



New York State Land Title Association, Inc.  
Tradition. Excellence. Knowledge and Vision

# THE Bulletin

## Title Insurance: Protecting Your Piece of the Planet

SPRING 2009

THE JOURNAL OF THE NEW YORK STATE LAND TITLE ASSOCIATION, INC.

VOLUME 88, NUMBER 2

### MARK YOUR CALENDAR

ALTA 2009 Annual Convention  
Palm Beach, Florida  
October 21-24, 2009

NYSLTA 89th Annual Convention  
The Otesaga Resort Hotel  
Cooperstown, New York  
August 15-18, 2010

### QUARTERLY QUOTE

"It has been an exciting and eventful year, however I am approaching the end of the term as president with mixed emotions. There is much that we as an Association have accomplished, but there is still much to be done."

—NANCY C. FARRELL  
NYSLTA President  
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[www.NYSLTA.org](http://www.NYSLTA.org)

## QUICK READ

Website to be Launched  
August 24, 2009.

Advertising space still available for  
this exciting new state-of-the-art  
Website—[www.NYSLTA.org](http://www.NYSLTA.org)



Plan ahead for the  
NYSLTA 89th Annual Convention—  
The Otesaga Resort Hotel  
Cooperstown, New York  
August 15-18, 2010



This is your newsletter!  
Please email NYSLTA opinions,  
member news and articles.



**NANCY C. FARRELL**  
President

## On My Mind



**SHARON SABOL**  
Executive Vice President

### **NYSLTA: Much Accomplished, More Work to be Done**

**H**ow quickly the time has gone by. It is hard to believe that just a short year ago I became president of this Association. It has been an exciting and eventful year, however I am approaching the end of the term as president with mixed emotions. There is much that we as an Association have accomplished, but there is still much to be done.

It was almost a year ago that the nation suffered the collapse of the financial and banking industries. As the financial and banking industries struggle to recover, the scandals in those industries continue to make news. That has brought many challenges for our country and our industry. We have, and continue to, face these challenges.

Our current challenge is the Proposed Regulations by the New York State Insurance Department. Many of our industry leaders, both underwriters and agents alike, have been invited to participate, and have participated, in the formulation of these new regulations. They, as well as their comments, have been well received by the Insurance Department. NYSLTA, on behalf of its members has also submitted its own comments on the Proposed Regulations. By participating at the forefront, and being active, rather than reactive, in the formulation of the regulations, we as an industry have made great strides.

Working together as an Association we have been able to achieve many of our goals. Our participation in the formulation of the Proposed Insurance Department Regulations is evidence of that. Another of our long-standing goals, the Licensing Bill, is also in the forefront of our efforts. We will continue to meet with the state Legislature and the Insurance Department on this important legislation, until we agree on a bill, and that bill becomes law.

*(Continued on Page 3)*

### **Thank you, President Nancy Farrell**

**O**n behalf of the NYSLTA Officers and Executive Committee, we thank Nancy Farrell for serving as NYSLTA President from 2008-2009. Nancy guided us through a challenging year, and we are grateful for her wisdom and industry expertise. We look forward to Nancy's continuing presence in our Association.

Exciting news! The NEW NYSLTA Website is being launched on August 24, 2009. Be sure to visit [www.NYSLTA.org](http://www.NYSLTA.org) and explore the new features and tabs. You will find the new Website much easier to navigate. Please check the site frequently for updates, news, reports, deeds/mortgages and so much more.

We thank the Website advertisers for supporting our Association: RedVision; S.J. Carroll Jr., Inc.; AIS; Montrose Surveying Co., LLP; and SoftPro. A few Website advertising slots remain; please check the About Us tab for information and rates.

Although Summer 2010 seems a long way off, please plan to join us at the lovely Otesaga Resort Hotel in Cooperstown for our 89th Annual Convention. Like our Saratoga Convention, Cooperstown is an easy, scenic drive from all parts of New York State. The Otesaga, called "a historic grand dame resort" occupies 700 feet of lakefront on the southern shore of Lake Otesego, the "Glimmerglass" of James Fenimore Cooper's novels.

We begin a new Association year with hopes of a renewed economy and invigorated Title Insurance Industry. Enjoy the rest of summer!

*Please e-mail:  
Sharon Sabol at [ssabol@NYSLTA.org](mailto:ssabol@NYSLTA.org)*

## Legislative Update

### Chapter 4 of the Laws of 2009-10: A4392/S1728

Delays from March 1, 2009 until September 1, 2009, the effective date of amendments to the provisions of law providing for powers of attorney.

### Chapter 92 of the Laws of 2009-10:

Relates to the disposition of property when persons die simultaneously; repealer.

### Chapter 122 of the Laws of 2009-10: A6923-A/S3724-A

Extends the effectiveness of certain provisions of sections 12-a and 42 of the banking law.

### Chapter 228 of the Laws of 2009-10: A7252/S5939

Authorizes the city of Peekskill to impose taxes on deeds.

### Chapter 230 of the Laws of 2009-10: A7606/S5145

Extends the authority for villages to hold tax lien sales.

### Chapter 257 of the Laws of 2009-10: S2445/A6832

Extends provisions authorizing the county of Cortland to impose an additional mortgage recording tax.

### Chapter 275 of the Laws of 2009-10: S3639/A7966

Authorizes alternative means of notice of commencement of property tax lien foreclosure, in case where commissioner of taxation and finance is required to get notice.

