

FUNDAMENTALS · LESSON 7 · 6 MIN READ

State-Specific Considerations

Why every lien analysis must start at the state level — deadlines, notice rules, and form requirements vary widely.

OVERVIEW

Lien law is overwhelmingly state law. A correct national playbook does not exist.

Notice windows, filing locations, lien-amount rules, and enforcement timelines can all differ.

KEY CONCEPTS

- State of work vs. state of debtor organization
- Notice triggers (first day of work, last day of work, end of month)
- Filing venue (county recorder vs. state office)
- Bond statutes for public works

COMMON MISTAKES

- Applying one state's deadlines to a project in another state.
- Using a generic national lien form that doesn't satisfy state-specific content requirements.

PRACTICAL EXAMPLES

MULTI-STATE PORTFOLIO

A national supplier serving projects in TX, CA, FL, and NY needs four separate playbooks — not one.