
Renewal of Judgment

Background

Money judgments automatically expire after 10 years. Once a judgment expires, it is no longer enforceable, and the judgment creditor is not able to collect any unpaid judgment amounts. To prevent this from happening, the judgment creditor must renew the judgment **before** the 10 years run out. The lengthy and frequency of renewals depends on the type of judgment and the principle amount due:

- Money judgments for medical debt, where the principal amount owed is under \$200,000 may be renewed once, for a period of 5 years. Interest on these judgments accrues at the rate of 5% per year for judgments entered or renewed after January 1, 2023. Interest on judgments entered or renewed before that date accrues at a rate of 10% per year.
- Money judgments for personal debt (e.g., credit cards, service contracts, personal loans, etc.) where the principal amount owed is under \$50,000 may be renewed once, for a period of 5 years. Interest on these judgments accrues at the rate of 5% per year for judgments entered or renewed after January 1, 2023. Interest on judgments entered or renewed before that date accrues at a rate of 10% per year.
- All other civil judgments may be renewed for a period of 10 years and may be repeatedly renewed until the judgment is paid in full. Once these judgments are renewed, they cannot be renewed again until 5 years later. Interest on these judgments accrues at the rate of 10% per year. Some judgment creditors chose to renew these judgments every 5 years, rather than every 10 years, to compound the interest and maximize the amount they are owed.

Related Step-by-Step Guides

- [Memorandum of Costs After Judgment](https://www.saclaw.org/resource_library/ej-memorandum-of-costs-after-judgment/) (https://www.saclaw.org/resource_library/ej-memorandum-of-costs-after-judgment/)
- [Abstract of Judgment](https://saclaw.org/resource_library/ej-abstract-of-judgment/) (https://saclaw.org/resource_library/ej-abstract-of-judgment/)

Step-by-Step Instructions

Step 1: Locate the Judgment Debtor

In order to add costs and interest, and to begin collecting on a renewed judgment, you must serve the judgment debtor with papers. If you have been receiving regular payments from the judgment debtor, you likely know his or her current location. However, as time passes, it can become increasingly difficult to locate the judgment debtor. For tips on how to do this, see our guide on [Finding People and Businesses](https://saclaw.org/resource_library/finding-people-and-businesses/) (https://saclaw.org/resource_library/finding-people-and-businesses/).

Step 2: Complete the Memorandum of Costs after Judgment (MC-012)

In order to collect post-judgment costs and interest, you must file a *Memorandum of Costs after Judgment* (MC-

012).

Step 2.1 Download and complete the form

The Judicial Council form used in this procedure is:

- [Memorandum of Costs after Judgment \(MC-012\)](http://www.courts.ca.gov/documents/mc012.pdf) (<http://www.courts.ca.gov/documents/mc012.pdf>)

Instructions for completing this form are available from the Step-by-Step guide on [Memorandum of Costs after Judgment](https://saclaw.org/resource_library/ej-memorandum-of-costs-after-judgment/). (https://saclaw.org/resource_library/ej-memorandum-of-costs-after-judgment/)

Step 2.2 Make a copy

Make one (1) photocopy of your completed Memorandum of Costs after Judgment (MC-012).

Step 2.3 Serve your document

Have the photocopy of your *Memorandum of Costs after Judgment* (MC-012) served, 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 the Proof of Service on the second page of the *Memorandum of Costs after Judgment* (MC-012).

For more information on this procedure, including instructions for calculating interest and completing this form, see the Step-by-Step guide on Adding Costs and Interest to a Judgment on our website at saclaw.org/memo-costs-after-judgment (<https://saclaw.org/memo-costs-after-judgment>).

Step 3: Complete the Renewal of Judgment Forms

To renew your judgment, you will need to complete two forms:

- [Application for and Renewal of Judgment \(EJ-190\)](http://www.courts.ca.gov/documents/ej190.pdf) (<http://www.courts.ca.gov/documents/ej190.pdf>)
- [Notice of Renewal of Judgment \(EJ-195\)](http://www.courts.ca.gov/documents/ej195.pdf) (<http://www.courts.ca.gov/documents/ej195.pdf>)

Sample completed forms with instructions are included at the end of this Guide.

Step 4: Make Photocopies

Make two (2) copies each of:

- *Application for and Renewal of Judgment* (EJ-190)
- *Notice of Renewal of Judgment* (EJ-195)
- *Memorandum of Costs after Judgment* (MC-012) with signed proof of service

Staple each set of photocopies, but **leave the original documents unstapled**. The originals will be scanned into the court's filing system, and the staple will damage the scanner.

