Memorandum of Costs after Judgment

When you win a lawsuit, you can collect the total amount of the judgment entered by the court, plus any costs incurred after judgment and accrued interest on the total amount.

To have costs and interest added to the amount owed, you must file and serve a ***Memorandum of Costs After Judgment*** (MC-012). On this form, you must include the exact amount of all allowable costs, the payments credited toward the principal and interest, and the amount of accrued interest.

Templates and Forms

- Memorandum of Costs after Judgment (MC-012) (https://www.courts.ca.gov/documents/mc012.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/)

Costs

Under California Code of Civil Procedure (CCP) § 685.040 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=685.040.) , a judgment creditor is entitled to reimbursement for the “reasonable and necessary” costs of enforcing a judgment. The law provides a detailed list of the types of costs that can be recovered, including the costs of issuing the writ of execution; levying officers’ fees for processing writs or levies; debtor’s examination fees; and fees for preparing, issuing and recording an abstract of judgment or notice of lien (CCP § 685.050 *et seq* (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=685.050.)).

Attorneys’ fees related to the enforcement of a judgment are generally not reimbursable, unless specifically allowed by law, or the underlying judgment includes an award of attorney’s fees (CCP § 685.040 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=685.040.)). The law does not provide for reimbursement of costs such as postage or photocopying, nor can the judgment creditor be compensated for their time or mileage related to enforcement efforts. Once approved by the court, costs become part of the judgment (CCP § 685.090

(http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=685.090.)). To be reimbursable, costs must be reported to the court within two years of being incurred (CCP § 685.070(b) (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=685.070.)). For this reason, many judgment creditors regularly file a ***Memorandum of Costs After Judgment*** (MC-012) with the court.

Interest

Unpaid judgment amounts accrue interest at the legal rate of 10% per year (CCP § 685.010 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=685.010.); 7% if the judgment debtor is a state or local government entity, California Constitution, Article XV, §1 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CONS&sectionNum=SECTION%201.&article=XV)). If the judgment is for medical expenses, the rate of interest decreases to 5% if the amount owed is less than $200,000 (CCP § 685.010(a)(2)(A)(i)) (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=685.010.). If the judgment is for personal debt, the rate of interest decreases to 5% if the amount owed is less than $50,000 (CCP § 685.010(a)(2)(A)(ii)) (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=685.010.). See California Courts' (https://courts.ca.gov/sites/default/files/courts/default/2024-11/mc013info.pdf) *Information Sheet for Calculating Interest and Amount Owed on a Judgment* (MC-013-INFO) (https://www.courts.ca.gov/documents/mc013info.pdf) for more details on calculating interest.

Costs approved by the court are included as part of the judgment amount, and thus accrue interest.

Additionally, upon renewal of a judgment, the unpaid judgment amount and accrued interest are calculated to determine the renewed judgment amount. For this reason, many judgment creditors will renew a judgment as soon and as frequently as possible, *i.e.,* every five years. For more information, see the Step-by-Step guide on Renewal of Judgments (https://www.saclaw.org/resource_library/ej-renewal-of-judgment/). Interest begins to accrue on the day the judgment is entered. CCP § 685.020(a) (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=685.020.). If the judgment is payable in installments, interest accrues from the date each installment is due.

Crediting payments

Payments received by the judgment creditor must be credited in the specific order detailed in CCP § 695.220 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=695.220.). Payments are credited first toward costs incurred by the levying officer under CCP § 685.050(b) (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=685.050.) (*e.g.*, the fees associated with processing a writ of execution). After that, payments are credited toward fees due to the court under California Government Code (Govt Code) § 6103.5 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=GOV&sectionNum=6103.5.) (court fees waived because a party was a government entity) or Govt Code § 68637 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=GOV&sectionNum=68637.) (waived filing fees). Payments are then credited toward accrued interest, and lastly toward the principal judgment amount.

Step-by-Step Instructions

1 Calculate Your Costs and Interest

On your ***Memorandum of Costs After Judgment*** (MC-012), you must include the exact amount of all allowable costs, the payments credited toward the principal and interest, and the amount of accrued interest. This means you are responsible for calculating these amounts.

