

MASSACHUSETTS REGISTERS AND ASSISTANT  
REGISTERS OF DEEDS ASSOCIATION

DEED INDEXING STANDARDS

FOR THE

COMMONWEALTH OF MASSACHUSETTS

JANUARY 1, 2025

# TABLE OF CONTENTS

<b>1</b>	<b>Acknowledgements</b>	<b>1</b>
1-1	Acknowledgement Required	1
1-2	Modification of Mortgage	2
1-3	Notary Stamp or Seal	2
1-4	At Least One Acknowledgement; Exceptions	2
1-5	Out of State Acknowledgement	2
1-6	Out of Country Acknowledgement	2
1-7	Remote Online Notary	3
1-8	Sufficiency of Acknowledgement	3
<b>2</b>	<b>Addresses – How Indexed</b>	<b>3</b>
2-1	Abbreviations in Addresses	3
2-2	Indexed as Presented in Document	3
2-3	Condominium Unit Number in Address	4
<b>3</b>	<b>Addresses on Deeds</b>	<b>4</b>
3-1	Grantee Address	4
3-2	Property Address	4
<b>4</b>	<b>Affidavits</b>	<b>4</b>
4-1	How Signed	4
<b>5</b>	<b>Antenuptial Agreement</b>	<b>4</b>
5-1	General	4
<b>6</b>	<b>Apostille</b>	<b>4</b>
6-1	Apostille: How Obtained	4
<b>7</b>	<b>Attorney Affidavit</b>	<b>5</b>
7-1	Attorney Affidavit – General	5
7-2	Attorney as Affiant and Certifier	5
7-3	Copy of Document Attached	5
7-4	Format of Attorney Affidavit	5
<b>8</b>	<b>Attorney’s Lien</b>	<b>5</b>
8-1	Attorney’s Lien – Recordability	5
<b>9</b>	<b>Changes to Index</b>	<b>6</b>
9-1	Record of Changes	6
<b>10</b>	<b>Confirmatory Documents</b>	<b>6</b>
10-1	Explanation Included	6
10-2	Re-Recording a Document	6
<b>11</b>	<b>Conservation Restriction</b>	<b>6</b>
11-1	Authority	6
11-2	Indexed and Charged as a Single Document	6

<b>12</b>	<b>Copies</b>	<b>7</b>
12-1	Certified Copies	7
12-2	Copy Certification by Notary Public	7
12-3	Electronically Transmitted Government Documents	7
12-4	Marginal References on Certified Copies	7
12-5	Original Documents	7
<b>13</b>	<b>Death Certificates</b>	<b>7</b>
13-1	Property Address and Deed Reference	7
<b>14</b>	<b>Deeds</b>	<b>7</b>
14-1	Consideration on Deeds	7
14-2	Consideration – Other	8
14-3	Grantee Address	8
14-4	Property Address on Document	8
14-5	Sufficiency of Property Description	8
14-6	Tenants by the Entirety	8
<b>15</b>	<b>Deed of Distribution</b>	<b>8</b>
15-1	Indexing	8
15-2	Property Description	8
15-3	Recording	8
<b>16</b>	<b>Deeds Excise Tax</b>	<b>9</b>
16-1	Abatement	9
16-2	Assumed Mortgage	9
16-3	Deed in Lieu of Foreclosure	9
16-4	Divorce	9
16-5	DOR Rulings on Deeds Excise Tax	9
16-6	Exemptions from Deeds Excise Tax	10
16-7	Imposition of Tax	10
16-8	Martha’s Vineyard and Nantucket Land Bank	10
16-9	Nominee Trusts	10
16-10	Not for Profit Entity	11
16-11	Partition of Jointly Held Property	11
16-12	Register of Deeds Refusal to Record	11
16-13	Tax Already Paid	11
<b>17</b>	<b>Divorce</b>	<b>11</b>
17-1	Divorce and Deeds Excise Tax	11
17-2	Divorce Decree: Transfer of Title	11
<b>18</b>	<b>Easements</b>	<b>11</b>
18-1	Consideration on Easement	11
18-2	Notice to Prevent Acquisition of Easement	12

<b>19</b>	<b>Electronic Documents and Signatures</b>	<b>12</b>
19-1	Electronic Record	12
19-2	Electronic Signature	12
19-3	Record	12
19-4	Satisfaction of Legal Requirements	12
<b>20</b>	<b>Electronic Recording</b>	<b>12</b>
20-1	Application of Deed Indexing Standards	12
20-2	Documents Ineligible for Electronic Recording	12
20-3	Land Bank: Dukes and Nantucket	13
20-4	Original Documents	13
20-5	Submitter Eligibility	13
20-6	Registered Land	13
<b>21</b>	<b>Foreclosures</b>	<b>13</b>
21-1	Mortgagee's Deed and Affidavit	13
<b>22</b>	<b>Foreign Language Documents</b>	<b>14</b>
22-1	Translation Required	14
<b>23</b>	<b>Formatting Standards</b>	<b>14</b>
23-1	Document Formatting Standards	14
<b>24</b>	<b>Homestead</b>	<b>14</b>
24-1	Both Names Acknowledged	14
24-2	Elderly or Disabled Homestead	15
24-3	Manner of Execution	15
24-4	Not Created by Deed	15
24-5	Related Party Deeds	15
24-6	Termination of Homestead	15
<b>25</b>	<b>Land Court Complaint</b>	<b>16</b>
25-1	Filing Answer at Registry of Deeds	16
<b>26</b>	<b>Liens</b>	<b>16</b>
26-1	Judicial Authorization Required	16
26-2	Attachment	16
26-3	Bankruptcy Court Order	16
26-4	Certificate of Entry	16
26-5	Certified Copy of Complaint	16
26-6	Clerk's Certificate	16
26-7	Condominium Lien	17
26-8	Death	17
26-9	Dissolution of Attachment	17
26-10	Execution	17
26-11	Execution Made Void by Operation of Law	17

26-12	Expiration of Attachment	17
26-13	Federal Court Judgments	18
26-14	Federal Tax Lien	18
26-15	Homeowners' Associations	18
26-16	Judgments	18
26-17	Lis Pendens	18
26-18	Massachusetts Tax Lien	18
26-19	Mechanic's Lien	19
26-20	Out of State Liens – General	19
26-21	Out of State Liens – Child Support	19
<b>27</b>	<b>Massachusetts Historic Commission</b>	<b>19</b>
27-1	Certification of Historic or Archeological Landmarks	19
<b>28</b>	<b>Mortgages</b>	<b>19</b>
28-1	Court Order Voiding Foreclosure or Mortgage	19
28-2	“Gap” Assignment	19
28-3	Legal Challenge to Foreclosure	19
28-4	Obsolete Mortgage Statute	20
28-5	Rescission of Assignment/Rescission of Discharge	20
<b>29</b>	<b>Multifunction/Multiple Documents</b>	<b>20</b>
29-1	Multiple Fees for Single Document	20
29-2	Multiple Documents Attached as Exhibits	20
<b>30</b>	<b>Names – How Indexed</b>	<b>21</b>
30-1	Indexed as Presented in Document	21
30-2	Abbreviations in Names	21
30-3	Address as Name	21
30-4	Also/Formerly Known As	21
30-5	Business Using a Human Name	21
30-6	Degrees and Certifications	21
30-7	Estates	21
30-8	Government Names	21
30-9	Hyphenated Names	22
30-10	Lineage Suffix	22
30-11	MERS or Mortgage Electronic Registration Systems	22
30-12	Middle Names and Initials	22
30-13	Mount or MT	22
30-14	Multiple Last Names – No Hyphen	22
30-15	Non-Traditional Names	22
30-16	Numbers in Names	22
30-17	Prefixes	22
30-18	Punctuation Marks	22

30-19	Saint or ST	23
30-20	The	23
30-21	Trusts and Trustees	23
30-22	Van	23
<b>31</b>	<b>Petition to Partition</b>	<b>23</b>
31-1	Filing at the Registry of Deeds	23
<b>32</b>	<b>Plans</b>	<b>23</b>
32-1	Amended Plans	23
32-2	Condominium Floor Plans	23
32-3	Municipal Lien Certificates & Subdivision Plans	24
32-4	Plan Attached to Document	24
32-5	Plan Regulations	24
32-6	Requirements for Recording	25
32-7	Subdivision Control Files	25
32-8	Time of Recording an Approved Plan	25
<b>33</b>	<b>Probate Documents</b>	<b>26</b>
33-1	Probate Inventory form Another County	26
<b>34</b>	<b>Purchase and Sale Agreement</b>	<b>26</b>
34-1	Recording Purchase and Sale Agreement	26
<b>35</b>	<b>Redaction</b>	<b>26</b>
35-1	Redacting Portions of Documents	26
<b>36</b>	<b>Refusal to Record</b>	<b>26</b>
<b>37</b>	<b>Registered Land</b>	<b>27</b>
37-1	Application of Deed Indexing Standards	27
37-2	Erroneous Recording of Registered Land	27
37-3	Land Court Guidelines	28
37-4	Registered Land Explained	28
<b>38</b>	<b>Social Security Numbers</b>	<b>28</b>
38-1	Redaction of Previously Recorded Documents	28
38-2	Social Security Numbers Not Recorded	28
38-3	Tax Liens: Redaction of Social Security Numbers	28
<b>39</b>	<b>Time of Recording</b>	<b>28</b>
39-1	Deemed to be Recorded	28
<b>40</b>	<b>Trusts</b>	<b>28</b>
40-1	Certificate of Trust	28

*Massachusetts Registers & Assistant Registers of Deeds Association*

## Massachusetts Deed Indexing Standards 2025

### Introduction

This booklet explains how registries of deeds in Massachusetts index documents. It also provides guidance on issues that frequently arise during the recording process. This is the fifth version of these standards. Others were promulgated in 2000, 2006, 2008, and 2018.

