



2012 00019956

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Recorded: 08/22/2012 12:51 PM

DECLARATION OF HOMESTEAD
M.G.L. c. 188 § 3 (For Homes Owned by Natural Person(s))

I, Janet L. Ryan hereby declare homestead pursuant to M.G. L. c. 188, § 3, with respect to the herein-described premises and state as follows:

1. I am an owner of the premises at 120 Cottage Street, Amherst, MA 01002 by virtue of:
- (a) deed from Elizabeth J. Roalnder dated July 14, 1998 and recorded in Hampshire County Registry of Deeds:
- (i) in Book 5428, Page 111
- (ii) herewith
- (b) Certificate of Title No. _____ filed with _____ Registry District of the Land Court
- (c) Inheritance from _____, _____ Probate Case No. _____
- (d) Other [describe document and provide appropriate recording/registration/court docket information]: _____

which I occupy or intend to occupy said premises as my/our principal residence.

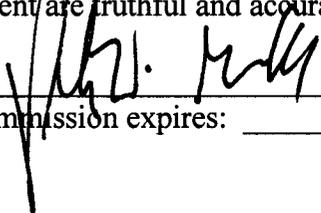
2. I am:
- (a) unmarried
- (b) married to each other
- (c) married to Robert L. Ryan, who is a co-owner of the premises and:
- (i) who also occupies or intends to occupy the premises as his/her principal residence and who has the benefit of a declaration of homestead under M.G. L. c. 188, § 2 recorded/filed with said Registry of Deeds/District:
- (a) in Book 6787, Page 219/as Document No. _____
- (b) herewith
- (ii) who does not occupy or intend to occupy the premises as his/her principal residence.
- (d) married to _____, who is not a co-owner of the premises and:
- (i) who also occupies or intends to occupy the premises as his/her principal residence.
- (ii) who does not occupy or intend to occupy the premises as his/her principal residence.

Signed under the penalties of perjury this 16th day of July, 2012.

Janet L. Ryan 

COMMONWEALTH OF MASSACHUSETTS

On this 16th day of July, 2012, before me, the undersigned notary public, personally appeared Janet L. Ryan, proved to me through satisfactory evidence of identification, which were MASS DRIVERS LIC, to be the person who signed the preceding or attached document in my presence, and who swore or affirmed to me that the contents of the document are truthful and accurate to the best of her knowledge and belief.


My commission expires: _____

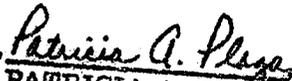


PETER W. MACCONNELL
NOTARY PUBLIC
COMMONWEALTH OF MASSACHUSETTS
MY COMMISSION EXPIRES
NOVEMBER 26, 2015

COMMENTS

1. *If the home is owned by a married couple and:*
 - (a) *both occupy or intend to occupy it as their principal residence, then the declaration must be signed by both spouses (unless the non-signing spouse has already signed or contemporaneously signs a declaration under M.G. L. c. 188, § 2).*
 - (b) *only one occupies it or intends to occupy it as his/her principal residence, then the declaration:*
 1. *must be signed by only the resident spouse, and*
 2. *must set forth the name (but not the address) of the declarant's spouse.*
2. *If the home is owned by a married person but not by his/her spouse, then the declaration:*
 - (a) *must set forth the name of the non-titled spouse, and*
 - (b) *must state whether the non-titled spouse also occupies or intends to occupy the premises as his or her principal residence. If the non-titled spouse lives elsewhere, the address of the non-titled spouse does not need to be set forth.*

See M.G.L. c. 188, as amended by Chapter 395 of the Acts of 2010 (Approved December 16, 2010) (Effective March 16, 2011)

ATTEST: HAMPSHIRE,  REGISTER
PATRICIA A. PLAZA