



Ask Your Underwriter

■ *Carolyn Broadwater, Florida State Counsel*

Question: How long after the foreclosure does the borrower have the right to redeem?

Answer: Any party to a foreclosure action has the right to redeem by paying the full judgment amount any time before the filing of the Certificate of Sale or at the time specified in the foreclosure judgment, whichever is later. There no longer exists a redemption period following the sale, except for the United States. The United States of America, if joined as a defendant, has the right to redeem within 120 days of the completion of the foreclosure. See §45.0315, F.S.



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