

## RENEWAL OF JUDGMENT

# Renew Your Judgment

*This Guide includes instructions and sample forms. Links to download the fillable forms are at the end of this Guide. Additional copies of this Guide can be accessed at [saclaw.org/renew-judgment](http://saclaw.org/renew-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 judgment may be renewed for another 10 years, allowing the judgment creditor to continue collection efforts. Be sure to keep track of this date, because once the judgment expires, it cannot be renewed.

Once a judgment has been renewed, it cannot be renewed again until 5 years later. Although the judgment is renewed for a period of 10 years, some judgment creditors prefer to renew more frequently. When a judgment is renewed, any interest accrued up to that point is added to the principle amount owed. The judgment creditor is entitled to interest on the principle (which now includes the accrued interest), which compounds the interest. By renewing the judgment more frequently, the judgment creditor can maximize the interest earned.

## 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 the Legal Research Guide on Finding People and Businesses on our website at [saclaw.org/finding-people](http://saclaw.org/finding-people).

### 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).

### You may also need....

#### Related Step-by-Step Guides

- [Memorandum of Costs After Judgment](#)

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

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### **Step 2.1 Download and complete the form**

The Judicial Council form used in this procedure is:

- [Memorandum of Costs after Judgment \(MC-012\)](#)

Instructions for completing this form are available from the Step-by-Step guide on Adding Costs and Interest to a Judgment on our website at [saclaw.org/memo-costs-after-judgment](http://saclaw.org/memo-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](http://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 \(EJ-190\)](#)
- [Notice of Renewal of Judgment \(EJ-195\)](#)

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 [Credit Card Authorization Form](#) for the filing fee, currently \$30 (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

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Fill out and attach the [Civil Document Drop-Off Sheet](#), 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](http://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 \(POS-020\)](#) or a [Proof of Service by First Class Mail \(POS-030\)](#). For more information, see the Step-by-Step guides on our website at [saclaw.org/personal-service](http://saclaw.org/personal-service) and [saclaw.org/mail-service](http://saclaw.org/mail-service), respectively.

The judgment debtor has 30 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

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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](http://saclaw.org/enforce-judgment).

## FOR HELP

### **Sacramento County Public Law Library Civil Self Help Center**

609 9th Street, Sacramento 95814

[saclaw.org/self-help/civil-self-help-center/](http://saclaw.org/self-help/civil-self-help-center/)

*Services Provided:* The Sacramento County Public Law Library Civil Self Help Center provides general information and basic assistance to self-represented litigants on a variety of civil legal issues. Appointments will be made beginning at 8:30 a.m. Patrons who are present at 8:30 a.m. will be entered into a random drawing to determine the order their case will be evaluated. If an appointment is appropriate, it will be made for later in the day. You are encouraged to arrive by 8:25 a.m. to participate in the appointment setting drawing.

*Eligibility:* Must be a Sacramento County resident or have a [qualifying case](#) in the Sacramento County Superior Court.

## FOR MORE INFORMATION

### **On the Web:**

**Renew your Judgment:** California Courts Self-Help Website [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](#)

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

**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*.

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

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## ATTACHMENTS: FORMS AND INSTRUCTIONS

The Judicial Council forms commonly used in this procedure are:

- [Application for and Renewal of Judgment \(EJ-190\)](#)
- [Notice of Renewal of Judgment \(EJ-195\)](#)

Sample filled-in forms with instructions are available at the end of this Guide.