Step 5: File Your Documents

Your documents will be filed in the drop box in Room 100 in the Sacramento Superior Court at 720 Ninth Street. You must give the court the following items:

- *Application for and Renewal of Judgment* (EJ-190) (original + 2 copies)
- *Notice of Renewal of Judgment* (EJ-195) (original + 2 copies)
- *Memorandum of Costs after Judgment* (MC-012) with signed proof of service (original + 2 copies)
- Check or money order for the filing fee, currently \$45 (current fees at www.saccourt.ca.gov/fees/docs/fee-schedule.pdf (<http://www.saccourt.ca.gov/fees/docs/fee-schedule.pdf>))
- Self-addressed stamped envelope with sufficient postage to facilitate the return of your documents to you.

Fill out and attach the [Civil Document Drop-Off Sheet](http://www.saccourt.ca.gov/forms/docs/cv-drop-off-sheet.pdf) (<http://www.saccourt.ca.gov/forms/docs/cv-drop-off-sheet.pdf>), and date stamp the back of your original documents. A supply of *Civil Document Drop-Off Sheets*, *Credit Card Authorization Forms*, and a date stamp are located near the drop box. Following the instructions posted at the drop box, place the items listed above in the drop box.

Fee waivers generally expire 60 days after the entry of judgment in a case. If your fees were waived in your original case, you will need to reapply for a fee waiver. For more information, see the Step-by-Step guide on Fee Waivers on our website at saclaw.org/fee-waiver-guide (<https://saclaw.org/fee-waiver-guide>).

After reviewing your documents, the clerk will “issue” (sign and stamp) your *Notice of Renewal of Judgment* (EJ-195), and return your forms to you by mail. These will become the new judgment in your case.

Step 6: Have Your Notice of Renewal of Judgment Served

Your judgment is renewed as soon as the clerk issues the *Notice of Renewal of Judgment* (EJ-195). However, you may not begin collecting on the renewed judgment until the judgment debtor is served with the following documents:

- *Application for and Renewal of Judgment* (EJ-190)
- *Notice of Renewal of Judgment* (EJ-195)

This may be done immediately after the judgment is renewed, or at any other time prior to beginning collections efforts. Service may be made in person or by mail. 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) (<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) (<http://www.courts.ca.gov/documents/pos030.pdf>). For more information, see the Step-by-Step guides on our website at saclaw.org/personal-service (<https://saclaw.org/personal-service>) and saclaw.org/mail-service (<https://saclaw.org/mail-service>), respectively.

The judgment debtor has 60 days after service to file a motion asking the court to vacate or modify the renewal of judgment. If the judgment debtor files this type of motion, you will be served with documents.

Step 7: Renew Liens

Any liens placed on the judgment debtor’s real property expire when the underlying judgment expires.

Therefore, the lien must be renewed before the original judgment expires. To renew your lien, you must record a certified copy of your *Application for and Renewal of Judgment* (EJ-190) with the County Recorder in the county where the property is located. You may obtain a certified copy from the court clerk. Additional information is available at www.saccourt.ca.gov/civil/file-status.aspx (<http://www.saccourt.ca.gov/civil/file-status.aspx>).

Step 8: Renew Collection Efforts

Your renewed judgment is enforceable for 10 years. If you have been enforcing your judgment with a Wage Garnishment or other method pursuant to a *Writ of Execution* (EJ-130), you will need to provide the levying officer with certified copy of your *Application for and Renewal of Judgment* (EJ-190). This will allow your enforcement proceeding to continue uninterrupted.

If you have not been actively enforcing your judgment, it is not too late to start! With a renewed judgment, you are able to use whatever collection methods are appropriate to collect what you are owed. For more information about the many enforcement procedures available to you, see the Legal Research Guide on Enforcement of Judgment on our website at saclaw.org/enforce-judgment (<https://saclaw.org/enforce-judgment>).

For help

SH@LL (Self-Help at the Law Library) (<https://saclaw.org/services/civil-self-help/>) (formerly Civil Self Help Center)

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 civil legal issues, including name changes. All assistance is provided by telephone. Visit "[What we can help with](https://saclaw.org/services/civil-self-help/#canhelp)" (<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) (<https://saclaw.org/services/civil-self-help/#who>) in the Sacramento County Superior Court.

For more information

On the Web:

California Courts Self-Help Website: "[Renew your Judgment](http://www.courts.ca.gov/1180.htm)" (<http://www.courts.ca.gov/1180.htm>)"

At the Law Library:

- **California Practice Guide: Enforcing Judgments and Debts** KFC 1065 .A9 S3
- **Debt Collection Practice in California** KFC 256 .C83
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)

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

Samples

Application for and Renewal of Judgment (EJ-190)

EJ-190

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):
EMAIL ADDRESS:

ATTORNEY FOR ORIGINAL 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/PETITIONER: Calvin J. Creditor
DEFENDANT/RESPONDENT: Doug J. Debtor

FOR RECORDER: CASE NUMBER: 2011-00123456

APPLICATION FOR AND RENEWAL OF JUDGMENT

Original judgment creditor
 Assignee of record

applies for renewal of the judgment as follows:

1. Applicant (name and address):
Calvin J. Creditor
2036 Donner Drive
Sacramento CA 95826

Additional judgment creditors listed in Attachment 1.

