

EXEMPTIONS FROM THE ENFORCEMENT OF JUDGMENTS

The following is a list of assets that may be exempt from levy in enforcing a judgment.

Exemptions are found in the United States Code (**USC**) and in the California codes, primarily the Code of Civil Procedure (**CCP**).

Because of periodic changes in the law, the list may not include all exemptions that apply in your case. The exemptions may not apply in full or under all circumstances. Some are not available after a certain period of time. You or your attorney should read the statutes.

If you believe the assets that are being levied on are exempt, file the claim of exemption form that you received from the levying officer.

AMOUNT OF EXEMPTIONS: For the exemption amount, please refer to the code section listed below for each type of property. The current amounts of certain exemptions are listed in *Current Dollar Amounts of Exemptions From Enforcement of Judgments* (form EJ-156). The amounts of some of the exemptions are amended every three years and become effective immediately on April 1 under the provisions of Code of Civil Procedure section 703.150.

<u>Type of Property</u>	<u>Code and Section</u>	<u>Type of Property</u>	<u>Code and Section</u>
ABLE Accounts	Welf & I C § 4880(c)	Benefit Payments (<i>cont.</i>)	
Accounts (<i>See Deposit Accounts</i>)		Relocation Benefits	CCP § 704.180
Appliances	CCP § 704.020	Retirement Benefits	
Art and Heirlooms	CCP § 704.040	and Contributions:	
Automobiles	CCP § 704.010	Private	CCP § 704.115
BART District Benefits	CCP § 704.110	Public	CCP § 704.110
	Pub Util C § 28896	Segregated Benefit Funds	Ins C § 10498.5
Benefit Payments:		Social Security Benefits	42 USC § 407
BART District Benefits	CCP § 704.110	Strike Benefits	CCP § 704.120
Charity	Pub Util C § 28896	Transit District Retirement	
Civil Service Retirement	CCP § 704.170	Benefits (Alameda and	
Benefits (Federal)	5 USC § 8346	Contra Costa Counties)	CCP § 704.110
County Employees		Unemployment Benefits	Pub Util C § 25337
Retirement Benefits	CCP § 704.110	and Contributions	CCP § 704.120
Disability Insurance Benefits	Govt C § 31452	Veterans Benefits	38 USC § 3101
Fire Service Retirement	CCP § 704.130	Veterans Medal of Honor	
Benefits	CCP § 704.110	Benefits	38 USC § 562
Fraternal Organization	Govt C § 32210	Welfare Payments	CCP § 704.170
Funds Benefits	CCP § 704.130	Workers Compensation	Welf & I C § 17409
Health Insurance Benefits	CCP § 704.170	Boats	CCP § 704.160
Irrigation System	CCP § 704.130	Books	CCP § 704.060
Retirement Benefits	CCP § 704.110	Building Materials (Residential)	CCP § 704.030
Judges Survivors Benefits		Business:	
(Federal)	28 USC § 376(n)	Licenses	CCP § 695.060
Legislators Retirement		Tools of Trade	CCP § 699.720(a)(1)
Benefits	CCP § 704.110	Cars and Trucks (including	CCP § 704.060
Life Insurance Benefits:	Govt C § 9359.3	proceeds)	CCP § 704.010
Group	CCP § 704.100	Cash	CCP § 704.070
Individual	CCP § 704.100	Cemeteries:	
Lighthouse Keepers		Land Proceeds	Health & SC § 7925
Widows Benefits	33 USC § 775	Plots	CCP § 704.200
Longshore & Harbor Workers		Charity	CCP § 704.170
Compensation or Benefits	33 USC § 916	Claims, Actions and Awards:	
Military Benefits:		Personal Injury	CCP § 704.140
Retirement	10 USC § 1440	Worker's Compensation	CCP § 704.160
Survivors	10 USC § 1450	Wrongful Death	CCP § 704.150
Municipal Utility District		Clothing	CCP § 704.020
Retirement Benefits	CCP § 704.110	Condemnation Proceeds	CCP § 704.720(b)
Peace Officers Retirement	Pub Util C § 12337	County Employees Retirement	
Benefits	CCP § 704.110	Benefits	CCP § 704.110
Pension Plans	Govt C § 31913	Damages (<i>See Personal Injury</i>	Govt C § 31452
(and Death Benefits):		and Wrongful Death)	
Private	CCP § 704.115	Deposit Accounts:	
Public	CCP § 704.110	Escrow or Trust Funds	Fin C § 17410
Public Assistance	CCP § 704.170	Social Security Direct	
	Welf & I C § 17409	Deposits	CCP § 704.080

EXEMPTIONS FROM THE ENFORCEMENT OF JUDGMENTS

(Continued)

