

426.720 Final judgment to act as lien on realty -- Judgment creditor's notice requirements -- Methods of service.

- (1) A final judgment for the recovery of money or costs in the courts of record in this Commonwealth, whether state or federal, shall act as a lien upon all real estate in which the judgment debtor has any ownership interest, in any county in which the following first shall be done:
 - (a) The judgment creditor or his counsel shall file with the county clerk of any county a notice of judgment lien containing the court of record entering the judgment, the civil action number of the suit in which the judgment was entered, and the amount of the judgment, including principal, interest rate, court costs, and any attorney fees;
 - (b) The county clerk shall enter the notice in the lis pendens records in that office, and shall so note the entry upon the original of the notice;
 - (c) The judgment creditor or his counsel shall send to the last known address of the judgment debtor or the judgment debtor's attorney of record, by regular first class mail, postage prepaid, or shall deliver to the debtor personally, a copy of the notice of judgment lien, which notice shall include the text of KRS 427.060 and also the following notice, or language substantially similar:
"Notice to Judgment Debtor. You may be entitled to an exemption under KRS 427.060, reprinted below. If you believe you are entitled to assert an exemption, seek legal advice."; and
 - (d) The judgment creditor or his counsel shall certify on the notice of judgment lien that a copy thereof has been mailed to the judgment debtor in compliance with paragraph (c) of this subsection.
- (2) In any action involving real property which is subject to a judgment lien, service may be had upon the judgment creditor by serving the judgment creditor or the judgment creditor's attorney as shown in the notice of judgment lien.

Effective: June 25, 2013

History: Amended 2013 Ky. Acts ch. 58, sec. 1, effective June 25, 2013. -- Created 1988 Ky. Acts ch. 318, sec. 1, effective July 15, 1988.

Legislative Research Commission Note (6/25/2013). Under the authority of KRS 7.136(1), the Reviser of Statutes has modified the internal numbering of this statute from the way it appeared in 2013 Ky. Acts ch. 58, sec. 1. An internal reference was also changed to correspond to the new numbering system, but the words in the text were not changed.