

Middlesex North Registry of Deeds
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Indexing Quick Reference Guide

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The following information is derived from the Massachusetts Deed Indexing Standards and local practice at the Middlesex North Registry of Deeds. We welcome your comments and suggestions. Please send them to lowelldeeds@comcast.net.

Abbreviations (Names)	Use CO, CORP, DEPT, INC, LLC, LLP, and LP unless the word is the first one of the name. For example, "Corporation for Public Broadcasting" would spell out Corporation and not abbreviate it since it is the first word of the name.
Abbreviations (Addresses)	Use AVE, BLVD, DR, LN, PKWY, PL, RD, SQ, ST, TERR, TPKE
Acknowledgements	Failure of an acknowledgement to comply with the requirements of the Executive Order Regarding Notaries Public will not prevent a document from being recorded. To be recordable, the document must contain the original signature of the notary and, from all the circumstances, must demonstrate an intent that it serve as an acknowledgement.
Acknowledgement: Out of State	There are no additional requirements for an out of state acknowledgement. The seal of the officer taking the acknowledgement is not required.
Acknowledgement: Out of Country	An acknowledgement made outside of the United States shall be made by: 1) a justice of the peace, notary public or magistrate of the country in which the acknowledgement is made: 2) a commissioner appointed therefor by the governor of Massachusetts 3) an ambassador or other U.S. consular official accredited to the country where the acknowledgement is made.
Address (Property)	For any document in which the street number and street name of the property can be readily ascertained, enter that information in the appropriate field of the index.
Alias	If a person is or was known by multiple names, index all names separately. Do not include designations such as "also known as" or "aka" or "formerly known as" or "fna." So, index "Mary Smith, formerly known as Mary Jones" as SMITH, MARY and JONES, MARY
And	Always use "&" instead of the word "and." For example, "Stop and Shop" is indexed STOP & SHOP.
Apostrophe	Delete the apostrophe. Do not leave a space. "Joe's Taxi" is indexed JOES TAXI.
Business Name	A human name contained in a business name should be indexed the way it appears and not placed in the Last Name, First Name format. Index "Tom Jones Engineering Inc" as TOM JONES ENGINEERING INC
City	Enter the name of the city followed by the word "city." Index "City of Lowell" as LOWELL CITY. If the name presented indicates the department or office involved, include that name after the word "city." Index "Lowell Planning Department" as LOWELL CITY PLANNING (omit words such as Department, Board, Agency, etc).

Comma	Delete the comma, don't leave a space. "ABC, Inc" is indexed ABC INC
Company	Always abbreviate to CO unless it's the first word of the name
Condominium Association Liens & Certificates	A Certificate issued by a condominium association takes the document type "6D." Only the name of the condominium association is entered into the index, although if the address of the unit is apparent, that should also be entered into the index.
Condominium Unit Numbers	Unit number follows street: WELLMAN AVE UNIT 5
Copies	Only original documents or certified copies issued by another registry, a court, or some governmental entity will be accepted for recording
Corporation	Always abbreviate to CORP unless it's the first word of the name
d/b/a (doing business as)	Index the primary name and the d/b/a name as two separate names. Index "Exxon d/b/a Esso" as EXXON and then as ESSO
Description (of property)	Nothing should be entered in the "Description" field of the index. Formerly, information such as a plan reference, lot number or phrases such as "many lots" or "see record" were entered. The street number and address of a property is to be entered in the index, however.
Estates	An estate name should be indexed as a human name with a suffix extension EST after the first name. Index "Estate of Mary Jones" is indexed JONES, MARY EST
Et al, et ux	Do not use relators such as "et al" or "et ux"
Foreign Language	Documents written in a language other than English must have an English translation attached
F.S.B.	Always omit FSB (Federal Savings Bank) even if contained in the name on the document
Hyphen	Keep a hyphen that appears in a name on a document. "1-800-East-West Mortgage" would be indexed 1-800-EAST-WEST MORTGAGE and "Co-operative Bank" would be indexed CO-OPERATIVE BANK
Hyphenated Name	Always keep the hyphen. "Mary Smith-Jones" is indexed SMITH-JONES, MARY
Incorporated	Always abbreviate to INC unless it's the first word of the name
Initials	Delete any periods that follow an initial. Keep the spacing that appears on the document. Index "GP Wright Inc" as GP WRIGHT INC and C J Smith Co as "C J SMITH CO"
Internet Name	Keep symbols and punctuation marks that are part of an Internet name such as AMAZON.COM or E*TRADE
Joint Ownership	When two or more people are grantees on a deed, if no type of tenancy is specified, the parties own the property as Tenants in Common.
Last Names - Multiple	If two names are connected by a hyphen, index as a single name. Index "Mary Smith-Jones" as SMITH-JONES, MARY. But, if two apparent last names unconnected, treat the final name as the last name. Index "Mary Smith Jones" as JONES, MARY SMITH
Last Name Prefix	No space between prefix and name. Index "La Cosse" as LACOSSE and O'Brien as OBRIEN
Limited Liability Company	Always abbreviate to LLC

Limited Partnership	Always abbreviate to LP
Massachusetts	Any combination of words meant to identify the Commonwealth of Massachusetts should be indexed as MASSACHUSETTS COMM followed by the name of the agency. Index "Massachusetts Department of Environmental Protection" as MASSACHUSETTS COMM ENVIRONMENTAL PROTECTION
MERS	Always index as MORTGAGE ELECTRONIC REGISTRATION SYSTEMS except in Registered Land where it becomes MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC.
Middle Names/Initials	Middle names and initials are entered after the first name. Do not abbreviate a middle name that is spelled out. Index "Jane R Smith" as SMITH, JANE R, "Jane R P Smith" as SMITH JANE R P, and "R Jane Smith" as SMITH, R JANE
Numbers	Take exactly as they appear on the document. "Five" is FIVE, "III" is III, "5" is 5.
National Association/NA	Always omit NA (National Association) even if contained in the name on the document.
Period	Delete periods except in Internet names
Punctuations Marks	The hyphen is the only punctuation mark retained (except for Internet names)
Order of Recording	The customer is responsible for presenting documents to the registry in the order they are to be recorded. The registry will record documents in the order they are presented to us at the recording counter.
Re-recording a document	When it becomes necessary to re-record a document, please write a statement on the first page of the document stating the reason for it to be recorded again. For example, "This document is being re-recorded to insert the correct date of execution."
Recorded vs Registered Land	The customer is responsible for presenting recorded land documents to the recording counter and registered land documents to the registered land section.
Relators	Unless indicated otherwise in this document, no symbols or letters shall be used as "relators" (formerly "O" was used for Other, "H&W" was used for Husband and Wife).
Saint/St	Index the way it appears on the document. Index "Saint Croix" as SAINT CROIX and "St Pierre" as ST PIERRE
Suffix - Lineage	A lineage suffix (Sr, Jr, III) is placed after the first name in the index. Index "John Brown Jr" as BROWN, JOHN JR and "Ronald Smith III" as SMITH, RONALD III
Towns	Enter the name of the town followed by the word "Town." Index "Town of Andover" as ANDOVER TOWN. If the name presented indicates the department or office involved, include that name after the word "town." Index "Andover Planning Department" as ANDOVER TOWN PLANNING (omit words such as Department, Board, Agency, etc).
The	Omit "The" when it is the first word in a name. Index "The Ideal Co" as IDEAL CO
Trustee	When someone is identified as a trustee, put TR at the end of the person's first name. Index "John Brown, Trustee" as BROWN, JOHN TR