Each of these standards reflects the practice of the great majority of Massachusetts Registries of Deeds. However, due to variations in technology, local legal culture and other factors, universal compliance with these standards is a practical impossibility. Therefore, individual registries may create a local supplement that explains how local practices differ from these rules.

Questions or comments on these standards should be directed to Paulo C. DeOliveira, Register of Deeds of the Dukes County Registry of Deeds, by mail to 81 Main Street, P.O. Box 5231, Edgartown MA 02539; by phone at (508) 627-4025; or by email at [registry@dukescounty.org](mailto:registry@dukescounty.org).

## 1. - ACKNOWLEDGEMENTS

### 1-1 Acknowledgement Required

The document types listed below must be acknowledged to be recorded. Document types not on this list shall be accepted for recording whether or not they are acknowledged:

1. Acceptance of appointment as condo trustee – MGL c.183A, s.8
2. Appointment as condo trustee – MGL c.183A, s.8
3. Assignment of mortgage – MGL c.183, s.54B
4. Assignment of lease – MGL c.183, ss.4 & 29
5. Boundary line agreement
6. Certification of translation of foreign language document
7. Declaration of trust – MGL c.203, s.1
8. Deed – MGL c.183, ss.1, 4 & 29 (See NOTE below)
9. Discharge of mortgage – MGL c.183, s.54B
10. Dissolution of attachments by plaintiff, or his executor, administrator or attorney of record – MGL c.223, s.132
11. Easement – MGL c.183, ss.15 & 29
12. Estate Tax Affidavit – MGL c.36, s.16
13. Homestead – MGL c.188, s.5
14. Incorporation certificate re Roman Catholic Church – MGL c.67, s.44
15. Lease – MGL c.183, ss.4 & 29
16. Lien for failure to reimburse the Commonwealth for removal of wharves or piers – MGL c.91, s.49B
17. Mechanic's lien notice of contract – MGL c.254, s.30
18. Mechanic's lien statement of account – MGL c.254, s.30
19. Mortgage – MGL c.183, ss.18 & 29
20. Notice of lease – MGL c.183, ss.4 & 29
21. Option to purchase - MGL c.183, ss.4 & 29
22. Partial release – MGL c.183, s.54B
23. Planning Board release – MGL c.41, s.81U
24. Power of attorney – MGL c.183, s.32
25. Power of attorney acceptance – MGL c.183, s.32
26. Purchase and sale agreement (at least one seller signature) – MGL c.184, s.17A
27. Receipt of federal revenues for succession tax – MGL c.60, s.62
28. Release of damages (general release)
29. Release of homestead – MGL c.188, s.10
30. Release of *lis pendens* – MGL c.184, s.15
31. Release of notice of contract – MGL c.254, ss.10 & 30
32. Resignation of condo trustee – MGL c.183A, s.8
33. Resignation of trustee
34. Subdivision covenant release and clerk's certificate
35. Tax title instrument of redemption – MGL c.60, s.62
36. Tax taking – MGL c.60, s.54



- 37. Termination of lease – MGL c.183, ss.4 & 29
- 38. Veteran’s Agent lien or discharge – MGL c.115, s.5A

NOTE regarding acknowledgements of deeds, in these Standards, the term “deed” is broadly construed to include all types of deeds, with or without covenants, including mortgage and easement deeds; also included are boundary line agreements, leases, terminations of leases, and notices of leases including assignments of leases, collateral or conditional assignment of leases, options to lease and assignments of same, options to purchase including assignments of same and deeds of trust, as opposed to declarations of trust.

**1-2 Modification of Mortgage**

To record a Modification of a Mortgage, the signature of at least one borrower and of at least one lender must be acknowledged.

**1-3 Notary Stamp or Seal**

Failure of a notary public to affix their official seal or stamp to the document being acknowledged shall not affect the recordability of the document provided the notary has signed the acknowledgement clause and has printed their name and the expiration date of their commission beneath their signature. (MGL c.222, s.8).

**1-4 At Least One Acknowledgement; Exceptions**

At least one grantor signature on a deed or other written instrument must be properly acknowledged for the document to be recorded. However, both signatures on a declaration of homestead filed by a married couple must be acknowledged for the document to be recorded.

**1-5 Out of State Acknowledgement**

An acknowledgment made outside of the Commonwealth but within any state, territory, district or dependency of the United States, shall be made before: a justice of the peace, notary public, or magistrate of the state in which the acknowledgment is made; a commissioner appointed therefor by the governor of the Commonwealth of Massachusetts; or any other officer of the state in which the acknowledgment is made provided that a certificate of authority of said officer in the form prescribed by M.G.L. c. 183, s.33 is attached thereto. To be recorded in Massachusetts, such an acknowledgement does not require the seal of the officer taking the acknowledgement. However, at a minimum, the acknowledgement must identify the jurisdiction in which the acknowledgement is being taken, the signature of the officer taking the acknowledgement, the printed name of the officer taking the acknowledgement, the title of the office the person taking the acknowledgement holds, the date of the acknowledgement, and the name of the person whose acknowledgement has been taken. All of these items must be clearly stated in legible form.

**1-6 Out of Country Acknowledgement**

An acknowledgment made outside of the United States or any dependency thereof shall be made before: a justice of the peace, notary public, or magistrate of the country in which the acknowledgment is made; a commissioner appointed therefor by the governor of the Commonwealth of Massachusetts; or an ambassador, minister, consul, vice consul, *charge d'affaires* or consular officer or agent of the United States accredited to the country where the acknowledgment is made and, if made before an ambassador or other official of the United States, it shall be certified by him under his seal of office.

However, at a minimum, the acknowledgement must identify the jurisdiction in which the acknowledgement is being taken, the signature of the officer taking the acknowledgement, the printed name of the officer taking the acknowledgement, the title of the office the person taking the acknowledgement holds, the date of the acknowledgement, and the name of the person whose acknowledgement has been taken. All of these items must be clearly stated in legible form.

### **1-7 Remote Online Notarization**

Chapter 2 of the Acts of 2023 will permit notaries public in Massachusetts to use online communications platforms to perform their duties. However, they must first complete training and notify the Secretary of the Commonwealth through an online form prior to using such online platforms. As of the effective date of this version of the Deed Indexing Standards, the training and online form have not yet been identified so notaries are not permitted to use online platforms. Once such procedures are in place, a supplement to these Indexing Standards will be published by the Registers of Deeds Association if it is deemed necessary.

### **1-8 Sufficiency of Acknowledgement**

To be recorded, an acknowledgement performed in Massachusetts must contain the signature and printed or typed name of the officer before whom the acknowledgement was made; the expiration date of the officer's commission; the name of the person whose signature is being acknowledged; and some language that indicates that the person intends such signature to constitute an acknowledgement.

## **2. - ADDRESSES – HOW INDEXED**

### **2-1 Abbreviations in Addresses**

The following words must be abbreviated when used in an address:

Avenue	AVE
Boulevard	BLV
Circle	CIR
Drive	DR
Lane	LN
Parkway	PKW
Place	PL
Road	RD
Square	SQ
Street	ST
Terrace	TER
Turnpike	TPK

### **2-2 Indexed as Presented in Document**

Unless otherwise stated in these standards, addresses shall be entered in the registry index as they appear in the document being recorded. For example, if one document had the address as Sixth Street and another document had the address as 6th Street, the registry would enter the street name in the index just as it appeared in each document.

### **2-3 Condominium Unit Number in Address**

A condominium unit number is part of a property's address and shall be entered in the index. Check with individual registries to determine which field of the index contains the unit number. Some enter it in the street name field following the name of the street; others in the description field.

## **3. - ADDRESSES ON DEEDS**

### **3-1 Grantee Address**

A deed shall not be accepted for recording unless it contains the mailing address of the grantee. This is the address to which the city or town tax collector will send tax bills.

### **3-2 Property Address**

A deed shall not be accepted for recording unless it contains the address of the property being conveyed with the address clearly labeled "property address."

## **4. - AFFIDAVITS**

### **4-1 How Signed**

All affidavits must be signed "under the penalties of perjury," however, they need not be acknowledged to be recorded unless an acknowledgement is specifically required by statute.

## **5. - ANTENUPTIAL AGREEMENT**

### **5-1 General**

MGL c.209, s.26, requires an antenuptial agreement that affects real estate to be recorded in the appropriate registry of deeds. While the registry will record this document, the parties to the document should be aware that registry documents are freely available to all online so any sensitive financial or personal information contained in the agreement would be made public by recording it, so the document should be drafted with that in mind.

