need the following documents:

- Original Writ of Execution (EJ-130)
- Request for Sheriff to Serve Court Papers (SER-001) with Special Instructions for Writs and Levies—Attachment (SER-001A) or Letter of Instruction for the process server
- Declaration of Address Verification (WG-015/EJ-135)

- Cash or check for the Sheriff's fee (currently $50 for each person or organization served). This is the fee for having the Sheriff process the levy; it must be paid even if a registered process server will be serving the documents. Check the Sheriff's fee schedule for up-to-date charges. (https://www.sacsheriff.com/documents/civil/FEE%20SCHEDULE%20-%202025.pdf)

As applicable, also include:

- Original + 2 photocopies of your Spousal Affidavit
- Certified copy+ 2 photocopies of Fictitious Business Name Statement

If you hire a process server, the process server will bring the required documents to the appropriate Sheriff's Department, open a file, and have a Levying Officer's file number assigned.

Within 10 days of providing these documents to the Sheriff, you must file your Declaration of Address Verification (WG-015/EJ-135) with the court.

Based on the information on your Writ, the process server or Sheriff will complete a Notice of Levy (EJ-150) for the bank, the judgment debtor, and any other named account holders. Upon the Notice of Levy (EJ-150) will be a Levying Officer's file number. You can use this number to track the status of your file at on the Sheriff's website (https://www.sacsheriff.com/pages/civil_bureau.php) .

To initiate the bank levy, the Sheriff or process server will serve the bank with:

- Copy of the *Writ of Execution* (EJ-130)
- *Notice of Levy* (EJ-150)
- A blank *Memorandum of Garnishee* (EJ-152), for use by the bank

Once served with these documents, the bank must freeze non-exempt account(s). This means that no withdrawals may be made, and no checks written against the account will be honored.

At the time of the levy, or promptly thereafter, the Sheriff or process server will serve the judgment debtor with:

- Copy of the *Writ of Execution* (EJ-130))
- *Notice of Levy* (EJ-150) (addressed to bank)
- *Notice of Levy* (EJ-150) (addressed to debtor)
- *Exemptions from the Enforcement of Judgments* (EJ-155)

The Sheriff or process server will serve any other named account-holders with:

- Copy of the *Writ of Execution* (EJ-130)
- *Notice of Levy* (EJ-150)
- A blank *Memorandum of Garnishee* (MC-152), for use by the account holder

The process server will complete a Proof of Service for each person or organization served, and return those, along with the original *Writ of Execution* (EJ-130), to the Sheriff.

The bank has 10 days to turn over the funds to the Sheriff, or to complete the *Memorandum of Garnishee* (EJ-152) and return it to the Sheriff. On this form, they must explain why the judgment debtor's funds cannot be released. For example, funds cannot be released if another judgment creditor has already served a levy on the same funds, or if the account has a $0 balance. A bank will commonly submit a *Memorandum of Garnishee* (EJ-152) when it is aware that the account receives direct deposits of Social Security or other public benefits. If the bank completes a *Memorandum of Garnishee* (EJ-152), the Sheriff will mail a copy to the judgment creditor.

9 Wait for Response from the Debtor, if Any

Under state and federal law, some types of income and property are exempt from collection. If the *Memorandum of Garnishee* (EJ-152) indicates that the account includes exempt funds, such as Social Security benefits, the *Memorandum of Garnishee* (EJ-152) serves as a claim of exemption. Additionally, if the judgment debtor or other account holder believes his or her funds are exempt, that person has 15 days (20 days if served by mail) after receiving the *Notice of Levy* (EJ-150) to file a *Claim of Exemption* (EJ-160) with the Sheriff's Department to prevent the levy. The Sheriff will mail the judgment creditor a copy of the *Claim of Exemption* (EJ-160) and *Financial Statement* (EJ-165).

10 Oppose the Claim of Exemption, if Appropriate

Be sure to review the *Claim of Exemption* (EJ-160) and *Financial Statement* (EJ-165) carefully, to determine if you agree that the funds are exempt from collection. You can read about most of these exemptions in *Exemptions from the Enforcement of Judgments* (EJ-155). A guide to

common exemptions, with links to the applicable code sections, is available on the Law Library's website. (https://saclaw.org/resource_library/exemption-from-the-enforcement-of-judgments/)

If you agree that the funds are exempt, you do not need to do anything. After 10 days, the exemptions are automatically granted and the funds claimed exempt will be returned to the debtor. If you do not believe the funds are exempt from collection, and decide to oppose the claim of exemption, you must act quickly. There is an extremely tight turnaround on the deadlines for oppositions.

Step 10.1 Determine when to schedule your hearing.

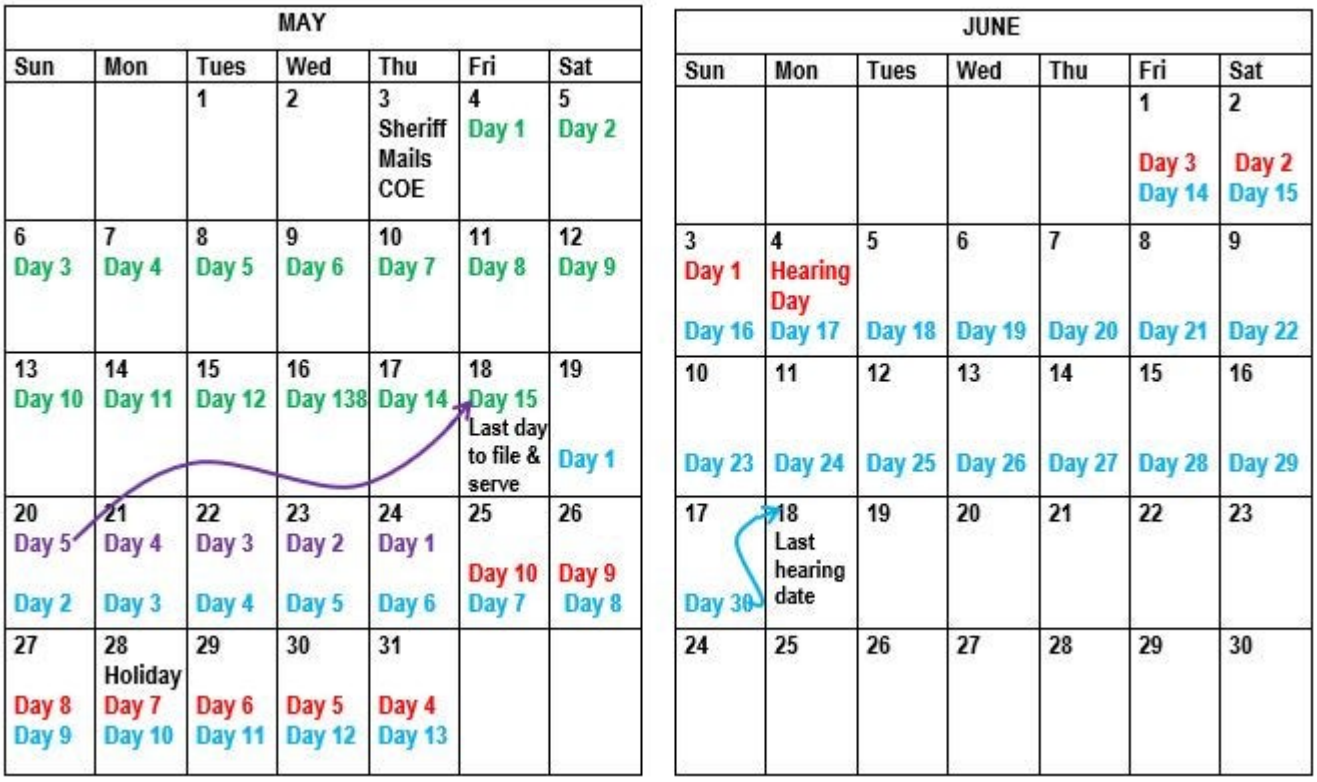
In Sacramento County, you are responsible for reserving a hearing date to oppose a claim of exemption. The timing for opposing a claim of exemption can be very tricky. There are three different time periods you have to consider, all of which may overlap.

