

## Debbie Sousa

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**From:** Debbie Sousa, MMBA <deborah@www-massmba.ccsend.com> on behalf of Debbie Sousa, MMBA <dsousa@massmba.com>  
**Sent:** Monday, March 16, 2020 1:39 PM  
**To:** Debbie Sousa  
**Subject:** COVID-19 and Registry Impact



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The Massachusetts Mortgage Bankers Association is working with other associations -both national and state - to identify industry issues and concerns and discuss them with regulators, GSE's and legislators.

The below chart is a Massachusetts Registry of Deeds update as of today, March 16th at 11:00 AM.

There are currently federal efforts to temporarily expand electronic recordings as well as state efforts working with the Secretary of State or some type of emergency legislation. We will update you on any progress that has been made.

In the meantime, please remember the Massachusetts "Good Funds Law". Massachusetts General Laws chapter 183, section 63B, requires a mortgagee who makes a loan to be secured by a mortgage or lien on real estate in the Commonwealth to disburse the full amount of the loan proceeds to the mortgagor, the mortgagor's attorney, or the mortgagee's attorney, prior to recording the mortgage. The "Good Funds Law" also requires that the funds be in the form of a certified check, bank treasurer's check, cashier's check, or wire transfer.

[Massachusetts Registry of Deeds Update](#)

Many of the various registries of deeds are taking steps to reduce the risk of spreading COVID-19. In most cases, the registry is strongly encouraging electronic recording where possible.

Below are current recording statuses of the registries around the state as of Monday, March 16th at 11:00 AM:

| Registry                           | Physical Recording  | Electronic Recordings * |
|------------------------------------|---------------------|-------------------------|
| Barnstable                         | Drop offs only      | Yes                     |
| Berkshire South (Barrington)       | Yes                 | Yes                     |
| Berkshire Middle (Pittsfield)      | Drop offs only      | Yes                     |
| Berkshire North (Great Barrington) | Yes                 | Yes                     |
| Bristol North (Taunton)            | Hand Delivery       | Yes                     |
| Bristol South (New Bedford)        | Yes                 | Yes                     |
| Dukes                              | Scheduled Only      | Yes                     |
| Essex North (Lawrence)             | Drop offs only      | Yes                     |
| Essex South (Salem)                | Yes                 | Yes                     |
| Franklin                           | Drop offs only      | Yes                     |
| Hampden (Springfield)              | No                  | Yes                     |
| Hampden (Westfield Satellite)      | Yes                 | Yes                     |
| Hampshire                          | Yes                 | Yes                     |
| Middlesex North (Lowell)           | No                  | Yes                     |
| Middlesex South (Cambridge)        | No                  | No                      |
| Nantucket                          | No                  | Yes                     |
| Norfolk                            | Yes                 | Yes                     |
| Plymouth                           | Yes                 | Yes                     |
| Suffolk                            | No                  | Limited                 |
| Worcester                          | Front desk Drop off | Yes                     |

\*The status of Electronic Recordings is a fluid one. Where there is full Electronic Recording capability, the documents are submitted electronically and are in line for indexing so the results can be seen by the public. Where there is limited capability, the documents may be submitted for recording electronically, but there may be more substantial delays in indexing.

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