The California Courts' *Information Sheet for Calculating Interest and Amount Owed on a Judgment* (MC-013-INFO) (https://www.courts.ca.gov/documents/mc013info.pdf) provides detailed instructions for making these calculations by hand. However, it is much easier to use the San Diego Superior Court's free online calculator (https://ijcalc.sdcourt.ca.gov/Disclaimer.aspx) that will calculate the amount due on a specific day. All you do is input the judgment amount, date, and payment history, and the program does all the calculations for you. (Note: this calculator is set to 10%, which does not apply to some consumer debts.)

2 Complete and Copy Your Form

The Judicial Council form used in this procedure is:

- Memorandum of Costs After Judgment (MC-012)

Download a fillable copy of this form from the link at the top of this page. A sample completed form with instructions is included at the end of this Guide.

Make one (1) photocopy of the completed form.

3 Serve Your Memorandum of Costs After Judgment

Have the photocopy of your *Memorandum of Costs After Judgment* (MC-012) served on the judgment debtor, either personally or by mail. Service must be made by someone over 18 who is not a party to your case. After service, your server must complete a proof of service.

For more information, see our Proof of Personal Service Step-by-Step Guide (https://saclaw.org/resource_library/personal-service/) and Proof of Service by Mail Step by Step Guide. (https://saclaw.org/resource_library/serving-documents-by-mail/)

4 Make Photocopies

Make two (2) photocopies of the *Memorandum of Costs After Judgment* (MC-012) with the signed proof of service.

5 File Your Documents

File the original and two photocopies of your *Memorandum of Costs After Judgment* (MC-012). In Sacramento County, these will be filed in the drop box on the second floor of the Tani G. Cantil-Sakauye Courthouse at 500 G Street, Second Floor, Sacramento CA 95814. Provide the court with

a self-addressed stamped envelope so they can return of your documents to you. The court will process the paperwork, and return the two photocopies, stamped "Endorsed/Filed," to you. The court will retain the original papers for its file.

The *Memorandum of Costs After Judgment* (MC-012) may be filed as a stand-alone document, or along with another document such as a *Writ of Execution* (EJ-130) (https://www.courts.ca.gov/documents/ej130.pdf) or an Application for and Renewal of Judgment (EJ-190) (https://www.courts.ca.gov/documents/ej190.pdf). If filed with another document, the other document can be issued immediately if your claimed costs are less than $100. If your costs are more than $100, the clerk will wait 10 days (15 days, if served by mail) to issue your document, 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 the debtor does not contest it, your *Memorandum of Costs After Judgment* (MC-012) is automatically approved.

6 Oppose the Debtor's Motion to Tax Costs, if Filed

If the debtor files a Motion to Tax Costs, you will be served with a copy of the motion. If you choose to oppose the motion, you must act quickly. Your response must be filed and served at least nine court days before the scheduled hearing date. For more information on opposing a Motion to Tax Costs, see *California Points and Authorities* (KFC 1010 .B4 (Ready Reference)), Chapter 60, also available electronically on the Law Library's computers, using *Lexis Advance*.

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

Online

California Courts Self-Help Website: "Add Costs and Interest to What's Owed (https://selfhelp.courts.ca.gov/civil-lawsuit/judgment/collect/add-costs)"

