Guides for Public Data Collection

OVERVIEW:

The following guides were designed to assist MAAPL with the collection of publicly available data from government websites, including the US Securities and Exchange Commission and the Registries of Deeds for each Massachusetts county. Each guide included in this document explains how to navigate the desired website in order to locate specific legal documents that are helpful to MAAPL’s efforts. After locating the documents using the guides, use the annotated document examples to identify and take note of the desired data points for each document. The following table of contents contains the page numbers for each individual guide so users can locate the guide related to the website of interest.

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US SEC Data Collection Instructions

SEC EDGAR SEARCH LINK: https://www.sec.gov/edgar/searchedgar/companysearch.html

1. SEARCH USING THE EDGAR DATABASE

- Navigate to the EDGAR Search page using the link above
- Select "More Options" and then "Contains" under "Search Match Options"
- Search "SERIES" followed by the year in which the desired asset-backed securities were formed
- Leaving all other selections blank, scroll down to the bottom of the page and select the grey "SEARCH" button
- See below for example of search window and terms

2. FIND THE SECURITIZED TRUSTS

- On the search page, notice that the results are characterized by CIK (Central Index Key), which is a unique identifier for each SEC filing.
- Also notice the presence of Standard Industrial Classification (SIC) Codes which describe the company’s type of business
- Next to the SIC, notice the results that are labeled "ASSET-BACKED SECURITIES"
  - These are the filings of interest
- For each of these filings, select the red CIK link which will bring you to the filings by that company.
3. FIND THE POOLING AND SERVICING AGREEMENTS

- On the next page, you will see a long list of documents.
- The left-most side of the page, the column labeled "Findings", contains the names of the documents related to the Securitized Trust.
- The Pooling and Servicing Agreements are located under the "8-K" filings.
  - Sometimes there are multiple 8-K filings.
  - The Pooling and Servicing Agreement is usually in the largest 8-K filing.
  - The file size can be seen under the "Description" column of the page, as shown below.
Once the correct document type is located, select the corresponding "Documents" link in the "Format" column.
- A page similar to the page shown below will appear.
- The Pooling and Servicing Agreement should be located as an attachment to this 8-K document.
- Select the corresponding red link (in the "Document" column) to open the document.
  - If this 8-K document does not contain the Pooling and Servicing Agreement, go to the previous page and open up the next largest 8-K file until the Pooling and Servicing Agreement is located.

4. FIND AND ENTER THE DATA

- Open the appropriate spreadsheet for data entry.
- The first data to collect are the names on the first page of the Pooling and Servicing Agreement.
- On this page, collect all the names listed. This may include:
  - Name of the Depositor
  - Name(s) of the Sponsor(s)
  - Name of Servicer
  - Name of Master Servicer
  - Name of Trustee
  - Name(s) of Seller(s)
- The first page also contains the start-up date of the securitized trust. Collect this date (see below).
Next, press Ctr + F at the same time on Windows machines or Command + F on MacBook to search the document.

Enter in “duly authorized as of” to find the signature pages in the document (see below)

We want a description of what is in these fields.

- For example, some signatures are typed and accompanied by a “/s/” to denote an “electronic signature”, while some have no “/s/” but are just a typed name, some are handwritten, and some are blank.
Next, find the associated notaries for these signatures, called jurats, which are usually located on the page below the signature page. Note the following:

- Are there the same number of jurat entries as there are signatures on the signature page?
- Are the notary jurat entries completely filled out (with date, name, seal, etc)? If not, what are they missing? See below for an example of a completely blank notary jurat section.
- Similar to above, what kind of signatures are present in the notary sections? For example, are they blank, contain "/s/", or are they typed?

See example below

STATE OF NEW YORK )
COUNTY OF NEW YORK ) ss:

On this ___ day of January 2006, before me, a notary public in and for said State, appeared ____, personally known to me on the basis of satisfactory evidence to be an authorized representative of Nomura Asset Acceptance Corporation, one of the corporations that executed the within instrument, and also known to me to be the person who executed it on behalf of such corporation and acknowledged to me that such corporation executed the within instrument.

IN WITNESS WHEREOF, I have heretofore set my hand and affixed my official seal the day and year in this certificate first above written.