If you would like a copy of any bill, please contact  
NYSLTA

Phone: 212-964-3701

E-mail: [info@NYSLTA.org](mailto:info@NYSLTA.org)

### Advertise in The Bulletin.

For rates and information,  
visit [www.NYSLTA.org](http://www.NYSLTA.org)  
and click on ABOUT US tab.

## NYSLTA: Much Accomplished, More Work to be Done

*(Continued From Page 2)*

I foresee our industry coming together, with greater cooperation between underwriters and agents. There is such great potential for the growth and development of our industry. New York State Land Title Association can take the lead to restore integrity to the real estate industry. However, we must remain vigilant, especially after all the revelations of questionable practices in the banking and mortgage industries.

I feel privileged to have had the honor of representing the New York State Land Title Insurance Association during the past year.

*Please e-mail:*

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### The Bulletin

#### EDITOR IN CHIEF: SHARON SABOL

The Bulletin is published quarterly by the New York State Land Title Association, Inc., Two Rector Street, Suite 901, New York, NY 10006-1819.

NYSLTA members are invited to contribute articles and reports regarding title industry issues. NYSLTA reserves the right to edit all materials submitted.

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The views expressed in The Bulletin are not those of  
NYSLTA or the Executive Committee.

# Deeds & Mortgages Recorded for January 2009 Compared with January 2008 . . .

DEEDS & MORTGAGES RECORDED FOR JANUARY 2009 COMPARED WITH JANUARY 2008...									
COUNTY	DEEDS		INC. %	MORTGAGES		INC. %	TOTALS		INC. %
	2009	2008	OR DEC.	2009	2008	OR DEC.	2009	2008	OR DEC.
<b>CENTRAL SEC.</b>									
Albany	524	673	-22.14%	669	920	-27.28%	1193	1593	-25.11%
Broome	322	372	-13.44%	354	401	-11.72%	676	773	-12.55%
Chemung	151	152	-0.66%	135	186	-27.42%	286	338	-15.38%
Chenango	83	125	-33.60%	63	131	-51.91%	146	256	-42.97%
Clinton	100	251	-60.16%	109	199	-45.23%	209	450	-53.56%
Columbia	131	139	-5.76%	159	186	-14.52%	290	325	-10.77%
Cortland	64	121	-47.11%	84	130	-35.38%	148	251	-41.04%
Delaware	131	165	-20.61%	81	43	88.37%	212	208	1.92%
Essex	136	159	-14.47%	82	129	-36.43%	218	288	-24.31%
Franklin	83	149	-44.30%	47	104	-54.81%	130	253	-48.62%
Fulton	97	131	-25.95%	95	162	-41.36%	192	293	-34.47%
Greene	109	165	-33.94%	115	193	-40.41%	224	358	-37.43%
Hamilton	35	40	-12.50%	20	21	-4.76%	55	61	-9.84%
Herkimer	152	171	-11.11%	103	147	-29.93%	255	318	-19.81%
Jefferson	545	296	84.12%	416	288	44.44%	961	584	64.55%
Lewis	76	95	-20.00%	57	63	-9.52%	133	158	-15.82%
Madison	107	166	-35.54%	106	186	-43.01%	213	352	-39.49%
Montgomery	89	123	-27.64%	94	135	-30.37%	183	258	-29.07%
Oneida	326	425	-23.29%	326	526	-38.02%	652	951	-31.44%
Onondaga	761	1075	-29.21%	978	1157	-15.47%	1739	2232	-22.09%
Oswego	185	291	-36.43%	192	309	-37.86%	377	600	-37.17%
