



Real Property Liens for the State of Missouri

The following is a list of the most common types of liens affecting real estate in Missouri. It is not comprehensive, but should cover the majority of the liens that are found in a title search. The information below is effective as of **2019**. All *in personam* liens in Missouri attach to after-acquired property. Tenancy by the Entirety protection does not extend to *in rem* liens or federal liens. Please contact WFG's underwriting counsel for Missouri if you have any questions.

| Lien Type | Office | Description |
|---|--------------------------|--|
| Alimony and Spousal Support Liens | Circuit Court | Act as a general <i>in personam</i> lien on real estate and does not expire until paid in full. This is also referred to as Spousal Maintenance. |
| Child Support Liens | Circuit Court | Act as a general <i>in personam</i> lien on real estate for three (3) years from the date of filing. |
| Civil Money Judgments | Circuit Court | Act as general <i>in personam</i> liens on real estate for ten (10) years from date of entry and can be revived indefinitely for additional periods of ten (10) years. |
| Financing Statements | Recorder of Deeds | Act as an <i>in rem</i> lien for five (5) years and may be revived for the same period by filing a continuation statement. Financing Statements filed against mobile homes or other types of manufactured housing act as a lien for thirty (30) years. |
| Hospital Liens | Recorder of Deeds | Hospital liens do not create liens on real property. Note that these should not be confused with Civil Money Judgments obtained by Hospitals. |
| Mechanics' and Materialmen's Liens | Circuit Court | Act as an <i>in rem</i> lien that expires six (6) months from the Date of Filing unless a lawsuit to enforce the lien is filed. |
| <i>Community Association Liens</i> | | |
| Condominium Association Liens | Do not need to be filed. | Act as <i>in rem</i> liens on property from the moment of assessment. They do not need to be recorded. The association has three (3) years from the date of assessment to file suit to collect any delinquencies. |
| Homeowners' Association Liens | N/A. | There are no statutory HOA liens in Missouri. The status and priority of any assessments are governed by the Declaration for the HOA. Most overdue assessments are collected by filing a regular lawsuit to obtain a Civil Money Judgment. (see above) |

| Federal Liens | | |
|---|--|---|
| Federal Income Tax Liens | Circuit Court or Recorder of Deeds | Act as a general <i>in personam</i> lien on real estate for ten (10) years plus thirty (30) days from the date of assessment and can be renewed for additional periods of ten (10) years plus thirty (30) days. |
| Federal Civil Money Judgments in favor of the United States | U.S. District Court or Recorder of Deeds | Act as a general <i>in personam</i> lien on real estate for twenty (20) years after the entry of the judgment. The lien may be renewed for an additional period of twenty (20) years. |
| Federal Civil Money Judgments in favor of other parties | U.S. District Court or Recorder of Deeds | Act as a general <i>in personam</i> lien on real estate for ten (10) years after the entry of the judgment. The lien may be renewed for an additional period of ten (10) years. |
| Federal Criminal Judgments and Restitution Liens | U.S. District Court or Recorder of Deeds | Act as a general <i>in personam</i> lien on real estate for twenty (20) years from the later of entry of judgment, release from prison of the person fined, or upon the death of the person fined. The lien may be renewed for an additional period of twenty (20) years. |
| Federal Estate Tax Liens | Do not need to be filed. | Act as a general <i>in personam</i> lien on real estate owned by the decedent's estate for ten (10) years from the date of death. |
| Security Instruments (Deeds of Trust and Mortgages) | | |
| Maturity Date Stated | Recorder of Deeds | Act as an <i>in rem</i> lien that expires ten (10) years from Date of Maturity and can be renewed by agreement. |
| No Maturity Date | Recorder of Deeds | Act as an <i>in rem</i> lien that expires twenty (20) years from Date of Execution. |
| State Liens | | |
| Estate Tax Liens | Circuit Court | Act as a general <i>in personam</i> lien on real estate owned by the decedent's estate and do not expire. If reduced to judgment against the beneficiaries of the estate, they act the same as Civil Money Judgments. (see above) |
| Inheritance Tax Liens | N/A. | Missouri does not have an inheritance tax. |
| States Tax Liens | Circuit Court | Act as a general <i>in personam</i> lien on real estate for ten (10) years and may be renewed one time prior to expiring for an additional period of ten (10) years. |

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