## **6. - APOSTILLE**

### **6-1 Apostille: How Obtained**

A notarized document being sent from Massachusetts to a foreign country may require an apostille which is a document issued by the Massachusetts Secretary of the Commonwealth that verifies the authenticity of the notary's signature on the document. To obtain an apostille: (1) have your document acknowledged by a notary public; (2) ensure that (a) the notary signs their name exactly the way it appears on their notary commission; (b) the certification language (i.e., "Personally appeared the above-named . . .") is fully completed; (c) that the notary's "expiration date" is clearly stated on the document; and (d) that the notary has affixed their notary seal on the document and that the imprint is legible; then (3) bring the original notarized document to Secretary of the Commonwealth's Commissions Section, One Ashburton Place, Room 1719, Boston, MA 02108, (617) 727-2836, along with a check or money order for the current fee charged. Apostilles are also available at the Secretary of the Commonwealth's offices in Springfield and Fall River.

## 7. - ATTORNEY AFFIDAVIT

### 7-1 Attorney Affidavit - General

According to MGL c.183, s.5B, an affidavit made by a person claiming to have personal knowledge of the facts therein stated and containing a certificate by an attorney at law that the facts stated in the affidavit are relevant to the title to certain land and will be of benefit and assistance in clarifying the chain of title, shall be filed for record and shall be recorded in the registry of deeds where the land or any part thereof lies. To be accepted for recording, a 5B affidavit:

1. Must be signed by the affiant under the penalties of perjury;
2. Must be certified by an attorney licensed to practice law in the Commonwealth of Massachusetts;
3. Must contain the typed or printed name, address, phone number and Board of Bar Overseers (BBO) number of the attorney making the certification.

### 7-2 Attorney as Affiant and Certifier

The attorney who executes the certificate required by MGL c.183, s.5B, may also be the affiant of the affidavit being certified.

### 7-3 Copy of Document Attached

When an attorney affidavit attaches a copy of a document that would otherwise be recordable on its own because the original version of that document is not available to be recorded, the affidavit must specifically state the circumstances of the non-availability of the original version.

### 7-4 Format of Attorney Affidavit

In the case of the same attorney being the affiant and the certifier, it is preferable to format the document with separate sections for the affidavit and for the attorney's certificate, however, the registry should not reject a document just because those two sections are combined.

## 8. - ATTORNEY'S LIEN

### 8-1 Attorney's Lien - Recordability

MGL c.221, s.50 states "From the authorized commencement of an action, counterclaim or other proceeding in any court, or appearance in any proceeding before any state or federal department, board or commission, the attorney who appears for a client in such proceeding shall have a lien for his reasonable fees and expenses upon his client's cause of action, counterclaim or claim, upon the judgment, decree or other order in his client's favor entered or made in such proceeding, and upon the proceeds derived therefrom. Upon request of the client or of the attorney, the court in which the proceeding is pending or, if the proceeding is not pending in a court, the superior court, may determine and enforce the lien; provided, that the provisions of this sentence shall not apply to any case where the method of the determination of attorneys' fees is otherwise expressly provided by statute."

However, in order to be recorded at the registry of deeds, the judge approving the Motion for Attorney's Lien must specifically state that it may be recorded as a lien against the debtor's real estate. See *Russell & Associates LLC v. Wallace*, Essex Superior Court Misc. 10-425681 (2010).

## 9. - CHANGES TO INDEX

### 9-1 Record of Changes

Any change or correction to an index or record made by the registry of deeds shall be documented in a manner that records the nature and date of the change or correction and that is available for public inspection at the registry during normal business hours. MGL c.36, s.14.

## 10. - CONFIRMATORY DOCUMENTS

### 10-1 Explanation Included

Any document that is intended to confirm or correct a previously recorded document SHALL include the book and page number of the earlier document, a brief explanation of the purpose of the confirmatory document, and a statement that no other changes have been made to the document.

### 10-2 Re-Recording a Document

A document that has already been recorded may not be recorded again unless it has first been re-executed and re-acknowledged. (Land Court does not generally allow confirmatory documents or re-registered documents without a Court order or approval).

## 11. - CONSERVATION RESTRICTION

### 11-1 Authority

Approval authority of a conservation restriction created in accordance with MGL c.184, s.32 shall be as follows: (a) in case of a restriction held by a city or town or a commission, authority or other instrumentality thereof it is approved by the Secretary of Environmental Affairs if a conservation restriction, the Commissioner of the Metropolitan District Commission if a watershed preservation restriction, the Commissioner of Food and Agriculture if an agricultural preservation restriction, the Massachusetts Historical Commission if a preservation restriction, or the director of housing and community development if an affordable housing restriction, and (b) in case of a restriction held by a charitable corporation or trust it is approved by the mayor, or in cities having a city manager the city manager, and the city council of the city, or selectmen or town meeting of the town, in which the land is situated, and the Secretary of Environmental Affairs if a conservation restriction, the Commissioner of the Metropolitan District Commission if a watershed preservation restriction, the Commissioner of Food and Agriculture if an agricultural preservation restriction, the Massachusetts Historical Commission if a preservation restriction or the Director of Housing and Community Development if an affordable housing restriction.

### 11-2 Indexed and Charged as Single Document

A conservation restriction created in accordance with MGL c.184 contains multiple elements but should be treated and recorded as a single document and should incur a single recording fee. A conservation restriction requires the signatures of four parties: (1) the land owner/grantor who grants the restriction; (2) the conservation commission/grantee that accepts the grant of restriction; (3) the executive of the municipality in which the grant is located, certifying that the restriction is in the public

interest; and (4) a representative of the Commonwealth of Massachusetts, who also certifies that the grant is in the public interest.

## 12. - COPIES

### 12-1 Certified Copies

The registry of deeds will accept for recording (1) a copy of a document recorded at another registry of deeds that has been certified by that registry of deeds; and (2) a copy of a document from a court or other government agency that has been certified by the issuing court or government agency.

### 12-2 Copy Certification by Notary Public

A copy certification by a notary public does not constitute a “certified copy” under these standards and may not be recorded unless specifically authorized by statute.

### 12-3 Electronically Transmitted Government Documents

Electronic documents from a government agency that are transmitted to a third party in electronic form and then printed by the third party and presented for recording are acceptable provided that the governmental entity that created the document intends the printed version of the electronic image to constitute an original document.

### 12-4 Marginal References on Certified Copies

The person presenting a certified copy of a document for recording may annotate such certified copy with one or more book and page numbers to which marginal references are requested to be made by the registry. Note that MGL c.262, s.38 regarding multiple fees for multiple references applies.

### 12-5 Original Documents

The registry of deeds will only accept for recording original documents or copies certified in accordance with these standards.

## 13. - DEATH CERTIFICATES

### 13-1 Property Address and Deed Reference

Whenever a death certificate is recorded to show a change of ownership, the registry recommends that the street address and town of the affected property, and the book and page of the deed which established ownership in the decedent, should be annotated on the death certificate so they may be indexed by the registry of deeds.

## 14. - DEEDS

### 14-1 Consideration on Deeds

Every deed presented for recording shall contain a recital of the amount of the full consideration thereof in dollars or the nature of the other consideration therefor, if not delivered for a specific monetary sum. The full consideration shall mean the total price for the conveyance without deduction for any liens or encumbrances assumed by the grantee or remaining thereon. All such endorsements

and recitals shall be recorded as part of the deed. No register of deeds shall accept a deed for recording unless it is in compliance with the requirements of this section. (MGL c.183, s.6).

#### **14-2 Consideration - Other**

Although MGL c.183, s.6, permits a deed to cite consideration other than a dollar amount (such as “love and affection”), the registry must have an actual dollar amount to calculate any deeds excise tax that may be due. Consequently, when a deed that does not cite a dollar amount (such as “\$1”), the process of recording the deed may be delayed while the registry inquires further into the amount of consideration.

#### **14-3 Grantee Address**

A deed shall not be accepted for recording unless it contains the mailing address of the grantee. This is the address to which the city or town tax collector will send tax bills.

#### **14-4 Property Address on Document**

A deed shall not be accepted for recording unless it contains the address of the property being conveyed with the address clearly labeled “property address.”

#### **14-5 Sufficiency of Property Description**

A deed shall not be accepted for recording unless the property being conveyed is described “with such particularity as to make it capable of identification.” At a minimum, the description must include the municipality in which the land is located, and (1) identify the land as a particular lot on a recorded plan; (2) include a “metes and bounds” description of the property, usually carried forward from a prior deed in the chain of title; (3) identify the property being conveyed as the same conveyed in a prior deed which is identified by its book and page number; or (4) state that no new lines or boundaries have been created by the deed.

#### **14-6 Tenants by the Entirety**

A deed that conveys title to two individuals as Tenants by the Entirety may be recorded even when there is no mention of “husband and wife” or “married to each other” or similar language.