<u>Type of Property</u>	<u>Code and Section</u>	<u>Type of Property</u>	<u>Code and Section</u>
Direct Deposit Account:		Municipal Utility District	
Social Security	CCP § 704.080	Retirement Benefits	CCP § 704.110
Disability Insurance Benefits	CCP § 704.130	Pub Util C § 12337	
Dwelling House	CCP § 704.740	Peace Officers Retirement	
Earnings	CCP § 704.070	Benefits	CCP § 704.110
	CCP § 706.050	Pension Plans:	Govt C § 31913
	15 USC § 1673(a)	Private	CCP § 704.115
Educational Grant	Ed C § 21116	Public	CCP § 704.110
Employment Bonds	Lab C § 404	Personal Effects	CCP § 704.020
Financial Assistance:		Personal Injury Actions	
Charity	CCP § 704.170	or Damages	CCP § 704.140
Public Assistance	CCP § 704.170	Prisoner's Funds	CCP § 704.090
	Welf & I C § 17409	Property Not Subject to	
Student Aid	CCP § 704.190	Enforcement of Money	
Welfare (See Public Assistance)		Judgments	CCP § 704.210
Fire Service Retirement	CCP § 704.110	Prosthetic and Orthopedic	
	Govt C § 32210	Devices	CCP § 704.050
Fraternal Organizations		Provisions (for Residence)	CCP § 704.020
Funds and Benefits	CCP § 704.130	Public Assistance	CCP § 704.170
	CCP § 704.170	Welf & I C § 17409	
Fuel for Residence	CCP § 704.020	Public Employees:	
Furniture	CCP § 704.020	Death Benefits	CCP § 704.110
General Assignment for		Pension	CCP § 704.110
Benefit of Creditors	CCP § 1801	Retirement Benefits	CCP § 704.110
Health Aids	CCP § 704.050	Vacation Credits	CCP § 704.113
Health Insurance Benefits	CCP § 704.130	Railroad Retirement Benefits	45 USC § 2281
Home:		Railroad Unemployment	
Building Materials	CCP § 704.030	Insurance	45 USC § 352(e)
Dwelling House	CCP § 704.740	Relocation Benefits	CCP § 704.180
Homestead	CCP § 704.720	Retirement Benefits and	
	CCP § 704.730	Contributions:	
Housetrailer	CCP § 704.710	Private	CCP § 704.115
Mobilehome	CCP § 704.710	Public	CCP § 704.110
Homestead	CCP § 704.720		Ins C § 10498.5
	CCP § 704.730	Segregated Benefit Funds	Ins C § 10498.6
Household Furnishings	CCP § 704.020	Servicemembers Property	50 USC § 523(b)
Insurance:		Social Security	42 USC § 407
Disability Insurance	CCP § 704.130	Social Security Direct Deposit	
Fraternal Benefit Society	CCP § 704.110	Account	CCP § 704.080
Group Life	CCP § 704.100	Strike Benefits	CCP § 704.120
Health Insurance Benefits	CCP § 704.130	Student Aid	CCP § 704.190
Individual	CCP § 704.100	Tools of Trade	CCP § 704.060
Insurance Proceeds—		Transit District Retirement	
Motor Vehicle	CCP § 704.010	Benefits (Alameda and Contra	
Irrigation System	CCP § 704.040	Costa Counties)	CCP § 704.110
Retirement Benefits	CCP § 704.110	Travelers Check Sales Proceeds	Pub Util C § 25337
Jewelry		Unemployment Benefits and	Fin C § 1875
Judges Survivors Benefits		Contributions	CCP § 704.120
(Federal)	28 USC § 376(n)	Uniforms	CCP § 704.060
Legislators Retirement		Vacation Credits (Public	
Benefits	CCP § 704.110	Employees)	CCP § 704.113
	Govt C § 9359.3	Veterans Benefits	38 USC § 3101
Licenses	CCP § 695.060	Veterans Medal of Honor	
	CCP § 720(a)(1)	Benefits	38 USC § 562
Lighthouse Keepers Widows		Wages	CCP § 704.070
Benefits	33 USC § 775		CCP § 706.050
Longshore and Harbor Workers			CCP § 706.051
Compensation or Benefits	33 USC § 916	Welfare Payments	CCP § 704.170
Military Benefits:		Welf & I C § 17409	
Retirement	10 USC § 1440	Workers Compensation	
Survivors	10 USC § 1450	Claims or Awards	CCP § 704.160
Military Personnel—Property	50 USC § 523(b)	Wrongful Death Actions or	
Motor Vehicle (Including		Damages	CCP § 704.150
Proceeds)	CCP § 704.010		
	CCP § 704.060		

CURRENT DOLLAR AMOUNTS OF EXEMPTIONS FROM ENFORCEMENT OF JUDGMENTS
Code of Civil Procedure sections 703.140(b) and 704.010 et seq.

