

## MIDDLESEX NORTH REGISTRY OF DEEDS

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# RESEARCHING YOUR HOUSE HISTORY AT THE REGISTRY OF DEEDS

**Introduction** - The registry of deeds is a good starting point for researching the history of your home. Land ownership documents back to the year 1629 are freely available on the registry's website, [www.lowelldeeds.com](http://www.lowelldeeds.com). This handout explains how to use that website and suggests other sources of information for your research.

**Registry of Deeds Records** – Land ownership records such as deeds and mortgages are reproduced in their entirety in registry record books. Each record book is numbered as is each page within the book. Every document is identified by its “book and page number.”

**Registry Website** – The Middlesex North Registry of Deeds website is [www.lowelldeeds.com](http://www.lowelldeeds.com). To retrieve any document from 1629 to the present, click on the yellow “search” box, then move your cursor over the “search criteria” command on the upper menu bar to display all search options. Once you have found your document, click on the “view images” tab on the right side of the screen to display the document image. The website uses a popup window to display document images so you may have to “allow” popups from the registry website. To save a displayed image, use the “basket” function. Click “add to basket” and then “add (all) pages.” From the upper menu bar of the main page, select “Basket” then “Download: PDF.”

**Chain of Title** – “Chain of title” refers to the successive ownership deeds for a particular piece of property. Following that chain back through time will tell you who owned the property and when. The easiest way to trace the chain of title is to start with a recent deed to the property. On most deeds, the legal description contains a line called the title reference. This statement identifies the book and page number of the deed that established ownership in the current grantor. Look at that deed, find its title reference, and you have the next deed back in the chain of title. Repeat that process until you can go no further.

**Grantor/Grantee Index** – Whenever a document is recorded, the registry adds any names contained in it to a searchable index. From 1976 to the present, all names are in a single computerized database. From 1629 until 1976, however, names are contained in separate grantor and grantee indexes. The grantor is the person giving something away, while the grantee is the person receiving something. If you know that a person bought a house in the 1960s, look for that person's name in the 1960s grantee index (grantee because you know the person received the property). You should find an entry that shows the book and page number of the deed by which that person became the owner of the property. To learn when that person sold the property, search for his name in the grantor index. The registry has scanned the pre-1976 grantor and grantee indexes as electronic books. To use them, choose “pre-1976 grantor (or grantee) index” from search criteria, enter the date range and enter the name of interest to you. A list of names will appear. Each of those names is the first one on a page full of other names, so display the image of the name closest to yours and scrutinize all the names on that scanned index page.

**Retrieving Documents by Book and Page** – The easiest way to retrieve a document is by its book and page number. For documents recorded from 1952 to the present (Book 1132 and up), select “book search” from search criteria. For documents recorded from 1855 to 1952 (Book 1 to Book 1131), select “unindexed property search.” For documents recorded before 1855, select “Unindexed pre-1855 books” (for these, you also need the town in which the property is located).

**Property Address** – Registry records are name-based, not address-based. Addresses have only been entered in the index on a regular basis since 1995. Even then, variations in street names and numbers makes searching by address less reliable than searching by name.

**Registered Land** – Massachusetts has two separate recording systems. Most property is “recorded” land which is the system described above. However, a small percentage is “registered” which is a system adopted in Massachusetts in 1898. With registered land, the registry of deeds creates a certificate of title, much like the registry of motor vehicles provides a certificate of title for a motor vehicle. You can trace the ownership history of registered land, but it is difficult to do online and usually requires a trip to the registry of deeds.

**Probate Records** – If you can’t find a reference to a deed, the owner may have died. In that case, ownership would pass through probate rather than by deed. All probate records for Middlesex County are kept at the registry of probate in Cambridge. These records are not online.

**Plans** – Many deeds describe the property conveyed by a lot number on a subdivision plan (i.e., “shown as lot D on plan in plan book 100, plan 5.”). Retrieve the image of the plan from the registry’s website using its plan book and plan number (search criteria/plans/book (years) search). Plans often contain references to deeds or other plans that may be relevant.

**Determining the Age of a House** – The most accurate way of determining the age of a house is from the building permit at town hall. For older homes, however, building permits either were not required or have passed into archival limbo. Registry records are concerned with who owns the land, not what is built upon it, so a deed will not expressly state when a house was built. Closely read all deeds for a property and you may be able to estimate the construction date of a home. Circumstantial evidence of the age of a house may also be found in city or town directories, atlases, local histories, old newspapers, census returns, and property tax records. Check with a research librarian at your local library or historical society to learn what else might be available.

**Plot Plans** – When you buy or refinance a house, the lender typically requires a plot plan which is a sketch that shows the footprint of your home as it sits on your lot (your lawyer orders it; a surveyor draws it; and you pay for it). Later, when a homeowner decides to add a deck or a garden shed, building officials sometimes ask for a plot plan in the permit application process. These plans ARE NOT recorded at the registry of deeds. If you don’t already have a plot plan, you may have to order a new one from a surveyor.

**Other Services at the Registry of Deeds** – The registry of deeds provides many other services to individual homeowners. If you need a copy of your deed, just call us at 978/322-9000 and we will mail or email it to you. Massachusetts law permits you to protect your primary residence from creditors by filing a Declaration of Homestead at the registry of deeds. We have blank homestead forms for you to complete at the registry and notaries to acknowledge your signature. (Recording fee for a homestead is \$35, cash or check).

**Questions** – Email or call Register of Deeds Richard Howe at [lowelldeeds@comcast.net](mailto:lowelldeeds@comcast.net) or at 978/322-9000.