



WORD SEARCH

**Deed:** a document which transfers title to property from one to another. Deeds, easements, and orders from the Court are recorded and returned.

**Equity Loan:** a loan contract made against the equity in owner's property; in effect, this is a second mortgage on a home.

**Federal Lien:** an encumbrance on property placed by the government for some debt or obligation. Federal liens, releases and discharges are recorded and filed.

**Uniform Commercial Code (UCC):** a standardized, national method of recording commercial transactions as secured transactions through assignment, continuation, partial release and termination statements.

**Veterans Discharge:** a formal final judgment and declaration by the government that an individual has left military service in a status of honor.

**Lis Pendens:** a notice filed on public record for the purpose of warning all persons that the title to certain property is in litigation and that they may be bound by an adverse judgment.

**Maps:** original and translucent maps of minor and major subdivisions within municipalities of the County are filed.

**Mortgage:** a written contract by which one person binds the whole or part of their property in favor of another. Mortgages, tax sales, modification agreements, postponement of mortgages, redemption of tax sales, discharge of mortgage and assignments are recorded and returned; mortgage cancellations are cancelled and returned.

**Notice of Settlement:** a document recorded prior to closing of title to notify prospective purchasers of an impending sale and/or a mortgage commitment. A notice expires 45 days after filing.

Find the following words below. Good luck!

Deed	Uniform Commercial Code	Maps
Equity Loan	Veterans Discharge	Mortgage
Federal Lien	Lis Pendens	Notice of Settlement

Y G X X H C W K O B O G M E S P I P X A M L W E  
Y G O Y M G N G Y Y I W G H O T C I J D E U E J  
Y F Q X U X M P M O O A M H H G N L N G D T G V  
W D Y A U L Q R A Z G A T M E A V Z H W O R R Q  
I W S B Y V I Q U T Z Q N X A M Z I X U C Y A F  
E R E N D D Z D R M M P E X O Z B G P O L G H E  
B P J L E V U O Z C G F M V A Q Q Y Y W A J C D  
Y Y H J P D M Q C R L F E O X T E C H K I H S E  
S U M W Y P N A O S Y E L U M D S O B X C B I R  
C S M X V U G E W C F V T Y S R Z Z B O R L D A  
S W A O G Q I A P U M G T C C V E J S E E F S L  
G I Q D U B W H B S H Y E I Q W E C F I M E N L  
C W O N U T W D E Q I G S J Q Q P K M A M W A I  
H Y Z E M O Q D V M A L F O E O V X E O O Q R E  
W E Z D B G H P Q M P X O Y O I M A N Z C C E N  
B D E S M Y K Z D U H T E B D C U L V A M E T M  
F P N A E H D Q X E K M C I N Q T Q O W R G E X  
I N Z R D A M W C S E J I N Q A E B V K O J V V  
Z O R K C F B K B K G D T U R M F J N R F O L U  
K X V X N Y S R P F U X O V F D Z P Y G I D W M  
E Q U I T Y L O A N P R N J L N M P I F N D C P  
W S M K I P B A C R K X Q D K N M H C B U O F X  
E T V Q G T D L I X M A P S F K J F K O R R T P  
I Y M Y J C V U Z X L J I I E N T A P B N Y M T

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# The Register's Report

September 2015

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As a Taxpayer Your Business is Our Business.



Dear Essex County Residents and Visitors:

We are proud and excited to present our 1st edition of *The Register's Report*. Generating over 46 million dollars in revenue annually, our department is ensuring that "As a taxpayer, your business is our business." This newsletter will provide the most up-to-date information about our office policies and procedures. We are also striving to keep you informed about trending topics that are relevant to property owners and professional users of our services.

In the past our overall customer-constituent experience has been characterized by extensive delays and antiquated technology. When I was elected last November, I was offered a unique opportunity to address these areas of concern. I am proud to announce that the Essex County Register's Office of Deeds & Mortgages has made several strides into the 21st century. By investing in customer service training, new software and hardware, online filing technologies, merchant services, and undertaking a vast renovation of the office, we will reduce our document recordation time by 70%.

