SUBSTITUTE FOR

HOUSE BILL NO. 4640

A bill to amend 1915 PA 123, entitled

"An act to provide for the recording and use in evidence of affidavits affecting real property; and to provide a penalty for the making of false affidavits,"

by amending section 1a (MCL 565.451a).

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

- 1 Sec. 1a. An affidavit stating facts relating to any of the
- 2 following matters which THAT may affect the title to real property
- 3 in this state AND made by any person having knowledge of the facts
- 4 or by any person AND competent to testify concerning such THOSE
- 5 facts in open court may be recorded in the office of the register
- 6 of deeds of the county where the real property is situated:
- 7 (a) Birth, age, sex, marital status, death, name, residence,
- 8 identity, capacity, relationship, family history, heirship,

- 1 homestead status and service in the armed forces of parties named
- 2 in deeds, wills, mortgages and other instruments affecting real
- 3 property. +
- 4 (b) Knowledge of the happening of any condition or event which
- 5 THAT may terminate an estate or interest in real property. +
- 6 (c) Knowledge of surveyors duly registered under the laws of
- 7 this state with respect to the existence and location of monuments
- 8 and physical boundaries, such as fences, streams, roads, and rights
- 9 of way of real property. +
- 10 (d) Knowledge of such registered surveyors REGISTERED UNDER
- 11 THE LAWS OF THIS STATE reconciling conflicting and ambiguous
- 12 descriptions in conveyances with descriptions in a regular chain of
- 13 title. +
- 14 (e) Knowledge of facts incident to possession or the actual,
- 15 open, notorious, and adverse possession of real property. ; or
- 16 (f) Knowledge of the purchaser, or in the case of IF THE
- 17 PURCHASER IS a corporation, of its president, vice president,
- 18 secretary, or other duly authorized representative acting in a
- 19 fiduciary or representative capacity, of real property sold upon
- 20 foreclosure or conveyed in lieu of foreclosure of a trust mortgage
- 21 or deed of trust securing an issue of bonds or other evidences of
- 22 indebtedness, or of any mortgage, land contract, or other security
- 23 instrument held by a fiduciary or other representative, as to the
- 24 authority of such THE purchaser to purchase the real property and
- 25 as to the terms and conditions upon which the real property is to
- 26 be held and disposed of.
- 27 (G) KNOWLEDGE OF A PERSON WITH RESPECT TO AN UNRECORDED

- 1 MORTGAGE INSTRUMENT IF THE AFFIDAVIT RECITES THE NAMES OF THE
- 2 PARTIES TO THE UNRECORDED MORTGAGE INSTRUMENT AND IS ACCOMPANIED BY
- 3 A COPY OF THE UNRECORDED MORTGAGE INSTRUMENT. THE AFFIDAVIT SHALL
- 4 BE INDEXED AS PROVIDED IN SECTION 28 OF 1846 RS 65, MCL 565.28,
- 5 UNDER THE NAME OF THE AFFIANT AND ALSO INDEXED UNDER THE NAMES OF
- 6 THE PARTIES TO THE MORTGAGE INSTRUMENT. THIS SUBDIVISION APPLIES TO
- 7 ANY AFFIDAVIT REGARDING A MORTGAGE INSTRUMENT WITHIN ITS SCOPE,
- 8 EVEN IF THE AFFIDAVIT WAS RECORDED BEFORE THE EFFECTIVE DATE OF THE
- 9 AMENDATORY ACT THAT ADDED THIS SUBDIVISION. HOWEVER, A COPY OF AN
- 10 UNRECORDED MORTGAGE INSTRUMENT AND AFFIDAVIT SHALL NOT BE RECEIVED
- 11 AND RECORDED BY THE REGISTER OF DEEDS ON OR AFTER THE EFFECTIVE
- 12 DATE OF THE AMENDATORY ACT THAT ADDED THIS SUBDIVISION UNLESS THE
- 13 AFFIDAVIT AND THE COPY OF THE MORTGAGE INSTRUMENT ARE LEGIBLE AND
- 14 THE AFFIDAVIT STATES ALL OF THE FOLLOWING:
- 15 (i) THE NAMES OF THE MORTGAGOR AND MORTGAGEE.
- 16 (ii) A LEGAL DESCRIPTION OF THE PROPERTY, THE PROPERTY TAX
- 17 IDENTIFICATION NUMBER, AND, IF APPLICABLE, THE ADDRESS OF THE
- 18 PROPERTY.
- 19 (iii) THAT THE ORIGINAL MORTGAGE INSTRUMENT HAS BEEN LOST OR
- 20 DESTROYED.
- (iv) That the original mortgage instrument was signed by the
- 22 PARTIES TO THE UNRECORDED MORTGAGE INSTRUMENT.
- 23 (v) THAT, TO THE BEST OF THE AFFIANT'S KNOWLEDGE, THE ORIGINAL
- 24 MORTGAGE INSTRUMENT WAS DELIVERED FROM THE MORTGAGOR TO THE
- 25 MORTGAGEE.
- 26 (vi) THAT THE AFFIANT DID 1 OF THE FOLLOWING, AS APPLICABLE:
- 27 (A) MAILED A COPY OF THE AFFIDAVIT AND UNRECORDED MORTGAGE

- 1 INSTRUMENT BY FIRST-CLASS CERTIFIED MAIL TO THE MORTGAGOR AT THE
- 2 MORTGAGOR'S ADDRESS LAST KNOWN TO THE AFFIANT.
- 3 (B) PERSONALLY SERVED A COPY OF THE AFFIDAVIT AND UNRECORDED
- 4 MORTGAGE INSTRUMENT ON THE MORTGAGOR.
- 5 Enacting section 1. This amendatory act does not take effect
- 6 unless House Bill No. 4638 of the 97th Legislature is enacted into
- 7 law.