EXEMPTIONS UNDER SECTION 703.140(b)

The following lists the current dollar amounts of exemptions from enforcement of judgment under Code of Civil Procedure section 703.140(b).

These amounts are effective April 1, 2019. Unless otherwise provided by statute after that date, they will be adjusted at each three-year interval, ending on March 31. The amount of the adjustment to the prior amounts is based on the change in the annual California Consumer Price Index for All Urban Consumers for the most recent three-year period ending on the preceding December 31, with each adjusted amount rounded to the nearest \$25. (See Code Civ. Proc., § 703.150(d).)

<u>Code Civ. Proc., § 703.140(b)</u>	<u>Type of Property</u>	<u>Amount of Exemption</u>
(1)	The debtor's aggregate interest in real property or personal property that the debtor or a dependent of the debtor uses as a residence, or in a cooperative that owns property that the debtor or a dependent of the debtor uses as a residence,	\$ 29,275
(2)	The debtor's interest in one or more motor vehicles	\$ 5,850
(3)	The debtor's interest in household furnishings, household goods, wearing apparel, appliances, books, animals, crops, or musical instruments, that are held primarily for the personal, family, or household use of the debtor or a dependent of the debtor (value is of any particular item)	\$ 725
(4)	The debtor's aggregate interest in jewelry held primarily for the personal, family, or household use of the debtor or a dependent of the debtor	\$ 1,750
(5)	The debtor's aggregate interest, plus any unused amount of the exemption provided under paragraph (1), in any property	\$ 1,550
(6)	The debtor's aggregate interest in any implements, professional books, or tools of the trade of the debtor or the trade of a dependent of the debtor	\$ 8,725
(8)	The debtor's aggregate interest in any accrued dividend or interest under, or loan value of, any unmaturing life insurance contract owned by the debtor under which the insured is the debtor or an individual of whom the debtor is a dependent	\$ 15,650
(11)(D)	The debtor's right to receive, or property traceable to, a payment on account of personal bodily injury of the debtor or an individual of whom the debtor is a dependent	\$ 29,275

CURRENT DOLLAR AMOUNTS OF EXEMPTIONS FROM ENFORCEMENT OF JUDGMENTS
Code of Civil Procedure sections 703.140(b) and 704.010 et seq.

EXEMPTIONS UNDER SECTION 704.010 et seq.

The following lists the current dollar amounts of exemptions from enforcement of judgment under title 9, division 2, chapter 4, article 3 (commencing with section 704.010) of the Code of Civil Procedure.

These amounts are effective April 1, 2019. Unless otherwise provided by statute after that date, they will be adjusted at each three-year interval, ending on March 31. The amount of the adjustment to the prior amounts is based on the change in the annual California Consumer Price Index for All Urban Consumers for the most recent three-year period ending on the preceding December 31, with each adjusted amount rounded to the nearest \$25. (See Code Civ. Proc., § 703.150(d).)

<u>Code Civ. Proc. Section</u>	<u>Type of Property</u>	<u>Amount of Exemption</u>
704.010	Motor vehicle (any combination of aggregate equity, proceeds of execution sale, and proceeds of insurance or other indemnification for loss, damage, or destruction)	\$ 3,325
704.030	Material to be applied to repair or maintenance of residence	\$ 3,500
704.040	Jewelry, heirlooms, art	\$ 8,725
704.060	Personal property used in debtor's or debtor's spouse's trade, business, or profession (amount of exemption for commercial motor vehicle not to exceed \$4,850)	\$ 8,725
704.060	Personal property used in debtor's and spouse's common trade, business, or profession (amount of exemption for commercial motor vehicle not to exceed \$9,700)	\$ 17,450
704.080	Deposit account with direct payment of social security or public benefits (exemption without claim, section 704.080(b)) ¹	
	• Public benefits, one depositor is designated payee	\$ 1,750
	• Social security benefits, one depositor is designated payee	\$ 3,500
	• Public benefits, two or more depositors are designated payees ²	\$ 2,600
	• Social security benefits, two or more depositors are designated payees ²	\$ 5,250
704.090	Inmate trust account	\$ 1,750
	Inmate trust account (restitution fine or order)	\$ 325 ³
704.100	Aggregate loan value of unmaturred life insurance policies	\$ 13,975

¹ The amount of a deposit account that exceeds exemption amounts is also exempt to the extent it consists of payments of public benefits or social security benefits. (Code Civ. Proc., § 704.080(c).)

² If only one joint payee is a beneficiary of the payment, the exemption is in the amount available to a single designated payee. (Code Civ. Proc., § 704.080(b)(3) and (4).)

³ This amount is not subject to adjustments under Code Civ. Proc., § 703.150.