

# MIDDLESEX NORTH REGISTRY OF DEEDS

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BILLERICA – CARLISLE – CHELMSFORD – DRACUT – DUNSTABLE – LOWELL – TEWKSBURY  
TYNGSBOROUGH – WESTFORD – WILMINGTON

## ANNUAL REPORT FOR 2022

### Review of Changes to Registry Operations

Last year’s annual report explained how several major changes to registry operations that were precipitated by the pandemic would become permanent. Details about the changes and explanations of why they have become part of standard registry operating procedure can be found in the 2021 Annual Report, but here is a reminder of the major changes:

- Increased reliance on electronic recording which accounted for 86% of recordings in 2022.
- Masslandrecords.com is the sole method of searching registry records.
- There are no computers inside the registry office that may be used by the public for research. If a customer does not have access to their own device, local libraries and other entities make them available.
- Homeowners who need a copy of their deed need only call or email the registry and a copy of the deed will be emailed or mailed to them at no charge.
- Anyone with registered land documents to record must first email the proposed documents to the registry for pre-approval. Once that is received, the customer may mail or drop off the original document.
- For physical documents brought to the registry for recording, the registry offers “drop and go” recording. The registry does not record, scan and return originals while the customer waits; instead, the documents are processed after the customer departs and are promptly mailed back to the customer.
- The registry does not have a place for real estate closings to be conducted. Parties may use other space in the Lowell Justice Center if it is available, but we recommend you do your closings elsewhere.

### Consumer Notification Service

In 2022, the Secretary of the Commonwealth’s office activated a Consumer Notification Service that allows home owners who sign up to receive alerts by email whenever a new document for their property is recorded at the registry of deeds. The service is free and is available at [cns.masslandrecords.com](https://cns.masslandrecords.com). Homeowners who have seen advertisements for commercial services that promise to “protect your title from being stolen” may wish to sign up for the Consumer Notification Service.

## MIDDLESEX NORTH BY THE NUMBERS: 1991-2022

Docs Recorded 1991 to 2021		% change Prior year	Deeds	Mortgages	Foreclosure Deeds	E-Filed Docs	E-File %	Revenue (millions)
1991	52019	0%	5868	8823	466			
1992	76282	+47%	7321	14487	762			
1993	83337	+9%	7463	17097	701			
1994	71427	-14%	5721	10936	624			
1995	60681	-15%	7223	10137	401			
1996	67286	+11%	8057	12017	399			
1997	70128	+4%	7984	13664	322			
1998	93633	+34%	8771	21823	185			
1999	89506	-4%	8557	17816	101			
2000	71558	-20%	8254	14456	74			
2001	97180	+36%	8355	24969	44			
2002	115890	+19%	8756	31221	45			
2003	146956	+27%	8977	41800	42			\$26.1
2004	96204	-35%	9165	28079	69			\$21.7
2005	87866	-9%	8930	25402	47	1057	1%	\$22.0
2006	72830	-17%	7236	20503	166	1871	3%	\$17.5
2007	66192	-9%	6767	15999	271	3491	5%	\$16.3
2008	56011	-15%	5568	11451	602	3956	7%	\$12.2
2009	65838	+18%	5557	14743	400	8168	12%	\$12.1
2010	63247	-4%	5535	13837	584	9013	14%	\$11.8
2011	59173	-6%	5332	12007	429	14736	30%	\$11.0
2012	70558	+19%	9158	16002	342	24210	34%	\$13.5
2013	67001	-5%	6718	13272	150	25251	38%	\$14.4
2014	53584	-20%	6561	9190	155	20306	38%	\$13.7
2015	60516	+13%	6913	11148	209	26955	45%	\$15.1
2016	65521	+8%	7776	12639	270	33620	52%	\$16.5
2017	59064	-10%	7268	10647	194	32463	55%	\$16.3
2018	57380	-3%	7319	9745	213	31173	54%	\$17.3
2019	60104	5%	7459	11631	91	35700	59%	\$18.60
2020	69468	16%	7250	17347	49	57863	89%	\$22.8
2021	75922	9%	8451	18035	21	65914	87%	\$28.2
2022	52819	-30%	7138	9319	25	45180	86%	\$21.6

The total number of documents recorded at the Registry in 2022 was down 30% from 2021. The 52,819 documents recorded in 2022 was the fewest recorded in a single year since 1991 when 52,019 were recorded. For context, the 31 year average since 1991 is about 75,000 documents per year with a high of 146,956 in 2003. The main driver in this year's decrease in recordings was mortgages which dropped by nearly 50%. In 2021, there were 18,035 mortgages recorded; in 2022, there were just 9,319. This is directly attributable to the substantial rise in interest rates that occurred this year. People buying houses must still obtain mortgages, but hardly anyone will refinance an existing mortgage given the disparity between the existing mortgage's rate and the much higher rate on any new mortgage.

