



## WebTitle Recognized for Charitable Endeavors

by Kevin Whiting

Congratulations to everyone at WebTitle Agency and Cascade Settlement Agency, for being named as the 2011 Corporate Volunteer Organization of the Year, at the Federation of Social Workers' Seventh Annual Human Services Worker of the Year awards...in recognition for everyone's commitment and exceptional efforts toward helping the Greater Rochester community through charitable endeavors.

The award luncheon was held November 10th, at the Rochester Riverside Convention Center, and the partners were pleased to invite select members of our team to share in this event...including Mike Latona, Allyson Treece, Melody DiChiara, Meredith Mulvihill, Mandy Schuler, Elissa Sundman and Laura Mancuso.

Our company was selected from among an extraordinary pool of nominees, by members of a distinguished panel of judges, including Mary Whittier, Executive Director of the Bivona Child Advocacy Center; Kelly Reed, Commissioner of the Monroe County Department of Human Services; Linda Donahue, Senior Policy Analyst of the Cornell University International School of Labor Relations and Evelyn Evans, President of the Federation of Social Workers. Ms. Evans is quoted as saying "WebTitle Agency and Cascade Settlement Agency have established a culture of giving back to the community among its owners and employees, which should serve as a standard of excellence for businesses everywhere."

Our goal as a company is to create an atmosphere of giving back to the community, while enriching our own lives at the same time. Even if there are no financial benefits to giving back to the community, there are benefits that include peace of mind and quality of life, just from showing others you care.

Giving back to the community that has furthered our success, will continue to be an integral part of what we do here every day. We can ensure that our business thrives in our community, by helping to build a thriving community. We will help accomplish this through continued support of such charitable endeavors as the American Cancer Society and its' "Strides Against Breast Cancer" and "Road to Recovery" programs, Christopher's Challenge and its' bone marrow match registry program, the United Way, the Hillside Family of Agencies "Special Santa" program, the Shelter for Battered Women, and numerous other programs and initiatives both big and small.

Once again, congratulations everyone on a great job!! Your commitment to serving the Greater Rochester Community through charitable events, sponsorships, fund raisers, etc., has been extraordinary...and is certainly deserving of this recognition.





## WebTitle Raises \$9,000 to Fight Breast Cancer

by Meredith Mulvihill and Jason Marsherrall

On Sunday, October 2nd, 2011, the WebTitle family came together for the fifth consecutive year with fellow members of the Rochester community to support the American Cancer Society's "Strides Against Breast Cancer" Walk.

Prior to this year's event, members of the WebTitle team organized and participated in sales of baked goods, handmade bracelets, cookbooks and raffle prizes to help raise additional money for the cause. Once again, Jessica Reffner spearheaded the WebTitle effort to raise funds for this important event but she was not alone. Mike LaTona and Meredith Mulvihill were instrumental in organizing a pot-luck lunch fundraiser that was cooked and eaten by the WebTitle team. Melody DiChiara and Rachel Maryjanowski lead the effort for a successful bake sale and auction. Laura Mancuso and Mandy Schuler worked on organizing a WebTitle Cookbook that also raised funds. Bethany Weber created the handmade bracelets that were sold.

For the fourth straight year, WebTitle sponsored the Messages of Hope Memorial Tent, situated within the Survivor Tent at the walk. This year's theme was "messages in a bottle": participants and volunteers had the opportunity to leave Messages of Hope on behalf of friends and loved ones. These messages were then placed into hand-decorated bottles, which will be displayed in several locations in the community, including



the American Cancer Society and the Lipson Cancer Center. Mike Fame designed and created the base for the bottles and Meredith decorated them.

Despite the inclement weather, some 8,700 people from the Rochester area came out for this year's Walk, including WebTitle team members along with their families and friends. WebTitle's fundraising efforts and Memorial Tent sponsorship this year alone yielded nearly \$9,000, and over the five years of its participation in the "Strides Against Breast Cancer" campaign, the company has raised about \$50,000. WebTitle looks forward to next year's campaign and will continue to develop new fundraising ideas to raise money to find a cure and help fund the wonderful programs offered by the American Cancer Society.



# THE DAILY RECORD

WESTERN NEW YORK'S SOURCE FOR LAW, REAL ESTATE, FINANCE AND GENERAL INTELLIGENCE SINCE 1908

## TitleTRACK

### Are home prices heading for a triple-dip?

Does the battered housing market have even further to fall before home prices hit rock bottom? According to a national financial analytics company, home values are expected to fall another 3.6 percent nationally by next June, pushing them to a new low of 35 percent below the peak reached in early 2006 and marking a triple-dip in prices.

Should home values meet these expectations, it would make the third (and lowest) trough for home prices since the housing bubble burst.