- Your time to oppose the Claim of Exemption. If you oppose the Claim of Exemption, you must file with the court and serve on the judgment debtor and levying officer your Notice of Opposition to Claim of Exemption (WG-009/EJ170) and Notice of Hearing on Claim of Exemption (WG-010/EJ-175) no later than fifteen (15) days after the Claim of Exemption is served on you by the levying officer (CCP § 703.550). If the levying officer served it to you by mail, five additional days are added (CCP § 1013(a)), but service is still measured from the date of mailing, not the date of receipt.
- Minimum notice to judgment creditor, court, and levying officer of hearing date. If you oppose the Claim of Exemption, you must serve on the judgment debtor and levying officer, and file with court, your Notice of Opposition to Claim of Exemption (WG-009/EJ170) and Notice of Hearing on Claim of Exemption (WG-010/EJ-175) at least 10 days before the date for hearing that you have chosen (CCP § 703.570), however five extra days must be added if you serve it by mail. (CCP § 1013(a))
- Last date opposition can be heard. In addition to the minimum notice required, any hearing opposing a Claim of Exemption for a levy must be heard no later than 30 calendar days after filing of the Notice of Opposition to Claim of Exemption (CCP § 703.570).

Due to the way weekends and court holidays fall, sometimes there is a very narrow window of time in which a hearing may be held. Failure to properly set the hearing and file within the prescribed times is one of the most frequent reasons judgment creditors lose their opposition to a

claim of exemption.

For example, let's say the Sheriff mails the Notice of Claim of Exemption to you on May 3. You have 15 days to serve your opposition to the sheriff and judgment debtor, and file it with the court. The last day to file your opposition is May 18th (shown in Green below). Your hearing must be held within 30 days of filing, so if you file on May 18th, the last day for your hearing is June 18th; the 30th day is June 17th, but since that is a Sunday, the final day is the next court day (California Rules of Court (CRC) 1.10 (http://www.courts.ca.gov/cms/rules/index.cfm?title=one&linkid=rule1_10)), Monday, June 18th (shown in Blue below).



MAY

Sun	Mon	Tues	Wed	Thu	Fri	Sat
		1	2	3 Sheriff Mails COE	4 Day 1	5 Day 2
6 Day 3	7 Day 4	8 Day 5	9 Day 6	10 Day 7	11 Day 8	12 Day 9
13 Day 10	14 Day 11	15 Day 12	16 Day 138	17 Day 14	18 Day 15 Last day to file & serve	19 Day 1
20 Day 5 Day 2	21 Day 4 Day 3	22 Day 3 Day 4	23 Day 2 Day 5	24 Day 1 Day 6	25 Day 10 Day 7	26 Day 9 Day 8
27 Day 8 Day 9	28 Holiday Day 7 Day 10	29 Day 6 Day 11	30 Day 5 Day 12	31 Day 4 Day 13		

JUNE

Sun	Mon	Tues	Wed	Thu	Fri	Sat
					1 Day 3 Day 14	2 Day 2 Day 15
3 Day 1 Day 16	4 Hearing Day Day 17	5 Day 18	6 Day 19	7 Day 20	8 Day 21	9 Day 22
10 Day 23	11 Day 24	12 Day 25	13 Day 26	14 Day 27	15 Day 28	16 Day 29
17 Day 30	18 Last hearing date	19	20	21	22	23
24	25	26	27	28	29	30

Now comes the tricky part. As the party making this motion, you are responsible for reserving a hearing date. You may select any available date that is convenient for you, as long as it provides the minimum required notice to the judgment debtor.

CCP § 703.570 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=703.570.) requires you to provide 10 calendar days' notice. If you serve your documents by mail within California, you must add 5 calendar days (CCP § 1013 (a)

(http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=1013.)). These days are counted backwards from the hearing date (CCP § 12c (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=12c.)). When counting calendar days, include weekends and holidays. If the final day falls on a weekend or holiday, though, your deadline rolls back to the previous court day (CRC 1.10 (http://www.courts.ca.gov/cms/rules/index.cfm?title=one&linkid=rule1_10)).

In this example, we will use June 4th as our desired hearing date. To confirm that this hearing date will allow sufficient notice, count backward 10 calendar days (shown in Red above). Day one is the day before the hearing date (June 3rd), day 10 in this example is May 25th. This is the last day to serve your documents if personally served, **if** the date falls within the 10 day window after the Sheriff mailed you the Claim of Exemption (in this example, it does not).

If your documents are served by first-class mail, additional time is added to the calculation, depending on where the mail originates and where it is sent. For example, if the documents are mailed from California to an address in California, five calendar days are added before the 10 calendar days' notice. Counting backward 5 calendar days makes the last date for service May 20th (shown in Purple above). However, since this day falls on a Saturday, the last date for service by mailing rolls back to the previous court day, Friday May 18th, which happens to be the last date of the window for service after the Sheriff mails the Notice of Claim of Exemption. So if you filed and served your *Notice of Hearing on Claim of Exemption* and *Notice of Opposition to Claim of Exemption* (WG-009/EJ-170) on May 18th, you will have provided sufficient notice for a hearing on June 4th.

Some things to remember when selecting a hearing date:

- Filing and service need not occur on the same day. Both must occur within the 15 days after the Sheriff mails you the claim of exemption, and service must be performed on a date that provides sufficient notice (minimum 10 days if personally served, plus an additional 5 days if served by mail.)
- You may give more than the required 10 days' notice. As a practical matter, providing more than the minimum notice may be preferable, as it reduces the possibility of the court dropping the hearing due to insufficient notice (whether correct or not), or of the opposition making an equitable argument that the notice period was insufficient to prepare, which could lead to a continuance.

Step 10.2 Determining the Department to Hear and the Time of the Motion

In Sacramento, Oppositions to Claims of Exemption are heard in the "Civil Home Court" department assigned to the case, which will be either department 8C, 8D, 16C, or 16D. Check your case file online (https://prod-portal-sacramento-ca.journaltech.com/public-portal/) to find which department your case is assigned to.