Otsego	123	174	-29.31%	120	170	-29.41%	243	344	-29.36%
Rensselaer	216	371	-41.78%	395	602	-34.39%	611	973	-37.20%
St. Lawrence	225	261	-13.79%	207	221	-6.33%	432	482	-10.37%
Saratoga	325	477	-31.87%	595	815	-26.99%	920	1292	-28.79%
Schenectady	250	327	-23.55%	373	502	-25.70%	623	829	-24.85%
Schoharie	57	93	-38.71%	40	101	-60.40%	97	194	-50.00%
Schuyler	41	101	-59.41%	34	61	-44.26%	75	162	-53.70%
Tioga	171	183	-6.56%	94	123	-23.58%	265	306	-13.40%
Tompkins	153	328	-53.35%	191	241	-20.75%	344	569	-39.54%
Ulster	325	445	-26.97%	331	663	-50.08%	656	1108	-40.79%
Warren	162	229	-29.26%	165	261	-36.78%	327	490	-33.27%
Washington	137	150	-8.67%	138	206	-33.01%	275	356	-22.75%
<b>TOTAL</b>	<b>6392</b>	<b>8423</b>	<b>-24.11%</b>	<b>6968</b>	<b>9582</b>	<b>-27.28%</b>	<b>13360</b>	<b>18005</b>	<b>-25.80%</b>
<b>SOUTHERN SEC.</b>									
Bronx	414	602	-31.23%	489	966	-49.38%	903	1568	-42.41%
Dutchess	450	595	-24.37%	680	1149	-40.82%	1130	1744	-35.21%
Kings	1434	1941	-26.12%	1557	3172	-50.91%	2991	5113	-41.50%
Nassau	1568	1981	-20.85%	5461	10556	-48.27%	7029	12537	-43.93%
New York	931	1159	-19.67%	778	1367	-43.09%	1709	2526	-32.34%
Orange	558	873	-36.08%	626	1652	-62.11%	1184	2525	-53.11%
Putnam	147	196	-25.00%	191	387	-50.65%	338	583	-42.02%
Queens	1553	2134	-27.23%	1556	3611	-56.91%	3109	5745	-45.88%
Richmond	472	667	-29.24%	610	1236	-50.65%	1082	1903	-43.14%
Rockland	410	576	-28.82%	627	1148	-45.38%	1037	1724	-39.85%
Suffolk	2767	3626	-23.69%	6728	11872	-43.33%	9495	15498	-38.73%
Sullivan	225	257	-12.45%	148	251	-41.04%	373	508	-26.57%
Westchester	955	523	82.60%	1179	1237	-4.69%	2134	1760	21.25%
<b>TOTAL</b>	<b>11884</b>	<b>15130</b>	<b>-21.45%</b>	<b>20630</b>	<b>38604</b>	<b>-46.56%</b>	<b>32514</b>	<b>53734</b>	<b>-39.49%</b>
<b>WESTERN SEC.</b>									
Allegany	104	161	-35.40%	70	74	-5.41%	174	235	-25.96%
Cattaraugus	157	233	-32.62%	107	201	-46.77%	264	434	-39.17%
Cayuga	132	168	-21.43%	140	212	-33.96%	272	380	-28.42%
Chautauqua	496	276	79.71%	211	285	-25.96%	707	561	26.02%
Erie	1424	1773	-19.68%	1415	2071	-31.68%	2839	3844	-26.14%
Genesee	103	122	-15.57%	99	128	-22.66%	202	250	-19.20%
Livingston	100	150	-33.33%	115	145	-20.69%	215	295	-27.12%
Monroe	936	1425	-34.32%	1365	1780	-23.31%	2301	3205	-28.21%
Niagara	379	410	-7.56%	293	455	-35.60%	672	865	-22.31%
Ontario	186	241	-22.82%	289	387	-25.32%	475	628	-24.36%
Orleans	67	94	-28.72%	60	87	-31.03%	127	181	-29.83%
Seneca	52	61	-14.75%	62	69	-10.14%	114	130	-12.31%
Steuben	170	219	-22.37%	201	220	-8.64%	371	439	-15.49%
Wayne	134	170	-21.18%	153	216	-29.17%	287	386	-25.65%
Wyoming	58	93	-37.63%	63	94	-32.98%	121	187	-35.29%
Yates	60	82	-26.83%	61	75	-18.67%	121	157	-22.93%
<b>TOTAL</b>	<b>4558</b>	<b>5678</b>	<b>-19.73%</b>	<b>4704</b>	<b>6499</b>	<b>-27.62%</b>	<b>9262</b>	<b>12177</b>	<b>-23.94%</b>
<b>GRAND TOTAL</b>	<b>22834</b>	<b>29231</b>	<b>-21.88%</b>	<b>32302</b>	<b>54685</b>	<b>-40.93%</b>	<b>55136</b>	<b>83916</b>	<b>-34.30%</b>