At the Law Library

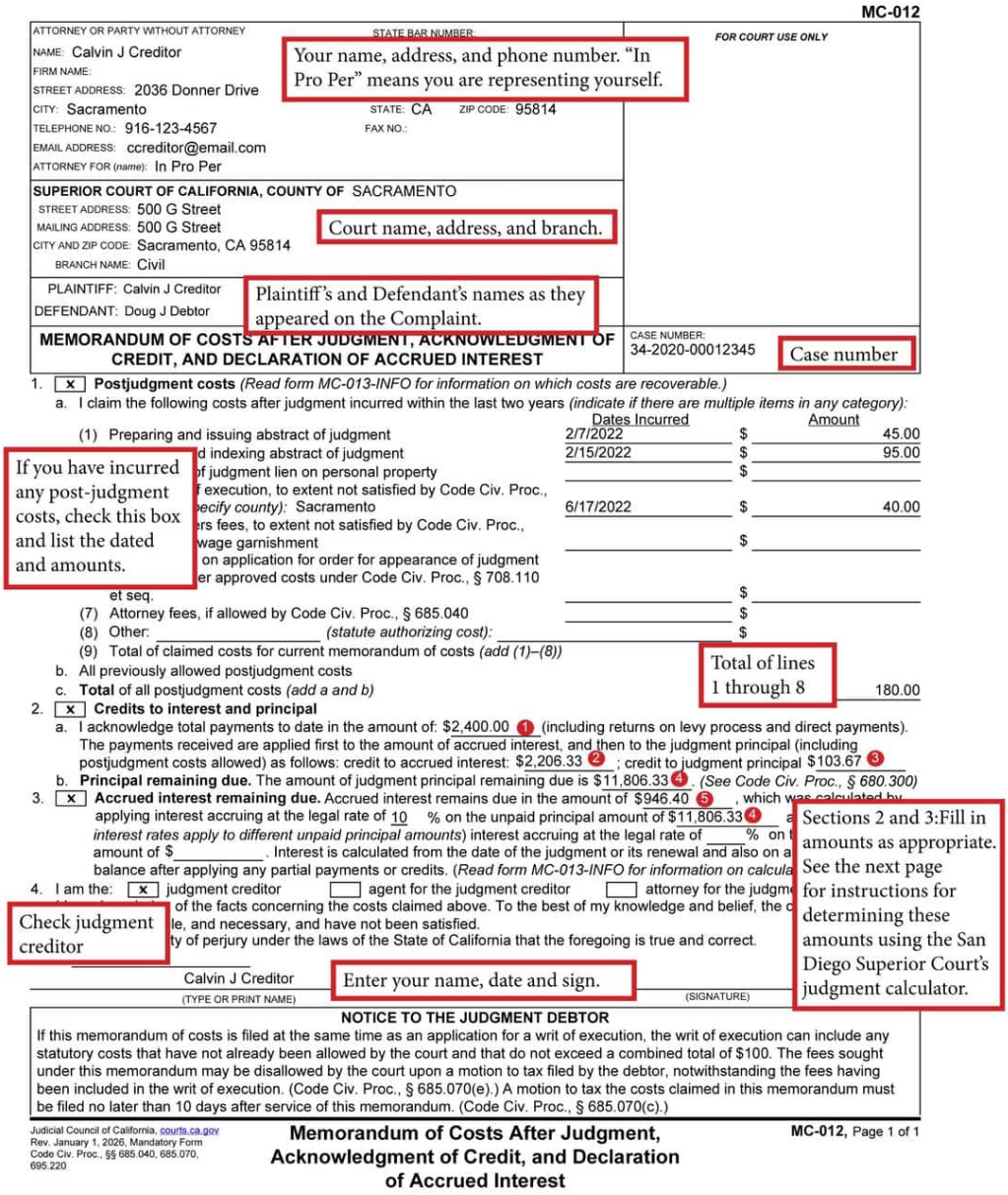
California Forms of Pleading and Practice KFC 1010 .A65 C3 (Ready Reference) Chap. 174
Electronic Access: On the Law Library's computers, using *Lexis Advance*.

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

How to Collect When You Win a Lawsuit KFC 1065 .Z9 H69 (Reference) Chap.16

Samples

Memorandum of Costs after Judgment



MC-012

ATTORNEY OR PARTY WITHOUT ATTORNEY — STATE BAR NUMBER: — FOR COURT USE ONLY
NAME: Calvin J Creditor
FIRM NAME:
STREET ADDRESS: 2036 Donner Drive
CITY: Sacramento STATE: CA ZIP CODE: 95814
TELEPHONE NO.: 916-123-4567 FAX NO.:
EMAIL ADDRESS: ccreditor@email.com
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: Calvin J Creditor
DEFENDANT: Doug J Debtor

