

The ADVOCATE

New Jersey Land Title Association

President's Message

By: Elissa Buonarota-Santoro, Esq., President



Well, what a fall and winter this has been!

Our industry is changing, hold on to your seats – no one really knows where it may end up. Refinances have dropped substantially, the purchase market is becoming somewhat soft, and, as usual, the new year's business is somewhat slower than we all like it. It will get better, we know that too, or we all hope it will.

Having just returned from the ALTA Federal Conference in Washington, D.C., I can tell you it's not a state or even a regional occurrence. Most of the attendees from across the country have the same concerns. Those in attendance at the conference also had an opportunity to find out updates of what's happening on the national level. There were discussions about RESPA reform (still a hot item), HUD investigations of illegal activity, the future of affiliated businesses and electronic closings. One of the seminar panelists talked about how close we are to having county recorders receive documents electronically and how the county indices will be on "real time". Although a very lofty idea, I did, however chuckle when I thought about the condition of some of our county recording offices and tried to imagine this happening anytime before I retire. But maybe I'm just a pessimist.

Another of the major topics was the realization that our industry is definitely under the microscope lately – and the reports in the press are not good. Unfortunately, most of those that are putting forth this information are focusing on the bad without recognizing, or even knowing about the good. In fact, Senator Oxley has now asked for a study of our industry in general and particularly what our practices really are as far as pricing, affiliated business, adherence to RESPA,

etc. Our New Jersey contingent actually went up to Capitol Hill and met with a representative's staff member who, admittedly, knew very little about what title insurance is and how it works but is very interested in learning. We all need to do our best in educating the public and our state representatives as to how our business operates, how important our industry is to the economy in general and how we are not all sham operations whose goal is only to make as much money as possible without providing any public service.

Nevertheless, we do our best and look forward to a brighter future, and our yearly convention. If you haven't already received your registration packet and signed up, now is the time to do so. The convention is where we meet with other agents outside of the "office atmosphere", sharing thoughts and ideas about our industry in general with them, with our vendors and with our underwriters. It's a time where competition is put aside for a couple of days and we get to see a personal side of who we are – and what better place than Palm Beach. Mr. Kehoe and his committee have done a great job in giving us the opportunity to do so, and have some fun, too. It looks like a great time will be had by all.

Lastly, my personal note. The holidays had passed and, while others were in the new year doldrums, my partner and I thought "how about if we get married?" So on a cold February day, a week after the blizzard of the century (was this a sign?), there we were saying, "I do". To those who thought we were already married, surprise! Thank you to all that have called, emailed or sent cards of congratulations. ■

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2006 ALTA Federal Conference

By: Alfred D. Santoro, Jr., Esq., CTP, Esquire Title Services, LLC

The American Land Title Association (ALTA) kicked off its annual Federal Conference a month earlier this year than in the past. This provided for one major difference, the Legislature was in session and attendees had much better access to our Senators and Representatives than in past years where the meeting was held during spring recess.

The meeting officially started Monday morning March 6th with an Affiliated Officer Executive meeting at 8:00AM. At that meeting, attendees heard presentations from ALTA on a new educational tool it has developed called "Title Feud." In a take off on "Family Feud" teams of members of the title industry compete to provide the most popular answers to questions put to a group from their industry in their state. A video showing how this was successfully used in Maryland was also shown.

Also present was the County Recorder of Lancaster County, PA speaking about PA's e-recording initiatives. Breakout groups then formed to discuss various topics important to the State Affiliates. NJLTA President Elissa Buonarota led a discussion of Affiliated Business, its effect on our industry and regulatory efforts to curtail abuses of the practice.

In the afternoon, an open meeting of the Abstractor and Title Agents committee was held discussing a variety of industry topics and allowing various ALTA committees to report on the progress of their work. Among these reports, the Hurricane Katrina Disaster Recovery Committee reported on its continuing efforts to assist in the rebuilding and recovery of land records in stricken areas. The Education Committee also recommended that efforts to develop a National Title Insurance Certification be scrapped in favor of developing a template of guidelines for use by individual states in developing state based certification programs.

