

CHAPTER 615

LIMITATIONS ON JUDGMENTS

Method of computing time, §4.1(34)

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615.1 Execution on certain judgments prohibited.

1. After the expiration of a period of two years from the date of entry of judgment, exclusive of any time during which execution on the judgment was stayed pending a bankruptcy action or order of court, a judgment entered in any of the following actions shall be null and void, all liens shall be extinguished, and no execution shall be issued except as a setoff or counterclaim:

a. For a real estate mortgage, deed of trust, or real estate contract executed prior to July 1, 2009, an action for the foreclosure of the real estate mortgage, deed of trust, or real estate contract upon property which at the time the foreclosure is commenced is either used for an agricultural purpose as defined in [section 535.13](#) or as a one-family or two-family dwelling which is the residence of the mortgagor.

b. For a real estate mortgage, deed of trust, or real estate contract executed on or after July 1, 2009, an action for the foreclosure of the real estate mortgage, deed of trust, or real estate contract upon property which at the time of the execution of the mortgage, deed, or contract is either used for, or is being acquired for, an agricultural purpose as defined in [section 535.13](#) or as a one-family or two-family dwelling which is the residence of the mortgagor.

2. As used in [this section](#), “mortgagor” means a mortgagor or a borrower executing a deed of trust as provided in [chapter 654](#) or a vendee of a real estate contract.

[C35, §11033-e1; C39, §11033.1; C46, 50, 54, 58, 62, 66, 71, 73, 75, 77, 79, 81, §615.1]

[94 Acts, ch 1115, §1](#); [2006 Acts, ch 1132, §2, 16](#); [2008 Acts, ch 1031, §66](#); [2009 Acts, ch 51, §2, 17](#); [2013 Acts, ch 95, §2](#)

Referred to in [§654.1A](#), [654.17](#)

615.1A Execution on judgment — claim for rent.

After the expiration of a period of ten years from the date of entry of judgment of a court not of record, or twenty years from the date of entry of judgment of a court of record, in an action on a claim for rent, exclusive of any time during which execution on the judgment was stayed pending a bankruptcy action or order of court, such judgment shall be null and void, all liens shall be extinguished, and no execution shall be issued. However, in the event that the judgment or the right to collect thereon is sold or otherwise assigned for value to a third party other than a state or federally chartered bank or credit union, such judgment shall be null and void, all liens shall be extinguished, and no execution shall be issued after the expiration of two years from the date of entry of the judgment, exclusive of any time during which execution on the judgment was stayed pending a bankruptcy action or order of court.

[2013 Acts, ch 95, §3](#); [2018 Acts, ch 1148, §2](#)

615.2 Revival of certain judgments prohibited.

An action or proceedings shall not be brought in any court of this state for the purpose of renewing or extending such judgment. Provided, however, that nothing herein shall prevent the continuance of such judgment in force against the property subject to foreclosure only for a longer period by the voluntary written stipulation of the judgment creditor and the equitable titleholders, filed in the action or proceedings.

[C35, §11033-e2; C39, §11033.2; C46, 50, 54, 58, 62, 66, 71, 73, 75, 77, 79, 81, §615.2]

[2006 Acts, ch 1132, §3, 16](#)

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](#)

615.4 Chapter inapplicable in certain situations.

[This chapter](#) shall not be applied to actions which are subject to an agreement entered into pursuant to either [section 628.26A](#) or [section 654.19](#).

[85 Acts, ch 252, §42](#)