Surplus vs. Redemption at a Glance

Feature	Surplus Claim	Property Redemption
What It Means	Claiming leftover funds after the property sells for more than taxes owed	Buying your property back from the tax sale buyer
Who Can File	Former owner or heir	Former owner only
Filing Deadline	6 months – 5 years (varies by state)	6 months – 2 years (varies by state)
Forms Required	Claim Form, Proof of Ownership, ID	Redemption Statement, Payment Receipt
Where Filed	County Treasurer / Clerk	County Tax Office
Result	You receive the surplus money	You regain ownership of the property
Can You Do Both?	❌ No. Claiming surplus ends redemption rights	❌ No. Redeeming ends surplus eligibility