Tuesday was devoted to meetings throughout the day covering topics such as Media Scrutiny of the Title Industry, Regulating GSE's (Fannie Mae & Freddie Mac), Eminent Domain and efforts at regulation of Insurance on a national basis. Representatives of the IRS were on hand to explain their new initiatives to speed releases of liens and HUD representatives gave a presentation of their continuing enforcement efforts to remedy RESPA violations.

At lunch Old Republic Title Insurance Company sponsored a talk by Tony Blankley, noted author and CNN political pundit to give his views on the 2006 elections and where the major political parties are headed.

The day concluded with Ed Miller, ALTA's new Chief Counsel preparing members for their meetings with their legislative representatives and staff the next day. That evening, many attendees participated in "Dine Arouds" with their colleagues from across the county for some informal time to meet and get to know each other and to share ideas.

On Wednesday, after seminars covering developments in Preventing Identity Theft and E-Closings and lunch with Rep. Spencer Bachus of the House Financial Services Committee, we were off to meet with our legislators.

The NJ delegation comprised of NJLTA President Elissa Buonarota, Executive Director Ed Eastman, Agency Section

Chair William DeAcentiis and the author visited with Chris Russell, senior legislative assistant to Rep. Scott Garrett and spent more than an hour discussing not only RESPA reform, federal regulation of the title industry and affiliated businesses, but also the contributions of the title industry to the consumer and the American economy. We were all impressed with their interest, knowledge and their commitment to the small businesses that comprise a large part of that industry.

While everyone who attends this meeting agrees as to its great benefit, the overall turnout of approximately 125 people is disappointingly small. The title industry is being scrutinized today, as it never has been before. Media misinformation may incorrectly guide lawmakers with devastating effect. Interest groups with neither our industry nor the consumers' benefit in mind are at work. It is only through continued participation and education that we can preserve the important role that title insurance plays in protecting the American Dream.

I invite you to attend next years Federal Conference and in the interim, plan on attending the ALTA Tech Forum, April 28 – May 2 in Las Vegas. Information on our meetings and ALTA membership is available at www.ALTA.org. ■



Federal Conference Attendees at E-Closings Update



Tony Blankley of CNN addresses TIPAC Luncheon



Elissa Buonarota conducts a meeting of affiliated officers



Elissa Buonarota, Louis Meyer and Ann Anastasi

Elissa Buonarota, Chris Russel, Aid to Rep. Scott Garrett, Al Santoro, Ed Eastmen and Bill DeAscentiis

A Word from Our Consultant

This issue discusses industry trends.

By: Dave Ewan, Esq.

Mortgage Fraud

We've all heard these two words, and we're probably keener than most regarding what is and what is not fraudulent in the mortgage area. At the recent Property Records Industry Association (PRIA) Winter Conference, the Federal Bureau of Investigation (FBI) presented some interesting statistics regarding mortgage fraud.

Nationwide, Fiscal Year 2005 saw \$2.7 Billion in financial institution losses due to fraud (interestingly, only \$42.1 Million was lost due to bank robbery, burglary and larceny, with the average "take" on these crimes being \$200.00). While insider fraud (employees, managers, owners) is still a big threat (there are approximately 6,000 reports per year), the bulk of the money lost by financial institutions was through what we would recognize as mortgage fraud.

We often hear the phrase "mortgage fraud" combined with the phrase "identity theft," and the FBI statistics bear out the linking of the two, but only for one of the two types of mortgage fraud. As the FBI's Agent explained, mortgage fraud is grouped into two categories, (1) fraud for property, and (2) fraud for gain or profit.

We who close and insure the title cannot usually spot the "fraud for property" variety of the crime. In these instances, the borrower/purchaser intends to own, occupy, and pay for the property being purchased, and the transaction in all respects appears (and actually is) normal. The fraud arises because the borrower/purchaser has material misrepresentations (e.g. overstated income) on the loan application so as to qualify for the loan. Losses on these types of mortgage fraud tend to be low because the loan is secured by the property, and any loss is mitigated by the value of the property securing the loan. This type of mortgage fraud is not generally associated with identity theft.

