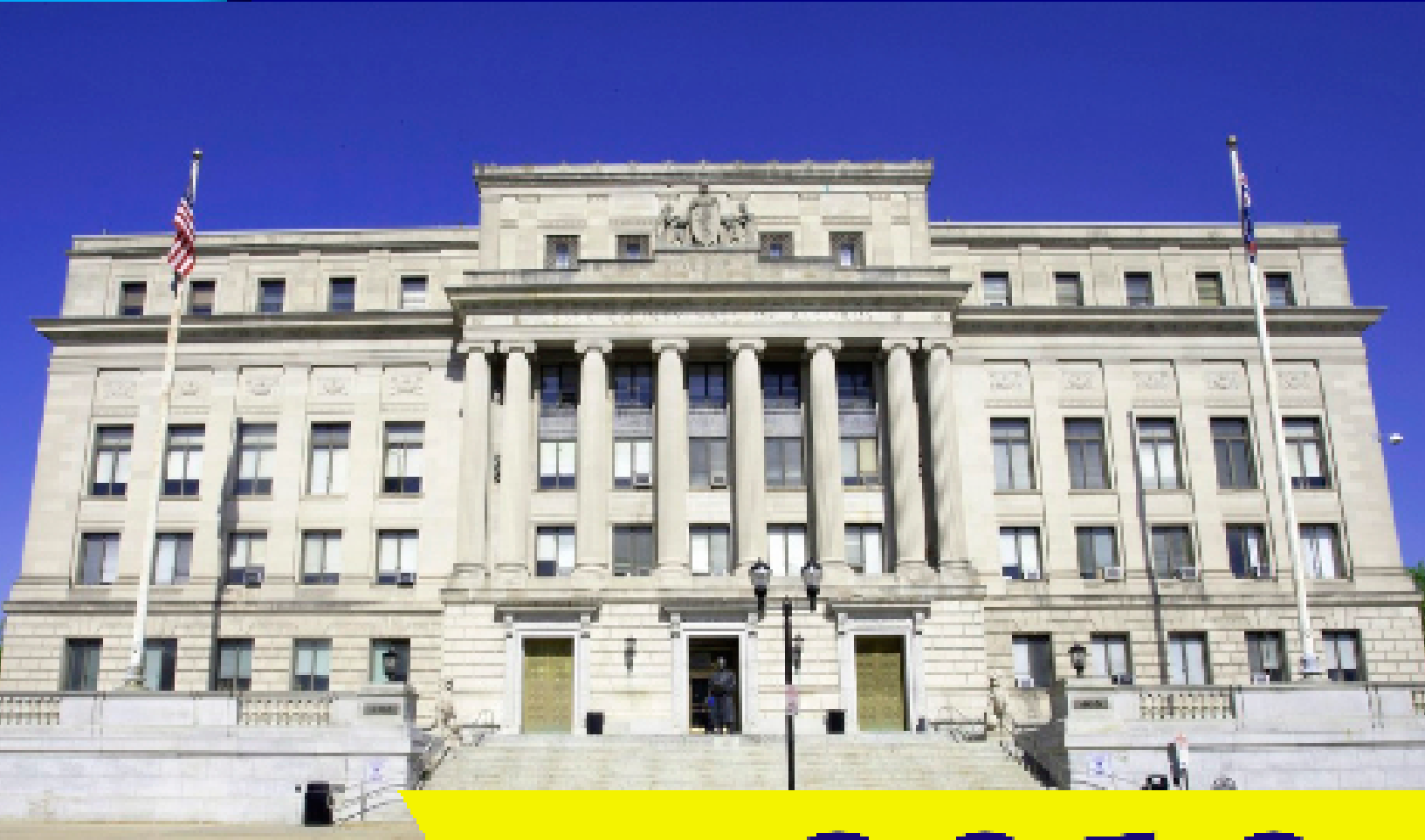




# THE REGISTER'S REPORT

With DANA RONE



# 2019

COUNTY OF ESSEX NEW JERSEY

VOL. 1 | ISSUE 5 | FINAL EDITION 2019



my will since my commencement into politics to serve my community well and as you read through this newsletter you will know that your tax dollars were used to provide you with the best service.

To the 87,917 people who voted for me and to those who live and work within our County, thank you for entrusting me to service you well. I completely enjoyed it.

