

**REVISED JUDICATURE ACT OF 1961 (EXCERPT)**  
**Act 236 of 1961**

**600.3140 Mortgage foreclosure sale; redemption; amount stated in recorded affidavit; fee; portions of premises.**

Sec. 3140. (1) The mortgagor, the mortgagor's heirs or personal representative, or any person that has a recorded interest in the property lawfully claiming from or under the mortgagor or the mortgagor's heirs or personal representative may redeem the entire premises sold as ordered under section 3115 by paying, within 6 months after the sale, to the purchaser or the purchaser's personal representative or assigns, or to the register of deeds in whose office the deed of sale is deposited as provided in the court rules, for the benefit of the purchaser, the amount that was bid with interest from the date of the sale at the interest rate provided for by the mortgage.

(2) The vendee of a land contract, the vendee's heirs or personal representative, or any person lawfully claiming from or under the vendee or the vendee's heirs or personal representative may redeem the entire premises sold as ordered under section 3115 within 6 months after the sale by paying to the purchaser or the purchaser's personal representative or assigns, or to the register of deeds in whose office the deed of sale is deposited as provided in the court rules, for the benefit of the purchaser, the amount that was bid with interest from the date of the sale at the interest rate provided for by the land contract.

(3) A register of deeds shall not determine the amount necessary for redemption under this section. The purchaser shall attach an affidavit with the deed to be recorded under this section that states the exact amount required to redeem the property, including any daily per diem amounts, and the date by which the property must be redeemed must be stated on the certificate of the auctioneer. The purchaser may include in the affidavit the name of a designee responsible on behalf of the purchaser to assist the person redeeming the property in computing the exact amount required to redeem the property. The designee may charge a fee as stated in the affidavit and may be authorized by the purchaser to receive redemption money. The purchaser shall accept the amount computed by the designee.

(4) If redemption money is paid to the register of deeds under this section, the person redeeming the property shall pay a fee of \$5.00 to the register of deeds for the care and custody of the redemption money.

(5) If payments are made as provided under this section, the deed of sale is void. If a distinct lot or parcel separately sold is redeemed, leaving a portion of the premises unredeemed, the deed of sale is void only as to the portion or portions of the premises that are redeemed.

(6) The amount stated in any affidavits recorded under this section shall be the amount necessary to satisfy the requirements for redemption under this section.

**History:** 1961, Act 236, Eff. Jan. 1, 1963;—Am. 1963, Act 240, Eff. Sept. 6, 1963;—Am. 1970, Act 86, Eff. Apr. 1, 1971;—Am. 2004, Act 538, Eff. Mar. 30, 2005;—Am. 2014, Act 432, Imd. Eff. Dec. 30, 2014.