

The ADVOCATE

New Jersey Land Title Association

The Supreme Court Acts to Settle Statute of Limitations for Adverse Possession and Prescriptive Easements¹

By: Dennis M. Gonski, Esq.

In a landmark decision decided February 27, 2001 (reported in the March 5, 2001 edition of *The New Jersey Law Journal*), the Supreme Court of New Jersey decided *J & M Land Company v. First Union National Bank*, bringing reconciliation to the four separate statutes pertaining to the acquisition of title by “adverse possession”:

N.J.S.A. 2A:14-6 - 20 years

N.J.S.A. 2A:14-7 - 20 years

N.J.S.A. 2A:14-30 - 30 years

N.J.S.A. 2A:14-31 - 60 years

The Court's decision in *J & M* rejects what was previously accepted as a 20-year statute of limitations – and establishes a 30-year/60-year rule, relying upon N.J.S.A. 2A:35-1 (jurisdiction in real property possessing actions) enacted over 50 years ago, as having superceded and rendered obsolete the provisions of N.J.S.A. 2A:14-6 and N.J.S.A. 2A-7:

We hold, therefore, that because N.J.S.A. 2A:35-1 contains no specified time in which proceedings must be instituted thereunder, its practical effect is to supercede those provisions in N.J.S.A. 2A:14-6 and -7 that create repose for common-law ejectment actions after twenty years. If we have misperceived the Legislature's intended scope of N.J.S.A. 2A:35-1, or any other statute we have interpreted in this opinion, the Legislature is of course free to correct our interpretation.

J & M Land Company v. First Union Bank,
166 N.J. 493 (2001).

Hence, for more than 50 years bench and bar alike have relied upon the wrong law.

What is “Adverse Possession”

To real estate lawyers and other students of the law, “adverse possession” is a well known legal concept, defined by decades of caselaw, and applied by rote. It is one of the law's great legal fictions. By its authority, the fee title to a *corporeal*² hereditament (tangible property such as real property) is deemed to pass with the lapse of time to the beneficial “user” of the property, without benefit of consideration. The companion doctrine known as “prescription” allows the acquisition of an *incorporeal*³ hereditament (intangible property such as an easement) under the identical circumstances giving rise to adverse possession. *Plaza v. Flak*, 7 N.J. 215, 81 A.2d 137, 27 A.L.R. 2d 324 (1951).

¹ The author is a member of Fairfield's Dollinger, Gonski and Grossman

² A “corporeal hereditament” is defined by *Black's Law Dictionary* (Revised 7th Edition, West group) as being:

corporeal hereditament (kor-por-ee-al). A tangible item of property, such as land, a building or a fixture.

See also, Book II, *Blackstone's Commentaries*, Chapter 2, pages 17-18.

³ Conversely, an “incorporeal hereditament” is defined by *Black's Law Dictionary* (Revised 7th Edition, West Group), as being:

incorporeal hereditament (in-kor-por-ee-al). An intangible right in land, such as an easement. The various types at common law were advowsons, annuities, commons, dignities, franchises, offices, pensions, rents tithes, and ways.

continued on page 3

IN THIS ISSUE:

The Supreme Court Acts to Settle Statute of Limitations for Adverse Possession and Prescriptive Easements1

2001 Weigel Scholarship Winner6

NJLTA Hosts 1st Annual Tech Expo8

Changing of the Guard10

Par Excellence: When Nothing But the Best Will Do

Quality is the name of the game - and we don't play unless we can offer you services that are up to par. Your clients demand the best from you and you should expect no less from us.

At Accu-Search, we take customer service to a whole new level with friendly and experienced office staff available LIVE (never a voice-mail!) from 7:30 am- 9:00 pm. Internet support is available 24/7 so you will always have access to all the information you need.

Our state-of-the-art services are the best in the industry but we never forget that you are the reason we're here.

According to our competitors' ads, "95% of the industry have tried their services," that's why we are especially grateful that half of the industry has chosen us.

Please do us the honor of checking out our services for yourself. We would be proud to show you the ways that Accu-Search can help make your life easier and help your own customer service to shine!

We care about your business and want to help you grow. You will always be able to count on Accu-Search to bring you nothing but the best!