Best,

*Dana Rone*

And so, my political career has finally come to a close. I am absolutely delighted to have had the opportunity to serve the people of Newark and the County of Essex.

Once again, I did exactly what I said I would do; Lead with integrity and efficiency! If you have visited us at ECRO then you know first hand how we have raised the bar in providing the best customer service experience in the county. We've gone from being the last in the state of NJ to being the best, (recording within NJSA mandate of 48 hrs). We've increased our revenue by 55% (Who does that? We did!); from \$46 million dollars to \$74 million dollars. We've increased our E-Record participation by 1000% and now you can do a Public Search of a property online. Yes, we are online at [www.essexregister.com](http://www.essexregister.com).

It has always been my belief that when the will to do good is present you do your best so people can experience it. It has been

## BEFORE THE SCALES, TOMORROW

And when the enthusiastic  
Story of our time  
is told,  
for those  
who are yet to be born  
but announce themselves  
with more generous face,  
we will come out ahead  
-those who have suffered most from it.

And that  
being ahead of your time  
means suffering much from it.

But it's beautiful to love the world  
with eyes  
that have not yet  
been born.

And splendid  
to know yourself victorious  
when all around you  
it's all still so cold,  
so dark.

-Otto Renee' Castillo

# ESSEX COUNTY REGISTER'S OFFICE



The Essex County Register's Office records and archives for public viewing and inspection those documents that record the transfer of real property within the county.

In recent years, the Register's office has implemented many changes to its records management practices; taking advantage of new technology and innovations to better meet the needs of its public. As of May 13, 2019, all property transactions from May 1, 2001 to the present are available electronically in our Public Vault or are searchable remotely via internet. We house 17,741 books, not including electronic recordings. Due to this volume of property transactions, we are unable to provide all of these images electronically. However, the Public Vault provides an array of invaluable older records for public viewing dating back to the early 1700's.

## NOTICE REGARDING SEARCHES:

CANCELLATIONS OF MORTGAGE PRIOR TO July 2, 2012  
WERE NOT RECORDED AS ELECTRONIC IMAGES.  
HOWEVER, THEY ARE DOCUMENTED IN THE INDEX  
Official copies may be obtained at the  
Essex County Register's Office





# WE DID WHAT WE SAID WE WOULD DO

In response to Legislation (N.J.S.22A:4-17) enacted in 2009 permitting counties to create Homeless Trust Funds, I established The Essex County Homelessness Trust Fund in 2015 with the vote of support by the Board of Chosen Freeholders. These funds provide funding for activities directly related to housing individuals and families that are homeless and activities to prevent homelessness. Specifically funds can be used to develop housing. The funds are generated through a \$3 surcharge for each housing related document that is recorded through the Register's office. Although we realize that we cannot solve all of the problems that contribute to homelessness, my team and I have worked hard to make a positive impact on reducing the hardship of homelessness in Essex County. Since its commencement the ECRO, as of April 30, 2019 has collected a total revenue of \$741,173 in just four years! "It is amazing what Public Servants (government employees) can do when the will to perform is there". My employees had a clear understanding of why the additional work was necessary to establish a fund that would help Essex County alleviate the hardships and other societal factors that contribute to Homelessness, and what we have achieved demonstrates this.

In addition to the \$741,173 collected, the ECRO sponsored a winter coat drive that distributed over 500 coats throughout the community, and most recently participated in a sock distribution drive initiated by one of ECRO's Senior Interns, Luis Maisonave.

We did our part and we are delighted that we could.

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



## ECRO ACCOMPLISHMENTS

We are proud and excited to present our accomplishments to Essex County residents and visitors. During my tenure as the Essex County Register of Deeds and Mortgages, we have completed the following:

- Recording according to NJSA 46:26 A, B and C mandate of 48 hrs with NO DELAYS
- Increased our revenue from \$46 million to \$74 million
- Raised \$741,173 for The Essex County Homelessness Fund (We took a dormant program and made it active)
- Decreased our error rate by 75%
- Created a Finance Dept. (Accountant, Asst. Accountant and Purchasing Agent)
- Provide cost of living increase for the entire staff
- Cleaned and inventoried the Public Vault
- Expanded our E-Record System (increased usage by 10 municipalities and 10,000 additional users)
- Created Policy and Procedure Manual
- Provided Customer Service, Ergonomics and Wellness Training
- Cross trained all employees
- Upgraded computer hardware and software systems
- Renovated the office
- Expanded online filing technologies
- Eliminate 7 yrs of Backlog of over 44 different document types
- Created requisition system to reduce lost/stolen maps
- Instituted inventory program of 4,701 Maps
- Displayed a map of every municipality in Essex County
- Provided each document with a unique instrument number to accelerate document recovery and reduce duplication
- Trained 10 Municipalities on E-Recording
- Participated in over 50 ECRO Roadshows; visiting municipalities, tax collectors and Public schools