# Deeds & Mortgages Recorded for February 2009 Compared with February 2008 . . .

DEEDS & MORTGAGES RECORDED FOR FEBRUARY 2009 COMPARED WITH FEBRUARY 2008...									
COUNTY	DEEDS			MORTGAGES			TOTALS		INC. % OR DEC.
	2009	2008	INC. % OR DEC.	2009	2008	INC. % OR DEC.	2009	2008	
<b>CENTRAL SEC.</b>									
Albany	425	523	-18.74%	876	831	5.42%	1301	1354	-3.91%
Broome	288	467	-38.33%	329	395	-16.71%	617	862	-28.42%
Chemung	208	143	45.45%	194	166	16.87%	402	309	30.10%
Chenango	107	88	21.59%	88	92	-4.35%	195	180	8.33%
Clinton	117	181	-35.36%	138	181	-23.76%	255	362	-29.56%
Columbia	98	154	-36.36%	153	181	-15.47%	251	335	-25.07%
Cortland	84	98	-14.29%	99	94	5.32%	183	192	-4.69%
Delaware	116	190	-38.95%	75	141	-46.81%	191	331	-42.30%
Essex	138	142	-2.82%	89	107	-16.82%	227	249	-8.84%
Franklin	102	129	-20.93%	45	86	-47.67%	147	215	-31.63%
Fulton	100	119	-15.97%	114	125	-8.80%	214	244	-12.30%
Greene	106	151	-29.80%	134	143	-6.29%	240	294	-18.37%
Hamilton	38	32	18.75%	17	25	-32.00%	55	57	-3.51%
Herkimer	122	132	-7.58%	107	120	-10.83%	229	252	-9.13%
Jefferson	207	263	-21.29%	213	313	-31.95%	420	576	-27.08%
Lewis	76	92	-17.39%	35	71	-50.70%	111	163	-31.90%
Madison	94	174	-45.98%	185	182	1.65%	279	356	-21.63%
Montgomery	78	111	-29.73%	79	103	-23.30%	157	214	-26.64%
Oneida	333	456	-26.97%	483	503	-3.98%	816	959	-14.91%
Onondaga	759	1080	-29.72%	1115	1088	2.48%	1874	2168	-13.56%
Oswego	205	258	-20.54%	248	290	-14.48%	453	548	-17.34%
Otsego	123	152	-19.08%	110	134	-17.91%	233	286	-18.53%
Rensselaer	243	295	-17.63%	540	464	16.38%	783	759	3.16%
St. Lawrence	217	275	-21.09%	170	221	-23.08%	387	496	-21.98%
Saratoga	361	388	-6.96%	811	688	17.88%	1172	1076	8.92%
Schenectady	214	306	-30.07%	441	447	-1.34%	655	753	-13.01%
Schoharie	60	119	-49.58%	77	91	-15.38%	137	210	-34.76%
Schuyler	57	63	-9.52%	87	59	47.46%	144	122	18.03%
Tioga	171	211	-18.96%	110	123	-10.57%	281	334	-15.87%
Tompkins	128	237	-45.99%	296	234	26.50%	424	471	-9.98%
Ulster	438	376	16.49%	286	574	-50.17%	724	950	-23.79%
Warren	127	176	-27.84%	182	206	-11.65%	309	382	-19.11%
Washington	141	143	-1.40%	151	146	3.42%	292	289	1.04%
<b>TOTAL</b>	<b>6081</b>	<b>7724</b>	<b>-21.27%</b>	<b>8077</b>	<b>8624</b>	<b>-6.34%</b>	<b>14158</b>	<b>16348</b>	<b>-13.40%</b>
<b>SOUTHERN SEC.</b>									
Bronx	502	562	-10.68%	478	830	-42.41%	980	1392	-29.60%
Dutchess	450	455	-1.10%	680	996	-31.73%	1130	1451	-22.12%
Kings	1354	1841	-26.45%	1499	2766	-45.81%	2853	4607	-38.07%
Nassau	1534	1761	-12.89%	6648	8475	-21.56%	8182	10236	-20.07%
New York	962	1223	-21.34%	722	1294	-44.20%	1684	2517	-33.09%
Orange	418	578	-27.68%	623	1028	-39.40%	1041	1606	-35.18%
Putnam	100	181	-44.75%	175	327	-46.48%	275	508	-45.87%
Queens	1557	2014	-22.69%	1550	2882	-46.22%	3107	4896	-36.54%
Richmond	464	599	-22.54%	701	1166	-39.88%	1165	1765	-33.99%
Rockland	439	442	-0.68%	1001	953	5.04%	1440	1395	3.23%
Suffolk	2419	3078	-21.41%	7574	10745	-29.51%	9993	13823	-27.71%
Sullivan	228	247	-7.69%	125	212	-41.04%	353	459	-23.09%
Westchester	672	943	-28.74%	1021	1812	-43.65%	1693	2755	-38.55%
<b>TOTAL</b>	<b>11099</b>	<b>13924</b>	<b>-20.29%</b>	<b>22797</b>	<b>33486</b>	<b>-31.92%</b>	<b>33896</b>	<b>47410</b>	<b>-28.50%</b>
<b>WESTERN SEC.</b>									
Allegany	102	135	-24.44%	59	79	-25.32%	161	214	-24.77%
Cattaraugus	132	225	-41.33%	124	170	-27.06%	256	395	-35.19%
Cayuga	138	142	-2.82%	161	177	-9.04%	299	319	-6.27%
Chautauqua	243	287	-15.33%	196	300	-34.67%	439	587	-25.21%
Erie	1388	1720	-19.30%	1841	1954	-5.78%	3229	3674	-12.11%
Genesee	88	105	-16.19%	98	144	-31.94%	186	249	-25.30%
Livingston	111	134	-17.16%	134	152	-11.84%	245	286	-14.34%
Monroe	910	1266	-28.12%	1778	1864	-4.61%	2688	3130	-14.12%
Niagara	330	437	-24.49%	392	425	-7.76%	722	862	-16.24%
Ontario	175	222	-21.17%	486	336	44.64%	661	558	18.46%
Orleans	73	113	-35.40%	58	76	-23.68%	131	189	-30.69%
Seneca	68	66	3.03%	72	58	24.14%	140	124	12.90%
Steuben	193	230	-16.09%	241	205	17.56%	434	435	-0.23%
Wayne	151	153	-1.31%	190	213	-10.80%	341	366	-6.83%
Wyoming	57	89	-35.96%	77	71	8.45%	134	160	-16.25%
Yates	80	81	-1.23%	66	74	-10.81%	146	155	-5.81%
<b>TOTAL</b>	<b>4239</b>	<b>5405</b>	<b>-21.57%</b>	<b>5973</b>	<b>6298</b>	<b>-5.16%</b>	<b>10212</b>	<b>11703</b>	<b>-12.74%</b>
<b>GRAND TOTAL</b>	<b>21419</b>	<b>27053</b>	<b>-20.83%</b>	<b>36847</b>	<b>48408</b>	<b>-23.88%</b>	<b>58266</b>	<b>75461</b>	<b>-22.79%</b>