ACCU-SEARCH
Incorporated

21st Century Property Data

The Supreme Court Acts to Settle Statute of Limitations for Adverse Possession ... (continued)

The law of adverse possession is an entirely statutory remedy; the notion of “prescription”, has developed in the Courts, aided in most part by strict analogy to adverse possession. *Predham v. Holfester*, 32 N.J. Super. 419, 423, 108 A.2d 458, 460 (App. Div. 1954).

Notwithstanding that the doctrine of “**prescription**” and the doctrine of “**adverse possession**” are truly separate and distinct – they have never-the-less been accepted by many Courts as interchangeable. See *Baker v. Normanoch Association, Inc.*, 25 N.J. 407, 418, 136 A.2d 645, 652 (1957); *Spiegle v. Borough of Beach Haven*, 116 N.J. Super. 148, 281 A.2d 377 (App. Div. 1971); *Plaza v. Flak, supra*, 7 N.J. at 219. See also, *Clement v. Bettle*, 65 N.J.L. 675, 48 A. 567 (E. & A. 1901).

The “mixing and matching” of these two concepts has been approved and is indeed highlighted in the Supreme Court’s J & M discussion, since that case arose as a declaratory judgment action seeking a “prescriptive easement” – but the Court’s decision speaks entirely in terms of “adverse possession”. By failing to make any distinction between the legal elements of “adverse possession” and “prescription” in such an intense case as J & M, the Supreme Court has put an end to future debate on this issue.

A Brief Historical Background

In his lengthy opinion in *J & M*, Justice Coleman explained the historical development of adverse possession. The English common law did not recognize the transmission of land title by the lapse of any period of time. The possession of one’s land by another – no matter how long in duration – was at common law, *tortious conduct* remediable by ejectment in favor of the true land owner – no matter how long the land had been abandoned – no matter how long the land was “used” by one other than the true owner. The common law rule was simple and strict:

“For true it is that neither fraud nor might can make a title where there wanteth right”.

Edward Altham’s Case, 8 Coke Rep. 147, 154, 77 Eng. Reprint 698, 707.

For obvious reasons, such a rule was most popular with the landed gentry who in turn courted the favor of the Crown. Ownership of land, once established, was assured more or less, in perpetuity.

With the growth of the English population, however – there also came the call for social change. Societal pressure was brought upon the “absentee ownership” of land that was “available” for more productive and bountiful uses required by a growing population.

The early rules of “blind” perpetual ownership of land, gave way to the need for a more practical rule, rewarding those making productive use of land, and punishing those who did not.

One of the first “laws” enacted by the English Crown to rebuff the notion of perpetual ownership of land, was a “statute of limitation” intended to settle real estate “claims” based upon sixty years of continuous possession (32 Henry VIII, Ch. 2). This sixty-year period was eventually reduced to a twenty-year period (21, Jas I, ch. 16), which in turn: “forbade entry on land against whom it had been adversely held for twenty years or more”.

By the time the American Revolutionaries were stirring, the English Court was already opining on the virtues of “physical possession” as opposed to absentee ownership. One of the more famous observations in this regard, was that made by Lord Mansfield:

Possession is very strong; rather more than nine points of the law.

Corporation of Kingston upon Hull v. Horner, Lofft., 576, 591 (1774).

Soon after the Independence, and the creation of its statehood, New Jersey enacted two separate statutes, each directed at the legal notion of “adverse possession”. Sections 1 and 2 of the Act of June 5, 1787, fixed 60 and 30-year periods. Then in 1799, the Legislature enacted two more statutes, Sections 9 and 10 of the Act of February 7, 1799, establishing a 20-year limitation. The descendants of these original statutes may now be found in today’s statutes for action seeking to retake possession of real property (*i.e.* ejectment).

Hence, the statutory development of adverse possession, in derogation of the common law, can be seamlessly traceable, from early English law, into the current New Jersey statutory scheme.

The “Adverse Possession” Statutes Considered in the J & M Opinion

The most recent statutes that pertain to *adverse possession* are: N.J.S.A. 2A:14-6, N.J.S.A. 2A:14-7, N.J.S.A. 2A:14-30 and N.J.S.A. 2A:14-31 (and by implication the “tolling” provision of N.J.S.A. 2A:14-21).

