

# ANSWERS TO THE MOST FREQUENTLY ASKED QUESTIONS ABOUT

### **NOTICE OF RECORDED DOCUMENT - PROGRAM**

#### What Is a "Notice of Recorded Document"?

This is a notification sent to registered subscribers each time a deed, deed-related document, mortgage, or mortgage-related document has been recorded against a specific property in New York City. You must register to receive notification. Property owners and their agents (including child, spouse, or domestic partner of owner if they are a designee), the managing agent, the property owner's attorney, the lienor, or executors/administrators of the estate of the owner or leinor of the property should register to be notified of documents recorded against the property. Notification will usually be issued the day after a document is recorded. **Note: The Department of Finance is required to record all documents that meet recording requirements.** 

#### Why Should I Register to Receive Notification?

Receiving a "Notice of Recorded Document" will alert registered property owners when documents are recorded without their knowledge and will allow them to take steps to limit the harm caused by the recording of a fraudulent document.

#### How Do I Register?

Registering is easy and fast. Register electronically by visiting the Department of Finance website, <a href="www.nyc.gov/finance">www.nyc.gov/finance</a>, or the ACRIS website, <a href="www.nyc.gov/acris">www.nyc.gov/acris</a> and click on the "Recorded Document Notification" link. You can register by using your property address or the borough block and lot number. You may also submit a completed "Notice by Mail of Recorded Document" application which is available on our website or by calling 311.

#### Can I Register to Receive Notification for More Than One Property at a Time?

No. You must register separately for each property.

#### Are There Any Fees Involved When Registering?

There are no fees to register or to receive a notification sent via e-mail or regular mail. However, text message rates may apply (please consult with your carrier).

#### **How Long Will My Registration Last?**

Your registration will remain in effect until you opt out of receiving notification.

#### What Should I Do if I No Longer Wish to Receive Information About a Particular Property?

You must "delete" your registration information by visiting the New York City Department of Finance website <a href="https://www.nyc.gov/finance">www.nyc.gov/finance</a> or ACRIS website <a href="https://www.nyc.gov/acris">www.nyc.gov/acris</a> and click on the "Recorded Document Notification" link. You may also delete your registration by submitting a completed "Notice by Mail of Recorded Document" application which is available on our website or is available by calling 311.

#### Will I Receive Notification for Every Document Recorded on the Property?

No, a "Notice of Recorded Document" will be sent only when the following documents have been recorded:

#### **Deed and Deed-Related Documents**

- 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

### **Mortgage and Mortgage Related Documents**

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

#### Should an Owner (or the designee) of an Individual Cooperative Apartment Unit or Timeshare Register?

It is not recommended that an owner (or designee) register because individual cooperative apartments units or timeshares do not have a unique block and lot number. If an owner (or designee) of a cooperative apartment unit or Timeshare registers to receive notification, registration can only be for the entire building. The registrant will receive a Notice of Recorded Documents affecting the building rather than a particular apartment unit or timeshare. This may result in a large number of unnecessary notifications.

# What Should I Do if I Receive a "Notice of Recorded Document" and the Property is in Manhattan (New York County), The Bronx, Brooklyn (Kings County), or Queens?

You should:

- 1. Go to the website at <a href="www.nyc.gov/acris">www.nyc.gov/acris</a> and click on "Search Property Records".
- 2. Enter the borough, block and lot number of the property and then you can review the document for which you have received a "Notice of Recorded Document." (If you do not have access to a computer you may visit one of our City Register locations listed below.)
- 3. If you own property with another party/parties, you may want to contact them to find out if the other party/parties is/are aware of the document for which you have received notice.

# What Should I Do When I Receive a "Notice of Recorded Document" and the Property is in Staten Island (Richmond County)?

If the property is in Staten Island, you must visit the Office of the Richmond County Clerk to view a copy of the recorded document.

#### What will happen after I register for notification?

Immediately after registering, you will receive an automatically generated email confirming that you elected to receive email notices whenever documents are recorded against the entered BBL. If you do not receive this email within 15 minutes, please verify that you entered the correct email address. If the email address that you entered (per the confirmation screen) is incorrect, you should re-register to receive notice using the correct email address. If you had used the correct email address, please check your junk mail as the antispam and email filtering you may be running can potentially cause these emails to arrive in your junk email folder. To prevent future emails from doing the same, please add <a href="mailto:acrisnrd@finance.nyc.gov">acrisnrd@finance.nyc.gov</a> to your safe senders list. If the email address that you entered is correct and the email is not in your junk email folder, you should call 311.

If you requested registration of notification for a BBL, then starting the day of the registration you will be notified via email when any deed, deed-related document, mortgage, or mortgage-related document is recorded against that BBL. The email will contain a reference to the document(s) recorded the previous day.

If you register by submitting a completed "Notice by Mail of Recorded Document" application, you will receive a confirmation of your registration by mail and receive notices by mail whenever documents are recorded against the entered BBL. If you do not receive the confirmation within two weeks, you should call 311.

#### What will happen after I request deletion of my registration?

Immediately after requesting deletion of your registration you will receive an automatically generated email confirming that you elected to no longer receive email notices whenever documents are recorded against the entered BBL. If you do not receive this email within 15 minutes, please verify that you entered the correct email address. If the email address that you entered (per the confirmation screen) is incorrect, you should re-register to receive notice using the correct email address. If you had used the correct email address, please check your junk mail as the antispam and email filtering you may be running can potentially cause these emails to arrive in your junk email folder. If you request deletion of an existing registration for a BBL and any deed, deed-related document, mortgage, or mortgage-related document is recorded against that BBL the day you requested deletion, you will receive an email notification; however, you will not receive notification of any subsequent recordings unless you register again.

If you request deletion of your registration by submitting a completed "Notice by Mail of Recorded Document" application, you will receive a confirmation by mail that you elected to no longer receive notices whenever documents are recorded against the entered BBL. If you do not receive the confirmation within two weeks, you should call 311.

#### After I Review the Document, What Should I Do?

- 1. If you know about the recorded document and it is correct you do not need to take any further steps.
- 2. If the document is incorrect or if you were not aware of the document, call 311. If you are calling from outside of New York City, call 212-NEW-YORK or 212-639-9675. The call center representative will be able to refer you to an appropriate agency to assist you in resolving your issue.

#### Disclaimer

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

## **Department of Finance • Division of Land Records • City Register Locations**

**MANHATTAN** 

66 John Street, 13th Floor New York, NY 10038

**BROOKLYN** 

210 Joralemon Street, Room 2 Brooklyn, NY 11201 **BRONX** 

3030 Third Avenue, Room 280 Bronx, NY 10455

**QUEENS** 

144-06 94th Avenue Jamaica, NY 11435

OFFICE OF THE RICHMOND COUNTY CLERK

130 Stuyvesant Place Staten Island, N.Y. 10301