

# Merrimack Valley

## *housingreport*



University of  
Massachusetts  
Lowell

An e-publication of UMass Lowell and the Middlesex North Registry of Deeds

MIDDLESEX NORTH  
REGISTRY OF DEEDS

NORTHERN ESSEX  
REGISTRY OF DEEDS

### Volume 8, Issue 3 March 2015

Electronic Recording Update .....1

2014 was a big year for electronic recording in Massachusetts. Seven more registries of deeds began accepting documents filed by that method which means electronic recording is now available in every part of the Commonwealth.

In 2005, Middlesex North became the first registry of deeds in the Commonwealth to implement full-scale electronic recording. With electronic recording, authorized customers scan the documents to be recorded and transmit them to the registry through a secure internet connection. Upon receipt, registry employees review and record incoming documents with a few clicks of a mouse. Fees are paid through an electronic transfer of funds. By every measure, electronic recording greatly increases the efficiency of the registry of deeds.

The experience with electronic recording varies from registry to registry. The three Berkshire County Registries and the one in Franklin County all recorded less than 10% of their 2014 documents electronically. One reason is that high-speed Internet connectivity is still lacking in much of the western

part of the Commonwealth. Another is that most of the mortgages originated there are by lenders who are more local than regional and so lawyers tend to do business in a single registry rather than regionally. In some of the eastern registry districts, adoption of electronic recording has been impressive. The registries in Cambridge, Lowell, Lawrence and Fitchburg all report more than 35% of their 2014 recordings arrived electronically.

Here at Middlesex North, the number of documents recorded electronically has increased every year except for 2014. However, that decline in total electronic recordings last year was most likely a consequence of the decline in recording from all sources since the percentage of documents recorded electronically – 38% - remained the same in 2014 as it was in 2013. Here are the year-by-year numbers for documents recorded electronically at Middlesex North followed by the percentage of overall recordings attributable to electronic recording:

(continued on page 2)

## Deeds, Mortgages, Foreclosures and Orders of Notice Recorded

February 2014 and February 2015 compared

	Haverhill		Lawrence		Lowell		Methuen	
	Feb-14	Feb-15	Feb-14	Feb-15	Feb-14	Feb-15	Feb-14	Feb-15
Deeds	59	63	55	67	99	100	54	58
Mortgages	88	98	50	84	133	155	60	103
Foreclosure Deeds	5	6	1	1	9	2	5	3
Orders of Notice	6	4	0	9	8	19	4	4

2005 – 1057 documents recorded electronically – 1% of total recordings  
2006 – 1871 documents recorded electronically – 3% of total recordings  
2007 – 3491 documents recorded electronically – 5% of total recordings  
2008 – 3956 documents recorded electronically – 7% of total recordings  
2009 – 8168 documents recorded electronically – 12% of total recordings  
2010 – 9013 documents recorded electronically – 14% of total recordings  
2011 – 14736 documents recorded electronically – 30% of total recordings  
2012 – 24210 documents recorded electronically – 34% of total recordings  
2013 – 25251 documents recorded electronically – 38% of total recordings  
2014 – 20306 documents recorded electronically – 38% of total recordings

Thus far in 2015, electronic recording rates here in Lowell are even higher. In January, 44% of all documents were recorded electronically and in February that rate rose to 47%. Perhaps the main reason for this spike in volume was the frequency of snowstorms and the difficulty in finding parking afterwards which combined to create an atmosphere that encouraged lawyers to stay in their offices rather than venture out to the registry of deeds.

Besides processing day-to-day electronic recordings, we are also working on two major expansions of electronic recording in 2015. The first is the ability to take in Registered Land documents electronically. Working closely with the Land Court, Middlesex North will implement an electronic “pre-approval” system for registered land that, if successful, could lead to full electronic recording of Registered Land documents.

The second initiative will allow municipalities to do paperless electronic recordings of tax takings and other municipal documents. Middlesex North is working with the city of Lowell on a pilot project for this more sophisticated type of electronic recording in which data from the city computer system will be transmitted directly to the registry computer system without ever existing on a piece of paper. Once perfected, this project will be shared with cities and towns across the Commonwealth. It has the potential to create substantial efficiencies for the local property tax collection process.

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