## MEDIAN DEED PRICES BY COMMUNITY: 2005 TO 2022

*For deeds with consideration greater than \$60,000 and less than \$1.2mil*

<i>Showing year-to-year percentage change</i>										
<i>Year</i>	<i>Billerica</i>		<i>Carlisle</i>		<i>Chelmsford</i>		<i>Dracut</i>		<i>Dunstable</i>	
2005	\$359,900	5%	\$540,000	-6%	\$325,000	3%	\$269,900	10%	\$460,000	21%
2006	\$324,000	-10%	\$560,000	4%	\$317,500	-2%	\$260,000	-4%	\$395,500	-14%
2007	\$329,000	2%	\$597,500	7%	\$304,000	-4%	\$241,000	-7%	\$399,900	1%
2008	\$299,950	-9%	\$570,000	-5%	\$280,000	-8%	\$275,450	14%	\$426,500	7%
2009	\$291,700	-3%	\$525,000	-8%	\$289,000	3%	\$230,000	-17%	\$330,000	-23%
2010	\$300,000	3%	\$555,000	6%	\$290,000	0%	\$237,000	3%	\$338,000	2%
2011	\$285,500	-5%	\$545,000	-2%	\$275,250	-5%	\$214,800	-9%	\$362,500	7%
2012	\$295,500	4%	\$450,000	-17%	\$278,950	1%	\$226,032	5%	\$422,969	17%
2013	\$312,000	6%	\$458,000	2%	\$290,000	4%	\$239,950	6%	\$370,000	-13%
2014	\$332,500	7%	\$533,750	17%	\$310,000	7%	\$245,000	2%	\$405,000	9%
2015	\$350,000	5%	\$560,000	5%	\$323,000	4%	\$259,900	6%	\$430,400	6%
2016	\$370,000	6%	\$569,900	2%	\$330,000	2%	\$270,500	4%	\$430,000	0%
2017	\$400,000	8%	\$730,000	8%	\$361,500	10%	\$290,000	7%	\$489,000	14%
2018	\$405,000	1%	\$769,500	5%	\$370,000	2%	\$319,000	10%	\$620,000	27%
2019	\$438,950	8%	\$800,000	4%	\$394,425	7%	\$329,000	3%	\$520,000	-16%
2020	\$480,000	9%	\$825,000	3%	\$440,000	12%	\$370,000	12%	\$502,500	-3%
2021	\$537,000	12%	\$875,000	6%	\$480,000	9%	\$420,000	14%	\$630,000	25%
2022	\$591,750	10%	\$1,329,000	52%	\$529,950	10%	\$431,000	3%	\$700,000	11%
	<i>Lowell</i>		<i>Tewksbury</i>		<i>Tyngsboro</i>		<i>Westford</i>		<i>Wilmington</i>	
2005	\$254,900	7%	\$345,000	5%	\$293,000	-7%	\$420,000	1%	\$383,598	7%
2006	\$247,000	-3%	\$325,350	-6%	\$350,000	19%	\$397,000	-5%	\$384,450	0%
2007	\$225,000	-9%	\$305,000	-6%	\$295,000	-16%	\$369,900	-7%	\$360,000	-6%
2008	\$184,900	-18%	\$310,000	2%	\$261,500	-11%	\$329,900	-11%	\$335,000	-7%
2009	\$178,500	-3%	\$290,000	-6%	\$249,450	-5%	\$349,900	6%	\$334,575	0%
2010	\$180,000	1%	\$289,000	0%	\$271,000	9%	\$338,250	-3%	\$346,500	4%
2011	\$170,000	-6%	\$280,000	-3%	\$262,000	-3%	\$360,000	6%	\$317,000	-9%
2012	\$175,000	3%	\$275,000	-2%	\$237,500	-9%	\$369,900	3%	\$354,250	12%
2013	\$195,000	11%	\$283,850	3%	\$299,000	26%	\$385,250	4%	\$360,000	2%
2014	\$208,167	7%	\$320,000	13%	\$326,000	9%	\$366,500	-5%	\$373,950	4%
2015	\$221,000	6%	\$329,450	3%	\$288,500	-12%	\$380,000	4%	\$400,000	7%
2016	\$229,700	4%	\$354,950	8%	\$315,000	9%	\$403,000	6%	\$403,500	1%
2017	\$250,000	9%	\$369,950	4%	\$339,900	8%	\$460,000	14%	\$460,000	14%
2018	\$255,000	2%	\$385,500	4%	\$327,000	-4%	\$519,000	13%	\$484,000	5%
2019	\$287,500	13%	\$400,000	4%	\$313,650	-4%	\$496,000	-4%	\$537,650	11%
2020	\$329,875	15%	\$452,446	13%	\$355,000	13%	\$549,900	11%	\$565,000	5%
2021	\$380,000	15%	\$520,000	15%	\$444,500	25%	\$630,000	15%	\$595,000	5%
2022	\$425,050	12%	\$573,500	10%	\$525,000	18%	\$667,500	6%	\$675,000	13%