# Deeds & Mortgages Recorded for March 2009 Compared with March 2008 . . .

DEEDS & MORTGAGES RECORDED FOR MARCH 2009 COMPARED WITH MARCH 2008...										
COUNTY	DEEDS			MORTGAGES			TOTALS			INC. % OR DEC.
	2009	2008	INC. % OR DEC.	2009	2008	INC. % OR DEC.	2009	2008	INC. % OR DEC.	
<b>CENTRAL SEC.</b>										
Albany	507	516	-1.74%	1014	1029	-1.46%	1521	1545	-1.55%	
Broome	319	1195	-73.31%	469	1206	-61.11%	788	2401	-67.18%	
Chemung	367	173	112.14%	271	245	10.61%	638	418	52.63%	
Chenango	89	125	-28.80%	110	126	-12.70%	199	251	-20.72%	
Clinton	146	166	-12.05%	174	184	-5.43%	320	350	-8.57%	
Columbia	138	148	-6.76%	200	222	-9.91%	338	370	-8.65%	
Cortland	62	71	-12.68%	108	134	-19.40%	170	205	-17.07%	
Delaware	158	166	-4.82%	117	127	-7.87%	275	293	-6.14%	
Essex	97	142	-31.69%	116	141	-17.73%	213	283	-24.73%	
Franklin	97	129	-24.81%	108	91	18.68%	205	220	-6.82%	
Fulton	102	115	-11.30%	134	138	-2.90%	236	253	-6.72%	
Greene	127	135	-5.93%	153	208	-26.44%	280	343	-18.37%	
Hamilton	36	33	9.09%	17	23	-26.09%	53	56	-5.36%	
Herkimer	145	122	18.85%	172	139	23.74%	317	261	21.46%	
Jefferson	206	276	-25.36%	532	369	44.17%	738	645	14.42%	
Lewis	67	105	-36.19%	66	86	-23.26%	133	191	-30.37%	
Madison	157	160	-1.88%	223	245	-8.98%	380	405	-6.17%	
Montgomery	88	110	-20.00%	121	133	-9.02%	209	243	-13.99%	
Oneida	454	486	-6.58%	571	650	-12.15%	1025	1136	-9.77%	
Onondaga	881	957	-7.94%	1421	1332	6.68%	2302	2289	0.57%	
Oswego	233	239	-2.51%	303	299	1.34%	536	538	-0.37%	
Otsego	133	146	-8.90%	130	166	-21.69%	263	312	-15.71%	
Rensselaer	254	304	-16.45%	759	601	26.29%	1013	905	11.93%	
St. Lawrence	255	299	-14.72%	251	202	24.26%	506	501	1.00%	
Saratoga	372	466	-20.17%	955	901	5.99%	1327	1367	-2.93%	
Schenectady	270	292	-7.53%	507	514	-1.36%	777	806	-3.60%	
Schoharie	74	110	-32.73%	88	89	-1.12%	162	199	-18.59%	
Schuyler	64	80	-20.00%	80	62	29.03%	144	142	1.41%	
Tioga	161	188	-14.36%	142	143	-0.70%	303	331	-8.46%	
Tompkins	179	209	-14.35%	440	248	77.42%	619	457	35.45%	
Ulster	560	394	42.13%	350	602	-41.86%	910	996	-8.63%	
Warren	176	185	-4.86%	253	286	-11.54%	429	471	-8.92%	
Washington	121	135	-10.37%	160	223	-28.25%	281	358	-21.51%	
<b>TOTAL</b>	<b>7095</b>	<b>8377</b>	<b>-15.30%</b>	<b>10515</b>	<b>11164</b>	<b>-5.81%</b>	<b>17610</b>	<b>19541</b>	<b>-9.88%</b>	
<b>SOUTHERN SEC.</b>										
Bronx	448	608	-26.32%	552	929	-40.58%	1000	1537	-34.94%	
Dutchess	406	498	-18.47%	1267	1357	-6.63%	1673	1855	-9.81%	
Kings	1376	1815	-24.19%	1814	2708	-33.01%	3190	4523	-29.47%	
Nassau	1550	1692	-8.39%	7879	9250	-14.82%	9429	10942	-13.83%	
New York	979	1261	-22.36%	1814	1388	30.69%	2793	2649	5.44%	
Orange	508	678	-25.07%	871	1269	-31.36%	1379	1947	-29.17%	
Putnam	109	157	-30.57%	227	429	-47.09%	336	586	-42.66%	
Queens	1708	1867	-8.52%	1954	2986	-34.56%	3662	4853	-24.54%	
Richmond	513	590	-13.05%	701	1222	-42.64%	1214	1812	-33.00%	
Rockland	429	502	-14.54%	1084	1351	-19.76%	1513	1853	-18.35%	
Suffolk	2631	3538	-25.64%	9632	13724	-29.82%	12263	17262	-28.96%	
Sullivan	215	288	-25.35%	171	283	-39.58%	386	571	-32.40%	
Westchester	837	1027	-18.50%	1613	2305	-30.02%	2450	3332	-26.47%	
<b>TOTAL</b>	<b>11709</b>	<b>14521</b>	<b>-19.37%</b>	<b>29579</b>	<b>39201</b>	<b>-24.55%</b>	<b>41288</b>	<b>53722</b>	<b>-23.15%</b>	
<b>WESTERN SEC.</b>										
Allegany	170	161	5.59%	121	83	45.78%	291	244	19.26%	
Cattaraugus	275	300	-8.33%	189	155	21.94%	464	455	1.98%	
Cayuga	148	160	-7.50%	265	217	22.12%	413	377	9.55%	
Chautauqua	308	306	0.65%	303	302	0.33%	611	608	0.49%	
Erie	1669	1692	-1.36%	2511	2389	5.11%	4180	4081	2.43%	
Genesee	101	97	4.12%	156	176	-11.36%	257	273	-5.86%	
Livingston	115	148	-22.30%	182	187	-2.67%	297	335	-11.34%	
Monroe	1175	1261	-6.82%	2460	2199	11.87%	3635	3460	5.06%	
Niagara	391	389	0.51%	534	582	-8.25%	925	971	-4.74%	
Ontario	220	223	-1.35%	599	405	47.90%	819	628	30.41%	
Orleans	73	80	-8.75%	101	112	-9.82%	174	192	-9.38%	
Seneca	76	76	0.00%	98	71	38.03%	174	147	18.37%	
Steuben	245	217	12.90%	323	257	25.68%	568	474	19.83%	
Wayne	134	191	-29.84%	284	281	1.07%	418	472	-11.44%	
Wyoming	67	88	-23.86%	95	110	-13.64%	162	198	-18.18%	
Yates	51	72	-29.17%	102	83	22.89%	153	155	-1.29%	
<b>TOTAL</b>	<b>5218</b>	<b>5461</b>	<b>-4.45%</b>	<b>8323</b>	<b>7609</b>	<b>9.38%</b>	<b>13541</b>	<b>13070</b>	<b>3.60%</b>	
<b>GRAND TOTAL</b>	<b>24022</b>	<b>28359</b>	<b>-15.29%</b>	<b>48417</b>	<b>57974</b>	<b>-16.48%</b>	<b>72439</b>	<b>86333</b>	<b>-16.09%</b>	