[Notarial Seal]

- Next, press 'Ctrl+f' or 'Command+f' again and search 'governing law'.
  - This phrase will often, but not always be included in section 12.04.
  - Note the state who's laws govern this securitized trust. This will often be New York or Delaware.


Search the keywords, "substitute mortgage", "two years", or "24 months" to find the language for the timeline in which individuals may substitute the current loan with a new one.

- Note the language around this, which is usually "after 2 years" or "after 24 months" of the founding date of the original trust.
- See below for an example of how this may be presented within the Pooling and Servicing Agreement
Closing Date and will deliver to the Seller a final certification substantially in the form of Exhibit C-2 to the Custodial Agreement. If the Custodian is unable to deliver a final certification with respect to the items listed in Exhibit C-2 due to any document that is missing, has not been executed or is unrelated, determined on the basis of the Mortgagor name, original principal balance and loan number; to the Mortgage Loans identified in the Final Mortgage Loan Schedule (a “Material Defect”), pursuant to Section 6 of the Custodial Agreement, the Custodian will notify the Trustee of such Material Defect and the Trustee shall notify the Seller of such Material Defect. The Seller shall correct or cure any such Material Defect within ninety (90) days from the date of notice from the Trustee of the Material Defect and if the Seller does not correct or cure such Material Defect within such period and such defect materially and adversely affects the interests of the Certificateholders in the related Mortgage Loan, the Seller will, in accordance with the terms of the Pooling and Servicing Agreement, within ninety (90) days of the date of notice, provide the Trustee with a Substitute Mortgage Loan (if within two (2) years of the Closing Date) or purchase the related Mortgage Loan at the applicable Purchase Price; provided, however, that if such defect relates solely to the inability of the Seller to deliver the original security instrument or intervening assignments thereof, or a certified copy because the originals of such documents, or a certified copy, have not been returned by the applicable jurisdiction, the Seller shall not be required to purchase such Mortgage Loan if the Seller delivers such original documents or certified copy promptly upon receipt, but in no event later than 360 days after the Closing Date. The foregoing repurchase obligation shall not apply in the event that the Seller cannot deliver such original or copy of any document submitted for recording to the appropriate recording office in the applicable jurisdiction because such document has not been returned by such office; provided that the Seller shall instead deliver a recording receipt of such recording office or, if such receipt is not available, a certificate of the Seller or a Servicing Officer confirming that such documents have been accepted for recording, and delivery to the Trustee shall be effected by the Seller within thirty days (30) of its receipt of the original recorded document.
MA Registry of Deeds Data Collection Process General Model

APPLIES TO: North Berkshire, Middle Berkshire, Franklin, Hampshire, Worcester, North Middlesex, Suffolk, Dukes, and Nantucket

NORTH BERKSHIRE LINK: https://www.masslandrecords.com/BerkNorth/
MIDDLE BERKSHIRE LINK: https://www.masslandrecords.com/BerkMiddle/
FRANKLIN LINK: https://www.masslandrecords.com/Franklin/
HAMPSHIRE LINK: https://www.masslandrecords.com/Hampshire/
WORCESTER LINK: https://www.masslandrecords.com/Worcester/
NORTH MIDDLESEX LINK: https://www.masslandrecords.com/MiddlesexNorth/
SUFFOLK LINK: https://www.masslandrecords.com/Suffolk/
DUKES LINK: https://www.masslandrecords.com/Dukes/
NANTUCKET LINK: https://www.masslandrecords.com/Nantucket/

1. NAVIGATE TO THE REGISTRY OF DEEDS WEBPAGE FOR THE COUNTY OF INTEREST (WORCESTER IS USED FOR EXAMPLE PICTURES)

2. SELECT THE SEARCH CRITERIA DROP DOWN MENU
3. **SELECT "RECORDED DATE SEARCH UNDER THE HEADING "RECORDED LAND"**

![Search Interface](image)

4. **SELECT DATE RANGE AND DOCUMENT TYPE (POSSESSION)**

![Search Interface](image)