The second type of mortgage fraud, "fraud for gain or profit," is approaching worrisome levels, and can also be associated with identity theft. The bigger losses are encountered in this category, with 80% of all financial institution loss due to fraud of this type. In this type of mortgage fraud, the perpetrator is actually walking away with the bank's money, and there is little or no collateral to help mitigate the loss when it is uncovered. While some of the scenarios will sound familiar (flips, inflated appraisals, equity skimming), variations and new scenarios are continually being developed.

One of the more interesting schemes is the type of fraud scheme known as an "air loan." An "air loan" is a mortgage on a house that, in actuality, does not exist, except for its existence in the loan file and appraisal. The photos submitted by the appraiser show a house befitting the appraisal – it just doesn't exist on the parcel being pledged as collateral. Another interesting variation (which can also be used in the fraud for property type of mortgage fraud) is the use of an "asset rental company." Such a company "rents" the borrower assets which

are placed in the borrower's name (along with the asset company) to bolster the borrower's ability to collateralize the loan. A third recent innovation is a "verification of employment" service which will "verify" the borrower's employment status and salary according to the instructions supplied.

eMortgages

Recent developments from Adobe and its new Intelligent PDF format may enable widespread adoption of eMortgages. Adobe has enabled an Extensible Markup Language (XML) layer to its PDF document format which should allow it to interface with the currently existing Mortgage Industry Standards Maintenance Organization's (MISMO's) eMortgage documents. MISMO is studying the interrelationship between the two formats and hopes to have its review done within a few months. There are some concerns over the data element mapping and audit trail ability of Intelligent PDF, but these concerns do not appear to be insurmountable.

eNotary

As more and more jurisdictions look to eRecording, they inevitably come to realize that there is a bigger-than-anticipated leap between Model 2 (scanned document with XML data) and Model 3 ("pure" electronic documents) eRecording. Assuming that everyone fully grasps electronic signature law (see my previous Advocate columns and Continuing Education presentations), questions have arisen in other jurisdictions centering on the notary's ability to electronically notarize the electronic document.

In August, 2005 both PRIA and the American Bar Association (ABA) began work in the area of eNotarization. To prevent duplication of effort, PRIA's work was consolidated with the ABA's work, and the ABA's eTrust Subcommittee was assigned the lead.

The eTrust Subcommittee consists of attorneys, notary regulators, notary membership associations, mortgage bankers, recorders and others who have an interest in eNotarizations. The eTrust Subcommittee has, in turn, formed an eNotary workgroup (the eNW), whose mission statement is: "To identify security, legal enforceability and liability issues in notarial law as they apply to e-notarization and the electronic world and propose recommendations and solutions to these issues."

The eNW has been meeting via conference call since its formation in August, 2005. The Workgroup has produced a White Paper as its initial work product. The focus of the White Paper is the discussing of the adaptation of paper-based notarial acts to the electronic world. In drafting the White Paper, the Workgroup realized that at as many as three distinct functions or aspects of the notarial act were evident, each varying in degree of departure from their paper-based counterparts.

continued on page 7

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A Word from Our Consultant (continued)

The distinct functions identified by the eNW were:

- The act of notarization itself
- The act of documenting the notarization
- The use of the document that has been notarized
- Authenticating the notary
- Alteration of the notarized document
- Authenticating the notarized document

For each of these areas, the White Paper reports the similarities as well as the differences between paper and electronic notarizations. The White Paper also has some examples of solutions for the electronic realm. The complete White Paper is currently available at <http://meetings.abanet.org/webupload/commupload/ST231005/newsletterpubs/eNotarization.pdf> ■

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Further information can be found on www.njlta.org or contact
Mary Jane Gilbertson at MGilbertson@khov.com or Mike Kehoe at Mkehoe@khov.com

Indian Land Claims in New Jersey?