# Deeds & Mortgages Recorded for April 2009 Compared with April 2008 . . .

DEEDS & MORTGAGES RECORDED FOR APRIL 2009 COMPARED WITH APRIL 2008..									
COUNTY	DEEDS		INC. %	MORTGAGES		INC. %	TOTALS		INC. %
	2009	2008	OR DEC.	2009	2008	OR DEC.	2009	2008	OR DEC.
								0	
<b>CENTRAL SEC.</b>									
Albany	472	594	-20.54%	1037	1183	-12.34%	1509	1777	-15.08%
Broome	253	332	-23.80%	440	453	-2.87%	693	785	-11.72%
Chemung	253	226	11.95%	272	246	10.57%	525	472	11.23%
Chenango	111	131	-15.27%	124	156	-20.51%	235	287	-18.12%
Clinton	135	211	-36.02%	181	263	-31.18%	316	474	-33.33%
Columbia	107	156	-31.41%	214	232	-7.76%	321	388	-17.27%
Cortland	73	103	-29.13%	127	155	-18.06%	200	258	-22.48%
Delaware	152	182	-16.48%	110	192	-42.71%	262	374	-29.95%
Essex	140	186	-24.73%	112	161	-30.43%	252	347	-27.38%
Franklin	137	129	6.20%	95	91	4.40%	232	220	5.45%
Fulton	128	153	-16.34%	142	119	19.33%	270	272	-0.74%
Greene	124	165	-24.85%	200	249	-19.68%	324	414	-21.74%
Hamilton	26	42	-38.10%	30	32	-6.25%	56	74	-24.32%
Herkimer	148	160	-7.50%	186	192	-3.13%	334	352	-5.11%
Jefferson	508	266	90.98%	704	389	80.98%	1212	655	85.04%
Lewis	82	107	-23.36%	83	83	0.00%	165	190	-13.16%
Madison	131	164	-20.12%	228	261	-12.64%	359	425	-15.53%
Montgomery	194	275	-29.45%	119	146	-18.49%	313	421	-25.65%
Oneida	400	638	-37.30%	548	871	-37.08%	948	1509	-37.18%
Onondaga	871	1075	-18.98%	1450	1603	-9.54%	2321	2678	-13.33%
Oswego	250	304	-17.76%	285	333	-14.41%	535	637	-16.01%
Otsego	99	173	-42.77%	163	253	-35.57%	262	426	-38.50%
Rensselaer	252	320	-21.25%	752	710	5.92%	1004	1030	-2.52%
St. Lawrence	264	300	-12.00%	262	281	-6.76%	526	581	-9.47%
Saratoga	394	492	-19.92%	1045	1016	2.85%	1439	1508	-4.58%
Schenectady	265	288	-7.99%	523	563	-7.10%	788	851	-7.40%
Schoharie	102	125	-18.40%	90	115	-21.74%	192	240	-20.00%
Schuyler	71	53	33.96%	71	64	10.94%	142	117	21.37%
Tioga	189	303	-37.62%	169	208	-18.75%	358	511	-29.94%
Tompkins	163	279	-41.58%	360	305	18.03%	523	584	-10.45%
Ulster	339	457	-25.82%	565	817	-30.84%	904	1274	-29.04%
Warren	149	212	-29.72%	240	345	-30.43%	389	557	-30.16%
Washington	138	140	-1.43%	177	222	-20.27%	315	362	-12.98%
<b>TOTAL</b>	<b>7120</b>	<b>8741</b>	<b>-18.54%</b>		<b>12309</b>	<b>-100.00%</b>	<b>18224</b>	<b>21050</b>	<b>-13.43%</b>
<b>SOUTHERN SEC.</b>									
Bronx	366	555	-34.05%	525	862	-39.10%	891	1417	-37.12%
Dutchess	395	512	-22.85%	1280	1352	-5.33%	1675	1864	-10.14%
Kings	1267	1872	-32.32%	1921	3056	-37.14%	3188	4928	-35.31%
Nassau	1635	1837	-11.00%	9590	10063	-4.70%	11225	11900	-5.67%
New York	785	1194	-34.25%	809	1449	-44.17%	1594	2643	-39.69%
Orange	532	602	-11.63%	1068	1193	-10.48%	1600	1795	-10.86%
Putnam	132	147	-10.20%	286	408	-29.90%	418	555	-24.68%
Queens	1632	1938	-15.79%	2082	3027	-31.22%	3714	4965	-25.20%
Richmond	541	678	-20.21%	1049	1325	-20.83%	1590	2003	-20.62%
Rockland	442	554	-20.22%	1278	1373	-6.92%	1720	1927	
Suffolk	2573	3420	-24.77%	9355	11807	-20.77%	11928	15227	-21.67%
Sullivan	229	263	-12.93%	174	276	-36.96%	403	539	-25.23%
Westchester	745	329	126.44%	1674	1626	2.95%	2419	1955	23.73%
<b>TOTAL</b>	<b>11274</b>	<b>13901</b>	<b>-18.90%</b>	<b>31091</b>	<b>37817</b>	<b>-17.79%</b>	<b>42365</b>	<b>51718</b>	<b>-18.08%</b>
<b>WESTERN SEC.</b>									
Allegany	168	126	33.33%	101	85	18.82%	269	211	27.49%
Cattaraugus	190	189	0.53%	193	217	-11.06%	383	406	-5.67%
Cayuga	130	168	-22.62%	246	250	-1.60%	376	418	-10.05%
Chautauqua	260	371	-29.92%	310	370	-16.22%	570	741	-23.08%
Erie	1499	1882	-20.35%	2800	2792	0.29%	4299	4674	-8.02%
Genesee	100	110	-9.09%	168	172	-2.33%	268	282	-4.96%
Livingston	118	121	-2.48%	196	202	-2.97%	314	323	-2.79%
Monroe	1198	1511	-20.71%	2423	2649	-8.53%	3621	4160	-12.96%
Niagara	399	448	-10.94%	615	645	-4.65%	1014	1093	-7.23%
Ontario	224	240	-6.67%	572	455	25.71%	796	695	14.53%
Orleans	76	124	-38.71%	105	133	-21.05%	181	257	-29.57%
Seneca	69	86	-19.77%	107	103	3.88%	176	189	-6.88%
Steuben	210	235	-10.64%	313	306	2.29%	523	541	-3.33%
Wayne	176	193	-8.81%	327	313	4.47%	503	506	-0.59%
Wyoming	63	75	-16.00%	124	113	9.73%	187	188	-0.53%
Yates	59	80	-26.25%	78	97	-19.59%	137	177	-22.60%
<b>TOTAL</b>	<b>4939</b>	<b>5959</b>	<b>-17.12%</b>	<b>8678</b>	<b>8902</b>	<b>-2.52%</b>	<b>13617</b>	<b>14861</b>	<b>-8.37%</b>
<b>GRAND TOTAL</b>	<b>23333</b>	<b>28601</b>	<b>-18.42%</b>	<b>39769</b>	<b>59028</b>	<b>-32.63%</b>	<b>74206</b>	<b>87629</b>	<b>-15.32%</b>