The Supreme Court clearly recognizes the conflict in the various cases that seek to justify their application of twenty-year, thirty-year, and sixty-year statutes:

Our decisional law has created tension between N.J.S.A. 2A:14-6 and -7 on the one hand, and N.J.S.A. 2A:14-30 and -31 on the other hand.

J & M Land Company v. First Union National Bank, supra.

continued on page 4

The Supreme Court Acts to Settle Statute of Limitations for Adverse Possession ... (continued)

The Twenty Year Statutes

The two statutes previously recognized by most practitioners (including the authors) as creating a 20 year Statute of Limitations in “adverse possession” actions, are:

2A:14-6. 20 YEARS; RIGHT OF ENTRY INTO REAL ESTATE

Every person having any right or title of entry into real estate shall make such entry within 20 years next after the accrual of such right or title of entry, or be barred therefrom thereafter.

2A:14-7. 20 YEARS, REAL ACTIONS

Every action at law for real estate shall be commenced within 20 years next after the right or title thereto, or cause of such action shall have accrued.

These two statutes collectively place a limit upon the right of a true owner to sue to reclaim the land or to seek an ejectment (an action at law) after twenty (20) years of adverse possession. This twenty year period is “tolled” (by statute) as to anyone who is either “insane” or under twenty-one (21) years of age at the time “such cause of action or right or title” shall accrue. N.J.S.A. 2A:14-21. See also, 13 Lieberman, *Abstracts & Titles*, §132.

N.J.S.A. 2A:14-7 extinguishes a cause of action, and is clearly a “statute of limitations”. It does not address the status of the landowner’s title.

N.J.S.A. 2A:14-6 is likewise framed as a “limitation”. By its terms the true owner must make “entry into real estate” within twenty-years. Of course the notion of what constitutes “entry” is circumscribed with the implication that “entry” must be accomplished by lawful means – meaning proper use of judicial process (*i.e.* file a lawsuit). This then also makes N.J.S.A. 2A:14-6 a “statute of limitations”.

In theory, the twenty year period, under either statute is available only as a defense, and not as a cause of action. A statute of limitations acts as a bar to a remedy. It does not, by itself, extinguish the title of the true owner. This distinction between a bar to the claim, and the failure to extinguish the underlying right is meaningful because a statute of limitations can be waived, permitting the record title rights to continue to survive.

The trend of much caselaw has been for many Court’s to interpret these procedural “statutes of limitations” to state that possession, adverse for twenty years, is sufficient to pass title by adverse possession – although a few Courts have instead insisted upon application of a stricter 30/60-year rule:

Generally, the past trend in the cases has been to state that title vests after twenty years of adverse possession. Some cases have faithfully applied the thirty/sixty-year adverse possession statutes or at least indicated that title would not vest until the thirty/sixty-year time limit had been met.

J & M Land Company v. First Union National Bank, supra.

The Thirty and Sixty Year Statutes

N.J.S.A. 2A:14-30, provides for the actual passage of “good title” based upon adverse possession, after either thirty or sixty years, whichever is applicable:

2A:14-30. 30 YEARS' POSSESSION OF REAL ESTATE, EXCEPT WOODLANDS OR UNCULTIVATED TRACTS, AND 60 YEARS' POSSESSION OF WOODLANDS OR UNCULTIVATED TRACTS HOWEVER COMMENCED OR CONTINUED

Thirty years' actual possession of any real estate excepting woodlands or uncultivated tracts, and 60 years' actual possession of woodlands or uncultivated tracts, uninterruptedly continued by occupancy, descent, conveyance or otherwise, shall, in whatever way or manner such possession might have commenced or have been continued, vest a full and complete right and title in every actual possessor or occupier of such real estate, woodlands or uncultivated tracts, and shall be a good and sufficient bar to all claims that may be made or actions commenced by any person whatsoever for the recovery of any such real estate, woodlands or uncultivated tracts.

This statute distinguishes between “cultivated” and “uncultivated” land – assigning the substantially longer period of sixty years (as opposed to thirty years) to claim “uncultivated” land. Title that is properly acquired under this statute is deemed to be “marketable title”. See *Conklin v. Davi*, 76 N.J. 468, 473, 388 A.2d 598, 601 (1978).

