

**615.3 Future judgments without foreclosure.**

A judgment hereafter rendered on a promissory obligation secured by a mortgage, deed of trust, or real estate contract upon property which at the time of the judgment is either used for an agricultural purpose as defined in [section 535.13](#) or a one-family or two-family dwelling which is the residence of the mortgagor, but without foreclosure against the security, shall not be subject to renewal by action thereon, and, after the lapse of two years from the date of rendition, shall be without force and effect for any purpose whatsoever except as a setoff or counterclaim. As used in [this section](#), “*mortgagor*” means a mortgagor of a mortgage or a borrower executing a deed of trust as provided in [chapter 654](#) or the vendee of a real estate contract.

[C35, §11033-g1; C39, §11033.3; C46, 50, 54, 58, 62, 66, 71, 73, 75, 77, 79, 81, §615.3]

[94 Acts, ch 1115, §2](#); [94 Acts, ch 1199, §67](#); [95 Acts, ch 49, §22](#)

Referred to in [§654.1A](#)