**AFFIDAVIT OF CLARIFICATION OF TITLE under CHAP 183 SECT 5B**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, MA**

I, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, being duly sworn, do hereby depose and swear of my own personal knowledge as follows:

1. On xxx date I purchased my home at xxx address, town, county, Massachusetts as shown in the deed recorded at xxx county Registry of Deeds book # xxx page # xxx.

2. On xxx date I executed a mortgage with (xxx lender’s name) recorded at xxx county Registry of Deeds book # xxx page # xxx.

(3. This mortgage also included an undisclosed reference to Mortgage Electronic Registration Systems (MERS) as nominee/mortgagee which was not disclosed to me at closing.)

4. On xxx date the foreclosing entity named xxx purporting to be the owner of my mortgage recorded an affidavit of compliance in xxx county Registry of Deeds at book # xxx page # xxx.

15. Said Mortgagee did not strictly follow the laws related to foreclosure by sale and in requirements of the mortgage. Therefore, any foreclosure deed is/will be void by operation of law *ab initio* (without the need of a court ruling) and I am still the owner of the home.

Subscribed to and sworn under the pains and penalties of perjury this \_\_\_day of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, 20\_\_\_

Signed: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Printed Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Deed: Book: \_\_\_\_\_\_\_\_\_ Page: \_\_\_\_\_\_\_\_\_\_

COMMONWEALTH OF MASSACHUSETTS

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_(County), ss.

On this \_\_\_\_ day of \_\_\_\_\_\_\_\_\_\_\_, 20\_\_\_\_\_, before me, the undersigned notary public, personally appeared \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ who proved to me through \_\_\_\_\_\_\_ (mark an X) satisfactory evidence of identification, which was \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, or was \_\_\_\_\_\_ (mark an X) known to me to be the person(s) who signed the preceding document in my presence, and who swore or affirmed to me that the contents of the document are truthful and accurate to the best of his/her/their knowledge and belief.

 Notary Public

 Printed Name:

 My Commission Expires:

ATTORNEY CERTIFICATE

On this \_\_\_\_ day of \_\_\_\_\_\_\_\_\_\_\_, 20\_\_\_\_\_, I, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, hereby certify that I am an attorney at law with offices at \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, \_\_\_\_\_\_\_\_\_\_\_, Massachusetts, and that the facts stated in the foregoing affidavit are relevant to the title to the premises therein described and will be of benefit and assistance in clarifying the chain of title thereto.

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Attorney

 Printed Name:

 BBO#