

Satisfaction of Judgment

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](http://leginfo.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP§ionNum=724.030) (http://leginfo.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP§ionNum=724.030)). This form serves as a receipt for full payment of the judgment, and formally closes the case with the court.

Templates and Forms

- [Acknowledgement of Satisfaction of Judgment \(EJ-100\)](http://www.courts.ca.gov/documents/ej100.pdf) (<http://www.courts.ca.gov/documents/ej100.pdf>)

A judgment debtor is also entitled to an acknowledgement of partial satisfaction of a judgment ([CCP § 724.110](http://leginfo.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP§ionNum=724.110) (http://leginfo.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP§ionNum=724.110)). This gives the debtor 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.

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/). (https://saclaw.org/legal_topic/enforcing-a-courts-judgment/)

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 acknowledgment 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](http://leginfo.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP§ionNum=724.050) (http://leginfo.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP§ionNum=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](http://leginfo.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP§ionNum=724.030) (http://leginfo.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP§ionNum=724.030)). In this situation, the creditor does not need to file anything **unless** they have also recorded an abstract of judgment to place a lien on the judgment debtor's property. If they recorded an abstract of judgment, the creditor will still need to file an *Acknowledgement of Satisfaction of Judgment* (EJ-100).

Step-by-Step Instructions

1. Complete the Form

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](http://leginfo.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP§ionNum=724.060) (http://leginfo.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP§ionNum=724.060)), so **do not sign it until you are in front of a notary public.**

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.

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 their 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.

ABOUT NOTARIES...

*A Notary Public verifies only the identity of the individual who signed the document, **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 original signed and notarized document must be served on the debtor, who must use it to clear liens.

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 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.

Make two photocopies of the signed proof of service.

5. File the Acknowledgement in Court

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.

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) (<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

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*.

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

Acknowledgement of Satisfaction of Judgment

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

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

TEL NO: 916-123-4567
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

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

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

Parties as listed in the original case.

CASE NUMBER: 34-2009-00012345
Case number.

ACKNOWLEDGMENT OF SATISFACTION OF JUDGMENT
☒ FULL ☐ PARTIAL ☐ MATURED INSTALLMENT

Check the appropriate box.

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.
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):

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.

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

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

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

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

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

Judgment entered on (date): January 20, 2010
Renewal entered on (date):

Date of Judgment.

Complete if you recorded an Abstract of Judgment.
☒ An ☒ abstract of judgment ☐ certified copy of the judgment has been recorded as follows (complete all information for each county where recorded):

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

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

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

NOTICE TO JUDGMENT DEBTOR: If this is an acknowledgment of full satisfaction of judgment, it will have to be recorded in each county shown in item 6 above, if any, in order to release the judgment lien, and will have to be filed in the office of the Secretary of State to terminate any judgment lien on personal property.

DO NOT SIGN UNTIL YOU ARE IN FRONT OF A NOTARY

Date:

ACKNOWLEDGMENT OF SATISFACTION OF JUDGMENT

*The names of the judgment creditor and judgment debtor must be stated as shown in any Abstract of Judgment which was recorded and is being released by this satisfaction. ** A separate notary acknowledgment must be attached for each signature.
Form Approved for Optional Use
Judicial Council of California
EJ-100 (Rev. July 1, 2014)

Page 1 of 1
Code of Civil Procedure, §§ 724.960,
724.120, 724.290

Acknowledgement of Satisfaction of Judgment (EJ-100)

Letter to Debtor

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 Sacramento 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 Sacramento County recorder's office. Until this document is recorded, Sacramento County's property records will continue to show a lien against your property.

Sincerely,

Calvin J. Creditor

Sample letter to Debtor enclosing the Acknowledgement of Satisfaction of
Judgment