Effective April 13, 2026: Department 25 changed Department 8D; Department 28 changed to Department 8C; Department 53 changed to Department 16D; and Department 54 changed to Department 16C of the Tani G. Cantil-Sakauye Courthouse (500 G Street).

Step 10.3 Reserve your Hearing Date

In the Civil Home Departments, you must reserve a court date through the court's online reservation system. For other departments, contact the department clerk to determine the procedure.

To use the online system, go to the Sacramento Court Public Portal (https://prod-portal-sacramento-ca.journaltech.com/public-portal/) and choose "Reservation System (CRS)." You must have a free account on the system to use it.

Any motion submitted without a reserved hearing date will be subject to rejection.

Step 10.4 File and serve your documents

To oppose a claim of exemption, you must complete two forms:

- Notice of Opposition to Claim of Exemption (WG-009/EJ-170) (http://www.courts.ca.gov/documents/ej170.pdf)
- Notice of Hearing on Claim of Exemption (WG-010/EJ-175) (http://www.courts.ca.gov/documents/ej175.pdf)

Make 2 copies of each form. File the forms at the filing counter at the new courthouse at 500 G St., Second Floor, Sacramento CA 95814. The clerk will stamp your documents and return the photocopies to you. One photocopy is for your records. One photocopy of each document must be given to the Sheriff, so that the funds will be held until the court makes a decision. The third photocopy must be served on the judgment debtor (or the judgment debtor's attorney). The

server must complete a proof of service form, typically either a *Proof of Personal Service* (POS-020) (http://www.courts.ca.gov/documents/pos020.pdf) or a *Proof of Service by First Class Mail* (POS-030) (http://www.courts.ca.gov/documents/pos030.pdf). For more information on these Proofs of Service, see the guides on Personal Service (https://www.saclaw.org/resource_library/personal-service/) and Service by Mail (https://saclaw.org/resource_library/serving-documents-by-mail/) on our website.

You must include notice of the tentative ruling system with your documents (see Step 11). You can create your own notice on pleading paper, using the language for this notice available from the Sacramento County Local Rules, Local Rule 1.06 (https://www.saccourt.ca.gov/general-information/local-rules-standing-orders). Or, you may place the tentative ruling language on an *Additional Page* (MC-020), and attach it to your Notice of Hearing. You can download a pre-filled *Additional Page* (https://www.saclaw.org/wp-content/uploads/2023/08/TentativeRulingNotice.pdf) from the Law Library's website.

11 Check Your Tentative Ruling

Sacramento Superior Court uses a Tentative Ruling System. Pursuant to Local Rule 1.06 (https://www.saccourt.ca.gov/general-information/local-rules-standing-orders), the court will make a tentative ruling on the merits of your matter by 2:00 p.m. the court day before the hearing. You may read the tentative ruling online, or may call (916) 874-7858 or (916) 874-7848 to hear it. More information is available at Sacramento County Superior Court's Cvil Home Court web page (https://www.saccourt.ca.gov/divisions/civil/civil-home-courts) (scroll down the page to the header for "Tentative Rulings & Oral Argument.")

In the tentative ruling, the judge will determine what funds, if any, are exempt from collection. The ruling will typically order the release of non-exempt funds to the creditor.

If you are happy with the tentative ruling, you do not need to do anything. You won't have to go to court unless ordered to appear in the tentative ruling or unless the other side calls you and the court between 2:00 p.m. and 4:00 p.m. the court day before your hearing date to request an oral argument in front of the judge. If that happens, attend the court hearing and be prepared to argue your case.

If you are not happy with the tentative ruling, and wish to present arguments in front of the judge, you must call all opposing counsel and/or self-represented parties, and the court clerk at

the department where the hearing is held, no later than 4:00 p.m. the court day before your hearing and state that you are requesting oral argument on the motion.

Oral Argument Request Lines in the Civil Home Court Departments are:

- Department 8C: 916-874-8380
- Department 8D, 916-874-7719
- Department 16C, 916-874-1475
- Department 16D, 916-874-3056

If neither you nor the opposing counsel or self-represented party requests oral argument, the court will simply make the tentative ruling the order of the court, and no oral argument will be permitted.

12 Sheriff Will Release Funds to You

After determining what funds, if any, are exempt, the court will issue an order directing the Sheriff to release the appropriate amount to the judgment creditor.

For help

SH@LL (Self-Help at the Law Library) **(https://saclaw.org/services/civil-self-help/)**
609 9th Street, Sacramento CA 95814
(916) 476-2731 (Appointment Request Line)

Services Provided: SH@LL provides general information and basic assistance to self-represented litigants on a variety of legal issues. All assistance is provided by telephone. Visit "What we can help with (https://saclaw.org/services/civil-self-help/#canhelp)" for a list of qualifying cases.

Eligibility: Must be a Sacramento County resident or have a qualifying case (https://saclaw.org/services/civil-self-help/#who) in the Sacramento County Superior Court.

For more Information

How to Collect a Judgment (https://selfhelp.courts.ca.gov/civil-lawsuit/judgment/how-collect) – California Courts Self-Help Website

California Forms of Pleading and Practice KFC 1010 .A65 C3 (Ready Reference) Chap. 254
Electronic Access: On the Law Library's computers, using *Lexis Advance*.

California Practice Guide: Enforcing Judgments and Debts KFC 1065 .A9 S3 Chap. 6D

Debt Collection Practice in California KFC 256 .C83 Chap. 9
Electronic Access: On the Law Library's computers, using *OnLaw.*