## **15. - DEED OF DISTRIBUTION**

#### **15-1 Indexing**

A deed of distribution shall be indexed as a “deed” with the names of the decedent and the personal representative indexed as grantors and the names of the distributees as grantees.

#### **15-2 Property Description**

A deed of distribution must provide the name of the decedent, the decedent’s date of death, probate court and docket number, the name of the duly qualified personal representative and the names of the distributees. Additionally, a deed of distribution must comply with other requirements for deeds set out in these standards.

#### **15-3 Recording**

A deed of distribution may be recorded at the registry of deeds for the district in which the real estate is located for the applicable recording fee.

## 16. - DEEDS EXCISE TAX

### 16-1 Abatement

A customer who overpays the deeds excise tax at the registry of deeds may file for an abatement of the tax with the Massachusetts Department of Revenue by using MassTaxConnect (MTC) or by filing paper Form ABT (Application for Abatement).

### 16-2 Assumed Mortgage

When the purchaser of real estate buys property “subject to” an existing mortgage, or “assumes” an existing mortgage, the amount of the indebtedness is not taxable. To permit the registry of deeds to accurately calculate the tax liability, the deed conveying the property should state the full consideration being paid for the property and the outstanding amount of the mortgage being assumed. (DOR Directive 88-18).

### 16-3 Deed in Lieu of Foreclosure

When a borrower conveys ownership of property to a lender in return for the lender cancelling the debt secured by a mortgage on the property, the amount of the mortgage debt being forgiven is consideration. The deeds excise tax due is calculated by adding the amount of the debt being forgiven plus the value of any additional cash paid to the borrower/property owner. (See DOR Directive 88-18).

### 16-4 Divorce

A deed that conveys an interest in real property from one spouse to another pursuant to a divorce is not subject to the deeds excise tax. However, such a deed should specifically state that the conveyance is made pursuant to a divorce and should also list the court and docket number of the divorce case.

### 16-5 DOR Rulings on Deeds Excise Tax

Please consult the following Department of Revenue Directives (DD); Letter Rulings (LR); and Technical Information Release (TIR) when relevant to your Deeds Excise Tax questions:

#### Directives

- DD 88-18 Computation of Excise; Lien or Encumbrance
- DD 89-12 Transfer of Real Property to Secure a Debt
- DD 89-13 Partition of Jointly Held Property
- DD 89-14 Exchanges of Property
- DD 89-15 Transfer of Real Property in Exchange for Life Maintenance
- DD 89-16 Bona Fide Gift
- DD 89-17 Statutory Merger
- DD 91-2 Application to Transfers by certain Federally Sponsored Corps
- DD 95-4 Enforcement of the Deeds Excise
- DD 95-5 On Transfers of Beneficial Interest in Nominee Trusts
- DD 03-1 Limitation Period for Assessing the Deeds Excise
- DD 05-1 Purchases of Deeds Excise Stamps



#### Letter Rulings

- LR 79-52 Leases and Assignments of Leases
- LR 80-87 Acquisition by Housing Authority
- LR 82-70 Transfer from Wife to Husband
- LR 82-82 Corporate Dissolution; Distribution of Real Estate
- LR 83-4 Conveyance by Mortgagor to Mortgagee
- LR 84-20 Liquidation of Corporate Trust; Distribution of Real Estate
- LR 90-1 Applied to Limited Equity Residential Cooperatives
- LR 92-6 Application to Transfers by Government Agency
- LR 93-3 Application to Transfers by American National Red Cross
- LR 95-3 Application of Deeds Excise to Leasing Transaction
- LR 05-3 Declining Balance Co-ownership Program

#### Technical Information Release

- TIR 00-12 Community Preservation Act Surcharges on Recorded Instruments

#### **16-6 Exemptions from Deeds Excise Tax**

A sale of real estate that involves a governmental entity as either a seller or buyer is exempt from the payment of the deeds excise tax. Freddie Mac, Fannie Mae, Ginnie Mae, and RTC are all deemed to be governmental entities for purposes of this rule.

#### **16-7 Imposition of Tax**

Massachusetts imposes an excise tax upon the transfer of any deed, instrument or other writing whereby realty is conveyed to a purchaser. The excise is based upon the consideration given for the property and applies, whenever the consideration, exclusive of the value of any lien or encumbrance remaining on the property, is greater than \$100. The tax is paid by the person making or signing the deed and is evidenced by a stamp affixed to it. The tax is \$2.28 for each \$500 or fraction of consideration. However, for deeds recorded in Barnstable County, the deed excise tax is \$3.24 per \$500.

#### **16-8 Martha's Vineyard and Nantucket Land Bank**

Additional fees are assessed in Nantucket and Dukes Counties by their Land Bank Commissions. To contact the Nantucket Land Bank Commission, go to [www.nantucketlandbank.org](http://www.nantucketlandbank.org) or call (508) 228-7240. To contact the Martha's Vineyard Land Bank Commission (Dukes County), go to [www.mvlandbank.com](http://www.mvlandbank.com) or call (508) 627-7141.

#### **16-9 Nominee Trusts**

The sale of a beneficial interest in a nominee trust for consideration in excess of \$100 is subject to the deeds excise tax. The excise stamps should be affixed to the assignment of beneficial interest, whether or not that document is recorded. DOR Directive 95-5. The registry may require the presentment of the document to which the stamp is to be affixed even if that document is not to be recorded as a condition of selling such a stamp.

**16-10 Not for Profit Entity**

A not for profit entity is not exempt from the deeds excise tax.

**16-11 Partition of Jointly Held Property**

When no party in the partition of a joint tenancy receives a greater interest than he held before, no deeds excise tax is due. Where any party receives an interest in jointly owned property greater than his original undivided interest, there is a deeds excise imposed based on the consideration given for the excess value of the property. Where an interest in property is conveyed out to a third party, a deeds excise is due on the consideration paid for the portion conveyed. In each case, where an excise is due, it is to be paid by the person making or signing the deed. DOR Directive 89-13.

**16-12 Register of Deeds Refusal to Record**

The register of deeds may refuse to record or register any deed, instrument or writing which does not have the stamps required by c.64D attached thereto. MGL c.64D, s.6B.

**16-13 Tax Already Paid**

When the same deed is recorded in two registry districts, or on registered land and recorded land in the same district, the full deeds excise tax should be paid with the first recording. A certified copy of the first recording, which would show the excise tax that was affixed to that document, should be used for the second recording. However, if duplicate original documents are used, the deed recorded second should contain a statement that the deeds excise tax for the conveyance had already been paid and should cite the book, page and registry district of the already-recorded duplicate original deed.

## 17. - DIVORCE

**17-1 Divorce and Deeds Excise Tax**

See Indexing Standard 16-4 – Deeds Excise Tax/Divorce.

**17-2 Divorce Decree: Transfer of Title**

The recording of a duly certified copy of a divorce decree in the registry of deeds of the district where said real estate is situated, shall have the same force and effect as if a duly executed deed, conveyance or release had so been recorded. For example, if a decree of divorce orders the conveyance of real property, a certified copy of the divorce decree may be recorded in lieu of a deed. MGL c.183, ss.43 & 44.

## 18. - EASEMENTS

**18-1 Consideration on Easement**

Every easement presented for record shall contain a recital of the amount of consideration paid, if any. If the amount of consideration exceeds, \$100, a deeds excise tax shall be collected by the registry of deeds at the time of recording of the document.

### **18-2 Notice to Prevent Acquisition of Easement**

MGL c.187, s.3 “Notice of intention to prevent acquisition by custom” permits a person to prevent another from acquiring an easement by custom or use by posting a notice as prescribed by the statute. If an officer qualified to serve civil process certifies that they have posted and served the notice in accordance with the statute, then a copy of the notice with the officer’s certification attached may be recorded at the registry of deeds in which the land lies.

## **19. - ELECTRONIC DOCUMENTS AND SIGNATURES**

### **19-1 Electronic Record**

MGL c.110G, s.2, defines electronic record as “a record created, generated, sent, communicated, received, or stored by electronic means.”

### **19-2 Electronic Signature**

MGL c.110G, s.2 defines electronic signature as “an electronic sound, symbol, or process attached to or logically associated with a record and executed or adopted by a person with the intent to sign the record.”

### **19-3 Record**

MGL c.110G, s.2 defines record as “information that is inscribed on a tangible medium or that is stored in an electronic or other medium and is retrievable in perceivable form.”

### **19-4 Satisfaction of Legal Requirements**

MGL c.110G, s.7 states:

- (a) A record or signature may not be denied legal effect or enforceability solely because it is in electronic form.
- (b) A contract may not be denied legal effect or enforceability solely because an electronic record was used in its formation.
- (c) If a law requires a record to be in writing, an electronic record satisfies the law.
- (d) If a law requires a signature, an electronic signature satisfies the law.

## **20. - ELECTRONIC RECORDING**

### **20-1 Application of Deed Indexing Standards**

When submitting documents through the electronic recording system, submitters shall comply with all requirements of these Deed Indexing Standards, particularly those standards related to indexing names and addresses.

