

RECORDING AFFIDAVITS AFFECTING REAL PROPERTY (EXCERPT)
Act 123 of 1915

565.451a Affidavit stating facts relating to matters affecting realty; recording.

Sec. 1a.

An affidavit stating facts relating to any of the following matters that may affect the title to real property in this state and made by any person having knowledge of the facts and competent to testify concerning those facts in open court may be recorded in the office of the register of deeds of the county where the real property is situated:

(a) Birth, age, sex, marital status, death, name, residence, identity, capacity, relationship, family history, heirship, homestead status and service in the armed forces of parties named in deeds, wills, mortgages and other instruments affecting real property.

(b) Knowledge of the happening of any condition or event that may terminate an estate or interest in real property.

(c) Knowledge of surveyors registered under the laws of this state with respect to the existence and location of monuments and physical boundaries, such as fences, streams, roads, and rights of way of real property.

(d) Knowledge of surveyors registered under the laws of this state reconciling conflicting and ambiguous descriptions in conveyances with descriptions in a regular chain of title.

(e) Knowledge of facts incident to possession or the actual, open, notorious, and adverse possession of real property.

(f) Knowledge of the purchaser, or if the purchaser is a corporation, of its president, vice president, secretary, or other authorized representative acting in a fiduciary or representative capacity, of real property sold upon foreclosure or conveyed in lieu of foreclosure of a trust mortgage or deed of trust securing an issue of bonds or other evidences of indebtedness, or of any mortgage, land contract, or other security instrument held by a fiduciary or other representative, as to the authority of the purchaser to purchase the real property and as to the terms and conditions upon which the real property is to be held and disposed of.

(g) Knowledge of a person with respect to an unrecorded mortgage if the affidavit recites the names of the parties to the unrecorded mortgage and is accompanied by a copy of the unrecorded mortgage. The affidavit shall be indexed as provided in section 28 of 1846 RS 65, MCL 565.28, under the name of the affiant. This subdivision applies to any affidavit regarding a mortgage within its scope, even if the affidavit was recorded before the effective date of the amendatory act that added this subdivision. However, an affidavit recorded on or after the effective date of the amendatory act that added this subdivision shall also be indexed under the names of the parties to the mortgage. Furthermore, a copy of an unrecorded mortgage and affidavit shall not be received and recorded by the register of deeds on or after the effective date of the amendatory act that added this subdivision unless the affidavit and the copy of the mortgage are legible and the affidavit states all of the following:

(i) The names of the mortgagor and mortgagee.

(ii) A legal description of the property, the property tax identification number, and, if applicable, the address of the property.

(iii) That the original mortgage has been lost or destroyed.

(iv) That the original mortgage was signed by the parties to the unrecorded mortgage.

(v) That, to the best of the affiant's knowledge, the original mortgage was delivered from the mortgagor to the mortgagee.

(vi) That the affiant did 1 of the following, as applicable:

(A) Mailed a copy of the affidavit and unrecorded mortgage by first-class certified or registered mail, return receipt requested, to the mortgagor at the mortgagor's address last known to the affiant. Actual delivery of that mail or the return of a signed return receipt is not required for the purposes of this sub-subparagraph.

(B) Personally served a copy of the affidavit and unrecorded mortgage on the mortgagor.

History: Add. 1965, Act 178, Imd. Eff. July 15, 1965 ;-- Am. 2014, Act 348, Imd. Eff. Oct. 17, 2014