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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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