The fourth statute, N.J.S.A. 2A:14-31, likewise provides for the passing of “good title” (*i.e.* “marketable title”) for “any land” – be it cultivated or uncultivated – after thirty years possession – if the claim is based upon “color of title”. The statute provides:

2A:14-31. 30 YEARS' ACTUAL POSSESSION OF ANY REAL ESTATE UNDER CLAIM OR COLOR OF TITLE

Thirty years' actual possession of any real estate, uninterruptedly continued by occupancy, descent, conveyance or otherwise, wherever such possession commenced or is founded upon a proprietary right duly laid thereon, and recorded in the office of the surveyor general of the division in which the location was made, or in the office of the secretary of state, pursuant to law, or wherever such possession was obtained by a fair bona fide purchase of such real estate from any person in possession thereof and supposed to have a legal right and title thereto, or from the agent of such person, shall be a good and sufficient bar to all prior locations, rights, titles, conveyances or claims whatever, not followed by actual possession as aforesaid, and shall vest an absolute right and title in the actual possessor and occupier of all such real estate.

“Color of title” is generally accepted to mean a title based upon a defective instrument that appears to give title – but in reality does not. See *Black’s Law Dictionary*.

The Ultimate Resolution Was Found in the Supreme Court's Distinction Between “Procedure” and “Substance”

The Supreme Court in *J & M* undertook reconciliation of the “*tension*” created by these four statutes, by applying a rule of “substance” over “procedure”:

We hold that title does not vest in an adverse possessor until the passage of thirty or sixty years and that neither the adverse possessor nor the owner of record determines which statute controls.

J & M Land Company v. First Union National Bank, supra.

In coming to its conclusion, the Court reasoned that N.J.S.A. 2A:14-30 and -31 are “substantive”, in that they vest title where a person actually adversely possesses real property for the prescribed period (30/60 years). Under these statutes a person “shall be vested” with title to the possessed real estate.

On the other hand, the 20-year statutes (N.J.S.A. 2A:14-6 and -7) are procedural limitations upon one who is already in title, against seeking relief (by way of ejectment) against the adverse user.

However – said the Supreme Court in a surprise ruling – because of the enactment N.J.S.A. 2A:35-1 (jurisdiction in real property possessory action), in 1948 – the common law action for ejectment was (without general recognition by bench or bar) superceded – rendering N.J.S.A. 14-6 and -7 also **superceded**, and consequently without future force and effect as a statute of limitations:

[W]hen the forerunner to N.J.S.A. 2A:35-1 was modified in 1948, the amendatory statute was entitled “An Act concerning civil actions for possession of land, superceding actions of ejectment”. L. 1984, c. 373. “That statute replaces the common-law action of ejectment and ordinarily is addressed to matters involving both claims to possession by a landowner as well as claims by him – real or constructive – to title to the realty”....Consequently, a landowner can elect to pursue an action in the Superior court claiming title to real property or claiming the right to possession in lieu of an ejectment action...***even when the wrongful possessor has been in possession for twenty years or more***...We hold, therefore, that because N.J.S.A. 2A:35-1 contains no specified time in which proceedings must be instituted thereunder, its practical effect is to supercede those provisions in N.J.S.A. 2A:14-6 and -7 that create repose for common-law ejectment actions after twenty years. If we have misperceived the Legislature’s intended scope of N.J.S.A. 2A:35-4, or any other statute we have interpreted in this opinion, the Legislature is of course free to correct our interpretation.

(Emphasis supplied).

Id.

Because N.J.S.A. 14-6 and -7 pertain to *common law* ejectment actions – and **because** N.J.S.A. 2A:35-1 **supersedes** the *common law* – there is nothing left for N.J.S.A. 14-6 and -7 to be applied to.

To Maintain the Integrity of Real Property of Real Property Titles the Supreme Court Gave its Decision Prospective Application

The Supreme Court’s interpretation upon N.J.S.A. 2A:35-1 and its superceding effect upon N.J.S.A. 2A:14-6 and -7

– is a “**sbocker**”. Such supercession has escaped the attention of both bench and bar alike for more than 50 years since the enactment of L. 1948 c. 373 (entitled “An Act concerning civil actions for possession of land, superceding actions of ejectment”).