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

MEMORANDUM OF COSTS AFTER JUDGMENT, ACKNOWLEDGMENT OF CREDIT, AND DECLARATION OF ACCRUED INTEREST

CASE NUMBER: 34-2020-00012345

Case number

1. [x] **Postjudgment costs** *(Read form MC-013-INFO for information on which costs are recoverable.)*
   a. I claim the following costs after judgment incurred within the last two years *(indicate if there are multiple items in any category)*:

	Dates Incurred	Amount
(1) Preparing and issuing abstract of judgment	2/7/2022	$ 45.00
d indexing abstract of judgment	2/15/2022	$ 95.00
f judgment lien on personal property		$
f execution, to extent not satisfied by Code Civ. Proc.,		
ecify county): Sacramento	6/17/2022	$ 40.00
rs fees, to extent not satisfied by Code Civ. Proc.,		
wage garnishment		$
on application for order for appearance of judgment		
er approved costs under Code Civ. Proc., § 708.110 et seq.		$
(7) Attorney fees, if allowed by Code Civ. Proc., § 685.040		$
(8) Other: _____ *(statute authorizing cost)*: _____		$
(9) Total of claimed costs for current memorandum of costs *(add (1)–(8))*		
b. All previously allowed postjudgment costs		
c. **Total** of all postjudgment costs *(add a and b)*		180.00

If you have incurred any post-judgment costs, check this box and list the dated and amounts.

Total of lines 1 through 8

2. [x] **Credits to interest and principal**
   a. I acknowledge total payments to date in the amount of: $2,400.00 ❶ (including returns on levy process and direct payments). The payments received are applied first to the amount of accrued interest, and then to the judgment principal (including postjudgment costs allowed) as follows: credit to accrued interest: $2,206.33 ❷; credit to judgment principal $103.67 ❸
   b. **Principal remaining due.** The amount of judgment principal remaining due is $11,806.33 ❹. *(See Code Civ. Proc., § 680.300)*
3. [x] **Accrued interest remaining due.** Accrued interest remains due in the amount of $946.40 ❺, which was calculated by applying interest accruing at the legal rate of 10 % on the unpaid principal amount of $11,806.33 ❹ a *interest rates apply to different unpaid principal amounts*) interest accruing at the legal rate of ____ % on t amount of $_____. Interest is calculated from the date of the judgment or its renewal and also on a balance after applying any partial payments or credits. *(Read form MC-013-INFO for information on calcula*

Sections 2 and 3:Fill in amounts as appropriate. See the next page for instructions for determining these amounts using the San Diego Superior Court's judgment calculator.

4. I am the: [x] judgment creditor [ ] agent for the judgment creditor [ ] attorney for the judgm of the facts concerning the costs claimed above. To the best of my knowledge and belief, the c le, and necessary, and have not been satisfied.
   ty of perjury under the laws of the State of California that the foregoing is true and correct.

Check judgment creditor

Calvin J Creditor
(TYPE OR PRINT NAME)

Enter your name, date and sign.

(SIGNATURE)