The County of Essex is now participating in the collection of a fee through the office of the Register in support of the Homelessness Trust Fund. We recognize that we cannot solve all of the problems that contribute to homelessness but it is our hope to raise approximately \$150,000 annually to help the county alleviate poverty and other societal factors that contribute to homelessness. We thank our partners Essex County Executive Joseph N. DiVincenzo, Jr. and the Essex County Board of Chosen Freeholders for making this a possibility.

Our mission is to maintain the integrity of all property transactions as well as military service records. These records are entrusted to our department to protect and preserve for each of the 22 municipalities throughout Essex County. You are welcome to visit our office or read more about us on the following pages, and please be sure to check out our website at [www.essexregister.com](http://www.essexregister.com).

Sincerely,  
Dana Rone  
Register of Deeds and Mortgages



## CONTACT US

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## Did You Know?

- Your property ownership can be transferred if tax liens are not paid completely within 2 years.
- You should check your deed and mortgage papers every 2 years to ensure that they are in sync with official records in the Register's Office.
- You should carefully read each line of your property tax bill.
- You should know the exact location where your original deed is kept.
- If you suspect mortgage fraud, call the Financial Crime "Fraud" Office at 973-733-5552





## About Us

The Essex County Register's Office records documents associated with property transactions and military service records. As a taxpayer, your business is our business and we are working to improve our service to you. Since January of 2015:

- ECRO has **saved over \$400,000** in vendor contract negotiations
- **Eliminated 7 years of** active document **backlog**
- Composed **an inventory/catalog of 4,649 maps**
- **Created a Requisition System** to Track the Use of Original Maps & Documents
- **Invested over \$25,000/270 hours in Staff Development**
- Costumer Service Training
- Recorder's Document Reference Manual Workshops
- OPRA Workshops
- Landex Software Training
- Ergonomics Training
- Literary Materials

## News & Updates:

For your convenience a new ATM has been installed onsite. The provider is New York Community Bank. Merchant Services have been upgraded. We now accept Discover, MasterCard, Diners Club International, Visa, JCB, Union Pay, & American Express. We have also created the option to open a charge account in order to provide our frequent users with an efficient payment process.



**New filing system** – ECRO has implemented a new filing system and will no longer use Book and Page as of September 1, 2015. There will be a unique document identification number assigned to each document.

**New Filing System** – ECRO will no longer use Book and Page as of September 1, 2015. We have created a unique document identifying number assigned to each document which allows for easier access. All past documents using book and page are still available for access.

**New state of the art large format printer** – After 15 years of relying on an obsolete printer, ECRO has invested in a USB compatible large format printer that delivers accurate drawing of real property with high resolution color, copying, and scanning.

**Landex Software** – ECRO has invested in new computer software by Landex. The new software will expedite the process of recording.

**Increased Efficiency** – A more efficient process of recording time sensitive documents to meet mandates of the New Jersey State statute have been implemented. There are four (4) ways to record documents:

1. Walk-In
2. Regular Mail or Special Mail (UPS Fedex, Lawyer Services)
3. E-Filing – Must register at [www.njcountyrecording.com](http://www.njcountyrecording.com)

Figure 1. 48 Hour Process of E-Filing



## TEAM MEMBER SPOTLIGHT



Essex County Register Dana Rone and staff are proud to salute **Shikena Harper**, Senior Vault Clerk II. Shikena has worked at ECRO for 18 years and has been a dedicated employee of Essex County. She has demonstrated her expertise in assisting constituents and professional users of ECRO understand the Open Public Records Act and how to obtain a certified copy of their documents.

