

The Register's Report



VOL. 1, ISSUE 4 | SPRING 2017

Dear Essex County Residents and Visitors



Dana Rone
Essex County Register

*"It's better to light a candle than to curse the darkness."
African Proverb*

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 check out our website at www.essexregister.com

We are proud and excited to say "We've had a great year". You should know that ECRO is working diligently on your behalf to provide the most efficient recording service.

We are committed to ensuring we provide you with the most up-to-date information about our office policies and procedures.

We have kept our commitment:

- ☛ Reduced the back-log
- ☛ Recording according to NJSA, 48 hour mandate
- ☛ Increased recordation by 20%
- ☛ Increased revenue by \$14 million in 2016
- ☛ Increased revenue by \$17 million in 24 months
- ☛ Increased Public Awareness
- ☛ Increased collection for Homelessness Trust Fund to \$277,000

ESSEX COUNTY

REGISTER DANA RONE STANDS WITH A CITIZEN IN SUPPORT OF IMMIGRATION



*In the words of 1968 Olympian John Carlos,
"There is no partial commitment to justice.
You are either in or you're out."*



"Dana Rone, Garden State Community Bank, Pastor Jerome Stembidge, St. Paul's AME Church, East Orange City Council President Ted Green and Councilwoman Lewis to Honor 3 Essex County Non-Profit Organizations for Their Community Work."

ESSEX COUNTY REGISTER'S OFFICE

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 Y T I L I M U H E P B S E S C V P
 L J N S C O M P A S S I O N Y M Y

WORD LIST:

APPRECIATION
 CERTIFIED DEEDS
 COMPASSION
 CUSTOMER SERVICE
 DANA RONE
 DISCIPLINE
 EMOTIONAL INTELLIGENCE
 EMPATHY
 ERECORD DIVISION

FRAUD PREVENTION
 HEALTHY LIFESTYLES
 HOMELESS TRUST FUND
 HUMILITY
 LIENS
 MARTIN LUTHER KING
 MORTGAGE
 PROPERTY OWNER
 PROTECTION ACT

PUBLIC RECORDS ROOM
 RETIREMENT
 TECHNOLOGY
 TITLE SEARCH
 TOTAL REVENUE COLLECTED
 TRUST
 WELLNESS

Essex County Register's Office Makes a \$207,793.00 Difference for the Homeless!

The Essex County Register's Office (ECRO) has continued their hard work to make a positive impact on reducing homelessness in Essex County, New Jersey. In 2015, the ECRO raised over \$69,000 for the Homelessness Trust Fund. By August 31, 2016 \$129,967.00 was raised for the Homelessness Trust Fund. The total amount raised for 2016 is an impressive \$207,793.00.

Based on the trends in the Essex County Register's Office, it was projected in 2016 that the amount that would be raised for the Home Trust Fund would double the 2015 funds. The Register's commitment to this initiative, the hard work of the ECRO staff, and streamlined processes has nearly tripled the amount raised for the Homelessness Trust Fund.

"In 2015, nearly 10, 211 people were homeless in New Jersey, and Essex County had the largest number of homeless people, almost twenty percent of the statewide homeless population. Under the leadership of Essex County Executive Joseph DiVincenzo, Jr., and in partnership with the Essex County Register of Deeds and Mortgages, Dana Rone, the Freeholder Board supported the Essex County Homelessness Trust Fund. The Homelessness Trust Fund generated a grand total of \$277,129.00 from 2015 to 2016.

As this initiative grows, I look forward to the positive changes it will establish for the betterment of Essex County in the future," says Freeholder President Britnee N. Timberlake.

The Register credits her staff and their commitment to making a positive and rewarding impact on the community as a driving force for the effectiveness of this initiative. "The additional funds can definitely make a huge difference in the lives of the homeless in Essex County," says Dane Rone.

According to Freeholder Vice President Brendan Gill, "Homelessness is a serious issue plaguing communities across our country, particularly here in Essex County. We have an obligation to uplift some of the most vulnerable populations by providing them with the decency of a roof over their heads."

The Homelessness Task Force meets every 3rd Tuesday of every month.

For further information, please contact Maurice Brown, Jr., Director of Division of Community Action at (973) 395-8350.