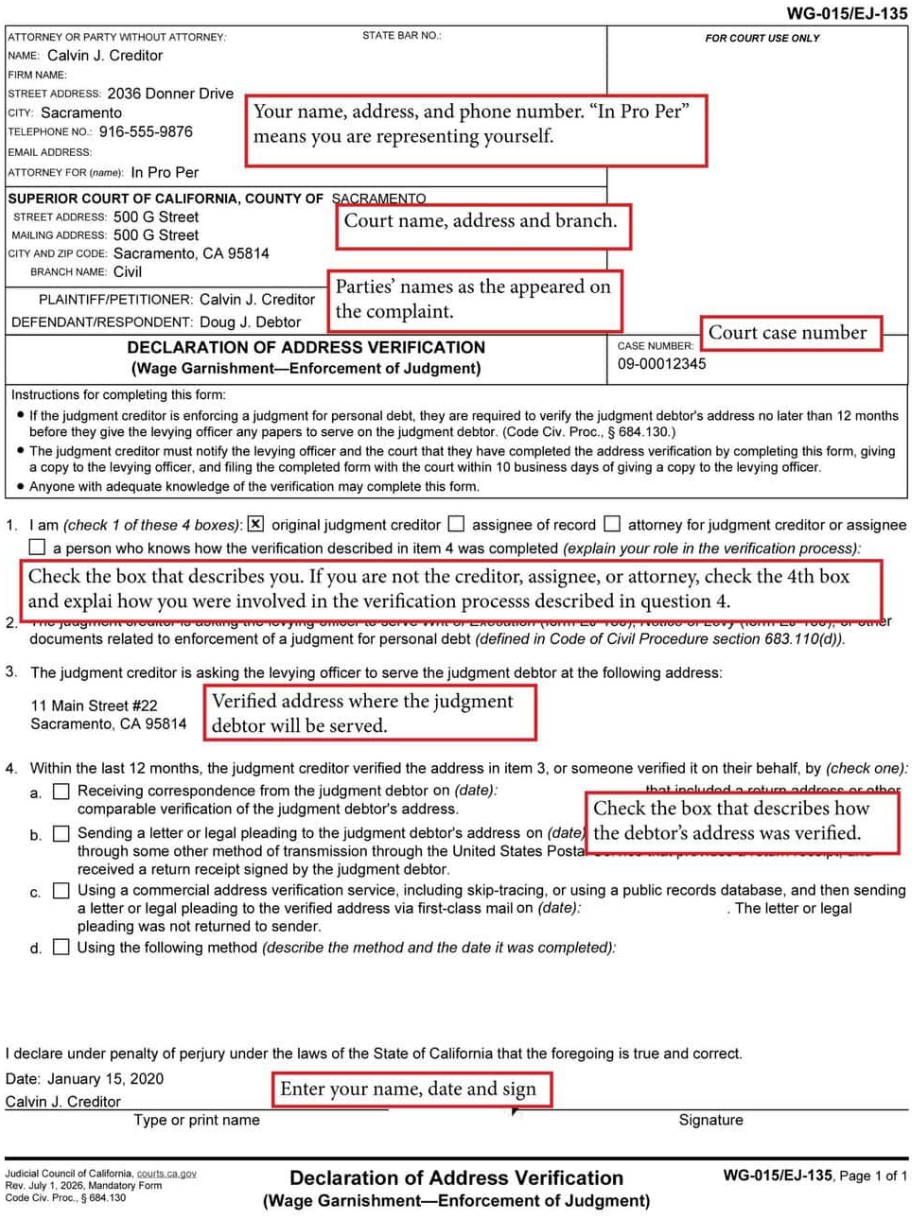
Enforcing Civil Money Judgments KFC 1065 .C34
Electronic Access: On the Law Library's computers, using *OnLaw.*

How to Collect When You Win a Lawsuit In California KFC 1065 .Z9 H69 (Reference) Chap. 8

Matthew Bender Practice Guide: California Debt Collection and Enforcement of Judgments KFC 1065.E5 M38 Chap. 16
Electronic Access: On the Law Library's computers, using *Lexis Advance*.

Samples

Declaration of Address Verification



WG-015/EJ-135

ATTORNEY OR PARTY WITHOUT ATTORNEY: STATE BAR NO.: — FOR COURT USE ONLY
NAME: Calvin J. Creditor
FIRM NAME:
STREET ADDRESS: 2036 Donner Drive
CITY: Sacramento
TELEPHONE NO.: 916-555-9876
EMAIL ADDRESS:
ATTORNEY FOR (name): In Pro Per

Your name, address, and phone number. "In Pro Per" means you are representing yourself.

SUPERIOR COURT OF CALIFORNIA, COUNTY OF SACRAMENTO
STREET ADDRESS: 500 G Street
MAILING ADDRESS: 500 G Street
CITY AND ZIP CODE: Sacramento, CA 95814
BRANCH NAME: Civil

Court name, address and branch.

PLAINTIFF/PETITIONER: Calvin J. Creditor
DEFENDANT/RESPONDENT: Doug J. Debtor

Parties' names as the appeared on the complaint.

DECLARATION OF ADDRESS VERIFICATION
(Wage Garnishment—Enforcement of Judgment)

CASE NUMBER: 09-00012345

Court case number

Instructions for completing this form:
- If the judgment creditor is enforcing a judgment for personal debt, they are required to verify the judgment debtor's address no later than 12 months before they give the levying officer any papers to serve on the judgment debtor. (Code Civ. Proc., § 684.130.)
- The judgment creditor must notify the levying officer and the court that they have completed the address verification by completing this form, giving a copy to the levying officer, and filing the completed form with the court within 10 business days of giving a copy to the levying officer.
- Anyone with adequate knowledge of the verification may complete this form.

1. I am *(check 1 of these 4 boxes):* ☒ original judgment creditor ☐ assignee of record ☐ attorney for judgment creditor or assignee
   ☐ a person who knows how the verification described in item 4 was completed *(explain your role in the verification process):*

Check the box that describes you. If you are not the creditor, assignee, or attorney, check the 4th box and explai how you were involved in the verification processs described in question 4.

2. documents related to enforcement of a judgment for personal debt *(defined in Code of Civil Procedure section 683.110(d)).*

3. The judgment creditor is asking the levying officer to serve the judgment debtor at the following address:

   11 Main Street #22
   Sacramento, CA 95814

Verified address where the judgment debtor will be served.

4. Within the last 12 months, the judgment creditor verified the address in item 3, or someone verified it on their behalf, by *(check one):*
   a. ☐ Receiving correspondence from the judgment debtor on *(date):* comparable verification of the judgment debtor's address.
   b. ☐ Sending a letter or legal pleading to the judgment debtor's address on *(date)* through some other method of transmission through the United States Posta received a return receipt signed by the judgment debtor.
   c. ☐ Using a commercial address verification service, including skip-tracing, or using a public records database, and then sending a letter or legal pleading to the verified address via first-class mail on *(date):* . The letter or legal pleading was not returned to sender.
   d. ☐ Using the following method *(describe the method and the date it was completed):*

Check the box that describes how the debtor's address was verified.

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Date: January 15, 2020
Calvin J. Creditor

Enter your name, date and sign

Type or print name — Signature

Judicial Council of California, courts.ca.gov
Rev. July 1, 2026, Mandatory Form
Code Civ. Proc., § 684.130

Declaration of Address Verification
(Wage Garnishment—Enforcement of Judgment)

WG-015/EJ-135, Page 1 of 1

Writ of Execution

EJ-130

ATTORNEY OR PARTY WITHOUT ATTORNEY: STATE BAR NO.:
NAME: Calvin J. Creditor
FIRM NAME:
STREET ADDRESS: 2036 Donner Dr.
CITY: Sacramento
TELEPHONE NO.: 916-123-4567
EMAIL ADDRESS:
ATTORNEY FOR (name): In Pro Per
☐ ATTORNEY FOR ☒ ORIGINAL JUDGMENT CREDITOR ☐ ASSIGNEE OF RECORD

Your name, address, and phone number. In Pro Per means you're representing yourself. Check the box next to "Original Judgment Creditor."

FOR COURT USE ONLY

SUPERIOR COURT OF CALIFORNIA, COUNTY OF Sacramento
STREET ADDRESS: 500 G Street
MAILING ADDRESS: 500 G Street
CITY AND ZIP CODE: Sacramento, CA 95814
BRANCH NAME: Civil

Court name, address, and branch.