### **20-2 Documents Ineligible for Electronic Recording**

Multifunction documents shall not be recorded electronically unless the submitter first obtains approval from the registry to which the document is to be transmitted for electronic recording. No deed

that is exempt from the deeds excise tax shall be recorded electronically unless the submitter first obtains approval from the registry to which the document is to be transmitted for electronic recording.

### **20-3 Land Bank: Dukes and Nantucket**

Due to the requirements of the Land Bank, contact the registries of deeds for Dukes and Nantucket to determine whether it is permissible to submit a deed via electronic recording.

### **20-4 Original Documents**

Only original documents bearing original signatures and acknowledgements or certified copies from a registry of deeds or from another governmental entity (provided that the scanned image of the document presented for electronic recording contains the governmental certification) may be recorded electronically.

### **20-5 Submitter Eligibility**

Only certain classes of entities or people are permitted to record documents electronically. These include:

1. An attorney authorized to practice law in the Commonwealth of Massachusetts
2. A title insurer licensed by the Commonwealth of Massachusetts
3. A state or federally chartered bank insured by the FDIC
4. A credit union insured by the National Credit Union Administration
5. An agency of the Commonwealth of Massachusetts
6. A political subdivision or an agency of a political subdivision of the Commonwealth of Massachusetts
7. An agency of the federal government
8. An attorney authorized to practice law in a jurisdiction within the United States
9. A mortgage servicing company licensed to do business in the Commonwealth of Massachusetts
10. A member of Mortgage Electronic Registration Systems Inc.
11. A duly organized outsourcing services company authorized to record documents in the Commonwealth of Massachusetts on behalf of an entity that is eligible in its own right to record electronically under this section
12. A licensed civil engineer or land surveyor

### **20-6 Registered Land**

No registered land document shall be submitted for electronic recording unless the submitter ensures that the registry to which the document is to be transmitted accepts registered land documents for electronic recording.

## **21. - FORECLOSURES**

### **21-1 Mortgagee's Deed and Affidavit**

A mortgagee's deed and the mortgagee's affidavit related to the exercise of the power of sale, for purposes of recording, fee calculation, and indexing, are deemed to be a single document. The affidavit related to the exercise of the power of sale must have taped to it, in a manner that permits the registry to effectively scan it, the original, newsprint version of the mortgagee's notice of sale that was published

as a newspaper legal notice; however, a digital version of such mortgagee's notice of sale that is embedded in and printed as part of the document, is an acceptable alternative to the newsprint version of such notice. In all other respects, a mortgagee's deed and affidavit is subject to the prohibition of "multiple documents attached as exhibits." Indexing Standard 29-2.

## 22. - FOREIGN LANGUAGE DOCUMENTS

### 22-1 Translation Required

No document written in a language other than English shall be recorded unless it is accompanied by a certified translation into English. In such a case, the document to be recorded shall consist of (1) the English language translation with signatures typed or legibly printed and preceded by "/s/" to indicate a signature; (2) a certification of the accuracy of the translation signed by the translator and acknowledged; and (3) the original foreign language document. The certification may contain facts pertinent to the translator's qualifications. All three documents – the translation, the certification, and the original document – shall be recorded as a single document with a single recording fee.

## 23. - FORMATTING STANDARDS

### 23-1 Document Formatting Standards

All documents presented for recording must meet the following formatting standards, promulgated pursuant to MGL c.36, s.12A ("A register of deeds may refuse to accept an instrument for recording if it cannot be properly duplicated or a proper record cannot be made thereof.").

1. Be on white paper of sufficient weight to reproduce on registry scanners
2. All document pages and attachments must be on paper that is no larger than 8.5 inches by 14 inches
3. Printing shall be on one side only; double-sided pages will not be accepted
4. Documents that contain printing, writing or other markings must be sufficiently dark in appearance to be legibly reproduced on standard registry scanners
5. All printing and writing on a document must be of sufficient size to be legibly reproduced on standard registry scanners
6. Margins on all sides of all document pages must be of sufficient size to be legibly reproduced on standard registry scanners
7. The first page of all documents must contain sufficient blank space to permit the registry of deeds to affix standard recording information to the document without obscuring any information contained in the document
8. Each register of deeds retains the discretion to record documents that do not fully comply with these formatting standards provided that the record created by the registry is legible and retrievable on standard registry computer systems

## 24. - HOMESTEAD

### 24-1 Both Names Acknowledged

On a declaration of homestead filed by a married couple, both spouses must sign the declaration and both signatures must be acknowledged.

#### **24-2 Elderly or Disabled Homestead**

In addition to all of the requirements listed in Indexing Standard 24-3 “Manner of Execution” below, an Elderly or Disabled Homestead shall also include the following: (1) a statement that the owner to be benefited is an elderly person or a disabled person; and (2) with respect to a declaration of homestead benefiting a disabled person: (a) an original or certified copy of a disability award letter issued to the person by the United States Social Security Administration; or (b) a letter signed by a physician registered with the board of registration in medicine certifying that the person meets the disability requirements stated in 42 U.S.C. 1382c(a)(3)(A) and 42 U.S.C. 1382c(a)(3)(C) as in effect at the time of recording; provided, however, that the award letter or physician’s letter shall be recorded with the declaration.

#### **24-3 Manner of Execution**

A declaration of homestead shall be in writing, signed and acknowledged under penalty of perjury by each owner to be benefited by the homestead, except as provided in clause (4) below. The declaration of homestead shall also comply with the following: (1) each owner to be benefited by the homestead, and the owner’s non-titled spouse, if any, shall be identified; (2) the declaration shall state that each person named therein occupies or intends to occupy the home as their principal residence; (3) if the home is co-owned by a married couple, whether in their names only or as co-tenants with others, and the home is the principal residence or is intended to be the principal residence of both spouses, a declaration under section 3 shall be executed by both spouses; and (4) if the home is owned in trust, only the trustee shall execute the declaration.

#### **24-4 Not Created by Deed**

A declaration of homestead shall not be created within a deed or other instrument vesting title in the owner.

#### **24-5 Related Party Deeds**

No deed between spouses or former spouses or co-owners who individually or jointly hold an estate of homestead under section 3 or 4 and no deed between a trustee and a trust beneficiary or between a life tenant and a remainderman shall terminate the homestead unless each co-owner, spouse, former spouse or trust beneficiary entitled to the benefit of the homestead has executed an express release thereof.

#### **24-6 Termination of Homestead**

An estate of homestead may be terminated by (1) a deed to a non-family member conveying the home, signed by the owner and a non-owner spouse or former spouse residing in the home as a principal residence as of the date of the deed; (2) a recorded release of the estate of homestead, duly signed and acknowledged by the owner and a non-owner spouse or former spouse residing in the home as a principal residence as of the date of the release; (3) the abandonment of the home as the principal residence by the owner, the owner’s spouse, former spouse or minor children, except that such abandonment shall terminate only the rights of the persons who have abandoned the home; provided, however, that no person in military service as defined in 50 U.S.C. appendix, section 511 shall be deemed to have abandoned the home due to such military service; (4) in the case of a home the title to which is held in trust, by either: (i) the execution of a deed or a release of homestead by the trustee; or

(ii) action of a beneficial owner identified in the declaration, who is not a minor child, taken in the same manner as provided in clauses (2) and (3); or (5) the subsequent recorded declaration of an estate of homestead under section 3 on other property, except that such declaration shall terminate only the rights of the owner making such subsequent declaration and the rights of that owner's spouse and minor children who reside or intend to reside in the other property as their principal residence.

## 25. - LAND COURT COMPLAINT

### 25-1 Filing Answer at Registry of Deeds

A defendant who is served with a complaint for litigation filed in Land Court (including the foreclosure of a tax lien) may file their answer to the complaint at the local registry of deeds. The answer is not to be registered or recorded. Instead, the registry of deeds will note the time and date of receipt of the answer and then transmit it to Land Court for inclusion with the other papers in the case.

## 26. - LIENS

### 26-1 Judicial Authorization Required

Unless specifically authorized by statute, no document that creates an involuntary encumbrance on the property of another shall be recorded unless it has been authorized by a judge.

### 26-2 Attachment

An attachment is an order issued by a court in favor of a plaintiff in a lawsuit against the real estate of the defendant to ensure that if the plaintiff receives a judgment in the lawsuit, he will be able to collect it from the defendant's property. An allowed writ of attachment may only be recorded by a deputy sheriff, a constable, or by some other party specifically appointed by the court for that purpose.

### 26-3 Bankruptcy Court Order

To be recorded, a Bankruptcy Court Order Avoiding a Lien must state the name of the debtor, the name of the creditor, the address of the property, and the registry of deeds name and book and page number where the lien being avoided is recorded.

### 26-4 Certificate of Entry

A Certificate of Entry by the holder of a mortgage presented for recording for the purpose of foreclosing the mortgage may be recorded. A Certificate of Entry that purports to certify entry on land for the purposes of claiming adverse possession may not be recorded without judicial authorization.

### 26-5 Certified Copy of Complaint

Unless specifically authorized by statute (as in the case of the perfection of a mechanics lien under MGL c.254, s.5; a condominium association lien under MGL c.183A, s.6; or a challenge to a foreclosure under MGL c.244, s.15), a certified copy of a complaint may not be recorded at the registry of deeds unless it is specifically authorized by a judicial order.

