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# DESANCTIS INSURANCE AGENCY, INC.

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36 Cummings Park  
Woburn, Massachusetts 01801

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To our respected clients:

The following may serve as an interesting piece of information:

## **How to File a Declaration of Homestead**

A Declaration of Homestead is an easy, inexpensive way to protect your home in the case you are sued. Once filed, unsecured creditors cannot take your home to satisfy debts up to the equity amount set in the law—\$500,000 per residence, per family and \$500,000 for those 62 and over or disabled, per person. The following are necessary to obtain this protection:

- Determine the Book and Page, or Certificate Number for Registered Land, of the deed to your home. If you do not have a copy of the deed, visit the appropriate Registry of Deeds. The information is stored in the grantee index under your name and the year you recorded the deed.
- Obtain a declaration form from your attorney, at a stationery store, or at no charge from the Registry of Deeds.
- On the form print your name, municipality, address of the property and either the Book and Page number or the Certificate Number.
- Sign (and acknowledge) the form before a notary public.
- File the form (and the letter proving disability, if claimed), with a \$35.00 fee made payable to the Commonwealth of Massachusetts at the Registry of Deeds.

Please keep in mind that this was provided to you for informational purposes only. Please be sure to discuss with your attorney prior to putting this information to use.

Thank you.

Sincerely,

DeSanctis Insurance Agency, Inc.