## MIDDLESEX NORTH REVENUE BREAKDOWN: 2001-2022

The registry of deeds collects revenue from five different sources:

- Recording Fees – standard fee set by legislature to record a document
- Excise Tax – tax on the sale of real estate based on sales price. Rate is \$2.28 per \$500
- CPA – surcharge on documents recorded to fund Community Preservation Act
- RoD Tech – surcharge of \$5 per document to fund technology for registries of deeds
- Copies - \$1 per page for document copies printed by registry. Fee set by legislature

<i>Year</i>	<i>Rec Fees</i>	<i>Excise Tax</i>	<i>CPA</i>	<i>RoD Tech</i>	<i>Copies</i>	<i>Total Rev</i>	<i>Inc Prior Yr</i>
2001	1,683,968	6,824,138	1,845,554	0	171,156	10,638,504	
2002	2,053,313	7,448,014	2,220,120	0	218,016	12,025,947	+13%
2003	9,939,032	10,711,657	2,838,190	525,110	340,542	25,769,725	+114%
2004	8,683,821	10,340,685	1,895,030	519,715	272,028	21,711,280	-16%
2005	7,845,005	11,807,727	1,703,090	470,540	179,386	22,004,809	+1%
2006	7,795,665	11,700,791	1,696,230	471,520	175,633	21,836,700	-1%
2007	5,544,661	9,099,832	1,276,270	352,410	59,984	16,333,427	-25%
2008	4,480,655	6,310,086	1,068,900	296,955	35,288	12,191,884	-25%
2009	5,322,095	5,139,387	1,251,800	347,565	25,679	12,086,526	-1%
2010	5,085,580	5,109,201	1,203,360	332,160	22,086	11,752,387	-3%
2011	4,622,670	4,631,891	1,106,980	310,785	18,898	10,691,224	-9%
2012	5,765,332	5,689,329	1,345,800	378,435	18,274	13,197,170	+23%
2013	5,513,380	7,232,687	1,255,050	352,600	14,593	14,368,310	+9%
2014	4,094,340	8,274,438	982,810	280,860	14,032	13,646,480	-5%
2015	4,691,101	9,419,659	1,114,200	317,115	15,686	15,557,761	+14%
2016	5,131,600	9,779,672	1,212,470	346,300	15,785	16,485,827	+6%
2017	4,583,300	10,239,988	1,096,820	313,681	15,229	16,249,066	-1%
2018	4,397,757	11,485,820	1,054,110	303,905	14,898	17,256,580	+6%
2019	4,728,270	12,411,925	1,113,445	318,685	9,594	18,576,921	+8%
2020	5,830,241	13,361,932	3,279,980	369,530	5,087	22,847,775	+23%
2021	6,343,940	16,853,295	3,614,570	406,165	5,343	28,221,913	+24%
2022	4,102,750	14,751,725	2,454,525	282,580	3,444	21,595,206	-24%

## RECORD BOOK PRODUCTION: 1855 - 2022

Start Year	End Year	Years	Start Book	End Book	# of Books	# of Pages
1855	1924	69	1	702	702	421,000
1924	1949	25	703	1127	425	255,000
1949	1995	46	1128	7510	6,383	2,790,500
1995	2001	6	7511	12442	4,932	1,479,600
2001	2022	21	12443	36686	24243	7,272,900
Totals		166			36686	12,219,000