## Homeless Trust Fund

Throughout the USA in January 2014, there were 578,424 people experiencing homelessness on any given night. (Source: *National Alliance to End Homelessness*)

Of that number, 216,197 are people in families. (Source: *National Alliance to End Homelessness*)

About 9 percent of homeless people across the country- 49,933 - are veterans. (Source: *The Department of Housing and Urban Development*)

A study published in 2014 found that homelessness in New Jersey had increased statewide by 16%. (Source: *Monarch Housing Associates*)

### The Essex County Register's Office is striving to make a difference

The Homeless Trust Fund was established in June 2015 by the Office of the Essex County Executive, Essex County Board of Chosen Freeholders and the Office of the Essex County Register. NJSA 52:27D-287A has authorized the county governing body to charge a \$3 surcharge for each document recorded at the ECRO. Through this new surcharge ECRO anticipates a yearly collection of approximately \$150,000 to support Essex County government in its efforts to alleviate the conditions of homelessness. The funds will support non-profit organizations that offer social services to the Essex County community, such as shelters and food pantries.



## Race for the Cure

ECRO has participated in the Susan G. Komen Race for the Cure walk at South Mountain Reservation for over 8 years in conjunction with Essex County government to raise more than \$85,000 towards finding a cure to breast cancer. "I walk because my best friend battled breast cancer and I am deeply inspired when I meet other people who have also survived from the disease, their stories of trial and triumph encourage all of us to practice more gratitude and take nothing in our lives for granted" said Charlotte Thompson of the Recording Department. To join us for the next Race for the Cure walk in May 2016, please e-mail [info@essexregister.com](mailto:info@essexregister.com)



## Essex County Register Rone Celebrates the Life of the Late Larrie West Stalks

**Newark, NJ** – Essex County Executive Joseph N. DiVincenzo, Jr. and the Essex County Board of Chosen Freeholders will dedicate a bronze plaque honoring the life and legacy of the late Larrie West Stalks a former Essex County Register, on Wednesday, September 16th. Mrs. Stalks had an extensive career in public service and was relentless in her efforts to improve the quality of life for people in her community. She was a resident of South Orange when she passed away on April 2, 2015, at the age of 89. Although she resided in South Orange she always proudly expressed to everyone that "I am Newark 1st".

"I grew up in the central ward of Newark, a community that held Mrs. Stalks in very high regard," said current Essex County Register Dana Rone. "When I think about her legacy I recognize that I am standing on the shoulders of people like her who came before me and it is my mission to move this office forward in a manner that everyone can be proud of, the best token of wisdom that I received from her was that the harder one works the luckier they get," she added.

"My sister was full of compassion and recognized the chaos that was present in the world," said her brother Calvin West. "She was committed to the inclusion of the people of her race and always believed that we all are only mortals and all bleed red blood, she was not concerned about titles or status and never refused to help anyone, 95% of the time when she said she would see what she could do to help someone she actually did something" he added.

Born in Newark in 1925, she was the third child of Loni and Netti Jones West. She attended Newark Public Schools and graduated from South Side High School. She went on to study at Rutgers University and completed numerous continuing education courses. After experiencing success and notoriety as an entrepreneur, Mrs. Stalks was the first African American appointed department head and cabinet member in the 300 year history of the City of Newark Government. She served as Director of Health and Welfare and the as the Executive Secretary of Newark's Central Ward Planning Board. In 1974 Mrs. Stalks was elected to the office of Essex County Register of Deeds and Mortgages and she successfully served four consecutive five year terms. She served her fourth term as the only African American Constitutional Official on the County level in the state of New Jersey. Mrs. Stalks became another "first" when she was elected President of the Association of County Officers of the State of New Jersey. Mrs. Stalks, a consummate Democrat, served as a mentor to many aspiring politicians and conducted numerous strategy meetings at her home, the "House for Democrats" located at 41 Rector Street, Newark, NJ. She was always concerned about people that had been discarded by larger society and spearheaded many community based initiatives, most notably the development affordable housing throughout the City of Newark. A recipient of the prestigious Mary McCleod Bethune Award, Mrs. Stalks was a proud member of the Nation Council of Negro Women, life time member of the NAACP, Frontiers International, and many more civic organizations. She was very hard working but always relished the time she found to spend with family and friends.

Mrs. Stalks is survived by her two brothers, Kenneth and Calvin West, her faithful friend Catherine F. Willis, her caretakers, many nieces, nephews, and friends.