

SENATE No. 893

The Commonwealth of Massachusetts

PRESENTED BY:

Cynthia Stone Creem

To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act to provide landowners title protection.

PETITION OF:

NAME:

Cynthia Stone Creem

DISTRICT/ADDRESS:

First Middlesex and Norfolk

SENATE No. 893

By Ms. Creem, a petition (accompanied by bill, Senate, No. 893) of Cynthia Stone Creem for legislation to provide landowners title protection. The Judiciary.

[SIMILAR MATTER FILED IN PREVIOUS SESSION
SEE SENATE, NO. 796 OF 2017-2018.]

The Commonwealth of Massachusetts

**In the One Hundred and Ninety-First General Court
(2019-2020)**

An Act to provide landowners title protection.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

1 SECTION 1. The General Laws are hereby amended by inserting after Chapter 183C the
2 following chapter:

3 CHAPTER 183D LANDOWNER'S TITLE PROTECTION ACT

4 Section 1. This chapter shall be known and may be cited as the Landowner's Title
5 Protection Act.

6 Section 2. As used in this chapter, the following words shall, unless the context otherwise
7 requires, have the following meanings:

8 "Decree", a decree, judgment or order of any court within the commonwealth including,
9 but not limited to, a decree, judgment or order of the superior court or land court affecting an

10 interest in land or a decree of judgment of the probate court allowing a will or appointing an
11 administrator.

12 "Deed", any type of instrument of conveyance, except a mortgage or a tax taking by a
13 municipality, including, but not limited to, a grant of easement, a warranty, quitclaim, release,
14 foreclosure, fiduciary, or commissioner's deed, or a sheriff's deed or tax collector's deed recorded
15 subsequent to foreclosure of the right of redemption; or a treasurer's deed of low value land held
16 under tax title, which is recorded subsequent to recording of a decree establishing title pursuant
17 to section 80B of chapter 60, and one year has elapsed after entry of the decree, or as to which a
18 period of more than 20 years has elapsed after recording, in either case without any petition to
19 vacate having been timely filed.

20 "Land", any parcel or tract of unregistered land in the commonwealth, together with any
21 and all buildings and other improvements thereon unless such buildings or improvements are
22 expressly excepted therefrom.

23 "Origin of title", a title transaction, other than a devise or probate court decree as to an
24 intestacy or the allowance of a will, in the chain of title, containing language or, in the case of a
25 decree, provisions sufficient to create or transfer the interest in land which forms the basis for the
26 title to such land, and which was the most recent as of that date which is the beginning of the
27 sufficiency period prior to the date on which the sufficiency is being determined.

28 "Recorded", recorded in the appropriate registry of deeds or filed in the appropriate
29 registry of probate.

30 "Records", records of the registry of deeds for the county or district in which the land is
31 located and of any registry of probate in the commonwealth.

32 "Sufficiency Period", fifty years, except in those cases where a longer period is required
33 pursuant to the provisions of paragraph (b) of section 3.

34 "Title transaction", any transaction affecting title to any interest in land, including, but
35 not limited to, any deed, grant, release, devise, instrument of taking by eminent domain, decree
36 foreclosing redemption from a tax taking and other decree.

37 Section 3. (a) Any person having an interest in land, who has an unbroken chain of title
38 to such interest for the sufficiency period or more, shall be deemed to have a good and clear
39 record and marketable title to that interest, subject only to the provisions of section 4. An
40 unbroken chain of title exists when the records disclose: (i) the origin of title; and (ii) nothing in
41 the records within or subsequent to the origin of title which purports to divest the person
42 claiming the interest.

43 (b) If, within fifty years preceding the date on which the sufficiency of title is being
44 determined, there appear to have been no title transaction, other than a devise or probate court
45 decree as to an intestacy or the allowance of a will, relating to such interest or the land it affects,
46 the sufficiency period shall be seventy-five years.

47 Section 4. A good and clear record and marketable title shall be subject to:

48 (a) any interest or encumbrance that is created by a title transaction and is within the
49 chain of title on or subsequent to the effective date of the origin of title.