Being mindful, however, that its decision has disrupted more than a half century of accepted law, and in seeming deference to both bench and bar, the Supreme Court has made its decision in *J & M* prospective and not retroactive:

[T]here has been justifiable reliance on decisional law that applied the twenty-year statutes of limitations as the basis for the entry of a judgment for adverse possession. To avoid confusion or create a cloud on any title, we make our decision applicable to the present case and any case that has not been decided in the trial court. We do not make our decision retroactive because stability and predictability in real property law are extremely important. We emphasize that the present decision will have no effect on titles established by adverse possession in the trial court pursuant to either of our statutes prior to the date of this decision.

Id.

Conclusion

It has been said that the financial health of a great portion of our economy depends upon the simple fact that one wishing to invest in real estate, or finance such an investment, must be able to ascertain beyond peradventure the true state of land titles. See 13A New Jersey Practice (Lieberman, *Abstract and Titles*), §1581 at 103.

Hence, the law of real property has remained fairly static, being grounded upon decisions and enactments made in generations past. Because of the need for stability and predictability in land titles, changes in property laws are predictably few.

However, as of February 27, 2001, a stolid rule of real property law has been rewritten by the Supreme Court.

As of February 27, 2001, any claim for adverse possession (or prescriptive easement) yet undecided in the trial Courts of this State are bound by the holding in the *J & M* case:

We hold that title does not vest in an adverse possessor until the passage of thirty or sixty years and that neither the adverse possessor nor the owner of record determines which statute controls.

J & M Land Company v. First Union National Bank, supra.

In deference to those land titles already decided – there will be no retroactive application of the *J & M* decision, title issues judicially resolved prior to February 27, 2001.

The Supreme Court has by its *J & M* decision rewritten a chapter in that rather old book known as the real estate law. ■

John Wenzel Wins the 2001 Weigel Scholarship Winner

By: Larry Usignol, Chair



The New Jersey Land Title Association takes great pleasure in announcing that John Thomas Wenzel of West Long Branch, Monmouth County, New Jersey is this year's winner of its John R. Weigel Scholarship Award. This Award, named in honor of the Association's Director Emeritus who served the title insurance industry for over twenty years with great distinction, provides an \$8,000 scholarship to John, a

graduate from Academy of Allied Health & Science in Neptune, New Jersey. John is planning to pursue a pre-medicine curriculum at Villinova University.

"The Association is very pleased to recognize John Wenzel for his high school achievements, and we have no doubt that his success will continue on the collegiate level," said Lawrence C. Bell, the current President of the Land Title Association. "The Association takes great pride in helping its membership live out a part of the American Dream, and we believe John will capitalize on this opportunity to make the Association proud."

John Wenzel was eligible for consideration because of his mother's employment by an underwriter member of the New Jersey Land Title Association. John's mother, Susan E. Wenzel, serves as agency representative for Fidelity National Title Insurance Company.

John is the beneficiary of the generosity not only of the Board of Governors of the NJLTA, but also of the Agency

Section of the NJLTA. The Agency Section matched the usual \$4,000 Scholarship bestowed by the NJLTA Board of Governors with another \$4,000, doubling the prize to \$8,000 over a four (4) year period.

John Wenzel joins a growing list of previous Weigel Scholarship Award winners whose high school careers epitomized academic excellence. The first Weigel Scholarship was awarded in 1998 to Katherine A. Ramler. Ms. Ramler's application was sponsored by Agency Section member Anthony F. Gerike of Mohawk Abstract Company, Medford Lakes, Burlington County, where Ms. Ramler's mother, Melinda Ramler, is employed. Ms. Ramler is a junior at Clemson University where she is enjoying success in a math major.

The 1999 Weigel Scholarship was awarded to Theresa E. Hayes, sponsored by underwriter member Stewart Title Guaranty Company. Stewart employs her father, Harold C. Hayes, as its NJ District Manager. Ms. Hayes, who was also named a National Merit Scholar, is in her sophomore year at Rutgers, The State University. She is enrolled in the University's Honors Program at the College of Engineering where she is pursuing a degree in Biomedical engineering.

