



**New York City Department of Finance  
Land Records Division  
Office of the City Register**

**NOTICE OF RECORDED DOCUMENT  
PROGRAM DESCRIPTION**

**Overview**

The New York City Department of Finance has implemented a new program to allow property owners, lienors, owner designees, or estate executors/administrators to register to receive electronic notification when a deed or deed-related document, or a mortgage or mortgage-related document, is recorded against their property. The program alerts registrants when documents are recorded without their knowledge and allows them to take steps to limit the harm caused by the recording of fraudulent documents.

Real estate fraud, including deed and mortgage fraud, often involves the recording of documents at the City Register's Office (or the Office of the Richmond County Clerk) without the knowledge of the actual property owner. Some fraudulent schemes include recording a deed or mortgage with forged signatures. Others may involve recording a deed or mortgage that has been materially altered after the owner signs it, but before it is recorded. Criminals who record a phony deed may then either obtain a mortgage or sell the property.

Real estate fraud can also overlap with identity theft when a criminal pretending to be the owner of a property uses stolen personal information to obtain a mortgage. In most cases of real estate fraud, the actual property owners may be unaware of any fraudulent activity until they sell their home, transfer title to a relative, refinance their mortgage, or become subject to a foreclosure action.

Under New York state law, the City Register's Office and the Office of the Richmond County Clerk are generally required to record all deeds and mortgages that are proper on their face. This means that if fraudulent documents are completed correctly and properly acknowledged and notarized, they are recorded and may go undetected until the defrauded party is served with foreclosure documents or the defrauded party initiates a legitimate transaction against the property.

**How Does the Notice of Recorded Documents Program Work?**

Property owners are automatically enrolled in the program. Lienors, designees, or estate executors/administrators who have an interest in real property in New York City can register using the property's borough, block, and lot number or address to receive an email, text message, or letter each time a deed, mortgage, or related document is recorded against the registered property.

Owners of individual cooperative apartments and timeshare units may NOT want to register for notification because it may result in a large number of unrelated notifications. These property types do not have a unique borough-block-lot number, so notification can only be provided on a building-by-building basis, rather than a unit-by-unit basis.

**Notification will be sent for the following document types:**

- Agreement
- Air Rights
- Condemnation Proceedings Condo Declaration
- Confirmatory Deed
- Contract of Sale
- Correction Deed
- Court Order
- Deed
- In-Rem Deed
- Judgment
- Life Estate Deed
- Memorandum of Contract
- Power of Attorney
- Real Estate Investment Trust Deed Revocation of Power of Attorney Sundry Agreement
- Unit Assignment

**Notification will also be sent for the following mortgage and mortgage-related documents:**

- Agreement
- Collateral Mortgage
- Correction Mortgage
- Court Order
- Initial UCC1 (Financial Statement) Judgment
- Mortgage
- Mortgage and Consolidation Mortgage Spreader Agreement
- Satisfaction of Mortgage
- Subordination of Mortgage
- Sundry Mortgage

**To Opt Out of the Notice of Recorded Document Program:**

If you choose to opt out of the Notice of Recorded Document Program, please complete and return the opt-out form, along with a copy of the most recent notice you received (if available), to:

New York City Department of Finance  
Office of the City Register  
66 John Street, 13th Floor  
New York, NY 10038

**Additional Information**

Property owners, lienors, designees, and estate executors/administrators have the option of requesting to receive notification electronically by completing the application online at [www.nyc.gov/finance](http://www.nyc.gov/finance). Registration to receive notification by regular mail may be accomplished by completing the “Notice by Mail of Recorded Document” application (available at [www.nyc.gov/finance](http://www.nyc.gov/finance)) and mailing it to the address noted on the application, or by calling 311 and requesting that the application be mailed.

The Department of Finance’s notification includes a recommendation for registrants to check the Automated City Register Information System (ACRIS) and view the actual document. If there is an issue with the recorded document, the registrant should contact the New York City Sheriff’s Office at (718) 610-4426.

Customers who have registered to receive notification for a property located in Staten Island will be referred to the Office of the Richmond County Clerk to view and, if necessary, obtain a copy of the recorded document.

The Department of Finance assumes no liability for failure to provide the requested notice of recorded documents with respect to property for which you are registering to receive notification. The City of New York, including the Department of Finance and the Richmond County Clerk, assumes no liability for fulfilling their legal duty to record documents, even if those documents are in some instances later determined to be erroneous, fraudulent, or invalid.