### 26-6 Clerk's Certificate

At any time after final judgment or a decree in favor of the defendant, or after the discontinuance, dismissal or other final disposition, the clerk of the court where such disposition is recorded shall upon

demand give a certificate of the fact of such disposition. Such clerk's certificate may be recorded in the applicable registry of deeds.

### **26-7 Condominium Lien**

A condominium association has an automatic lien on a condominium unit to ensure the payment of condominium fees. The buyer of a condominium unit usually requires the seller to provide a statement from the condominium association in accordance with MGL c.183A, s.6D, stating that all condominium fees are paid (often called a "6D Certificate").

### **26-8 Death**

When a person dies owning an interest in real estate, the Commonwealth has an automatic lien on the property to ensure payment of any estate tax that is due. In most cases, this lien can be resolved by the person in possession of the property recording an affidavit at the registry of deeds in accordance with MGL c.65C, s.14.

### **26-9 Dissolution of Attachment**

An attachment shall be dissolved by a release signed and acknowledged by the plaintiff or by his executor, administrator or attorney of record and recorded in the registry of deeds, or by a certificate from the clerk of court in which the action was pending that the attachment has been dissolved or that the action has finally been determined. MGL c.223, s.132.

### **26-10 Execution**

When a plaintiff recovers a money judgment in a lawsuit, the court issues an execution which is an order to the sheriff to seize the real estate of the defendant and use it to pay the debt to the plaintiff. An execution shall be recorded by the sheriff or by a constable and shall include the legal description of the property being seized on execution and the officer's return.

### **26-11 Execution Made Void by Operation of Law**

If a levy on execution shall not have been completed by set-off within six years from the date on which notice of the execution was deposited with the registry of deeds, the levy shall be void as to any land within such registry district unless within said six year period it shall be brought forward in such registry by written request of the plaintiff or his attorney which request shall be indexed and recorded at said registry upon the payment of the applicable recording fee.

### **26-12 Expiration of Attachment**

An attachment shall expire by operation of law six years from the date of recording at the registry of deeds unless the register of deeds shall, within said period and at the written request of the plaintiff or his attorney, bring forward such attachment. The request to bring forward said attachment must be in writing and signed by the plaintiff or his attorney. The request must be accompanied by the applicable recording fee and shall be recorded and indexed by the registry. Within six years of the date that such a request to bring forward was recorded, a second or subsequent request may also be recorded. MGL c.223, s.114A.



### **26-13 Federal Court Judgments**

Federal judgments for the recovery of money or property require an Execution issued by a Federal District Court (Massachusetts District) and must be levied by a US Marshall or court approved process server. Judgments in favor of the US government may be perfected by the recording of a certified copy of the abstract of judgment. As a general rule, the enforcement of judgments issued by any federal court must follow the laws of the state where the judgment is to be enforced and must initially be registered in the Federal District Court (Massachusetts District) before enforcement can commence in Massachusetts.

### **26-14 Federal Tax Lien**

The Internal Revenue Service may record a lien against a person's real estate for the amount of unpaid federal taxes. Once the amount owed has been paid, the IRS will record a Release of Federal Tax Lien.

### **26-15 Homeowners' Associations**

Notwithstanding any language of a non-condominium homeowners' association agreement to the contrary, no document that purports to create a lien or encumbrance in favor of a homeowners' association shall be recorded without judicial authorization of the lien or encumbrance unless the lien was created pursuant to MGL c.84, ss.12-14.

### **26-16 Judgments**

Certified copies of judgments affecting the title to real property issued by a Massachusetts state court or a Federal Bankruptcy Court (Massachusetts District) or a Federal District Court (Massachusetts District) are acceptable for recording, with a memorandum of the town where the land lies and a description thereof sufficiently accurate for identification if the record of the judgment or decree does not give those particulars (MGL c.184, s.17). Judgments for monetary damages are not recordable and must be recorded in the form of an execution unless the judgment is in favor of the United States.

### **26-17 Lis Pendens**

When a lawsuit that may affect title to real estate is commenced, either party may request the judge to authorize a "notice of *lis pendens*" which means "suit pending." No *lis pendens* shall be recorded at the registry of deeds unless it (1) is part of an action commenced in a Massachusetts court or in a Federal Court (Massachusetts District); (2) contains the names of the parties to the proceeding, the court in which it is pending, the date of the writ or other commencement thereof, the name of the town where the affected real property lies and a description of such real property sufficiently accurate for identification; (3) has been endorsed by a justice of the court before which the action is pending; and (4) is accompanied by an affidavit to the effect that the moving party has served notice of the allowance of such motion by certified mail addressed to all other parties prior to the recording of the memorandum.

### **26-18 Massachusetts Tax Lien**

The Massachusetts Department of Revenue (DOR) may record a lien against a person's real estate for the amount of unpaid state taxes. Once the tax has been paid, the DOR will record a Release of Massachusetts Tax Lien.

### **26-19 Mechanic's Lien**

A person who does work on or provides material for a project improving real property may obtain a lien without initial judicial authorization in accordance with MGL c.254. A mechanic's lien is created by recording a notice of contract and then a statement of account. The claimant must also commence a lawsuit within a set period of time. The procedure for obtaining a mechanic's lien is a complicated one. Please consult MGL c.254 for the specific requirements.

### **26-20 Out of State Liens – General**

In general, a court or agency from outside of Massachusetts lacks jurisdiction to encumber real property located within Massachusetts, so liens, judgments, orders, executions, and other encumbrances from a foreign court or agency should not be recorded unless there is some Constitutional or statutory exception that specifically authorizes the recording of the proffered document.

### **26-21 Out of State Liens – Child Support**

According to Massachusetts Department of Revenue, federal law permits an out of state agency that has obtained a lien for unpaid child support from a jurisdiction other than Massachusetts, to record that lien directly with the relevant Massachusetts registry of deeds without the involvement of the Massachusetts Department of Revenue or of any Massachusetts Court. However, to be recorded, the lien must come from an actual state agency and the applicable recording fee must be paid.

## **27. – MASSACHUSETTS HISTORIC COMMISSION**

### **27-1 Certification of Historic or Archeological Landmarks**

A certification of a historic or archeological landmark issued by the Massachusetts Historic Commission in accordance with MGL c.9, s.27, "shall be recorded [at the registry of deeds] without the payment of any fee therefor." MGL c.36, s.14A.

## **28. - MORTGAGES**

### **28-1 Court Order Voiding Mortgage or Foreclosure**

An order from a court of competent jurisdiction that voids a mortgage or a foreclosure deed may be recorded provided the document presented is a certified copy from the court in which the order was issued; that the book and page number of the document being voided is listed; and the applicable recording fee is paid.

### **28-2 "Gap" Assignment**

A document that purports to explain or justify a "gap" in a chain of assignments of a particular mortgage may not be recorded.

### **28-3 Legal Challenge of Foreclosure**

MGL c.244, s.15 states that if an action to challenge the validity of a foreclosure has been commenced in a court of competent jurisdiction or if a challenge to the validity of a foreclosure has been asserted in a defense or counterclaim in a court of competent jurisdiction, including the Housing

Court, a true and correct copy of any pleading asserting the challenge in the legal action may be presented for recording at the registry of deeds for the district in which the land lies, and the registry of deeds shall accept for recording “an attested true and correct copy of the complaint or pleading” in the record of the registry of deeds provided the applicable recording fee is paid and that the document sought to be recorded contains the docket number and name of the court in which the matter is pending, and the registry book and page number of the foreclosure being challenged.

#### **28-4 Obsolete Mortgage Statute**

MGL c.260, s.33 states: “A power of sale in any mortgage of real estate shall not be exercised and an entry shall not be made nor possession taken nor proceeding begun for foreclosure of any such mortgage after the expiration of, in the case of a mortgage in which no term of the mortgage is stated, 35 years from the recording of the mortgage or, in the case of a mortgage in which the term or maturity date of the mortgage is stated, 5 years from the expiration of the term or from the maturity date, unless an extension of the mortgage, or an acknowledgment or affidavit that the mortgage is not satisfied, is recorded before the expiration of such period. In case an extension of the mortgage or the acknowledgment or affidavit is so recorded, the period shall continue until 5 years shall have elapsed during which there is not recorded any further extension of the mortgage or acknowledgment or affidavit that the mortgage is not satisfied. The period shall not be extended by reason of non-residence or disability of any person interested in the mortgage or the real estate, or by any partial payment, agreement, extension, acknowledgment, affidavit or other action not meeting the requirements of this section and sections 34 and 35. Upon the expiration of the period provided herein, the mortgage shall be considered discharged for all purposes without the necessity of further action by the owner of the equity of redemption or any other persons having an interest in the mortgaged property and, in the case of registered land, upon the payment of the fee for the recording of a discharge, the mortgage shall be marked as discharged on the relevant memorandum of encumbrances in the same manner as for any other mortgage duly discharged.”

#### **28-5 Rescission of Assignment or Rescission of Discharge**

A document that purports to “rescind” a previously recorded assignment of mortgage or discharge of mortgage shall not be accepted for recording.