**EJ-190**

ATTORNEY OR PARTY WITHOUT ATTORNEY  
After recording, return to:  
Calvin J. Creditor  
2036 Donner Drive  
Sacramento, CA 95826

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

ATTORNEY FOR  JUDGMENT CREDITOR  ASSIGNEE OF RECORD

SUPERIOR COURT OF CALIFORNIA, COUNTY OF Sacramento  
STREET ADDRESS: 720 Ninth Street  
MAILING ADDRESS: 720 Ninth Street  
CITY AND ZIP CODE: Sacramento, CA 95814  
BRANCH NAME: Civil

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

**APPLICATION FOR AND RENEWAL OF JUDGMENT**

Judgment creditor  
 Assignee of record  
applies for renewal of the judgment as follows:

- Applicant (name and address):  
Calvin J. Creditor  
2036 Donner Drive, Sacramento CA 95823
- Judgment debtor (name and last address):  
Doug J. Debtor  
11 Main St. #22, Sacramento, CA
- Original judgment
  - Case number (specify): 01AS01234
  - Entered on (date): January 20, 2001
  - Recorded:
    - Date: February 1, 2001
    - County: Sacramento
    - Instrument No.: Book 20010201, Page 00123
- Judgment previously renewed (specify each case number and date):

a. Total judgment ..... \$ 4300  
b. Costs after judgment ..... \$ 85  
c. Subtotal (add a and b) ..... \$ 4385  
d. Credits after judgment ..... \$ 807  
e. Subtotal (subtract d from c) ..... \$ 3578  
f. Interest after judgment ..... \$ 4017.11  
g. Fee for filing renewal application ..... \$ 30  
h. **Total renewed judgment (add e, f, and g) \$ 7625.11**

i.  The amounts called for in items a-h are different for each debtor. These amounts are stated for each debtor on Attachment 5.

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

Court name, address, and branch.

Case number.

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

FOR RECORDERS USE ONLY

CASE NUMBER:

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FOR COURT USE ONLY

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

- Enter the judgment amount. If you've previously renewed your judgment, enter the renewed amount.
- Enter costs incurred after judgment or previous renewal.
- Add a + b.
- Enter payments or other credits after judgment or previous renewal.
- Subtract c-d.
- Enter interest after judgment or previous renewal.
- Enter filing fee for renewal.
- Add e + f + g

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Case name, usually the last names of the parties.

SHORT TITLE: Creditor vs. Debtor	CASE NUMBER:
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6.  Renewal of judgment for  possession.  
 sale.

a.  If judgment was not previously renewed, terms of judgment as entered:

These questions do not apply to money judgments.  
Leave blank, unless you have a non-money judgment.

b.  If judgment was previously renewed, terms of judgment as last renewed:

c.  Terms of judgment remaining unsatisfied:

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

Date:

Enter name, date and sign.

Calvin Creditor  
(TYPE OR PRINT NAME)

  
(SIGNATURE OF DECLARANT)

EJ-195

ATTORNEY OR PARTY WITHOUT ATTORNEY ( <i>Name and Address</i> ) Calvin J. Creditor 2036 Donner Drive Sacramento, CA 95826		TELEPHONE NO.: 916-123-4567	FOR COURT USE ONLY
ATTORNEY FOR ( <i>Name</i> ): In Pro Per		Your name, address, and phone number. "In Pro Per" means you are representing yourself.	
NAME OF COURT: Sacramento Superior Court STREET ADDRESS: 720 Ninth Street MAILING ADDRESS: 720 Ninth 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.	
NOTICE OF RENEWAL OF JUDGMENT		Case number.	
		CASE NUMBER:	

TO JUDGMENT DEBTOR (*name*): Doug J. Debtor

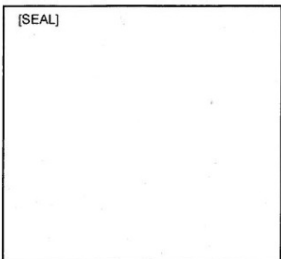
Judgment Debtor's name.

1. **This renewal extends** the period of enforceability of the judgment until 10 years from the date the application for renewal was filed.
2. **If you object** to this renewal, you may make a motion to vacate or modify the renewal with this court.
3. You must make this motion within **30 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:

Clerk, by \_\_\_\_\_, Deputy

The Court Clerk with sign and date this form.



See CCP 683.160 for information on method of service