

Underwriting Bulletin: MI-2021-004

Date: August 2, 2021
 To: Michigan Agents of FNTI
 From: FNTI Underwriting Department
 RE: **Michigan Lien and Judgment Duration Matrix**

<u>Lien Type</u>	<u>Description</u>	<u>Duration</u>	<u>Statute</u>
FEDERAL LIENS AND JUDGMENTS:			
Federal tax Lien	Unpaid income taxes	10 years, can be renewed 30 days after initial 10 year period	26 USC sec. 6323
Federal judgment	Civil action in federal court	20 years, renewable For additional 20 yrs.	28 USC sec. 3201
STATE COURT LIENS AND JUDGMENTS:			
Lis pendens	Notice of pending lawsuit	3 yrs. after recording	MCL 600.2715
State court judgment	A judgment in favor or a plaintiff who obtained a civil judgment in a Michigan court	5 yrs, after recording or 10 years from date of judgment, whoever is earlier. The lien can be re-recorded to extend the date for an additional 5 years If done within 120 days of the original expiration date	MCL 600.2809
State Tax Lien	Unpaid state taxes	7 years after the date of attachments. May be renewed for additional 7 years if done within 6 months prior to original expiration period	MCL 205.29

STATE COURT LIENS AND JUDGMENTS (continued):

<u>Lien Type</u>	<u>Description</u>	<u>Duration</u>	<u>Statute</u>
Condominium Association Lien	For unpaid condo dues	No expiration date	MCL 559.208
Mechanic's Lien	For persons who improve real property, e.g., general contractors, subs, suppliers, laborers	A lawsuit must be filed within 1 year after a claim of lien was recorded	MCL 570.1107, MCL 570.1111, MCL 570.1117
Michigan Employment Security Commission (MESC) Lien, aka UIA Lien	For unpaid employer taxes	No expiration date	MCL 205.29

MORTGAGES AND UCC

Mortgage	Voluntary security interest In real property	30 years after the date of recording if no due date is stated, or 30 years after due date shown on the mortgage. Lenders must record a discharge within 60 day of being paid in full	MCL 565.382; MCL 565.44(2)b
UCC-1 Financing Statements	A voluntary security interest in fixtures	5 years, but can be renewed for indefinite 5 year periods by continuation statement recorded within 6 months of expiration period	MCL 440.9515

Please contact an FNTI underwriter if you have any questions about this topic.

NOTE: This Bulletin is for the sole purpose of establishing underwriting positions and policies reflecting First National Title Insurance Company's best business judgment. The information contained in this Bulletin is intended solely for the use of employees of FNTI, its title insurance agents, and approved attorneys. Disclosure to any other person is expressly prohibited unless approved in writing by the FNTI Underwriting Department.

The Agent may be held responsible for any loss sustained as a result of the failure to follow the standards set forth above.