

**91.511 Discharge of lien or satisfaction of judgment -- Redemption. (Effective July 15, 2026)**

- (1) At any time prior to the sale of the property, any person having any right, title, or interest in, or lien upon, any parcel of real estate described in the petition may discharge any city lien or satisfy a judgment in favor of the city as to the parcel of real estate by paying to the collector the entirety of the lien or judgment, including the principal, interest, penalties, and costs.
- (2)
  - (a) If the property is sold pursuant to the judgment or order of the court and does not bring its most recent assessed value certified by the Department of Revenue to the county clerk as required by KRS 133.180, the owner may redeem the property within sixty (60) days from the day of the sale by paying the purchaser an amount equal to the original purchase price plus interest at the rate of eighteen percent (18%) per annum.
  - (b) Any owner who redeems his or her land under this subsection shall take a receipt from the purchaser and lodge it with the clerk of the court. The receipt shall be entered upon the records of the court.
- (3)
  - (a) The owner may tender the redemption money to the purchaser or the purchaser's agent or attorney, if found in the county where the land lies, or in the county in which the judgment was obtained or order of sale made.
  - (b) If the money is refused, or if the purchaser does not reside in either of the counties described in paragraph (a) of this subsection, the owner may, before the expiration of the right of redemption, file with the clerk of the court in which the judgment was rendered or the order was made, an affidavit:
    1. Of the tender and refusal; or
    2. That the purchaser or his or her agent or attorney do not reside in either of the counties.
  - (c) The owner may then pay to the clerk the redemption money, and the clerk shall give the owner a receipt for the payment and file the affidavit in the case file of the action.
- (4)
  - (a) When the right of redemption exists, the owner may remain in possession of the property until it expires. Real property so sold shall not be conveyed to the purchaser until the right of redemption has expired.
  - (b) If the property is redeemed, the sale shall, from and after the redemption, or from and after the deposit of the redemption money with the clerk, be null and void.
- (5) In the event of failure to redeem within the period provided for redemption, the owner or any other party in interest shall be barred forever of all his or her right, title, and interest in and to the parcel of real estate described in the petition.
- (6) Upon redemption as permitted by this section, the person redeeming shall be entitled to a certificate of redemption from the collector describing the property in the same manner as it is described in the petition and the collector shall thereupon note on his or her records the word "redeemed" and the date of the payment opposite the description of the parcel of real estate.

**Effective:** July 15, 2026

**History:** Amended 2026 Ky. Acts ch. 48, sec. 16, effective July 15, 2026. -- Amended 2005 Ky. Acts ch. 85, sec. 102, effective June 20, 2005. -- Amended 1982 Ky. Acts ch. 409, sec. 9, effective July 15, 1982. -- Created 1980 Ky. Acts ch. 47, sec. 10, effective July 15, 1980.