### **29. - MULTIFUNCTION/MULTIPLE DOCUMENTS**

#### **29-1 Multiple Fees for Single Document**

Any document that includes multiple references to more than one other document, intending or attempting to assign, discharge, release, partially release, subordinate or notice those other documents, shall be separately indexed and separately assessed an additional fee for each such reference. (MGL c.262, s.38 and c.44B, s.8).

#### **29-2 Multiple Documents Attached as Exhibits**

A document that is otherwise recordable on its own (or a photocopy of such a document) shall not be recorded as an attachment to another document but must be recorded on its own as a separate document. Examples of document combinations that would be prohibited by this practice include, but are not limited to the following combinations: Deed + 6D Certificate, Deed + Trustee Certificate, Deed +

Vote, Deed + Power of Attorney, Deed + Death Certificate, Mortgage + 6D Certificate, Mortgage + Collateral Assignment of Rents & Leases, Mortgage + Trustee Certificate, Affidavit re Estate Tax + Death Certificate. An Attorney Affidavit filed in accordance with MGL c.183, s.5B is exempt from this section.

## 30. - NAMES – HOW INDEXED

### 30-1 Indexed as Presented in Document

Unless stated otherwise in these standards, names shall be entered in the registry index as they appear in the document being recorded.

### 30-2 Abbreviations in Names

The following words must be abbreviated as indicated when included in a name unless the word comes first in the name in which case it is spelled out:

And	&
Company	CO
Companies	CO
Corporation	CORP
Department	DEPT
Incorporated	INC
Limited	LTD
Limited Liability Company	LLC
Limited Liability Partnership	LLP
Limited Partnership	LP

### 30-3 Address as Name

A street name that is used as the name of an entity shall not be abbreviated. EX. First Street Realty Trust indexed as FIRST STREET REALTY TRUST.

### 30-4 Also/Formerly Known As

When a person is known by more than one name, enter each name as if it belonged to a separate person. Do not include the abbreviations aka or fka in the index.

### 30-5 Business Using Human Name

A human name used as the name of a business should be entered in the order presented. EX. John Jones Construction is indexed JOHN JONES CONSTRUCTION.

### 30-6 Degrees and Certifications

Words or abbreviations indicating degrees or certifications (CPA, MD, ESQ) shall be omitted.

### 30-7 Estates

The name of an estate shall be indexed as a human name with the suffix extension (EST) following the first name. EX. Estate of John Jones is indexed JONES, JOHN EST.

### 30-8 Government Names

Enter government names in the index as follows:

City of Lowell - LOWELL CITY

Lowell Conservation Commission - LOWELL CITY CONSERVATION

Billerica Planning Board - BILLERICA TOWN PLANNING

Commonwealth of Massachusetts - MASSACHUSETTS COMM  
Massachusetts Department of Revenue - MASSACHUSETTS COMM REVENUE  
United States Treasury - USA TREASURY  
Internal Revenue Service - USA TREASURY  
Secretary of Housing and Urban Development - USA HOUSING URBAN DEVELOPMENT

### **30-9 Hyphenated Names**

Two or more words connected by a hyphen are treated as one word. The hyphen is retained in the index. EX. Jane Smith-Simpson is indexed SMITH-SIMPSON, JANE.

### **30-10 Lineage Suffix**

A lineage suffix such as Jr. or III is included in the first name field, after the first name and middle initial. EX. John Jones Jr is indexed JONES, JOHN JR.

### **30-11 MERS or Mortgage Electronic Registration Systems**

Should be indexed as MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. The name of the bank or mortgage company involved may be entered in the index but is not required.

### **30-12 Middle Names and Initials**

Enter a middle name or initial in the first name field, after the first name. Do not place a period after an initial. Separate multiple initials with a space.

### **30-13 Mount or MT**

A last name that contains Mount or Mt should be entered as two words in the last name field. The name should be entered in the index the way it appears on the document. Ex. Mt Hope Street should be indexed MT HOPE ST and Mount Hope Street should be indexed MOUNT HOPE ST.

### **30-14 Multiple Last Names – No Hyphen**

Multiple word surnames shall not be assumed. Only the last word in a person's name should be entered in the last name field. EX. Jane Smith Simpson (no hyphen) is indexed SIMPSON, JANE SMITH.

### **30-15 Non-Traditional Names**

Non-traditional names shall be entered as presented with the last word entered in the last name field and any preceding words entered in the first name field.

### **30-16 Numbers in Names**

A number that is part of a name shall be entered as it appears on the document.

### **30-17 Prefixes**

A last name presented with an obvious prefix should be entered as one word without spaces or punctuations. EX. John Le Carre is indexed LECARRE, JOHN. However, if the index search software in use at the registry ignores spaces in the last name field when issuing search results, then the registry may choose to retain the space between the prefix and the name.

### **30-18 Punctuation Marks**

Do not enter apostrophes in the index but do include other punctuation marks. EX. David O'Hara should be indexed OHARA, DAVID but Amazon.com should be indexed AMAZON.COM.

**30-19 Saint or ST**

A last name that contains Saint or St should be entered as two words in the last name field. The name should be entered in the index the way it appears on the document. EX. Paul St Louis is indexed ST LOUIS, PAUL and Paul Saint Louis is indexed SAINT LOUIS, PAUL.

**30-20 The**

Omit “The” when it appears as the first word of a name. EX. The Markley Group is indexed MARKLEY GROUP.

**30-21 Trusts and Trustees**

A party designated as a TRUSTEE shall be indexed in accordance with these standards with the suffix extension TR depicting the status as trustee added after the first name and middle initial (if any) in the First Name field. The name of the trust shall also be entered in the index. EX. John Jones, Trustee of Jones Realty Trust is indexed JONES, JOHN TR and JONES REALTY TRUST.

**30-22 Van**

Unless it clearly appears that the word Van is a person’s first or middle name, Van shall be treated as part of the person’s last name, with Van and any other last name being entered in the last name field of the index as two separate words. EX. Norman Van Brocklin is indexed VAN BROCKLIN, NORMAN.

**31. - PETITION TO PARTITION**

**31-1 Filing at the Registry of Deeds**

MGL c.241, s.7, states in relevant part “Upon the filing of a petition for partition, the petitioner shall forthwith cause to be filed, in the registry of deeds for each registry district where any of the land included in the petition lies, a notice of the same, containing a brief description of the land in such district included therein, and the names of all persons appearing in the petition as parties. If the proceedings are at any time amended, either by the inclusion of more land or by adding new parties, a further notice thereof shall be filed forthwith in the registry district where the land lies.”

**32. - PLANS**

**32-1 Amended Plans**

No register of deeds shall accept for recording a notice of modification, amendment or rescission of approval of a plan of a subdivision unless such notice contains a statement by the planning board that such modification, amendment or rescission does not affect any lot or rights appurtenant thereto in such subdivision which lot was conveyed or mortgaged in good faith and for valuable consideration subsequent to the approval of the subdivision plan. MGL c.41, s.81X.

**32-2 Condominium Floor Plans**

A master deed must include “a set of the floor plans of the building or buildings, showing the layout, location, unit numbers and dimensions of the units, stating the name of the building or that it has not a name, and bearing the verified statement of a registered architect, registered professional engineer, or registered land surveyor, certifying that the plans fully and accurately depict the layout, location, unit number and dimensions of the units as built.” However, for the required floor plans to be

accurately and legibly reproduced on standard registry of deeds equipment, the floor plans should be presented for recording as plans printed on Mylar material in accordance with the Plan Regulations contained herein, and not as a paper attachment to the master deed. MGL c.183A, s.8.

### **32-3 Municipal Lien Certificates & Subdivision Plans**

No definitive subdivision plan (i.e. any subdivision plan which does not contain the phrase "Approval not required" over the signature of the applicable Planning Board) shall be accepted for recording unless it is accompanied by a municipal lien certificate indicating that all taxes, assessments, and charges then assessed against the land shown on the plan have been paid in full. MGL c.60, s.23.

### **32-4 Plan Attached to Document**

A copy of a plan that is to be recorded as an attachment to another document may be recorded provided it meets the following conditions:

- (1) The plan is a "sketch" meant to show an easement or something comparable and is labeled as such.
- (2) A copy of a portion of a previously recorded plan that is annotated to show an easement may be used as a sketch plan.
- (3) The sketch plan does not fall within the requirements of MGL c.41 regarding the subdivision of land.
- (4) The sketch plan is printed in black and white on paper that is no smaller than 8.5 inches by 11 inches and no larger than 8.5 inches by 14 inches.

A document with a plan attached shall not be considered to be a "multiple document" for the calculation of the recording fee for that document.

### **32-5 Plan Regulations**

No plan shall be recorded unless it complies with the following regulations:

1. Size of Plan. Plan sizes shall be a minimum of eight and one-half inches by eleven inches (8 1/2" x 11") and a maximum of twenty-four inches by thirty-six inches (24" x 36").
2. Plan Material. Plans being presented for recording shall be on linen or polyester film ("Mylar"), single matte or double matte with a thickness of 3 mils or 4 mils (i.e., .003 inches or .004 inches), and must have an opacity so as to allow consistent computer scanning and Diazo and microfilm reproduction.
3. Type of Ink. All plans shall be prepared using a compatible ink with excellent cohesiveness which will produce a permanent bond and result in a plan with long term durability. All signatures must be in black India ink or its equal.
4. Plan Reproductions. Linen or polyester reproductions shall be accepted for recording provided they contain original signatures and comply with the other requirements for the recording of plans.