Last year's winner, Elliot Fineberg, pursuing an Aviation Management major at Ohio State University. Elliot was sponsored by Chicago Title Insurance Company, an underwriter member of the New Jersey Land Title Association. Elliot's father, Lawrence J. Fineberg, serves as Vice President and New Jersey State Counsel for Chicago Title Insurance Company. ■

2002 Convention Information

Due to an unforeseen scheduling conflict with Disney, the dates of the 2002 NJLTA Convention have changed. The new dates are May 19 - 22, 2002. The hotel convention rate at Disney's Boardwalk Inn of \$228.00 per night is available for all attendees three (3) days prior and three (3) day after the convention dates. Reservations can be made by calling Group Reservations at (407) 934-3372. You must mention that you are with the New Jersey Land Title group.

If you have any questions or experience any difficulties in making your reservations, please contact Beth Way at (856) 428-6880.

**Where information
and technology
come together.**



At Current Status, Inc. we make it our business to provide you with a valuable commodity – INFORMATION.

We have helped over 90% of the title industry maintain their competitive edge.

Our new interactive Web site gives our clients the ability to order our products as well as access the most current property data and tax maps available.

Log on today and see why for 15 years we have been the title industry's #1 resource for property research in New Jersey and now Pennsylvania.

1-800-477-8288

www.currentstatus.com

**CURRENT STATUS
INC.**

Who the industry looks to

141 Market St., Suite One, Kenilworth, NJ 07033

NJLTA HOSTS 1st ANNUAL TECH EXPO

By: Beth Way, Chair

The first annual NJLTA Tech Expo was held on May 10th at Forsgate Country Club in Monroe Township, NJ and all indications are that the event was a great success. All in all 20 different vendors, ranging from our most ardent supporters, Accu-Search, Inc., Charles Jones, LLC and Current Status, Inc. to the Pennsylvania Land Title Association, had an opportunity to “strut their stuff” from 9am to 5pm in front of 120 interested and attentive attendees.

In addition, Babak Pasdar of IGX Global.com spoke about the importance of adding security to any internet application, especially in today’s market where a new virus is always lurking around the corner to wreak havoc with your computer system. Joe Randazzo of F.Y.I. Image spoke in the afternoon about document imaging and moving towards a paperless office with peace of mind.

Forsgate Country Club afforded the perfect setting to mix business with pleasure as those who were fortunate enough to hit the links for 18 holes of championship golf will attest. The afternoon crowd definitely showed signs of the radiant sunshine that prevailed throughout the day.

In addition to the many vendor drawings going on throughout the day, everyone who visited every booth and obtained a full bingo card was eligible for our grand prize. Special congratulations to our Full Card Bingo winner, Kathy Rifkind of Sharpe Title, Inc. who walked away with a \$500.00 gift certificate to the Seaview Marriott.

Special thanks to Cindy Carlamere, Amy Holder, Lyman Hopper, Mike Kennerley, Clyde Kopchak, and Maureen Crowley-Unsinn for their tireless efforts in helping to make this event a success. ■



We’d like to take this opportunity to once again thank our exhibitors at this year’s Expo:

Accu-Search, Inc.
CALC/Canterbury, Inc.
Charles Jones, LLC
Compensations Solutions, Inc.
Cornerstone Management Solutions
Current Status, Inc.
Easy Soft, Inc.
F.Y. I. Image
FLAG Insurance Services
Great Gifts

Jii Promotions
Pennsylvania Land Title Association
Site Solutions Inc.
SMS
SoftPro Corporation
State Capital Title & Abstract Company
Title Support Services, Inc.
TitleSoft, Inc.
Tyguth Segal Research
Xerographic Document Solutions, Inc.



RESOURCES FOR REAL PROPERTY PRACTITIONERS

TEXT REFERENCES:

New Jersey Title Law & Practice
Fineberg, Handbook of New Jersey Title Practice, 2d Ed.
See NJLTI, below
Banks, mortgagees - where are they now?
Kay, Directory
(800) 345-0203

WEB SITES:

Industry Organizations:

NJ Land Title Ass'n
www.njlta.org
American Land Title Ass'n
www.alta.org
NJ Land Title Institute
www.njlti.org

Industry Vendors:

State Capitol and Abstract
www.statecapital.net
Charles Jones LLC
www.cji.com
State of New Jersey - Corporation Information
<https://accessnet.state.nj.us/HIndex.asp>

People/Organization (generally), Locate
www.anywho.com
www.infospace.com
www.infousa.com/homesite/index.html
www.switchboard.com
www.whowhere.lycos.com
www.555-1212.com

Decedents (dead people)
ssdi.genealogy.rootsweb.com/cgi-bin/ssdi.cgi
www.state.nj.us/health/vital/vital.htm

Lenders, Locate or Trade Organizations
Mortgage Bankers Ass'n
www.mbaa.org

Public Officials, all states, re recording officials, tax assessors, etc.
www.netronline.com.