PLAINTIFF/PETITIONER: Calvin J. Creditor
DEFENDANT/RESPONDENT: Doug J. Debtor

Party names as the appeared on the complaint

CASE NUMBER: 34-2015-00123456

Case number

WRIT OF ☒ EXECUTION (Money Judgment)
☐ POSSESSION OF
☐ SALE

Check the box for Execution (Money Judgment).

☒ Limited Civil Case (including Small Claims)
☐ Unlimited Civil Case (including Family and Probate)

Case type

1. **To the Sheriff or Marshal of the County of:** Sacramento
You are directed to enforce the judgment described below with dai

The County where the assets are located (company headquarters for wages).

2. **To any registered process server:** You are authorized to serve this writ only in accordance with Code of Civil Procedure section 699.080 or 715.040.

Enter your name, check Original Judgment Creditor.

3. *(Name):* Calvin J. Creditor
is the ☒ original judgment creditor ☐ assignee of record whose address is shown on this form above the court's name.

4. **Judgment debtor** *(name, type of legal entity if not a natural person, and last known address):*
Doug J. Debtor
11 Main St. 22
Sacramento, CA 95826

Judgment debtor's name and address. If there are multiple judgment debtors, check the second box and list the other debtors on an attached page.

☐ The judgment debtor has additional names that are identified on an affidavit of identity (Code Civ. Proc., § 680.135).
☐ *Check here if there is more than one judgment debtor. List the additional judgment debtors and their last known addresses on an attached sheet of paper labeled "Attachment 4."*

5. **Judgment was entered** on *(date):* May 8, 2016 *21.)*

Date judgment was entered

6. ☐ The judgment has been renewed. *(Complete items 6a and 6b.)*
a. The judgment was renewed on *(dates):*
b. The most recent renewal extended the period of enforce
(1) ☐ 5 years.
(2) ☐ 10 years.

If the judgement has been renewed, enter the date(s) of renewal, and the enforcement period of the most recent renewal. This is listed in question 1 of your EJ-195, Notice of Renewal of Judgment.

7. ☐ A joint debtor was declared bound by the judgment under Code of Civil Procedure sections 989 to 994. *(If item 7 is checked, give information about the joint debtor in item 22.)*

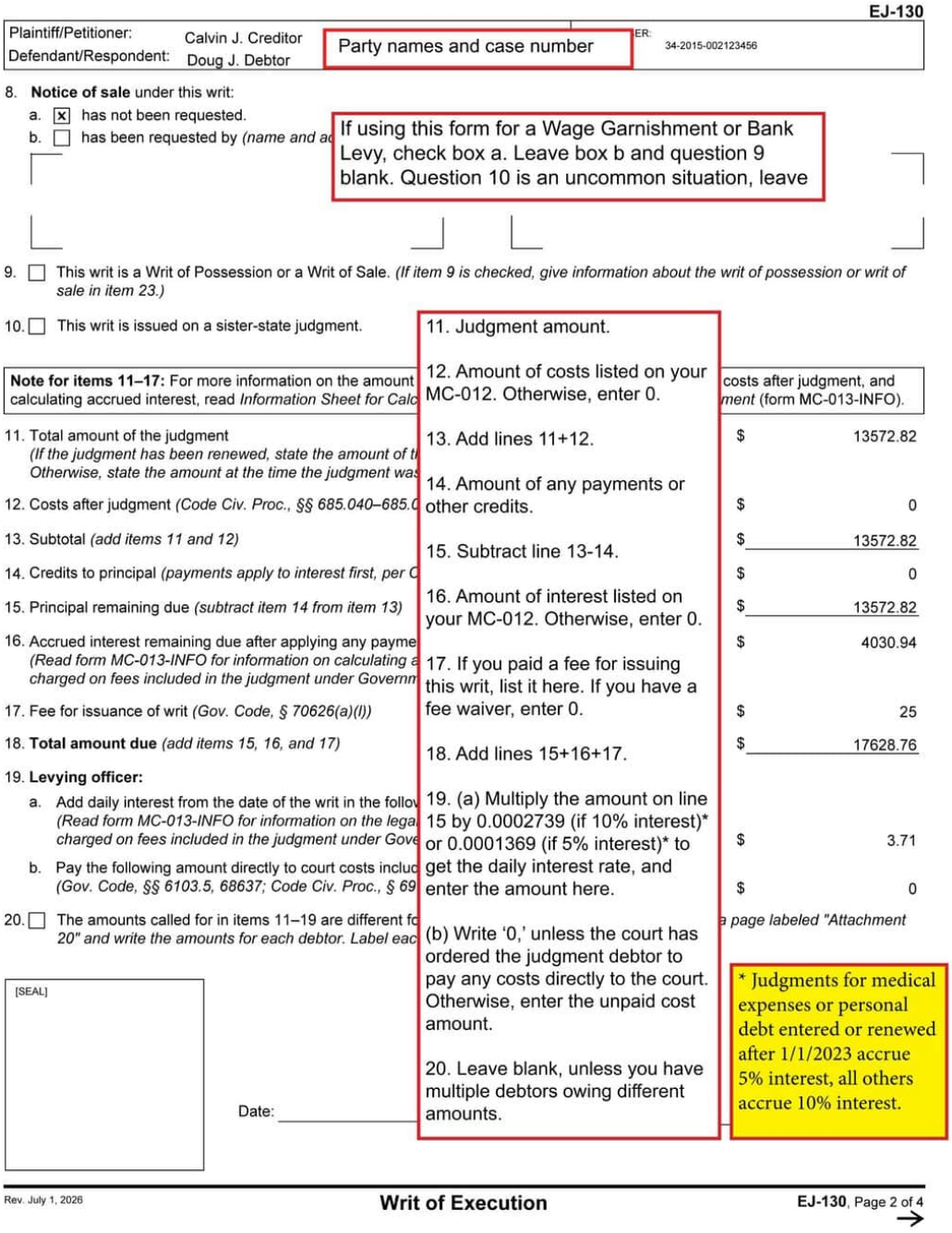
This is uncommon.

NOTICE TO PERSON SERVED: SEE PAGE 4 FOR IMPORTANT INFORMATION.

Judicial Council of California, courts.ca.gov
Rev. July 1, 2026, Optional Form
Code Civ. Proc., §§ 699.520, 712.010, 715.010;
Gov. Code, § 6103.5

Writ of Execution

EJ-130, Page 1 of 4



EJ-130

Plaintiff/Petitioner: Calvin J. Creditor
Defendant/Respondent: Doug J. Debtor

Party names and case number

ER: 34-2015-002123456

8. **Notice of sale** under this writ:
   a. [x] has not been requested.
   b. [ ] has been requested by *(name and ac*

If using this form for a Wage Garnishment or Bank Levy, check box a. Leave box b and question 9 blank. Question 10 is an uncommon situation, leave

9. [ ] This writ is a Writ of Possession or a Writ of Sale. *(If item 9 is checked, give information about the writ of possession or writ of sale in item 23.)*

10. [ ] This writ is issued on a sister-state judgment.

Note for items 11–17: For more information on the amount ... costs after judgment, and calculating accrued interest, read *Information Sheet for Calc* ...*ment* (form MC-013-INFO).