***"Minister Ellis from 'Enough is Enough'
with ECRO Staff Coat Drive"***

ECRO INCREASES RECORDATION DESPITE LAGGING HOUSING MARKETS

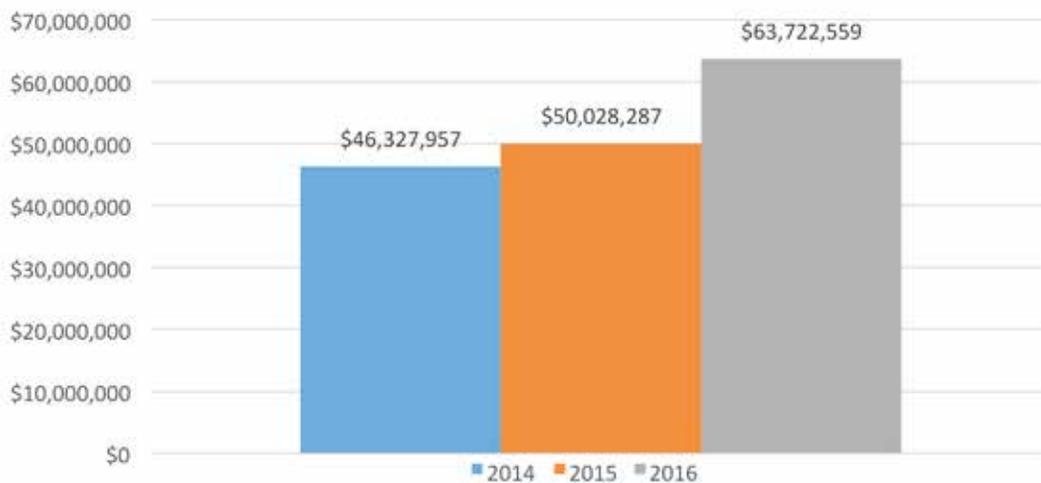
What happens when millennials wait to purchase homes? The housing market recovery is slower than anticipated. New Jersey's job market growth is slower than the national average and a high percentage of homeowners have their mortgages "under water".

The downturn in the real estate markets in 2007-2009 has left many New Jersey communities slowly recovering from the bubble burst. According to RealtyTrac, just over 4,000 properties still linger in the foreclosure process known as "Zombie Foreclosures" which is more than any other state, with Essex County leading the state in foreclosures with 6,367, a rate of 4.12% (NJ Advance Media for NJ.com).

Although the New Jersey housing recovery market is slowly recovering, there is an abundance of activities in the Essex County Register's Office of Deeds & Mortgages (ECRO), guaranteeing that there is no backlog of recordation. "We are committed to recording according to the New Jersey Statute Annotated (NJSA) Title 46, mandate of 48 hours", Rone commented.

During Register Rone's tenure, recordation increased by 20.84%, eliminating the backlog which resulted in an increase in revenue by 35.36% totaling over \$17 million since 2015.

Total Revenue Collected 2014-2016



The combination of market forces, technology improvements, consistent job training, and improved customer service has led to an upsurge in recordation and the collection of additional revenue. The numbers have told the story. Dana Rone commented, "We are very proud of the work we are doing on behalf of the Essex County Community."

Contact: Dana Rone
Essex County Register of Deeds & Mortgages
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Newark, NJ 07102
Phone 973.621-4960

Essex County Register of Deeds & Mortgages

For Immediate Release

“Assemblywoman Sheila Oliver Sponsors Assembly Bill A3828
Property Owner’s Protection Act”



Sheila Oliver



Thomas Giblin



Cleopatra Tucker



Ralph Caputo



Nicholas Chiaravalloti

Newark, NJ: During the 2016 legislative session, Assemblywoman Sheila Oliver drafted legislation, Assembly Bill A3828-Property Owners Protection Act, to protect homeowners from fraudulent activities against their homes. Currently, the law does not require the Registers of Deeds and Mortgages to notify the owner of record that there has been a transaction on their property. Essex County Register Dana Rone has said in media reports that fraud attempts were weekly occurrences in her office.

The new legislation, “Property Owners Protection Act”, would mandate that ECRO notify the owner of record that a transaction has occurred. Although this seems to be a minor change to the current law, it will prevent and deter transactions and give the owner of record immediate notice of a fraudulent transaction. The new bill was sponsored by Assembly Democrats Sheila Oliver, Thomas Giblin, Cleopatra Tucker, Ralph Caputo, and Hudson County Assemblyman Nicholas Chiaravalloti.

“These individuals are taking advantage of public information to steal people’s homes right out from under them,” said Oliver (D-Essex/Passaic). “This notification requirement provides an additional safeguard to help prevent fraud and protect property owners from becoming victims.”

“It’s unnerving how easy it is for someone to steal another person’s property,” said Giblin (D-Essex/Passaic).