By: *Lawrence J. Fineberg, Chair*

In some eastern states, such as Connecticut and New York, Indians (more properly called Native Americans) have asserted rights to former tribal lands. Most New Jersey lawyers and title insurers have assumed that Indian land claims were not an issue in this state. But a recent lawsuit shows that at least some Indians believe that their rights to New Jersey property were unfairly abrogated in Colonial times.

When colonists arrived in New Jersey from England in the seventeenth century, they found a land populated by Indians. In 1669, Governor Carteret purchased certain Indian lands. *Smith's History of New Jersey* (2d Ed. 1877), 63. The remaining land claims of the Indians were extinguished by a treaty executed at Easton in 1758 by the various Indian Chiefs, on behalf of their respective tribes, and Governor Bernard, on behalf of the Crown and the colonists. *Id.* at 440 *et seq.* Thereafter, the Colonial Legislature, enacted a law (sometimes known as the Reservation Trust Act) which implemented the Treaty and appropriated funds to establish a reservation of approximately 3,000 acres at Indian Mills in Burlington County, to be known as Brotherton. *Id.* at 483. The exact location and boundaries of the former reservation are unknown today, although it was in the vicinity of the neighborhood currently known as Indian Mills in Shamong Township.

In 1802 the inhabitants decided to move to New York State in order to reside with other Indians, and the Legislature, at the request of the Indians, authorized the sale of the reservation by the trustees to raise funds for their relocation. L. 1801, c. 131. Thus, Native Americans largely ceased to exist in New Jersey as a separate ethnic group after 1802. In 1832, the former New Jersey natives (who had moved to Wisconsin in 1822) petitioned for additional funds. The Legislature appropriated \$2,000 in consideration of a *confirmatory* release of any remaining claims the Indians may have had to lands in New Jersey. L. 1832, p. 148.

However, inasmuch as the Indians had previously relinquished any such rights prior to the Revolution, the Legislature's action may be seen as gratuitous in nature. Therefore, most lawyers and title insurers who had occasion to address this issue had concluded that all claims by Native Americans to lands in New Jersey were properly extinguished prior to New Jersey's independence from Great Britain. *Schultz v. Wilson*, 44 N.J. Super. 591 (App. D iv. 1957).

Nevertheless, a group of Indians recently challenged the generally-accepted wisdom discussed above. In *Unalachtigo Band of the Nanticoke-Lenni Lenape Nation v. State of New Jersey*, 375 N.J. Super. 330 (App. Div. 2005), the plaintiffs, who claimed to be the direct descendants of the tribe living on the former reservation, filed suit seeking specific performance of the Colonial-era agreement that protected Indian lands. The Chancery Division dismissed the complaint for lack of subject-matter jurisdiction, and the Appellate Division affirmed.

Plaintiffs asserted that the Treaty of Easton in 1758 and the subsequent Act of the Colonial Legislature which implemented the same established their right to the reservation lands; and that actions of the Legislature in 1801 and 1832 violated the Non-Intercourse Act. After reviewing the historical background discussed above, the court analyzed the effect of the Indian Non-Intercourse Act of 1790, 25 U.S.C. §177, which prohibits the sale of Indian lands without the consent of the federal government. The panel concluded relying on previous United States Supreme Court decisions, that the Non-Intercourse Act conferred exclusive subject-matter jurisdiction over claims of this nature on the federal courts. *Oneida Indian Nation v. County of Oneida* (Oneida I), 414 U.S. 661 (1974); *County of Oneida v. Oneida Indian Nation* (Oneida II), 470 U.S. 226 (1985): "We derive from these statutes a clear understanding that Congress expressly intended to preserve exclusive federal jurisdiction over claims to Indian land, which is subject to restriction against alienation." 375 N.J. Super. at 342.

