How to Avoid Losing Your Redemption Rights

Act Fast.

Redemption deadlines are short — 6 months to 2 years depending on the property type.

Stay Informed.

Know the exact sale date and which category your property falls into (homestead, agricultural, or investment).

Don't Delay Filing.

If you intend to redeem, do *not* claim your surplus funds — it cancels your right to redeem.

Pay with Certified Funds.

Counties usually require cashier's checks or certified payments for redemption.

Request a Redemption Statement.

This document shows exactly what you must pay — principal, penalties, and interest — to buy the property back.

✓ Verify Ownership After Redemption.

Once you redeem, confirm that the deed has been officially restored in your name.