Legal Research:

www.njlawnet.com
www.law.cornell.edu
FDIC site, to get histories of fed banks
www.ffiec.gov/nic
Hill Burton sites
<http://www.hrsa.gov/osp/dfcr/obtain/HBSTATES.HTM>
NJ attorneys with disciplinary proceedings
http://www.cjnj.org/html/the_nj_bartender.html
U.S.Code
<http://uscode.house.gov/usc.htm>
State of NJ court system
<http://www.judiciary.state.nj.us>
Congress on the Internet
<http://thomas.loc.gov>
Dept of State page for getting docs abroad
<http://www.state.gov/www/authenticate/index.html>
Uniform Laws and Model Acts
<http://www.lawsources.com/also/usa.cgi?usm>
Bankruptcy Court in New Jersey
<http://www.njb.uscourts.gov>
<http://findlaw.com>
HUD
<http://www.hudclips.org/cgi/index.cgi>

Directory of State licensees
<http://www.state.nj.us/lps/ca/director.htm>
<http://pacer.psc.uscourts.gov/pacerdesc.html>

Fed'l Reserve Bank Information
<http://www.ffiec.gov/nic/default.htm>

NJ Dep't Banking & Insurance
<http://www.naic.org/nj/>

NJ Legislature (recent & pending bills)
<http://www.njleg.state.nj.us/>

NJ Courts
<http://www.judiciary.state.nj.us/>

US Code
<http://www4.law.cornell.edu/uscode/>

Disciplinary cases re NJ Att'ys
http://www.cjnj.org/html/the_nj_bartender.html

Nat'l Conference Commis. Uniform Laws
<http://www.nccusl.org/>

US Gov't Printing Office (fed'l laws & bills)
<http://www.nccusl.org/>

New Jersey League of Community and Savings Bankers
(tracing former lending institutions)
<http://www.njleague.com/BankMerge.htm>

Limited Liability Co & Ptnrship laws
<http://c2.com/w2/bridges/LnetStatePages>

NJ Judiciary information
<http://www.judiciary.state.nj.us/resource.htm>

Law resources
<http://www.burlco.lib.nj.us/law/>

HUD
<http://www.hudclips.org/cgi/index.cgi>

Legal Research & Misc. useful info
<http://findlaw.com/>
<http://lawguru.com/>
<http://www.lawresearch.com/>
http://www.access.gpo.gov/su_docs/aces/aaces002.html

Lending Industry Sites:

Mortgage Bankers
www.mbaa.org
NJ Savings Institutions, merger info for
www.njleague.com/BankMerge.htm
www.payoffassist.com
Nehemiah Program
www.getdownpayment.com
Bank mergers ,NJ
www.naic.org/nj/mergers.htm
MERS
www.mersinc.org/index1.htm

Deep Search Sites
<http://www.invisibleweb.com/>
<http://gwis2.circ.gwu.edu/%7egprice/direct.htm>
<http://www.completeplanet.com/>
<http://www.webdata.com/webdata.htm>
<http://beta.profusion.com/>
http://dir.lycos.com/reference/searchable_databases
<http://infomine.ucr.edu/search.phtml>

Changing of the Guard . . .

By: Cindy Carlamere

Well folks, it's that time again! Not only is it June and time for our Annual Convention, it is also time for the "Changing of the Guard".

I must sat that in the past our Agency Section has had some pretty impressive "Guards". Lets see, first there was Len Rossetti, CTP. Back in 1987 through 1989 Len was our first Chair. Len was one of the Agency Section trail blazers. Len helped set the ground work for the Agency Section you see today. Of course Len was not alone. Hal Donohugh (remember Hal!) was also part of the beginning as was Joe Grabas, Jim Loughman and Craig Jones. Remember how Hal would always keep us straight with the facts. Hal is a great "facts" man. I miss Hal Donohugh.