11. Total amount of the judgment *(If the judgment has been renewed, state the amount of t... Otherwise, state the amount at the time the judgment was*	$	13572.82
12. Costs after judgment *(Code Civ. Proc., §§ 685.040–685.0*	$	0
13. Subtotal *(add items 11 and 12)*	$	13572.82
14. Credits to principal *(payments apply to interest first, per C*	$	0
15. Principal remaining due *(subtract item 14 from item 13)*	$	13572.82
16. Accrued interest remaining due after applying any payme... *(Read form MC-013-INFO for information on calculating a... charged on fees included in the judgment under Governm*	$	4030.94
17. Fee for issuance of writ *(Gov. Code, § 70626(a)(l))*	$	25
18. **Total amount due** *(add items 15, 16, and 17)*	$	17628.76
19. **Levying officer:**		
a. Add daily interest from the date of the writ in the follo... *(Read form MC-013-INFO for information on the lega... charged on fees included in the judgment under Gove*	$	3.71
b. Pay the following amount directly to court costs includ... *(Gov. Code, §§ 6103.5, 68637; Code Civ. Proc., § 69*	$	0

20. [ ] The amounts called for in items 11–19 are different fo... ...a page labeled "Attachment 20" and write the amounts for each debtor. Label eac...

[SEAL]

Date: _____

11. Judgment amount.

12. Amount of costs listed on your MC-012. Otherwise, enter 0.

13. Add lines 11+12.

14. Amount of any payments or other credits.

15. Subtract line 13-14.

16. Amount of interest listed on your MC-012. Otherwise, enter 0.

17. If you paid a fee for issuing this writ, list it here. If you have a fee waiver, enter 0.

18. Add lines 15+16+17.

19. (a) Multiply the amount on line 15 by 0.0002739 (if 10% interest)* or 0.0001369 (if 5% interest)* to get the daily interest rate, and enter the amount here.

(b) Write '0,' unless the court has ordered the judgment debtor to pay any costs directly to the court. Otherwise, enter the unpaid cost amount.

20. Leave blank, unless you have multiple debtors owing different amounts.

* Judgments for medical expenses or personal debt entered or renewed after 1/1/2023 accrue 5% interest, all others accrue 10% interest.

Rev. July 1, 2026 **Writ of Execution** **EJ-130**, Page 2 of 4

EJ-130

Plaintiff/Petitioner:	Calvin J. Creditor	Party names and case number	ER: 34-2015-002123456
Defendant/Respondent:	Doug J. Debtor		

21. The judgment is for *(check one)*:
   a. ☐ wages owed.
   b. ☐ child support or spousal support.
   c. ☒ personal debt, as defined in Code of Civil Procedure section 683.110(d). (*If this box is checked, the judgment creditor must complete* Declaration of Address Verification *(form WG-015/EJ-135) before asking the sheriff to enforce this writ.*)
   d. ☐ other *(describe)*:

Check the box that best describes the type of judgment you're enforcing.

22. ☐ A joint debtor was declared bound by the judgment under Code of Civil Procedure sections 989 through 994.
   a. The joint debtor is *(specify the name, type of legal entity if not a natural person, and last known address of joint debtor)*:

Leave question 22 blank unless you checked the box in question 7.

   b. The joint debtor was declared bound by the judgment on *(date)*:
   ☐ *Check here if you need more space to identify joint debtors or itemize costs against joint debtors. List the additional joint debtors or itemized costs on an attached sheet of paper labeled "Attachment 22."*

23. ☐ This writ is a Writ of Possession or Writ of Sale. Judgment was entered for the following:
   a. ☐ Possession of real property: The complaint was filed on *(date)*:
   (1) The *Prejudgment Claim of Right to Possession* (form CP10.5) *(check one)*:
   (a) ☐ was served in compliance with Code of Ci… …hants, subtenants, named claimants, and other o…
   (b) ☐ was NOT served in compliance with Code…

A Writ of Execution is used for a variety of collection methods, so the form includes a variety of questions. If this Writ of Execution will be used to start a Wage Garnishment or Bank Levy, question 23 does not apply, so leave it blank.

   (2) ☐ The unlawful detainer resulted from a foreclosu… …the judgment may file a *Claim of Right to Possessi*… …er returns to effect eviction, regardless of whether a *Prejudg*… …*e Civ. Proc., §§ 415.46 & 1174.3(a)(2).)*
   (3) *(You must complete this item if you checked 23a(1)(b) or 23a(2)):*
   (a) The daily rental value on the date the complaint was filed was $
   (b) The court will hear objections to enforcement of the judgment under Code of Civil Procedure section 1174.3 on the following dates *(specify)*:
   b. ☐ Possession of personal property.
   ☐ If delivery cannot be had, then for the value *(itemize in item 23e)* specified in the judgment or supplemental order.
   c. ☐ Sale of personal property.
   d. ☐ Sale of real property.
   e. The property is described ☐ below ☐ on Attachment 23e.

EJ-130

Plaintiff/Petitioner:	Calvin J. Creditor	Party names and case number	ER: 34-2015-002123456
Defendant/Respondent:	Doug J. Debtor		

NOTICE TO PERSON SERVED

WRIT OF EXECUTION OR SALE. Your rights and duties are indicated on the accompanying *Notice of Levy* (form EJ-150).

WRIT OF POSSESSION OF PERSONAL PROPERTY. If the levying officer is not able to take custody of the property, the levying officer will demand that you turn over the property. If custody is not obtained following demand, the judgment may be enforced as a money judgment for the value of the property specified in the judgment or in a supplemental order.