# Deeds & Mortgages Recorded for May 2009 Compared with May 2008 . . .

DEEDS & MORTGAGES RECORDED FOR MAY 2009 COMPARED WITH MAY 2008...										
COUNTY	DEEDS		INC. %	MORTGAGES		INC. %	TOTALS		INC. %	
	2009	2008	OR DEC.	2009	2008	OR DEC.	2009	2008	OR DEC.	
<b>CENTRAL SEC.</b>										
Albany	563	598	-5.85%	1070	1121	-4.55%	1633	1719	-5.00%	
Broome	403	1982	-6.10%	524	2207	-76.26%	927	4189	-77.87%	
Chemung	170	201	-15.42%	251	232	8.19%	421	433	-2.77%	
Chenango	129	139	-7.19%	118	158	-25.32%	247	297	-16.84%	
Clinton	163	191	-14.66%	184	261	-29.50%	347	452	-23.23%	
Columbia	138	129	6.98%	225	274	-17.88%	363	403	-9.93%	
Cortland	83	94	-11.70%	115	142	-19.01%	198	236	-16.10%	
Delaware	175	190	-7.89%	114	180	-36.67%	289	370	-21.89%	
Essex	129	203	-36.45%	119	176	-32.39%	248	379	-34.56%	
Franklin	138	109	26.61%	84	115	-26.96%	222	224	-0.89%	
Fulton	154	179	-13.97%	145	205	-29.27%	299	384	-22.14%	
Greene	134	144	-6.94%	183	223	-17.94%	317	367	-13.62%	
Hamilton	41	26	57.69%	22	29	-24.14%	63	55	14.55%	
Herkimer	178	169	5.33%	173	204	-15.20%	351	373	-5.90%	
Jefferson	597	294	103.06%	752	387	94.32%	1349	681	98.09%	
Lewis	115	101	13.86%	79	103	-23.30%	194	204	-4.90%	
Madison	154	213	-27.70%	279	257	8.56%	433	470	-7.87%	
Montgomery	160	126	26.98%	122	117	4.27%	282	243	16.05%	
Oneida	490	487	0.62%	666	686	-2.92%	1156	1173	-1.45%	
Onondaga	901	1037	-13.11%	1605	1559	2.95%	2506	2596	-3.47%	
Oswego	300	321	-6.54%	325	361	-9.97%	625	682	-8.36%	
Otsego	150	174	-13.79%	162	213	-23.94%	312	387	-19.38%	
Rensselaer	281	350	-19.71%	664	695	-4.46%	945	1045	-9.57%	
St. Lawrence	336	277	21.30%	286	339	-15.63%	622	616	0.97%	
Saratoga	530	519	2.12%	1073	1026	4.58%	1603	1545	3.75%	
Schenectady	306	339	-9.73%	569	565	0.71%	875	904	-3.21%	
Schoharie	117	96	21.88%	116	126	-7.94%	233	222	4.95%	
Schuyler	84	103	-18.45%	58	71	-18.31%	142	174	-18.39%	
Tioga	223	192	16.15%	170	198	-14.14%	393	390	0.77%	
Tompkins	211	246	-14.23%	459	321	42.99%	670	567	18.17%	
Ulster	589	402	46.52%	365	708	-48.45%	954	1110	-14.05%	
Warren	230	160	43.75%	258	278	-7.19%	488	438	11.42%	
Washington	166	156	6.41%	195	248	-21.37%	361	404	-10.64%	
<b>TOTAL</b>	<b>8538</b>	<b>9947</b>	<b>-14.17%</b>	<b>11530</b>	<b>13785</b>	<b>-16.36%</b>	<b>20068</b>	<b>23732</b>	<b>-15.44%</b>	
<b>SOUTHERN SEC.</b>										
Bronx	425	511	-16.83%	578	928	-37.72%	1003	1439	-30.30%	