50 (b) any interest or encumbrance which is created by a title transaction prior to the
51 effective date of the origin of title only if the origin of title or subsequent recorded instrument
52 specifically identifies either such prior interest or encumbrance or the instrument in the records

53 wherein the interest or encumbrance was created, but a general reference to a title source such as
54 "for our title see", or "said land is the same described in", or general phrases such as "subject to
55 any rights, easements, restrictions and other matters, of record" or words or phrases of similar
56 import, shall not be deemed a "specific identification therein" so as to preserve such interest or
57 encumbrance;

58 (c) any right or easement granted to owners abutting private ways under section 5 of
59 chapter 187;

60 (d) any right or easement granted, excepted or reserved by any instrument, if there is
61 evidence of the existence of such right or easement beneath, upon or above any part of the land
62 described in such instrument, whether or not observable on or above the ground;

63 (e) any right or easement granted, excepted or reserved by any instrument, if there is
64 evidence of the use of such right or easement upon any part of the land;

65 (f) any interest or easement of any public utility corporation or any public service
66 corporation organized and existing under chapter 158 or chapter 164;

67 (g) any reversionary interest of a lessor, or any interest of a successor of any lessor at the
68 expiration of any lease;

69 (h) any interest of the United States, the commonwealth or any political subdivision,
70 agency, authority or instrumentality of the commonwealth, including in land formerly used by
71 railroads, whether there are recorded easements or not;

72 (i) the rights of any person arising from a twenty-year period of adverse possession or
73 prescriptive use, which period was in whole or in part subsequent to the date of origin of title;

74 (j) conservation, preservation, agricultural preservation and affordable housing
75 restrictions exempted under the provisions of clause (c) of the first paragraph of section 26 of
76 chapter 184;

77 (k) any interest or instrument of record which has been created pursuant to section 6 of
78 chapter 21E;

79 (l) any liens created pursuant to section 13 of said chapter 21E;

80 (m) any restriction, easement, condition or license held by any governmental body, as
81 defined in section 26 of chapter 184, if the instrument imposing such restriction, easement,
82 condition or license is duly recorded and indexed in the grantor index in the registry of deeds or
83 registered in the registry district of the land court for the county or district wherein the land lies
84 so as to affect its title, and describes the land by metes and bounds or by reference to a recorded
85 or registered plan showing its boundaries; and

86 (n) all interests preserved in chapter 185.

87 Section 5. Except as provided in section 4, all interests, the existence of which depend
88 upon any title transaction that occurred prior to the effective date of the origin of title, however
89 denominated, whether legal or equitable, present or future, which interests may be asserted by
90 any person, whether or not under a disability, including but not limited to all rights of redemption
91 in the case of a taking or sale for the non-payment of real estate taxes, are hereby declared to be
92 null and void with respect to the interest specified in section 3.

93 Section 6. Notwithstanding the foregoing, any person to whom a decree of confirmation
94 under chapter 185 has been issued shall be deemed to have a good and clear record and

95 marketable title as of the effective date of such decree, subject only to the matters set forth in
96 such decree and the matters enumerated in section 46 of chapter 185.

97 Section 7. This chapter shall be liberally construed to effectuate the legislative purpose of
98 simplifying and facilitating title transactions by allowing persons to rely on a record chain of title
99 as described in section 3, subject only to such limitations as appear in section 4.

100 Section 8. Except as herein specifically provided, nothing herein shall be construed to
101 change the period for bringing an action or for doing any other required act under any statute of
102 limitations or to affect the operations of any statute governing the effect of the recording or the
103 failure to record any instrument affecting land.

104 SECTION 2. If the sufficiency period specified in section 3 of chapter 183D of the
105 General Laws would expire prior to January 1, 2021, such period shall be extended so as to
106 expire on January 1, 2021.

107 SECTION 3. This act shall take effect January 1, 2021 and shall apply to instruments
108 executed on, after and prior to said date.