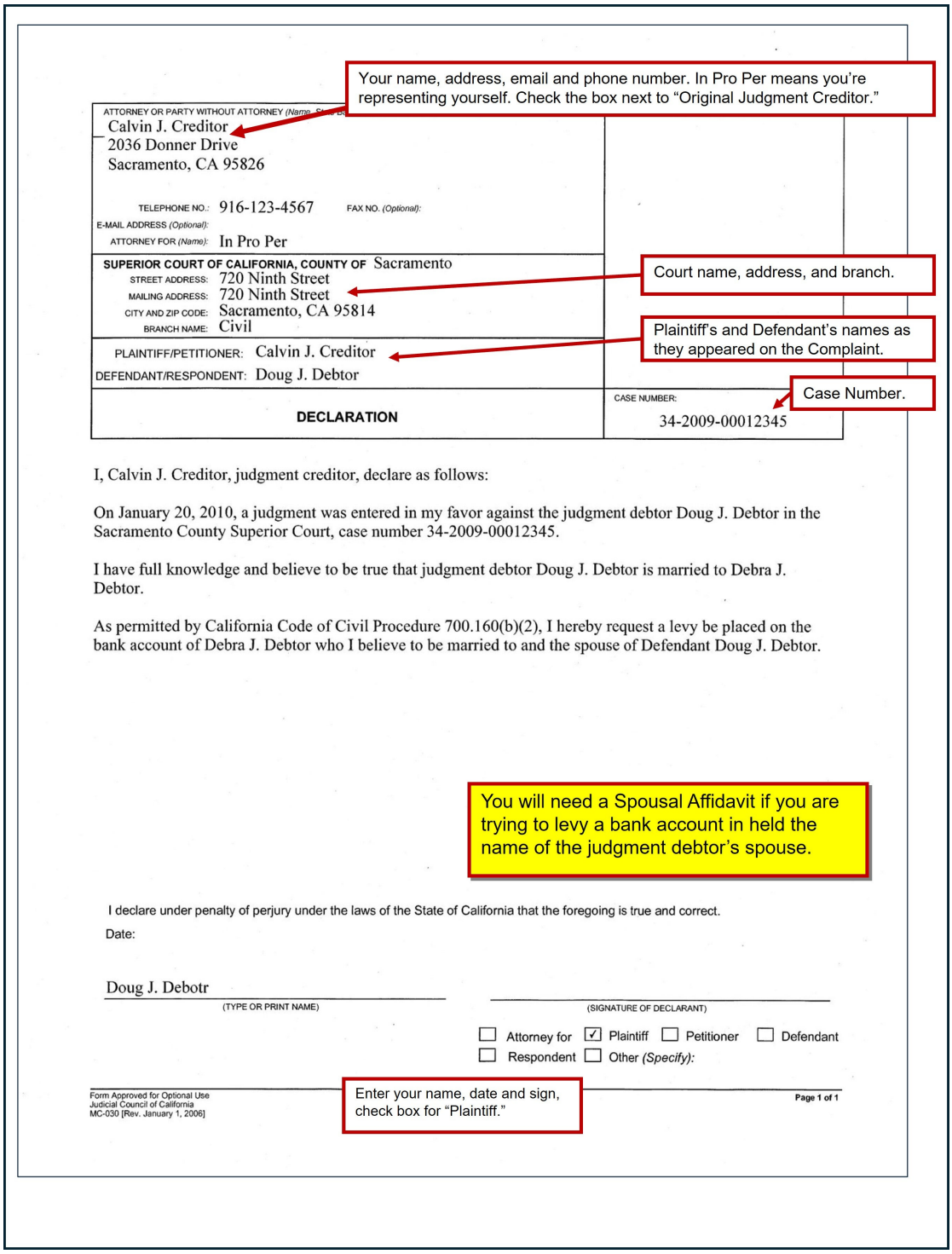
WRIT OF POSSESSION OF REAL PROPERTY. If the premises are not vacated within five days after the date of service on the occupant or, if service is by posting, within five days after service on you, the levying officer will remove the occupants from the real property and place the judgment creditor in possession of the property. Except for a mobile home, personal property remaining on the premises will be sold or otherwise disposed of in accordance with Code of Civil Procedure section 1174 unless you or the owner of the property pays the judgment creditor the reasonable cost of storage and takes possession of the personal property not later than 15 days after the time the judgment creditor takes possession of the premises.

EXCEPTION IF RENTAL HOUSING UNIT WAS FORECLOSED. If the residential property that you are renting was sold in a foreclosure, you have additional time before you must vacate the premises. If you have a lease for a fixed term, such as for a year, you may remain in the property until the term is up. If you have a periodic lease or tenancy, such as from month to month, you may remain in the property for 90 days after receiving a notice to quit. A blank *Claim of Right to Possession and Notice of Hearing* (form CP10) accompanies this writ. You may claim your right to remain on the property by filling it out and giving it to the sheriff or levying officer.

EXCEPTION IF YOU WERE NOT SERVED WITH A FORM CALLED *PREJUDGMENT CLAIM OF RIGHT TO POSSESSION*. If you were not named in the judgment for possession and you occupied the premises on the date on which the unlawful detainer case was filed, you may object to the enforcement of the judgment against you. You must complete *Claim of Right to Possession and Notice of Hearing* (form CP10) and give it to the sheriff or levying officer. A blank form accompanies this writ. You have this right whether or not the property you are renting was sold in a foreclosure.

JUDGMENTS FOR PERSONAL DEBT. If you are the judgment debtor identified in item 4 on this form, and if item 21 on this form says the judgment is for personal debt, the judgment creditor is required to verify your address before asking the levying officer to enforce this *Writ of Execution*. The judgment creditor must give the levying officer a completed copy of *Declaration of Address Verification* (form WG-015/EJ-135) and must file completed form WG-015/EJ-135 with the court within 10 business days of giving a copy of the form to the levying officer. If the judgment creditor doesn't take these steps, you can ask the court to stay any wage garnishment order, bank account levy, or other levy related to this *Writ of Execution*. You can use *Application for Stay of Levy or Garnishment* (form WG-017/EJ-137) to ask the court to stay the levy or garnishment until the address verification has been completed.

Spousal Affidavit (Optional)



Your name, address, email and phone number. In Pro Per means you're representing yourself. Check the box next to "Original Judgment Creditor."

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

TELEPHONE NO.: 916-123-4567 FAX NO. (Optional):
E-MAIL ADDRESS (Optional):
ATTORNEY FOR (Name): In Pro Per

Court name, address, and branch.

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's and Defendant's names as they appeared on the Complaint.

PLAINTIFF/PETITIONER: Calvin J. Creditor
DEFENDANT/RESPONDENT: Doug J. Debtor

Case Number.

DECLARATION

CASE NUMBER: 34-2009-00012345

I, Calvin J. Creditor, judgment creditor, declare as follows:

On January 20, 2010, a judgment was entered in my favor against the judgment debtor Doug J. Debtor in the Sacramento County Superior Court, case number 34-2009-00012345.

I have full knowledge and believe to be true that judgment debtor Doug J. Debtor is married to Debra J. Debtor.

As permitted by California Code of Civil Procedure 700.160(b)(2), I hereby request a levy be placed on the bank account of Debra J. Debtor who I believe to be married to and the spouse of Defendant Doug J. Debtor.

You will need a Spousal Affidavit if you are trying to levy a bank account in held the name of the judgment debtor's spouse.

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Date:

Doug J. Debotr
(TYPE OR PRINT NAME)

(SIGNATURE OF DECLARANT)

☐ Attorney for ☑ Plaintiff ☐ Petitioner ☐ Defendant
☐ Respondent ☐ Other (Specify):

Form Approved for Optional Use
Judicial Council of California
MC-030 [Rev. January 1, 2006]

Enter your name, date and sign, check box for "Plaintiff."