“It can take a lot of time and effort to rectify this type of fraud,” said Tucker (D-Essex).

“Homeowners who have invested money and sweat into their properties should not have to worry about a stranger walking away with their investment,” said Caputo (D-Essex).

“No one is sitting at home wondering whether someone is out there trying to steal their property. Many property owners don’t realize what is happening until it is too late”, said Chiaravalloti (D-Hudson). “It is incumbent on us to heighten precautions to prevent these brazen violations.”

Assembly Bill A3828 was approved on Monday, February 27, 2017. It now goes to the New Jersey State Senate for approval.



REGISTER OF DEEDS AND MORTGAGES

465 Dr. Martin Luther King Blvd.

Hall of Records

Room 130

Newark, NJ 07102

DANA RONE
Register

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IMPORTANT RECORDING NOTICE MANDATORY COVER SHEET – EFFECTIVE MAY 1, 2017

Dear Recording Customer:

In compliance with P.L. 2011, c. 217 (N.J.S.A.46:26A-5) **our office must require a Cover Sheet with all individual land documents submitted for recording effective Monday, May 1, 2017.**

If you submit land documents to our office for recording via **U.S. Mail, Express Mail, Courier Service or In-Person Over the Counter – a Cover Sheet is required.**

For your convenience – a user-friendly on-line PDF Cover Sheet Form- that you can easily and quickly fill-in on any personal computer-and print out- is available at www.essexregister.com our internet web site. Also enclosed with this notice is a paper version of the Cover Sheet Form (please feel free to re-produce). Whatever method you opt to select to access the Cover Sheet Form-it must be completed BY YOU-and attached with all individual land documents submitted for Recording.

ALL LAND DOCUMENTS Received in our office for recording on May 1, 2017, must have the Cover Sheet.

Please be advised that the Cover Sheet counts as a Page in calculating the Recording Fee (\$10.00).

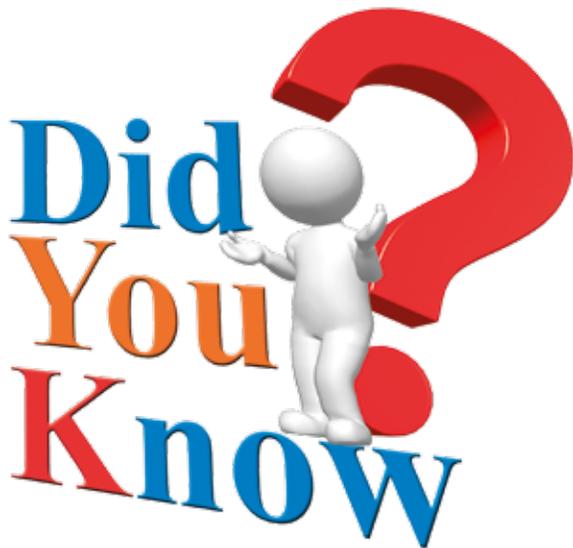
- If you **submit a land document without the Cover Sheet, you can include an additional \$20.00 or your document will be rejected and returned.**
- **E-Recording Customers are already compliant with this new law, and as such this law does not apply to you.**

If you are interested in becoming an E-Recording Customer and would like to register for an E-Recording Account, please go to:

<https://secure.njcountyrecording.com/dsms/njdsms/NJAccountRequest.aspx>

Thank you for your cooperation in complying with this new State Law. Please contact our office at (973) 621-2594 if you need assistance.

E-mail: info@essexregister.com



You can purchase a certified copy of your deed for a fraction of the cost that private companies will charge you.

You can appeal your Property tax assessment by contacting the Essex County Board of Taxation at (973) 395-8525.

If you suspect mortgage/deed fraud, call the Financial Crime "Fraud" Office at (973) 266-7220.

As a Senior Citizen over 65, you can receive a (Senior Freeze) on Property Taxes – State of New Jersey Program; 1-877-658-2972.

ECRO Staff, is not allowed to perform any searches, you may ask about our Recording date, simply ask "What is your Board Date?"

Sheriff's Foreclosure properties for Essex County can be obtained from the following website: www.essexsheriff.com or by calling the Civil Processing Division (Info on sales) (973) 621-2694.

The first door on your right (Room 125) is our Public Records Room. See Patrick or Shikena.

CONTACT US:

**OFFICE OF THE ESSEX COUNTY REGISTER
OF DEEDS & MORTGAGES
HALL OF RECORDS - ROOM 130**

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