

SalemNews.com, Salem, MA

November 18, 2010

Letter: Dealing with Registry of Deeds directly can save you money

To the editor:

Recently my office has received numerous phone calls from people who have paid off their mortgages and received notice from their lending institution notifying them that their discharge of mortgage needs to be recorded.

In this letter, the lenders inform the homeowner that they can return the discharge application to the bank for filing at the Registry of Deeds for a fee of \$150, or the homeowner can file the discharge themselves at the Registry of Deeds. What they have failed to mention is the fact that the homeowner can easily file the discharge form for only \$75 instead of the \$150 being charged by the banks. I am calling upon the lenders to clarify this information in future mailings.

I'm writing to people in Essex County to notify them that they can file the discharge themselves by coming to the Registry of Deeds anytime between 8 a.m. and 4 p.m., Monday through Friday; or they can mail the discharge to us, and we will record that document. Either way, the filing fee is \$75, not \$150.

The Southern Essex District Registry of Deeds is located in Shetland Park, 45 Congress Street, Suite 4100, Salem, MA 01970. If they have any questions, please contact my Customer Service Department at 978-542-1704 and they will be glad to assist you. Please also visit our website at www.salemdeeds.com.

These are tough economic times we are all facing and a savings of \$75 is a lot of money!

John L. O'Brien

Register of Deeds

Southern Essex District

Salem