2. Judgment debtor (name and last known address):
Doug J. Debtor
11 Main St. #22
Sacramento CA 95814

Additional judgment debtors listed in Attachment 2.

3. Original judgment

a. Case number (specify): 2011-00123456
b. Entered on (date): Jan. 20, 2012
c. Recorded: Date: Feb. 1, 2012 County: Sacramento Instrument No.: Bk 20220201, Pg 00

This judgment has been recorded in additional counties, listed in Attachment 3.

4. Judgment previously renewed (specify each case number and date):

5. Renewal of money judgment

a. Total judgment (as entered or last renewed) \$ 4,300.00
b. Costs after judgment (CCP 685.090) \$ 85.00
c. Subtotal (add a and b) \$ 4,385.00
d. Credits to principal (after credit to interest) \$ 17.67
e. Subtotal (subtract d from c) \$ 3,678.00
f. Accrued interest remaining due per CCP 695.210(b) \$ 786.04
g. Fee for filing renewal application \$ 45.00
h. Total renewed judgment (add e, f, and g) \$ 4,509.04
i. The amounts called for in a-h are different for each debtor. These amounts are stated for each debtor on Attachment 5.

Form Approved for Optional Use
Judicial Council of California

APPLICATION FOR AND RENEWAL OF JUDGMENT

Your name, address, and phone number. Check the box next to "Judgment Creditor."

Court name, address, and branch.

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

Case number

Judgment creditor's name and address

Judgment debtor's name and address

Enter the case number and date the judgment was entered

If you placed a lien on the judgment debtor's property, enter the date, county, and instrument number of your recorded Abstract of Judgment

If you have renewed this judgment before, check this box and enter the case number(s) and date(s)

Enter the amounts as shown on your MC-012

a. Enter the judgment amount. If you've previously renewed your judgment, enter the renewed amount.

b. Enter costs incurred after judgment or previous renewal.

c. Add a + b.

d. Enter payments or other credits after judgment or previous renewal. Subtract c-d.

e. Subtract c-d.

f. Enter interest after judgment or previous renewal.(see <http://ijcalc.sdcourt.ca.gov/> for an online calculator)

g. Enter filing fee for renewal.

h. Add e + f + g

Application for and Renewal of Judgment (EJ-190) (page 1)

Notice of Renewal of Judgment (EJ-195)

<p>ATTORNEY OR PARTY WITHOUT ATTORNEY FIRM NAME: NAME: Calvin J. Creditor STREET ADDRESS: 2036 Donner Drive CITY: Sacramento TELEPHONE NO.: 916-123-4567 EMAIL ADDRESS: ATTORNEY FOR (name): In Pro Per</p>	<p>STATE BAR NUMBER: STATE: CA ZIP CODE: 95826 FAX NO.:</p>	<p>EJ-195</p>
<p>NOTICE OF RENEWAL OF JUDGMENT</p>		
<p>CASE NUMBER: 2011-00123456</p>		

TO JUDGMENT DEBTOR (name): Doug J. Debtor

1. This renewal extends the period of enforceability of the judgment until

a. 10 years from the date the application for renewal was filed.

b. 5 years from the date the application for renewal was filed.

(The judgment creditor should check 1b if the judgment is a money judgment; is not based on tortious or fraudulent conduct or for unpaid wages, damages, or penalties owed to an employee; and, as of the date of the application of renewal, the judgment:

- has an unsatisfied principal amount under \$50,000 and relates to a claim for personal debt; or
- has an unsatisfied principal amount under \$200,000 and relates to a claim for medical expenses.)

(Code Civ. Proc., §§ 683.110–683.120.)

2. If you object to this renewal, you may make a motion to vacate or modify the renewal with the court.

3. You must make this motion within 60 days after service of this notice on you.

4. A copy of the *Application for and Renewal of Judgment* is attached (*Cal. Rules of Court, rule 3.1900*).

Date: 12/2/2021

Calvin J. Creditor

(TYPE OR PRINT NAME) (SIGNATURE OF JUDGMENT CREDITOR OR ATTORNEY)

[See Code of Civil Procedure section 683.160 for information on method of service.]

NOTICE OF RENEWAL OF JUDGMENT

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Code of Civil Procedure, § 683.160
www.courts.ca.gov

Form Adopted for Mandatory Use
Judicial Council of California
EJ-195 (Rev. January 1, 2024)

Your name, address, and phone number. Check the box next to "Judgment Creditor."

Court name, address, and branch.

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

Case number

Judgment Debtor's name.

Enter name, date and sign.

Notice of Renewal of Judgment (EJ-195)

Date Created
03/30/2023