

Mortgage Discharge Information

Congratulations you have paid off your mortgage! What are the next steps? It depends on a few factors....

- 1) In many circumstances you do not need to do anything. The lender that has been paid off will file the discharge directly with us. The recording fee often is built into the payoff figure. Many lenders will include an envelope for us to forward the recorded discharge on to you for your records.
- 2) Often the lender will mail the original to you with instructions to file the original with us. If that is the case, you have 2 choices.
 - a. Come visit us at the Registry at 3195 Main St. (Route 6A), Barnstable, MA between the hours of 8am & 4pm Monday through Friday, excluding holidays. The fee is \$105 to record & presently we only accept cash or checks.
 - b. OR mail the original to us at the Barnstable Registry of Deeds, PO Box 368, Barnstable, MA 02630. Please include a check for \$105 & a self-addressed stamped envelope so that we can return the original to you.
- 3) How do you check to see if your mortgage discharge has been filed with us?
 - a. We have two departments, Recorded Land & Land Court. Your mortgage will be filed in one of those two departments depending on whether your land is one or the other.
 - b. You can use the free public search on this website to check to see if your discharge has been recorded.
 - i. To check Recorded Land [click here](#) enter your name & use the document type pull down box to select "Discharge". This will display all discharges recorded under your name.
 - ii. To check Land Court [click here](#) enter your name & use the document type pull down box to select "Discharge". This will display all discharges recorded under your name.
 - iii. If you are unsure whether you are Recorded Land or Land Court search each department until you find your discharge.

There are limited circumstances where a property encumbered by a mortgage will be both Recorded Land & Land Court. In these instances, the fee will be \$210 (\$105 per department).