

State of New York Administrative Recording Requirements:

Marital State: No

Trust State: No

Mortgage State: Yes

BASIC REQUIREMENTS:

Paper:

- 8 ½" by 11" accepted
- 8 ½" by 14" (maximum accepted)

Non-standard fee:

- Not accepted

Margins:

- First page: 3" by 5" Top-Right corner; 1" other sides
- Other pages: 1"

Print:

- Black ink/10 point font minimum

Preparer Info:

- Not required

Vesting:

- No unique requirements

Marital Status:

- Not required

APN/PID Number:

- First Page (section, block, & lot) – see below

Witnesses:

- None required

Printed names:

- Required below all signatures



Legal:

- Include township, county, and state in opening paragraph
- Must accompany all instruments

Notary:

- Date of Acknowledgment
- Expiration Date of Notary
- Stamp or Seal

MERS:

- Must include statement, "MERS is the Beneficiary under this Security Instrument"
- Niagara County – "MERS is the Mortgagee of Record under this Security Instrument"

Re-recordings:

- 255 Affidavits required to prove that taxes have already been paid (Delaware County)

FORM REQUIREMENTS:

All Instruments:

- County specific cover sheets (see below)

CEMA:

- 255 Affidavits (1 original/1 copy) signed by closer and notarized
- CEMA Package – CEMA, Exhibit A (Chain of Title), B (Property Description), C (Consolidated Note), D (Consolidated Mortgage)
- New Money Mortgage
- Addendum to Consolidation Extension and Modification Agreement requires lender acknowledgment page (signed)

Deeds:

- Form TP-584 – Combined Real Estate Tax Return... (Queens, Kings, Bronx, and New York counties require tax forms TP-584, RP-5217NYC, & RPT-NYC, completed, printed off ACRIS, and signed by the borrower)
- (Non-New York City) Form RP-5217 – Real Property Transfer Report
- (New York City only) Form RP-5217NYC – Real Property Transfer Report

Power of attorney:

- Original only
- Legal description
- Preparer information

This information is intended as a general guideline for administrative purposes only and is not intended as an interpretation of the laws set forth by any state. Recording Requirements are subject to change at any time without notice. Always verify requirements and fees with the appropriate recording office.
As of May 5, 2017



COMMON REJECTION REASONS:

- Tax forms not signed by the grantor/grantee
- Family dwelling statement not correct/missing on mortgage
- Legal description incorrect (wrong course/dimensions), wrong township, missing file map number
- CEMA – Chain of Title is incorrect, incorrect tax and dollar amounts listed on 255 Affidavits, Grantee (lender) signature missing from CEMA, incorrect dollar amounts on the New Money Mortgage & Consolidated Mortgage

SPECIAL CHARACTERISTICS:

*Counties requiring cover pages: Allegany, Cayuga, Chenango, Clinton, Greene, Franklin, Fulton, Herkimer, Madison, Niagara, Orange, Orleans, Oswego, Otsego, Putnam, Richmond, Schenectady, Suffolk, Tioga, Warren

*Counties requiring APN/PID Numbers: Bronx, Broome, Cattaraugus, Cayuga, Chenango, Clinton, Cortland, Essex, Franklin, Fulton, Kings, Madison, Monroe, Nassau, New York, Ontario, Orange, Oswego, Putnam, Queens, Rensselaer, Richmond, Schuyler, Seneca, Saint Lawrence, Suffolk, Sullivan, Warren, Wayne, Westchester



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