## REINVESTMENT FUND

ECRO is an autonomous (acting independently or having freedom to do so) office, responsible for recording and storing permanent land records for the County's 22 municipalities. We maintain the integrity of all property transactions along with military records. The records are entrusted to our department to protect and preserve in perpetuity (lasting forever).

Since being sworn into office in January 2015, and after observing and examining the office functions, we've made substantial changes. Through changing a single contract in our Public Vault, we've saved over \$1,000,000.00. We used the savings from the "nickels" (price per page copied in our vault), to inventory 17,741 books and restored 1,103 of mortgage and 403 of Deeds books. Our reinvestment fund is located at the New York Community Bank.

# Essex County Register's Office

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

### WORD LIST:

AFFIDAVIT  
DISCHARGE OF MORTGAGE  
LIS PENDENS  
MORTGAGE  
MORTGAGE SUBORDINATION  
QUIT CLAIM DEED

**Mortgage modification** is a process where the terms of a mortgage are modified outside the original terms of the contract agreed to by the lender and borrower.

A **mortgage subordination** agreement is a document frequently used when there are two mortgages on a home, and the homeowner is looking to refinance the first mortgage. The mortgage subordination agreement specifies which mortgage takes precedence over the other.

The **discharge of a mortgage** means that the borrower no longer is obligated to make further payments on the loan. A discharge can be the result of the mortgage being paid in full or refinanced by the borrower. A mortgage also can be discharged if the borrower files for bankruptcy.

**Mortgage** a legal agreement by which a bank or other creditor lends money at interest in exchange for taking title of the debtor's property, with the condition that the conveyance of title becomes void upon the payment of the debt.

**Deed** a legal document that is signed and delivered, especially one regarding the ownership of property or legal rights.

A **quitclaim deed** conveys a seller's interest in a property to a buyer. This means that a seller who owns a building or other property can give a quitclaim deed to a buyer—and thereby transfer the seller's entire interest in that property to the buyer. Unlike general or special warranty deeds, the quitclaim includes no protections for the buyer—say, that the seller actually owns the property they're selling.

A **lis pendens** is a written notice that a lawsuit has been filed concerning real estate, involving either the title to the property or a claimed ownership interest in it. The notice is usually filed in the county land records office. Recording a lis pendens against a piece of property alerts a potential purchaser or lender that the property's title is in question, which makes the property less attractive to a buyer or lender. Once the notice is filed, the legal title of anyone who nevertheless purchases the land or property described in the notice is subject to the ultimate decision of the lawsuit.

## ECRO CUSTOMER SERVICE REPORT

Have you ever dreaded going into a government office? Most of our customers have, but were happily surprised to be welcomed in a professional manner at ECRO. Here are their comments:

*"I figured that it would be the same nonsense as usual. I was dreading making the call. This was far from the case. Ms. Weise answered all my questions patiently and not once did I feel her brushing me off. It is a blast of fresh air, with a mint, to have someone be that way- that works for a government agency."*

-Eduardo Colon

*"I wanted to take the time to acknowledge Sharrone. She is very knowledgeable and extremely responsive."*

-Joan Mahon

*"Now a days it is very difficult to find people that are willing to go out of their way to provide GREAT CUSTOMER SERVICE... Mrs. Rodriguez has been outstanding, efficient, accommodating and patient. She is a true asset to your Dept."*

-Maribel Soto

*"I wanted to take the time to "thank you" for meeting with the City's Neighborhood Housing & Revitalization Division. We will begin using E-Record system immediately. Every staff member we encountered was not only friendly and professional but took time to answer our questions and shared information to make our jobs easier and more efficient. Kudos to you and your team."*

-Keisha Harris (City of East Orange)

We could go on and on. We are very proud of that. To review all of our comments please visit our office at the Hall of Records, 465 Dr. Martin Luther King Blvd, Rm 130, Newark, NJ 07102 and view the "Wall of Thanks". We are always delighted to serve you.

