

This calculator allows for anyone to calculate a payoff amount for a simple judgment. Here is how it works:

1. Enter the Principal amount of the judgment ordered. This can be entered many ways, examples are (\$1,000.00; 1,000.00; 1000.00 or 1000). Include attorney fees bearing interest in this field. Tab to the next field.
2. Enter Court Costs awarded as part of the judgment if applicable. Include attorney fees not bearing interest in this field. Tab to the next field.
3. Enter the Interest From Date (mm/dd/yyyy, mm/dd/yy, mmddyyyy or mmddy). If you need assistance with entry of the date, click on the calendar icon and a calendar will appear. From this calendar, you may choose the appropriate date. This is usually the date of the judgment. Tab to the next field.
4. Enter any Pre-judgment Interest if applicable. Tab to the next field.
5. Enter the Per Annum Interest Rate. This can be entered with a % (8%, 8.0%) or in decimal format (.0800, .075). Tab to the next field.
6. Enter the Payoff Date. This can be any date of your choosing which would reflect the date anticipated for full payment to the Clerk or the Creditor. If you need assistance with entry of the date, click on the calendar icon and a calendar will appear. From this calendar, you may choose the appropriate date. Remember that this date should be a court business day if payment is to be made to the Clerk of Courts office.
7. Next, up to 12 payments per page may be entered with the Date and Amount of each payment, which will be credited towards the judgment within the calculation.
8. If more than 12 payments will be entered, the payoff date must be entered as 1 day after the 12th payment entered on the screen. (Item 15 contains more details about entering more than 12 payments)
9. Click on Calculate and see Results section by scrolling down.
10. Interpret the results.
 - a. Remaining Principal – The amount of principal that has not been paid.
 - b. Remaining Court Costs – The amount of court costs that has not been paid.
 - c. Remaining Interest – The total amount of calculated interest up to and including the payoff date based on the Principle. The Pre-judgment Interest is then added to the calculated interest.
 - d. Daily Interest – The amount of interest that accumulates for each day beyond the payoff date that the total balance is not paid.
 - e. Calculated Payoff Amount – The total balance due that should satisfy the judgment.
11. Click on Printer-Friendly Report to obtain a clear report that can be printed.
12. Click on Print Report to print Results.



13. Click on Back to Calculator.
14. Click on Clear to clear all fields and to enter new calculation information.



15. Each page can contain up to 12 payments, for each additional page of payments do the following:
- a. Ensure the payoff date is 1 day after the last payment entered.
 - b. Record calculation results from current page.
 - c. If there is Remaining Principal in the Results section, enter that amount in the Principal field.
 - d. If there are remaining court costs in the Results section, enter the amount in the Court Costs to Date only.
 - e. Change the Interest From Date to the payoff date from the previous calculation results.
 - f. If there is Remaining Interest in the Results section, enter the amount in the Pre-Judgment Interest Amount.
 - g. Keep the Per Annum Interest Rate as originally entered.
 - h. Change the Payoff Date to the desired Payoff date (If there will be more than 12 payments, ensure the payoff date is 1 day after the last payment entered).
 - i. Enter additional payments.
 - j. Repeat step 15 as needed.

NOTE: Per case law, payments are applied in the following order: costs, interest, principle.

The Judgment Calculator is provided as a convenience to allow you to estimate the payoff amount of a judgment. Any payoff amount obtained by using this calculator is NOT BINDING ON THE JUDGMENT CREDITOR. If this amount is paid into the office of the Clerk, the Clerk will forward notice of payment to the judgment creditor. Only if the creditor does not object within the time permitted by law, will the judgment be satisfied from this amount.