5. **COLLECT FORECLOSURE ID INFORMATION**

- Select one of the Possession documents from the above search results
- From the indexed information on the right side of the screen, make note of the following information
  - Date Recorded
  - Time Recorded
  - Street Name
  - Street Number
6. **PERFORM A PROPERTY SEARCH**

- Using the dropdown from the "search criteria", select "Property Search"
- Enter the Street Name, Street Number, and Town which are specified in the previously recorded information relating to this address from the recorded date search

7. **LOCATE DOCUMENTS**

- The Power of Attorney document with a date and time which matches with the foreclosure ID from the Possession is the Power of Attorney that relates to the same foreclosure.
- Documents that need to be collected from these search results include "Possession", "Appointment", and "Foreclosure Deed."
Barnstable Registry of Deeds Data Collection

**Registry of Deeds Link:**  
https://www.barnstabledeeds.org/

1. **Navigate to the Barnstable Registry of Deeds Webpage using the link above**

2. **Select the large button that says Free Public Access**

3. **Follow the general model for other counties**
**Bristol Fall River and South Berkshire Registry of Deeds Data Collection**

**Bristol Fall River Link:**  https://www.fallriverdeeds.com/D/Default.aspx

**South Berkshire Link:**  https://www.masslandrecords.com/BerkSouth/

1. **Navigate to the desired Registry of Deeds webpage using the link above.**

2. **Follow General Model Data Collection Process Steps 2 and 3.**

3. **Select Date Range and Document Type (Certificate of Entry).**

   - Use Advanced drop down to select the document type.
4. COMPLETE GENERAL MODEL STEPS FROM STEP 5 ON
Hampden Registry of Deeds Data Collection

**REGISTRY OF DEEDS LINK**  https://www.hampdendeeds.com/

1. **NAVIGATE TO THE HAMPDEN REGISTRY OF DEEDS WEBPAGE USING THE LINK ABOVE AND SELECT "FIND MY DEED"**

2. **SELECT THE "SEARCH NOW" BUTTON**
3. **CLICK THE DROPDOWN HEADER LABELLED “RECORDED LAND” AND SELECT "DATE RANGE"**

![Image of Recorded Land Search](image)

**4. PERFORM SEARCH**

- Select the date range of interest as well as the document type of “entry” (this refers to certificate of entry)
  - Enter the date range in the form “mmddyyyy” with no slashes or dashes

![Image of Recorded Land by Date Range](image)

- Select "search records"
- Click the blue text following the words "Refers to Book"
  - This allows access to all the documents related to a given foreclosure

```
Bk-Pg:20501-597   Recorded: 11-17-2014 @ 11:47:16am Inst #: 57791 Chg: Y Vfy: Y Sec: N
Pages in document: 1
Grp: 1
Type: Entry
**Refers to Book: 16663-400**

Town: SOUTHWICK Addr: 33 WOODLAND RIDGE RD
Gtor:STENBERG, JEFFREY A (&O) (Gtor)
Gtor:STENBERG, NANCY K (&O) (Gtor)
Gtee:M & T BANK (Gtee)
```
• Click the blue text which says "affidavit in book" (alternatively whatever blue text is the earliest of the largest block of similar dates)

• Open a new tab
• Copy the link from the previous tab into the new tab
• Press the right arrow above the book and page number in the new tab
• The following photos are examples of what the documents will look like
Bk: Pg:20501-593  Recorded: 11-17-2014 @ 11:47:16am Inst #: 57790 Chg: N Vly: Y Sec: N

Pages in document: 2
Grp: 1
Type: Complaint
Refers to Book: 16663-400

Town: SOUTHWICK Addr: 33 WOODLAND RIDGE RD
Gtor: STENBERG, JEFFREY A (&O DEFTS) (Gtor)
Gtor: STENBERG, NANCY K (&O DEFTS) (Gtor)
Gtee: M & T BANK (PLF) (Gtee)

Return addr: GUAEFFA & DENSON LLC
Recording Fee: $0.00 State excise: .00 Surcharge: 25.00


Bk: Pg:20501-595  Recorded: 11-17-2014 @ 11:47:16am Inst #: 57790 Chg: N Vly: Y Sec: N