5. Borders. Each plan shall have three quarter inch (3/4") borders.
6. Size of Letters. The minimum letter size on plans presented for recording shall be one-eighth (1/8") if free-hand lettering is used and one-tenth inch (1/10") if lettering guides are used.
7. Graphic Scale. Each plan presented for recording shall include a graphic scale.
8. Recitations or Certifications. Each plan shall have an area reserved to receive planning board recitation or contain a surveyor's certification as per Chapter 380, Acts of 1966. MGL c.41, s.81x.
9. "Registry Square." Each sheet of each plan shall have a three and one-half (3 1/2") square.
10. Certification Clause. Each plan must contain a certification clause signed by the person preparing the plan stating that he has conformed with the rules and regulations of the Registers of Deeds in preparing the plan.
11. No Tape or Raised Print. No tape adhesion or the like shall be placed on any plan presented for recording or registration. Plans presented for recording shall not contain any raised print.

### **32-6 Requirements for Recording**

No plan shall be recorded unless it (1) complies with the plan regulations of the registry of deeds; and (2) is either (a) endorsed by the planning board that such plan has been approved; (b) endorsed by the planning board or its designee that approval of the plan is not required; (c) accompanied by a certificate of the clerk of the city or town that the plan is deemed approved by reason of the failure of the planning board to act; or (d) contains a statement by a registered land surveyor that the plan contains no new lines.

### **32-7 Subdivision Control Files**

Each registry of deeds shall maintain a Subdivision Control File in which shall be entered all notices related to the Subdivision Control Act sent by the boards within a city or town responsible for the implementation and enforcement of said act, including copies of the rules and regulations of such boards, a list of all board members and a list of individuals who are authorized to sign Approval Not Required plans. It is the responsibility of the respective boards of each city or town to forward this information to the registry of deeds. MGL c.41, s.81X.

### **32-8 Time of Recording an Approved Plan**

A subdivision plan approved by a planning board must be recorded at the registry of deeds within six months of the planning board's approval. However, if the plan was not recorded within six months, the plan may still be recorded provided it is accompanied by a certificate of the planning board or the town clerk that there has been no modification, amendment, rescission or change to the plan or the findings about the plan so long as said certificate is dated within 30 days of the recording. MGL c.41, s.81X.



### 33. - PROBATE DOCUMENTS

#### 33-1 Probate Inventory from Another County

MGL c.217, s.15C states: “The register [of probate] in each county shall, upon the receipt of an inventory, filed in an estate matter being probated in his court, which contains as an asset an interest in real estate located in another county, send a certified copy of the will or petition for administration and inventory to the register [of probate] in the county in which the real estate is located and also to the register of deeds in said county [in which the real estate is located]. Upon receipt of said copies each such register shall file them with the records of their respective offices in the same manner as if such papers had been originally filed in their office.”

### 34. - PURCHASE AND SALE AGREEMENT

#### 34-1 Recording Purchase and Sale Agreement

No purchase and sale agreement shall be recorded unless the signature of at least one of the parties agreeing to sell the real estate has been acknowledged. MGL c.184, s.17A.

### 35. - REDACTION

#### 35-1 Redacting Portions of Documents

The register of deeds shall have the authority to redact any information from any document found to be recorded or presented to be recorded which does not meet the requirements of these standards or of any regulation or statute. MGL. c.66 and c.4.

### 36. - REFUSAL TO RECORD

Each Registry of Deeds and elected Register of Deeds in the Commonwealth of Massachusetts derives their statutory authority from Massachusetts General Law Chapter 36. Chapter 36 was first codified in the Tercentenary Edition of the General Laws of the Commonwealth of Massachusetts enacted December 22, 1920.

M.G.L. c.36, s.12 states as follows:

“Every deed and other instrument required to be recorded in the registry of deeds shall be recorded in the registry of deeds for the district where the land lies to which such deed or instrument relates; and in all things relating to the register or registry of deeds, each district therefor shall be deemed a county.”

The legislative history of MGL c.36, s.12 identifies section 5 of Chapter 21 of the Acts of 1697 as the original source of the statutory requirements embodied in the current statute.

Section 5 of Chapter 21 of the Acts of 1697 states, in pertinent part, as follows:

“That the clerk of the inferior court of pleas in each respective county shall also be the register of deeds and conveyances; and shall fairly enter and record at length all deeds, conveyances and mortgages of any lands, tenements, rents or other hereditaments lying and being within the same county, made, executed acknowledged and proved in manner as aforesaid, which shall be brought to him (her) to record . . .”

All Registries of Deeds have since their inception been created to do only one thing – record land transfer and financing documents related to land within the county or district.

Registries of Deeds are not and have never been a general repository of documents for members of the public.

All Registries of Deeds are part of a statutory scheme in which each and every document recorded at a Registry of Deeds is authorized by a statute appearing in the Massachusetts General Laws.

As such, each Register of Deeds has limited statutory authority. Each Register of Deeds is bound by statute only to record those documents which are authorized by statute and, further, only record those documents related to land in the county and district in which they serve.

Pursuant to M.G.L. c.34B. Abolition of County Government, the registers of deeds of all abolished counties fall under the supervision of the Secretary of the Commonwealth. The registers remain elected officials retaining local administrative control under the general direction of said secretary. M.G.L. c.34B, s.10(a)(1). It is the expectation of the Office of the Secretary of the Commonwealth that locally elected registers exercise their limited statutory authority in accordance with M.G.L. c.36, s.12.

Any document not related to land in the county or district and/or has no cited statutory authority permitting such recording is not recordable and is properly refused by the Register pursuant to M.G.L. c.36, s.12.

Any person aggrieved by the Register’s refusal to record a document not in compliance with M.G.L. c. 36, §12, may appeal the Register’s refusal in the Massachusetts Land Court or in the Superior Court for the county in which the Registry of Deeds or land is located.

## 37. - REGISTERED LAND

### **37-1 Application of Deed Indexing Standards**

These indexing standards shall apply to registered land as suggested methods of indexing documents. Any time a conflict exists between these standards and Land Court Guidelines, policies, practices or statutes, the Land Court procedures shall be followed.

### **37-2 Erroneous Recording of Registered Land**

The customer is responsible for determining whether a document should be recorded in the registered land section or the recorded land section of the registry. If a document is recorded “on the

wrong side,” the customer is solely responsible for taking the necessary steps to correct the erroneous recording.

### **37-3 Land Court Guidelines**

Procedures and practices followed by the Registered Land Department of the registry of deeds are set by the Land Court, its memos, directives, and guidelines.

### **37-4 Registered Land Explained**

Massachusetts has two separate systems of recording documents related to the ownership of land. These two systems are known as recorded land and registered land. With registered land, the registry of deeds (operating as an office of the Massachusetts Land Court), issues a certificate of title to the owner of the property and annotates the certificate with the document number of any document that affects the property. Certificates of title are assigned sequential certificate numbers and they are placed in numbered books. Each registered land document is assigned a sequential document number. Registered land documents are not assigned book and page numbers as is the case with recorded land. Instead, registered land documents become associated with one or more certificates of title.

## **38. - SOCIAL SECURITY NUMBERS**

### **38-1 Redaction of Previously Recorded Documents**

Any time a social security number is discovered in a previously recorded document, the registry of deeds shall redact the number on the electronic (and on any paper) versions of the document that are available to the public.

### **38-2 Social Security Numbers Not Recorded**

No document containing a social security number shall be accepted for recording unless the entire number or all but the last four digits is redacted.

### **38-3 Tax Liens: Redaction of Social Security Numbers**

Current IRS Directives require that the last four digits of a social security number on a Federal Tax Lien or related document must be preserved and not fully redacted.

## **39. - TIME OF RECORDING**

### **39-1 Deemed to be Recorded**

A document is deemed to be recorded at the moment that the register of deeds assigns to the document an instrument number, or a book and page number, as the case may be. MGL c.36, s.14b.

## **40. - TRUSTS**

### **40-1 Certificate of Trust**

A certificate sworn to or stated to be executed under the penalties of perjury, and in either case signed by a person who from the records of the registry of deeds or of the registry district of the land court, for the county or district in which real estate owned by a nontestamentary trust lies, appears to

be a trustee thereunder and which certifies as to: (a) the identity of the trustees or the beneficiaries thereunder; (b) the authority of the trustees to act with respect to real estate owned by the trust; or (c) the existence or nonexistence of a fact which constitutes a condition precedent to acts by the trustees or which are in any other manner germane to affairs of the trust, shall be binding on all trustees and the trust estate in favor of a purchaser or other person relying in good faith on the certificate. The certificate most recently recorded in the registry of deeds for the county or district in which the real estate lies shall control. MGL c.184, s.35.