Despite having concluded that exclusive subject-matter jurisdiction resides with the federal courts, the Appellate Division nevertheless discussed plaintiffs' claim that the Treaty of 1758 and the Reservation Trust Act are a contract specifically enforceable under state law. The court seemed to agree that a contract had in fact been formed by the Treaty and the Act, which could be enforced under the state law, just as any other contract. However, just as any other contract may be modified, abrogated or rescinded by the parties, so could this one. And, based on the historical evidence reviewed above, it appeared that the parties had done exactly that. The Indians had requested the sale of the lands in 1801, so that they could obtain funds to move to New York; and they had also agreed to release whatever remaining right, title or interest they held in 1832 in exchange for additional funds. Thus, since the parties had mutually agreed to modify, abrogate or rescind the original contract, they were not entitled to specific performance under state law. 375 N.J. Super. at 343 - 345.

The Appellate Division noted that the Bureau of Indian Affairs [BIA] had not made a determination on plaintiffs' application for recognition as a tribe. Nevertheless, a suit was recently filed in United States District Court for the District of New Jersey captioned "Unalachtigo Band of the Nanticoke-Lenni Lenape Nation, James Brent Thomas, Sr. *et al.* vs. County of Burlington *et al.*". The plaintiffs are *pro se* and make many of the same claims set forth in the original suit filed in Superior Court. It seems that the object of the suit is to compel the sheriff and other county officials to remove landowners who (in the view of plaintiffs) are wrongfully occupying their lands. NJLTA is monitoring the progress of the suit, in conjunction with the ALTA Indian Land Claims Committee.

This article originally appeared in slightly different form in "Title Talk" No. 64 (Summer 2005) and is reprinted here with permission.



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A Word from the Executive Director

By: Edward C. Eastman, Jr., Esq.

If one owns an upland parcel as well as the adjacent riparian parcel and conveys the upland parcel described by metes and bounds and by the separate tax lot designation for the upland parcel, is the riparian parcel also conveyed as an appurtenant property right pursuant to N.J.S.A. 46:3-16 unless expressly excluded? The New Jersey Superior Court Appellate Division has answered that question in the affirmative in the matter of Panetta v. Equity One, Inc., 378 N.J. Super. 298 (App. Div. 2006). Certification has been applied for seeking the New Jersey Supreme Court's review of the holding. The New Jersey Land Title Association has petitioned the Supreme Court to be heard on the issue.

The holding affects important property rights in an area of law that is already both complicated and arcane. Many conveyances have taken place in New Jersey that have been based on an interpretation of the law of appurtenances and riparian rights that is in conflict of the holding by the Court in Panetta. The NJLTA has urged the New Jersey Supreme Court to revisit the issue so that the matter in controversy could be considered in the context of its affect on the stability of land titles in the state.

The NJLTA has filed an Amicus Brief in the Superior Court of New Jersey, Appellate Division, in the Coryell, LLC v. Curry, matter. In this tax foreclosure action, a mortgagee was served with process upon its managing agent in accordance with the Rules of Court. All other parties in interest were also properly served with process. No one redeemed. Judgment was entered in favor of the foreclosing plaintiff. The property was sold to a bona fide purchaser for value without notice of any defect in the proceedings. The trial judge set aside the Final Judgment on application of the original owner (not the mortgagee) deciding that the plaintiff had failed to serve the mortgagee at the address most likely to apprise the noticed party of the place and time at which redemption must occur. The body of the mortgage contained a request for notice of default and foreclosure under the superior mortgages or deeds of trust at a certain administrative office of the lender, and the trial court deemed it a requirement that the mortgagee receive notice not only in accordance with the Rules of Court, but also to the office as embodied in the request. The NJLTA has opined in its Amicus submission that such a requirement is inimical to the effectuation of state policy supporting titles acquired through tax foreclosures, and sets a subjective standard that one can never be assured one has fulfilled. A date for oral argument has not yet been set.