Pages in document: 2
Grp: 1
Type: Power Of Attorney
Refers to Book: 16663-400

Town: HAMPTEN COUNTY
Gtor: M & T BANK (Gtor)
Gtee: AWAL, ALL (Gtee)
Gtee: GUAEFFA, PETER V (Gtee)
Gtee: BENSON, AUDREY G (Gtee)
Gtee: FITZPATRICK, SARAH T (Gtee)
Gtee: NORMAN, JENNIFER (Gtee)

Return addr: GUAEFFA & DENSON LLC
Recording Fee: $0.00 State excise: .00 Surcharge: 25.00
Plymouth Registry of Deeds Data Collection

**REGISTRY OF DEEDS LINK:** [http://titleview.org/plymouthdeeds/](http://titleview.org/plymouthdeeds/)

1. **NAVIGATE TO THE PLYMOUTH REGISTRY OF DEEDS WEBPAGE USING THE LINK ABOVE**

2. **FOLLOW GENERAL MODEL DATA COLLECTION PROCESS STEP 2**

3. **SELECT "DATE RANGE" UNDER THE HEADING "RECORDED LAND"**
3. SELECT DATE RANGE AND DOCUMENT TYPE (CERTIFICATE OF ENTRY)

4. COMPLETE GENERAL MODEL STEPS FROM STEP 5 ON
South Bristol Registry of Deeds Data Collection

**Registry of Deeds Link:** http://www.newbedforddeeds.com/

1. **Navigate to the South Bristol Registry of Deeds Webpage using the link above**

2. **Follow General Model**
   - Follow General Model process from step 2 on
   - On step 4 of general model, select “ENTRY” instead of “POSSESSION”
South Essex Registry of Deeds Data Collection


1. NAVIGATE TO THE REGISTRY OF DEEDS WEBPAGE USING THE LINK ABOVE

2. PERFORM A SEARCH

- Hold the mouse over the search section on the left side of the page
- Select "Search our records"
- Select "Extended Search"

Need help? Click here
• Select the date range with the form MM/DD/YYYY
• Select the document type possession

[Image of a search interface]

• Click the search button
• For each document, make note of the address

[Table of search results]

• If no address is noted, select the info button
- Double click the blue text under "Refers to"

- If not address is noted, add the information to the data repository.
• Double click the blue text under "Refers to"

![Image]

• If no address is noted add the information to the data repository

• Open a new tab
• Copy the link from the previous search and navigate back to the search section
• Select "Street search"

![Image]

**Need help? Click here**

• Enter the address noted in the previous tab and a date range which includes the date on the previous search
• Select the blue text that says IMG next to the document labeled "COMPLA"

• Make note of all relevant information on each page and click the right arrow next to the house in the upper part of the page
  o Alternatively you can download pages as you go through and if you are doing this, be sure to select PDF and not TIF
  o Continue until all the information is noted down
  o Note: the website will begin a new document without warning so look for the document titles as you are navigating through
MA Registry of Deeds Data Collection (Other Counties)

NORTH WORCESTER LINK:  http://www.fitchburgdeeds.com/ALIS/WW400R.HTM?WSIQTP=SY00
NORFOLK LINK: http://www.fitchburgdeeds.com/ALIS/WW400R.HTM?WSIQTP=SY00
NORTH ESSEX LINK:  http://www.fitchburgdeeds.com/ALIS/WW400R.HTM?WSIQTP=SY00

1. NAVIGATE TO THE REGISTRY OF DEEDS WEBPAGE FOR THE COUNTY OF INTEREST AND SELECT "SEARCH REGISTRY RECORDS"

2. PERFORM A SEARCH

- Select the search option search by 'Entry Date'
• Enter the date range in the form mm/dd/yy with no slashes or dashes
• Select the document type to be "Possession"
• Click "Search Records"

- Click "Search Records"
- Click the text following the words "Refers to Book"

- Click the blue text following the words "Judgement in book" (alternatively whatever document is the earliest of the largest block of similar dates)
- Open a new tab
- Copy the link from the previous tab into the new tab
- Press the right arrow that says "Next doc" above the book and page number in the new tab

- Repeat the previous three steps until all the documents for the given foreclosure are open in different tabs
- To view or download the documents press the book icon