Dutchess	596	515	15.73%	1320	1303	1.30%	1916	1818	5.39%	
Kings	1328	1793	-25.93%	1931	2856	-32.39%	3259	4649	-29.90%	
Nassau	1922	1967	-2.29%	8921	9878	-9.69%	10843	11845	-8.46%	
New York	785	1114	-29.53%	766	1377	-44.37%	1551	2491	-37.74%	
Orange	647	682	-5.13%	935	1316	-28.95%	1582	1998	-20.82%	
Putnam	136	144	-5.56%	302	461	-34.49%	438	605	-27.60%	
Queens	1622	1936	-16.22%	2083	3175	-34.39%	3705	5111	-27.51%	
Richmond	567	685	-17.23%	1153	1398	-17.53%	1720	2083	-17.43%	
Rockland	455	456	-0.22%	1282	1302	-1.54%	1737	1758	-1.19%	
Suffolk	2892	3548	-18.49%	8869	12350	-28.19%	11761	15898	-26.02%	
Sullivan	284	284	0.00%	195	321	-39.25%	479	605	-20.83%	
Westchester	837	281	197.86%	1613	1314	22.75%	2450	1595	53.61%	
<b>TOTAL</b>	<b>12496</b>	<b>13916</b>	<b>-10.20%</b>	<b>29948</b>	<b>37979</b>	<b>-21.15%</b>	<b>42444</b>	<b>51895</b>	<b>-18.21%</b>	
<b>WESTERN SEC.</b>										
Allegany	201	127	58.27%	140	140	0.00%	341	267	27.72%	
Cattaraugus	185	257	-28.02%	188	228	-17.54%	373	485	-23.09%	
Cayuga	176	187	-5.88%	255	287	-11.15%	431	474	-9.07%	
Chautauqua	284	333	-14.71%	258	416	-37.98%	542	749	-27.64%	
Erie	1717	1798	-4.51%	2779	2756	0.83%	4496	4554	-1.27%	
Genesee	123	118	4.24%	170	178	-4.49%	293	296	-1.01%	
Livingston	129	149	-13.42%	176	231	-23.81%	305	380	-19.74%	
Monroe	1398	1634	-14.44%	2604	2567	1.44%	4002	4201	-4.74%	
Niagara	432	443	-2.48%	565	610	-7.38%	997	1053	-5.32%	
Ontario	250	298	-16.11%	570	483	18.01%	820	781	4.99%	
Orleans	114	85	34.12%	81	127	-36.22%	195	212	-8.02%	
Seneca	63	104	-39.42%	95	77	23.38%	158	181	-12.71%	
Steuben	225	250	-10.00%	243	287	-15.33%	468	537	-12.85%	
Wayne	203	210	-3.33%	289	327	-11.62%	492	537	-8.38%	
Wyoming	104	88	18.18%	119	133	-10.53%	223	221	0.90%	
Yates	73	83	-12.05%	110	87	26.44%	183	170	7.65%	
<b>TOTAL</b>	<b>5677</b>	<b>6164</b>	<b>-7.90%</b>	<b>8642</b>	<b>8934</b>	<b>-3.27%</b>	<b>14319</b>	<b>15098</b>	<b>-5.16%</b>	
<b>GRAND TOTAL</b>	<b>26711</b>	<b>30027</b>	<b>-11.04%</b>	<b>50120</b>	<b>60698</b>	<b>-17.43%</b>	<b>76831</b>	<b>90725</b>	<b>-15.31%</b>	

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Brooklyn, NY 11209  
718-680-4663

E-mail:

mdaddona@homeabstractcorp.com

Web: www.homeabstractcorp.com

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Jpainter@atlanticlandabstract.com

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