The NJLTA Amicus Committee is also monitoring the progress of the claims of the so called Unalachtigo Band of the Nanticoke-Lenni Lenape Nation against the County of Burlington and its Sheriff's Department in the United States District Court of the District of New Jersey. The plaintiffs in that action seek a declaration of their rights over the former Brotherton Reservation in Shamong Township in Burlington County, New Jersey. The present owners and occupants of the lands in question are not joined as parties defendant (assuming Burlington County does not assert a possessory or ownership interest). An Answer has been filed to the Complaint. The matter is in its early stages. ■

Report from the Legislative Committee

By: Frank Melchior, Esq., CTP

There is little new to report as all of the old bills, which were pending, expired with the last session of the Legislature. A number of bills which are of interest to our industry, have been introduced or will be introduced in the foreseeable future. Among these are bills which will affect electronic recording, actions of Notaries, adverse possession and similar industry problems. We will monitor these bills, push for those which will benefit consumers and our industry and actively oppose those which have a contrary effect.

Stay tuned. As the legislative session rolls on we will give you more specific news. In the meantime, keep your eyes on what used to be S-1800 and is, for now, known as the "Rice [as in Senator Rice] Bill" which can use all of the support you can muster. It has not, as yet, been re-introduced but will hopefully be in short order (maybe even by the time you read this). ■

Amicus Committee

By: Lawrence J. Fineberg, Chair

The Amicus Committee is a special committee of the NJLTA Board of Governors. Its purpose is to evaluate requests that NJLTA appear as *amicus curiae* ("friend of the court") in litigation affecting the title insurance industry. The role of *amicus* is to "assist [the court] in the resolution of an issue of public importance". R. 1:13-9. In general, NJLTA only becomes involved in cases at the appellate (rather than the trial) level, and the Committee only recommends involvement where the matter in question will have a significant impact on the title industry or on the way its business is conducted. For example, NJLTA appeared as *amicus* last year before the New Jersey Supreme Court in Boe v. Dept. of Human Services (joint tenancies and institutional liens). NJLTA is currently involved in Coryell v. Curry (tax sale certificate foreclosures).

Any NJLTA member may request that a matter be referred to the Committee. The Committee convenes as often as needed to consider each case, usually by conference call or by exchanges of e-mail messages. The recommendations of the Committee are submitted to the Board of Governors for approval (or disapproval). If — owing to court-imposed deadlines — a decision must be made before the next Board of Governors meeting, the Committee's recommendation is sent to the Executive Committee for consideration. When the Board of Governors (or Executive Committee) approves a request that NJLTA appear as *amicus* in a particular case, the firm of Lomurro Davison Eastman & Munoz in Freehold is usually engaged to act as counsel for NJLTA and to make the necessary application to the court. Committee membership varies, but the usual participants are: Lawrence J. Fineberg (Chair), Gary Ham, Nancy Koch, Carl Samson, Larry Bell, Kevin Cairns and Ed Eastman (non-voting). ■

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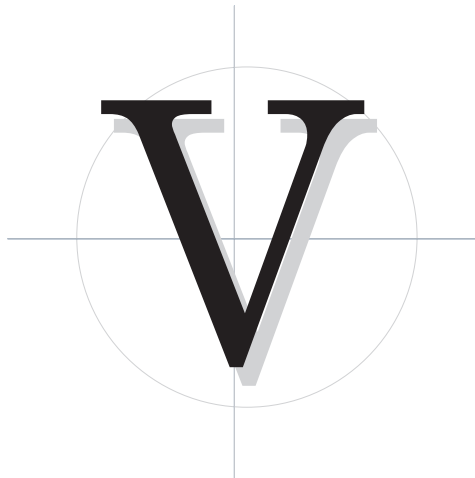


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NEW JERSEY PENNSYLVANIA NEW YORK CONNECTICUT FLORIDA

OUR EXPERTISE INCLUDES:

- ALTA / ACSM Land Title Surveys / Boundary
- Due Diligence
- Expert Witness / Forensic
- Subdivision
- Topographic / As-Built
- Utility
- Global Positioning System (GPS)
 - Static
 - Kinematic
 - Rapid Static
 - Real Time Kinematic
 - Stop and Go
- Wetland Locations
- Aerial Ground Control
- Construction Layout / Construction Monitoring
- Hydrographic / Stream Encroachment / Mitigation
- Condominium Certifications
- Geographic Information System (GIS)
 - Data Acquisition
 - Mapping
- Right-of-Ways / Acquisition Mapping
- Facilities / Campus Mapping
- 3D Laser Scanner
- OSHA Certified Field Crews

RELATED SERVICES:

- Site / Civil Engineering
- Geotechnical Engineering
- Environmental Engineering
- Conceptual Planning
- Landscape Architecture
- Traffic / Roadway Design
- Wetland Investigations
- Utility Design
- Inspection
- Foundation Engineering
- Archeology

RESOURCES FOR REAL PROPERTY PRACTITIONERS

(there is a possibility of some duplications; additional listings are always welcome)

TEXT REFERENCES:

New Jersey Title Law & Practice
Fineberg, Handbook of New Jersey Title Practice, 3rd Ed.
See NJLTI, below
Banks, mortgagees - where are they now?
Kay, Directory (lender mergers & addresses)
(800) 345-0203

INDUSTRY ORGANIZATIONS:

www.alta.org - American Land Title Ass'n
www.njlta.org - NJ Land Title Ass'n
www.njlri.org - NJ Land Title Institute
www.taanj.org - Title Abstracters Association of New Jersey

INDUSTRY VENDORS (searches):

https://accessnet.state.nj.us/HIndex.asp State of New Jersey – Corporation Information
www.acusearch.com
www.charlesjones.com - Charles Jones LLC
www.DataTrace.com - Data Trace (formerly Current Status)
www.statecapital.net - State Capitol and Abstract
http://www.thetitlereport.com - The Title Report

LENDERS, LOCATE OR TRADE ORGANIZATIONS & BANKING

www3.fdic.gov/idaspl/index.asp - Fed'l Reserve Bank Information
www.ffiec.gov/nic/default.htmwww.banking.state.ny.us/history.htm - NY Banking info
www.federalregister.com/hpage/cc.html - Comptroller of the Currency
http://www.efanniemae.com/singlefamily/forms_guidelines/mortgage_documents/sec_1ns_tr.jhtml?role=ou - FNMA state-by-state forms
www.federalreserve.gov - Federal Reserve Board
www.ffiec.gov - FDIC site, to get histories of fed banks
www.getdownpayment.com - Nehemiah Program
www.mbaa.org - Mortgage Bankers Ass'n
www.mersinc.org/index1.htm - MERS
www.naic.org/nj/mergers.htm - Bank mergers ,NJ
www.njleague.com/BankMerge.htm - NJ Savings Institutions, merger info for
www.payoffassist.com - Kay Directory
http://wolffirm.com/assignment - Missing Assignment Database

GOVERNMENTAL SITES, DOBI, OTHER, ALL STATES, ETC.

www.access.gpo.gov/su_docs/aces/aaces002.html - GPO
https://accessnet.state.nj.us/web2/images/leftcut3.gif - NJ Gateway to business service (business info)
www.fedstats.gov/policy/access.html - Federal Statistics
www.nara.gov - National Archives and Records Administration
www.njbarexams.org - (for certificates of good standing for attorney insurance producer license renewals)
www.njdobi.org - Generally
www.njdobi.org/producers.shtml - Producer Information, Licensing, etc.
www.njleg.state.nj.us - NJ Legislature
www.netonline.com.
http://ssdi.genealogy.rootsweb.com/cgi-bin/ssdi.cgi - Social Security Death Information
www.state.gov/>http://travel.state.gov - State Department
www.state.nj.us/state/darm/archives.html - NJ Department of Archives and Records Management (DARM)

http://travel.state.gov/links.html
Bureau of Consular Affairs
www.travel.state.gov/links.html>http://travel.state.gov/links.html
Links to Embassies:
www.vitalrec.com/nj.html - DJ Vital Records
www.zanatec.com/multiwin.html