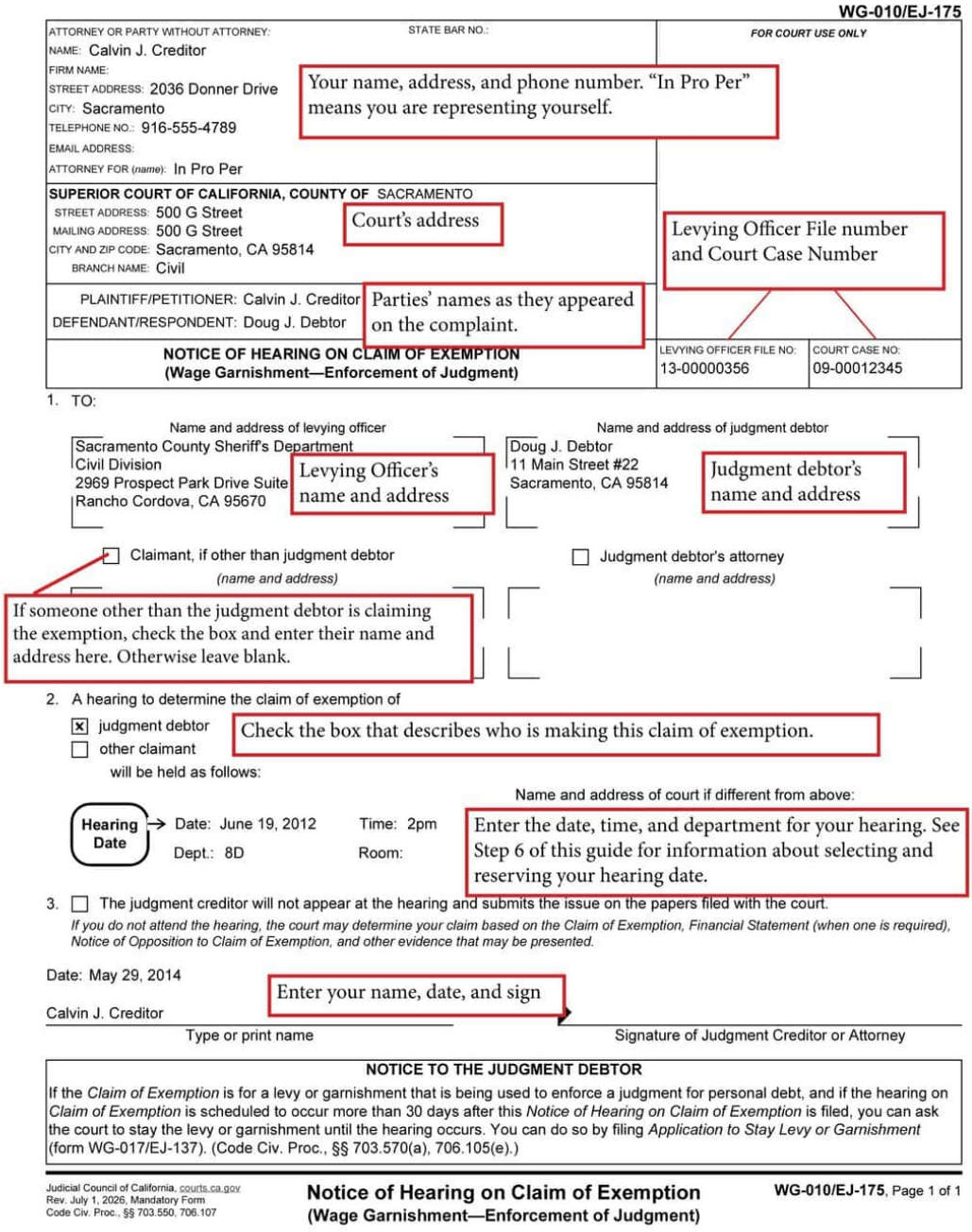
Page 1 of 1

Next steps:

After you provide the Sheriff with the Writ of Execution, the Sheriff will provide a Notice of Levy (EJ-150) and other documents to the bank and to the debtor.

If the debtor makes a Claim of Exemption, the Sheriff will send you a copy of the Claim of Exemption (EJ-160) and Financial Statement (EJ-165). If after you review those documents you feel that the claim of exemption is unjustified, you can set a hearing on the Claim of Exemption. Use the Notice of Hearing on Claim of Exemption to notify the debtor.

Notice of Hearing on Claim of Exemption



WG-010/EJ-175

ATTORNEY OR PARTY WITHOUT ATTORNEY: STATE BAR NO.: — FOR COURT USE ONLY
NAME: Calvin J. Creditor
FIRM NAME:
STREET ADDRESS: 2036 Donner Drive
CITY: Sacramento
TELEPHONE NO.: 916-555-4789
EMAIL ADDRESS:
ATTORNEY FOR (name): In Pro Per

Your name, address, and phone number. "In Pro Per" means you are representing yourself.

SUPERIOR COURT OF CALIFORNIA, COUNTY OF SACRAMENTO
STREET ADDRESS: 500 G Street
MAILING ADDRESS: 500 G Street
CITY AND ZIP CODE: Sacramento, CA 95814
BRANCH NAME: Civil

Court's address

Levying Officer File number and Court Case Number

PLAINTIFF/PETITIONER: Calvin J. Creditor
DEFENDANT/RESPONDENT: Doug J. Debtor

Parties' names as they appeared on the complaint.

NOTICE OF HEARING ON CLAIM OF EXEMPTION
(Wage Garnishment—Enforcement of Judgment)

LEVYING OFFICER FILE NO: 13-00000356
COURT CASE NO: 09-00012345

1. TO:

Name and address of levying officer
Sacramento County Sheriff's Department
Civil Division
2969 Prospect Park Drive Suite
Rancho Cordova, CA 95670

Levying Officer's name and address

Name and address of judgment debtor
Doug J. Debtor
11 Main Street #22
Sacramento, CA 95814

Judgment debtor's name and address

☐ Claimant, if other than judgment debtor
(name and address)

☐ Judgment debtor's attorney
(name and address)

If someone other than the judgment debtor is claiming the exemption, check the box and enter their name and address here. Otherwise leave blank.

2. A hearing to determine the claim of exemption of
☒ judgment debtor
☐ other claimant
will be held as follows:

Check the box that describes who is making this claim of exemption.

Name and address of court if different from above:

Hearing Date → Date: June 19, 2012 Time: 2pm
Dept.: 8D Room:

Enter the date, time, and department for your hearing. See Step 6 of this guide for information about selecting and reserving your hearing date.

3. ☐ The judgment creditor will not appear at the hearing and submits the issue on the papers filed with the court.
If you do not attend the hearing, the court may determine your claim based on the Claim of Exemption, Financial Statement (when one is required), Notice of Opposition to Claim of Exemption, and other evidence that may be presented.

Date: May 29, 2014

Enter your name, date, and sign

Calvin J. Creditor
Type or print name

Signature of Judgment Creditor or Attorney

NOTICE TO THE JUDGMENT DEBTOR
If the *Claim of Exemption* is for a levy or garnishment that is being used to enforce a judgment for personal debt, and if the hearing on *Claim of Exemption* is scheduled to occur more than 30 days after this *Notice of Hearing on Claim of Exemption* is filed, you can ask the court to stay the levy or garnishment until the hearing occurs. You can do so by filing *Application to Stay Levy or Garnishment* (form WG-017/EJ-137). (Code Civ. Proc., §§ 703.570(a), 706.105(e).)

Judicial Council of California, courts.ca.gov
Rev. July 1, 2026, Mandatory Form
Code Civ. Proc., §§ 703.550, 706.107

Notice of Hearing on Claim of Exemption
(Wage Garnishment—Enforcement of Judgment)

WG-010/EJ-175, Page 1 of 1