## INTERNS

ECRO established an Intern program with community seniors which consists of six employees who assist in our book restoration project. This group has made a commitment to remain engaged with the community, to serve as role models for senior residents in the community and most importantly, this opportunity gives them the ability to share the information they learn at ECRO with other seniors. Our interns have been working diligently to repair and restore Deed and Mortgage books that have not been repaired in over the past 30 years. We have repaired/restored over 1,103 books of mortgages and 403 books of Deeds.





## DID YOU KNOW

1. We DO NOT verify any recording information via telephone? The Public Vault is opened Mon-Fri 8:30am-4pm
2. E-Record accepts deeds with Realty Transfer fees?
3. All corrective deeds requires an "Affidavit of Consideration" and "Seller's Residency Consideration - 4A" form?
4. You can receive a certified copy of a Deed for a fraction of the cost rather than receiving it from a third-party solicitor?
5. Essex County E-Recording accepts up to 1,000 documents daily, which are then fine-tuned, indexed and verified before going to public record?
6. We are recording within 48 hrs. without delays?
7. A "Quit Claim Deed" does not guarantee ownership; it only transfers interest in the property.
8. Essex County provides immediate service? We don't do drop off service, we record your documents within minutes; while you wait!
9. We are "recorders", not "preparers"? We cannot lend any Assistance with preparation of documents.
10. We do not provide a list of foreclosures? That information can be obtained at the Sheriff's office.
11. A POA (Power of Attorney) is not official until it is recorded?
12. When you record a Deed for \$1.00 and there is an open mortgage on the property, you must pay taxes on the balance of the mortgage?

## COMMENTS

### **STAFF Hafeeza Batemon**

Title: Clerk 3 (Principal Clerk) Verifying Division Head

Years of Service: 17

Comment: Genuine Leadership, and her Vast Knowledge and Experience brought the Register of Deeds and Mortgages Office into the 21st Century, despite all opposition!

### **SEARCHER Grillon Company \_ Jaques, Danielle & Jaquie:**

Dana we are very pleased with all of the great changes you have made since taking office as the Register. To name a few brand new computer system for the Indices and Record. Much needed cleaning of the entire vault including the books. Repairing the books and replacing the missing documents. Putting Essex documents on-line at last. Creating a separate semiprivate work place for searchers to use to access the records; all of these changes were long overdue. Thank you,

### **SEARCHER Action Title Reseach \_ Carol Hatch:**

I have worked here in Essex County "Hall of Records" in Deeds and Mortgages for over 30 years. When Dana Rone came in as Register, we had windows "98 and very old printers and copiers. We are now in the 20th century with new computers, printers and copiers. We have had late and early days to accommodate heavy work loads. Dana has been diligently working with her staff to know all aspects of each job and to fix the "old" book and pages, replace lost pages, very difficult under taking. She has made each employee accountable for their own work load. Has had many difficulties (personal and business), and has overcome all of them.

**SEARCHER Louis Maisonave:** I took this job 9 months ago thinking it was a temporary intern position, I came in not expecting anything special, but after the first week. I realized it was more than an intern position and more than a job.

The importance of restoring the Mortgage and Deeds books cannot be understated. The staff at the registers office are nothing short of amazing, from the minute you walk through the employee entrance, you feel the family atmosphere, starting from our register Dana Rone, to our amazing supervisor Marisol Rodriguez, Stealing a line from the play "Annie" I think Im gonna like it here!!!

### **STAFF Patrick Garretson:**

Clerk 4 (Senior Cancellation Clerk)

Years of services: 21

Dana Rone change the entire atmosphere and culture of the registers office upon her arrival, the office got a whole new make over new equipment and the staff received training to improve its customer service.

### **STAFF Nia Thomas:**

Clerk I

Years of services: 3

It is often said that one knows a tree by the fruit it produces. Dana Rone goes above and beyond the call of duty. She puts her power and influence to good and proper use, and it shows in her actions, not just words. She always reaches back to include others so that we all win as a team. That's true leadership!







**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, ICB, 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 York  
Community Bank  
Member FDIC

**DISCOVER**



Diners Club  
INTERNATIONAL

