

# Tennessee (TN) — Mechanics' Lien & Prompt-Pay Quick Reference

\*Last verified: 2026-05-17. Depth: substantive.\*

\*\*Governing statute:\*\* T.C.A. §§ 66-11-101 through 66-11-208

## Prime contractors (direct contract with the owner)

- \*\*Preliminary notice required:\*\* No
- \*\*Recording deadline:\*\* 90 days after completion or abandonment of the improvement
- \*\*Authority:\*\* T.C.A. § 66-11-112

## Remote contractors (subs, sub-subs, suppliers)

- \*\*Preliminary notice required:\*\* Yes
- \*\*Preliminary notice window:\*\* 90 days (last day of each month in which the remote claimant performed work or supplied materials that remain unpaid — failure forfeits the lien claim for amounts earned that month, except as to retainage)
- \*\*Preliminary notice authority:\*\* T.C.A. § 66-11-145
- \*\*Recording deadline:\*\* 90 days after the last day the remote claimant furnished labor or materials
- \*\*Recording authority:\*\* T.C.A. §§ 66-11-115, 66-11-117

## Residential

- **Notice to Owner required (prime, residential):** Yes
- **Authority:** T.C.A. § 66-11-203 (Truth in Construction and Consumer Protection Act of 1975)

## Notice of Completion accelerator

- **Commercial window:** 30 days
- **Residential window:** 10 days
- **Authority:** T.C.A. § 66-11-143

## Lien lifecycle

- **Duration:** 12 months
- **Owner demand-to-enforce window:** 60 days
- **Authority:** T.C.A. §§ 66-11-106, 66-11-115, 66-11-130

## State-specific notes

Tennessee distinguishes sharply between prime contractors (direct contract with the owner) and remote contractors (any tier below). The two have very different notice obligations — primes need no preliminary notice but must record within 90 days of completion; remote claimants must serve a Notice of Nonpayment each unpaid month under § 66-11-145 in addition to recording a sworn Notice of Lien within 90 days of last work. The owner can compress the recording window to 30 days (commercial) or 10 days (residential) by filing a Notice of Completion under § 66-11-143.

## Prompt Pay & Retainage

- **Act:** T.C.A. §§ 66-34-101 through 66-34-704 (Tennessee Prompt Pay Act)
- **Owner-to-prime payment max days:** 30
- **Statutory interest on late payment:** 1.5% / month
- **Retainage cap:** 5.0% — T.C.A. § 66-34-103
- **Third-party escrow required above:** \$500,000
- **Retainage release window:** 90 days after completion
- **Prime-to-sub retainage flow-down:** 10 days after prime receives release

## Sources

- Tennessee Code Annotated (T.C.A.) — Titles 62 (Contractors), 66 (Liens, Prompt Pay), 67 (Taxes), 50 (Workers' Comp)
- Tennessee Board for Licensing Contractors (TBLC) — Official Rules and Publications
- Tenn. Comp. R. & Regs. Chapters 0680-01 (general contractors), 0680-07 (HIC), 0680-09 (CE)
- Tennessee Department of Revenue — Important Notice SUT-21 (Sales and Use Tax for Contractors)
- Tennessee Department of Labor & Workforce Development — Workers' Compensation Exemption Registry
- Construction Industry Payment Protection Act — Public Chapter 605 of 2020 (SB2681/HB2706)
- TBLC rule amendment effective November 18, 2025 — Tenn. Comp. R. & Regs. 0680-01 financial statement tiers

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\*This quick reference is informational. Confirm citations against the current state code before relying on any specific deadline or threshold. ContrPro is not a law firm; consult your attorney for application to your facts.\*