PEOPLE/ORGANIZATION (GENERALLY), LOCATE

www.411.com
www.555-1212.com - reverse phone book
www.anywho.com
www.bigbook.com - verizon
www.infospace.com
www.infousa.com/homesite/index.html
www.people.yahoo.com
www.switchboard.com
www.whowhere.lycos.com
www.usps.gov - zip codes

DECEDENTS (DEAD PEOPLE)

ssdi.genealogy.rootsweb.com/cgi-bin/ssdi.cgi/
www.state.nj.us/health/vital/vital.htm

LEGAL RESEARCH:

www.4.law.cornell.edu/uscode - US Code
www.burco.lib.nj.us/law - Law library
http://c2.com/w2/bridges/LnetStatePages - Limited Liability Co & Ptnrship laws
www.cjnj.org/html/the_nj_bartender.html - NJ attorney disciplinary actions
http://findlaw.com
www.gpoaccess.gov - US Gov't generally, incl. U.S.C., CFR, Cong'r. Rec'd, etc.
www.hrsa.gov/osp/docr/obtain/HBSTATES.HTM - Hill Burton sites
www.hudclips.org/cgi/index.cgi - HUD
www.judiciary.state.nj.us - NJ Courts
www.judiciary.state.nj.us/oae/discsum01.pdf - NJ attorney disciplinary proceedings
www.law.cornell.edu - law library
http://lawguru.com/
www.lawinfo.com - legal research; dictionary
www.lawresearch.com/
www.lawsourc.com/also/usa.cgi?usm - Uniform Laws and Model Acts
www.nccusl.org - Nat'l Conference Commis. Uniform Laws
www.njb.uscourts.gov - Bankruptcy Court in New Jersey
www.njlawnet.com
www.njleague.com - BankMerge.htm New Jersey League of Community and Savings Bankers (tracing former lending institutions)
www.njleg.state.nj.us - NJ Legislature (recent & pending bills)
www.njstatelib.org/cyberdesk - New Jersey State Library
http://pacer.psc.uscourts.gov/pacerdesc.html
www.state.gov/www/authenticate/index.html - Dept of State page for getting docs abroad
www.state.nj.us/dobi/index.html - NJ Dep't Banking & Insurance
www.state.nj.us/lps/ca/director.htm - Directory of State licensees
http://thomas.loc.gov - Congress on the Internet
www.titlelawannotated.com - Title Law Associates (Bill Hart's web site)
http://uscode.house.gov/usc.htm - U.S.Code

MISC. USEFUL INFO

www.dictionary.com
www.m-w.com - Merriam-Webster dictionary & thesaurus
http://ray.met.fsu.edu/cgi-bin/amortize - Amortization tables

SEARCH ENGINES & DEEP SEARCH SITES

www.37.com/
www.alltheweb.com - fast; crawler based
www.altavista.com - advanced boolean query
www.askjeeves.com - natural language
www.beaucoup.com
http://beta.profusion.com/
chubba.whatuseek.com/i/headline2-tips-on-using-chubba.gif
www.completeplanet.com/
www.dogpile.com - searches multiple engines
www.excite.com - concept searches
www.google.com
www.hotbot.com - by date or category
http://gwis2.circ.gwu.edu/%7egprice/direct.htm
www.google.com/
http://infomine.ucr.edu/search.phtml
www.infoplease.com - General Information
www.infospace.com - Ultimate directory
www.invisibleweb.com/
www.kartoo.com
www.lii.org - Librarian's Index to the Internet
www.looksmart.com
www.lycos.com/
http://dir.lycos.com/reference/searchable_databases
www.metacrawler.com
www.Qbsearch.com
www.rdn.ac.uk
www.researchville.com
www.surfmax.com
www.teoma.com - crawler
web.webcrawler.com/d/search/p/webcrawler/ - crawler
www.webdata.com/webdata.htm
www.wisenut.com
www.yahoo.com/

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