NOTICE TO THE JUDGMENT DEBTOR

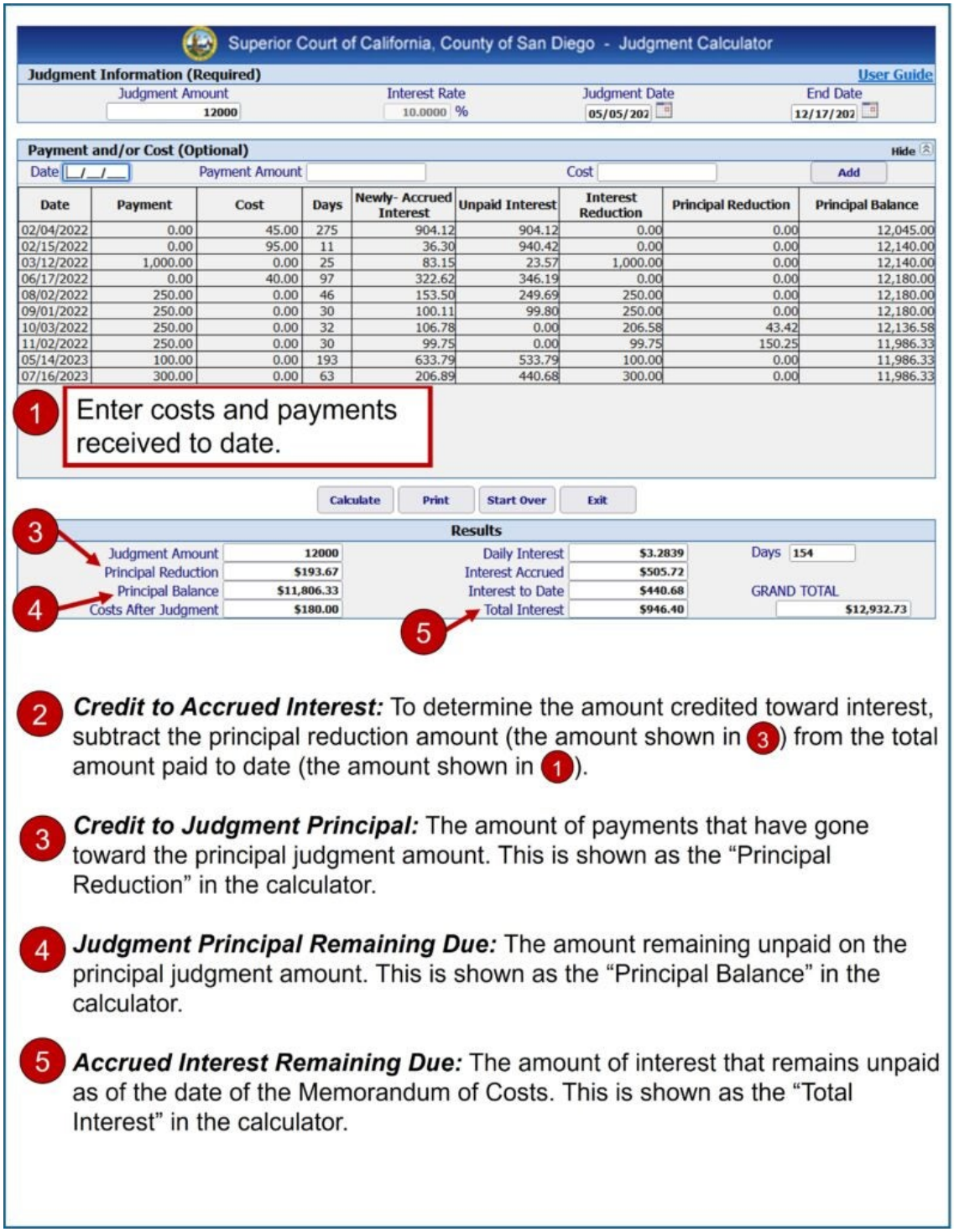
If this memorandum of costs is filed at the same time as an application for a writ of execution, the writ of execution can include any statutory costs that have not already been allowed by the court and that do not exceed a combined total of $100. The fees sought under this memorandum may be disallowed by the court upon a motion to tax filed by the debtor, notwithstanding the fees having been included in the writ of execution. (Code Civ. Proc., § 685.070(e).) A motion to tax the costs claimed in this memorandum must be filed no later than 10 days after service of this memorandum. (Code Civ. Proc., § 685.070(c).)

Judicial Council of California, courts.ca.gov
Rev. January 1, 2026, Mandatory Form
Code Civ. Proc., §§ 685.040, 685.070, 695.220

Memorandum of Costs After Judgment, Acknowledgment of Credit, and Declaration of Accrued Interest

MC-012, Page 1 of 1

San Diego Superior Court Judgment Calculator



1. Enter costs and payments received to date.

2. Credit to Accrued Interest: To determine the amount credited toward interest, subtract the principal reduction amount (the amount shown in 3) from the total amount paid to date (the amount shown in 1)
3. Credit to Judgment Principal: The amount of payments that have gone toward the principal judgment amount. This is shown as the “Principal Reduction” in the calculator.
4. Judgment Principal Remaining Due: The amount remaining unpaid on the principal judgment amount. This is shown as the “Principal Balance” in the calculator.
5. Accrued Interest Remaining Due: The amount of interest that remains unpaid as of the date of the Memorandum of Costs. This is shown as the “Total Interest” in the calculator.

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