Joe Grabas, CTP, followed Len Rossetti serving from 1989 through 1991. Joe was also a strong influence. Both Len and Joe moved up to serve on the Board of Governors.

Craig Jones is third on the list of Past Chairs. Craig served from 1991 through 1993. Thank you Craig.

Louis Meyer followed Craig Jones serving from 1993 through 1995. Lou was low-key but effective.

Our next Chair was Mike Grant. Mike had a lot of drive and enthusiasm, his term ran from 1995 through 1997. Mike is the in-comning President on the Board of Governors for 2001.

Beth Way, CTP served from 1997 through 1999. Beth was the first "Ms." Chair and a hard act to follow.

My term ran from 1999 through June 2001. I hope you were pleased with the tone of the Agency Section and of our accomplishments. The Agency Section has seen some good changes during the last two years. For instance, we now offer two free 5 credit courses instead of one. These courses are not only offered to you but to all of your licenses title employees. The Agency Section now has two votes on the Board of Governors.

Also the Agency Section contributes, in conjunction with the Board of Governors, \$4,000.00 per year toward the "John Weigel Scholarship". This contribution increased the scholarship award to \$8,000.00.

Your Management Board has regular meetings to discuss industry matters and set the agenda. We make a strong effort to prepare for each meeting. Remember, this in on everyone's own time.

I must say that the past two years have gone by in a bit of a flash. I have had the pleasure of working with a fine group of dedicated title people, not only on the Agency Section level but also on the Board of Governors level.

I thank you for having given me this opportunity. ■



Stewart Title Guaranty Company
1055 Parsippany Blvd., Suite 503
Parsippany, NJ 07054
1-800-858-6842
1-888-STEWART
www.stewart.com
NYSE: STC

Stewart is ...

Service

At Stewart we have made a tradition of responsiveness. With more than 5,400 offices throughout the world, and the special underwriting and closing expertise you desire, we are at your fingertips.
That's service.

Strength

A", A+ A2, A+. At Stewart, we've always been smart, but more than that, we've had strong ratings. Demotech, Fitch, Moody's and LACE Financial consistently praise our first-rate capitalization with excellent grades.

International

At Stewart, we believe clear, transferable title to homes and businesses means stability and prosperity. That's why we're leaders in Mexico and Latin America, pioneers in Israel and innovators in Central and Eastern Europe. In fact, we've touched fifteen countries and we're still expanding our reach.

Trust, strength and technology have built our reputation. Convenience, security and service are building our future.

Come see what's possible with Stewart.

stewart
solutions

STC
NYSE

TRUST OUR JUDGMENT

Statewide Lien Searches

Child Support Judgment Searches

Flood Hazard Certifications

Life-Of-Loan Monitoring

Tideland Certifications

Wetland Searches • Tax and Assessment Searches (performed by Current Status, Inc.) • Document Services • 1099-S Reporting

A tradition of searching excellence is the signature of Charles Jones, LLC. Nearly 90 years of experience and reliability are blended with advanced technology to deliver fast, accurate results.

We offer a full-line of services including: Judgment Lien Searches, Child Support Judgment Searches, Flood Searches, Tideland Searches, Wetland Searches, 1099 Reporting Services and more!

Trust Charles Jones where innovation and customer focus are a matter of record!

Call us at: 800.792.8888 • Fax: 800.883.0677



www.charlesjones.com

Monmouth Executive Center
100 Willowbrook Road, Building 1
Freehold, New Jersey 07728

CONTINUING EDUCATION COURSES

"New Jersey Construction Lien Law"
August 23, 2001
(715) 833-3959

New Jersey Title Institute
"Surveying Problems and Techniques"
August 16, 2001
See www.NJLTI.org for Future classes

Nation Business Institute
"Boundary Law in New Jersey"
August 9 & 10, 2001
(800) 930-6182

MEETINGS

NJLTA
Next meeting
Friday, September 12, 2001

Agency Section Meeting
October 18, 2001
January 17, 2002

Title Abstractor's Association of NJ
Friday, September 21, 2001
www.TAANJ.org