KRS § 65.032

This document is current through Chapter 5 of the 2024 session.

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65.032. Online portal for electronic filing of recorded instruments — Timeline.

- (1) As used in this section:
 - (a) "Recorded instrument" means any document relating to real property, personal property, and any property for which a Kentucky certificate of title has been issued, including but not limited to deeds and mortgages; and
 - **(b)** "Portal" means a website or online database that:
 - **1.** Is readily accessible by the public to provide remote online access to recorded instruments;
 - **2.** Has a network security device that monitors incoming and outgoing network traffic and determines whether to allow or block specific traffic based on a defined set of security rules; and
 - **3.** Has a system which provides for backup copies of recorded instruments to be securely stored.
- (2) By January 1, 2024, all county clerks shall provide and maintain the portal that allows a person to electronically file any recorded instrument.

(3)

- (a) By June 30, 2024, each county clerk shall provide and maintain a portal that contains the following recorded instruments:
 - 1. Filed on or after June 30, 1994:
 - a. Deeds;
 - **b.** Mortgages;
 - c. Fixture filings under the Uniform Commercial Code:
 - **d.** Plats of subdivided property;
 - e. All covenants, conditions, and restrictions that relate to real property;
 - f. Easements;
 - **g.** Leases or memorandum of leases;

- **h.** Powers of attorney;
- i. Land contracts;
- **j.** Wills; and
- **k.** Affidavits that affect or clarify the title to property;
- 2. Filed on or after June 30, 2004, child support liens;
- **3.** Filed on or after June 30, 2009:
 - **a.** Judgment liens;
 - **b.** Recoupment and unemployment liens; and
 - c. Lis pendens notices;
- 4. Filed on or after June 30, 2014:
 - a. Federal and state tax liens; and
 - **b.** Civil penalty liens; and
- **5.** Filed on or after June 30, 2019:
 - a. Homeowner's association or condominium liens; and
 - **b.** Bail bonds.
- **(b)** By June 30, 2026, each county clerk shall provide and maintain a portal that contains the following recorded instruments filed on or after June 30, 1966, but before June 30, 1994:
 - 1. Deeds;
 - 2. Mortgages;
 - **3.** Fixture filings under the Uniform Commercial Code:
 - 4. Plats of subdivided property;
 - **5.** All covenants, conditions, and restrictions that relate to real property;
 - **6.** Easements:
 - 7. Leases or memorandum of leases;
 - **8.** Powers of attorney;
 - 9. Land contracts;
 - 10. Wills; and
 - 11. Affidavits that affect or clarify the title to property.

(4)

- (a) Any fee charged by the county clerk for access to electronic copies of recorded instruments shall not exceed the actual cost of providing and maintaining the portal.
- **(b)** If a county clerk contracts with an outside vendor to provide and maintain a portal required under this section, actual costs may include:
 - 1. Development and maintenance of a portal that provides access to recorded instruments;

- 2. Personnel costs for companies that employ staff to support county clerks;
- 3. Maintenance of cybersecurity credentials; and
- **4.** Insurance premiums.
- (5) A county clerk may redact Social Security numbers from electronic copies of recorded instruments and other personal information from recorded instruments upon request from a law enforcement agency or judicial officer.

History

2022 ch. 26, § 1, effective July 14, 2022; 2023 ch. 177, § 2, effective June 29, 2023.

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