

Act No. 422
Public Acts of 2004
Approved by the Governor
December 15, 2004
Filed with the Secretary of State
December 15, 2004
EFFECTIVE DATE: December 15, 2004

**STATE OF MICHIGAN
92ND LEGISLATURE
REGULAR SESSION OF 2004**

Introduced by Reps. Rivet, Bisbee, Stahl, Brandenburg, Wenke, Huizenga and Palsrok

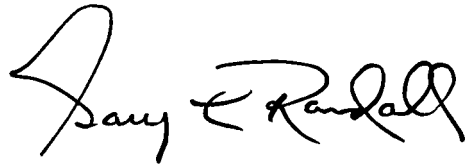
ENROLLED HOUSE BILL No. 5832

AN ACT to amend 1881 PA 187, entitled "An act in relation to the form of deeds and mortgages of real estate and to the form of the acknowledgments of the same," by amending section 4 (MCL 565.154).

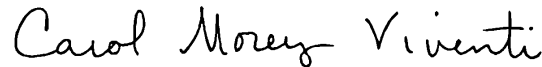
The People of the State of Michigan enact:

Sec. 4. A mortgage of lands that is worded in substance as follows: "A.B. mortgages and warrants to C.D., (here describe the premises) to secure the re-payment of" (here describe the indebtedness or obligations the mortgage secures) and is signed by the grantor, is a valid and enforceable mortgage to the grantee and the grantee's heirs, assigns, successors, and personal representatives with warranty from the grantor and the grantor's legal representatives, of marketable title in the grantor, free from prior incumbrances. If the indebtedness or obligations secured are described generally, such as "all indebtedness that A.B. now and in the future owes to C.D.," and if the words "and warrant" are omitted from the form, the mortgage is valid and enforceable, but without warranty.

This act is ordered to take immediate effect.



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Clerk of the House of Representatives



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Secretary of the Senate

Approved

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Governor