



# Commonwealth of Massachusetts

SOUTHERN ESSEX DISTRICT REGISTRY OF DEEDS  
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*A division of the Secretary of the Commonwealth*  
**WILLIAM FRANCIS GALVIN, SECRETARY**

## **FOR IMMEDIATE RELEASE**

Salem, MA

Wednesday, December 7, 2022

Contracts: John O'Brien, (978) 542-1700; Grace Ross 617-291-5591

### **South Essex Register O'Brien declares that he and all elected officials in positions of responsibility should refuse enforcement of racist/sexist/anti-immigrant mortgages.**

Today – Salem Massachusetts, 10 AM, the South Essex County Register of Deeds, the Honorable John L. O'Brien, Jr., announced at the press conference at the Salem Registry of Deeds at 45 Congress St., Salem, MA 01970 that he has filed to intervene in the so-called securitized trust's court case against Esther Ngotho. The conference was also zoomed (see below)

“As the Southern Essex County Register of Deeds, I have sworn to faithfully uphold my duties, (as to recording and not recording) of proper and legal documents. I have and will continue to protect my constituents against illegal and predatory lending practices by big banks. Today I have filed my second Motion to Intervene in this case. Ms. Ngotho is not only a constituent of mine, but a United States citizen and an African American immigrant who is the victim of predatory loan and unethical banking practices. In my opinion, this woman was set up by the lenders and others for failure from day one,” explained Register O'Brien.

He continued: “The fact that the Land Court has attempted in Ms. Ngotho's case to order me to record documents that would continue the destruction of her equal rights to her home is very disappointing. The fact that I attempted to intervene earlier, a Motion which the Land Court denied, is basically ordering me to record documents that I believe would violate the law and in doing so, would also deprive Ms. Ngotho of her equal rights. Additionally, and most importantly, the foreclosure documents are technically and legally deficient and appear to have been fraudulently submitted. The Land Court's action is basically asking me to turn a blind eye to fraud, which is something that I will not do. The mortgage deed that was submitted for recordation on May 25, 2004 to my Registry of Deeds is, like any other prohibited discriminatory deed, illegal and unenforceable.”

“We so welcome the Register’s visionary actions in compliance with federal Ku Klux Klan Act,” explained Grace C Ross, Coordinator of the Mass Alliance Against Predatory Lending (MAAPL) “under federal law, 42 U.S. code sections 1981 & 1982, government actors are to protect Ngotho’s equal rights to property and to contracting. Under section 1983, “Civil action for deprivation of rights”, a government official is to stand behind Ngotho in ensuring her rights are honored. Under section 1986, anyone in a position to prevent the violation of her rights by two or more persons, have an obligation to act.”

Grace C Ross also provided the background of the extensive evidence of the use of mortgage deeds back at least 100 years to unequally strip the wealth of people of color and their homes, and, more recently, that of immigrants and women. Further, she provided evidence of the wealth stripping and the destruction of economic stability of our communities, especially those with higher percentages of people of color which were also targeted discriminatorily for predatory loans.

Ross also provided a statistical background showing that some 120,000 foreclosures are claimed to have happened in Massachusetts. The vast majority of them represent discriminatory prohibited lending practices. She laid out the overpricing of Ngotho’s property and the extensive elements of the discriminatory predatory loan, all of which, the math shows allowed the enforcement of this illegal loan in the first three years to charge Ngotho \$52,000 more than the real price of the property with a legitimate mortgage would have charged her.

Dr. Esther Ngotho, herself, was present to answer questions at the press conference, as well.

*For those who cannot make it to the Registry in Salem in person, here is the zoom link. It will open at 9:50am so that we can get everyone on hopefully by 10am and not disrupt the in-person press conference.*

PLEASE JOIN THE ZOOM BEFORE 10am so we can work out kinks before 10am.

Topic: S. Essex Registry MAAPL Zoom Press Conf.  
Time: Dec 7, 2022 09:50 AM Eastern Time (US and Canada)

Join Zoom Meeting

<https://us02web.zoom.us/j/83622655282?pwd=djZYeVRXZTI0MHpNMzkzMXlaWmk1dz09>

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