The first post-bubble bottom was hit in 2009, when prices fell 31 percent below peak. The First-Time Homebuyer Credit helped perk prices up by mid-2010, but by the time the credit expired, prices fell again.

In the second dip, which was reached last winter, prices were down 33 percent before staging a mild rally that was artificially spurred as banks slowed the processing of foreclosures following the robo-signing scandal, which found that loan servicers were rapidly signing foreclosures without properly vetting them.

Now that the scandal is mostly resolved, lenders are speeding more cases through the foreclosure pipeline and back onto the market, weighing on home prices even further.

Several factors are expected to work against the housing market in the upcoming months, including an increase in foreclosure activity and sustained high unemployment. Earlier this month, it was reported foreclosure filings increased for the first time in three quarters. Even more concerning: new default notices were up 14 percent.

There is also a "shadow inventory" of homes in foreclosure that have yet to go back onto the market. The specter that those foreclosed homes could flood the market at any time and drive prices significantly lower is a huge concern. It is widely believed there are

6 million homes currently in shadow inventory.

Many of the regions that will be hardest hit were already beaten up during the previous two dips. Naples, Fla., is expected to take the biggest hit of any metro area, a price decrease of another 18.9 percent by the end of next June. Home prices in the area have already fallen 61 percent from the peak.

It is anticipated that the housing market will begin its comeback in mid-2012, and the recovery is predicted to be modest at best. If analysts are correct, it is projected that home prices will climb just 2.4 percent nationally between June 2012 and June 2013.

Many markets that will record the biggest increases are vacation or retirement communities that had taken some of the biggest hits during the bust. The biggest winner is projected to be Ocala, Fla., with a 22.4 percent spike for the 12 months ending June 30, 2013.

Ocala was one of the hardest hit communities in the U.S. over the past several years, with home prices falling some 50 percent. Other anticipated gainers will be Napa, Calif., which is projected to gain 20.9 percent over the same period. Panama City, Fla., is estimated to gain 18.2 percent.

However, some cities are projected to continue to fade. Fort Lauderdale, Fla.'s forecast is for a 9.2 percent drop through next June and another 6.7 percent for the 12 months after that. Its neighbor, Miami, is forecasted to endure 13.5 percent and 5.2 percent declines, respectively.

*John P. Nitsche is president of WebTitle Agency, an authorized issuing agent for First American Title Insurance Co. of New York, Fidelity National Title Insurance Co. and Old Republic National Title Insurance Co. WebTitle Agency offices are located at 69 Cascade Drive, Rochester, N.Y. 14614; phone (585) 454-4770; [www.webtitle.us](http://www.webtitle.us).*



By **JOHN P. NITSCHÉ**

Daily Record  
Columnist



## The Oldest House

by Rich Guerino

The Stone-Tolan House Museum is the oldest building in Monroe County. For over 200 years, it's been many things to many people. To Orringh and Elizabeth Stone it was home and work; a farm and tavern. To early settlers, it was a place to gather for a drink in the tavern room, and plan the government for their new town of Brighton. To the traveler, it was shelter from the wilderness of early 19th century New York.

Enos Stone of Lenox, Massachusetts, was one of the original purchasers of Township Thirteen, Range Seven in what is now the town of Brighton. In 1790, his son, Orringh (pronounced "orange") chose 210 acres of lot No. 12 at Indian Council Rock, a landmark near the convergence of two Seneca Indian trails. The early log cabin he built was replaced in 1792 by a simple frame dwelling which housed the Stone family members.

Later, Orringh and his wife built a tavern, providing food and lodging to hundreds of pioneers who poured into the Genesee country in the early 1800's. The two-story attachment that faces what is now East Avenue was added in 1805. The first stagecoach stop between Canandaigua and the Genesee Falls, it became a popular place to break after a long journey, get a good meal and a comfortable overnight rest.

Among the famous personages who have been guests at Stone's Tavern was Louis Philippe, Duke of

Orleans, and later, King of France, the Revolutionary War hero Marquis de Lafayette, and Aaron Burr. Burr became Vice President of the U.S. (1801–1805) and killed his rival Alexander Hamilton in an 1804 duel.

In 1805 Orringh Stone, Oliver Culver and other settlers cleared a four mile road (now East Avenue) extending the Canandaigua trail from Stone's tavern to the Genesee River. On April 5, 1814 residents of Brighton held their first town meeting at the tavern where Oliver Culver was elected the first Town Supervisor, Nehemiah Hopkins the Town Clerk, and Orringh Stone, Assessor.

Orringh Stone died in 1839 and is buried in the Brighton Cemetery located off South Winton Road near the I 490/590 split. His wife and children retained the tavern and farm until 1849. John P. Tolan purchased the property in 1860. His family and descendants held title until 1956 when the Landmark Society of Western New York acquired it to restore and preserve as a museum.

Today the Stone-Tolan House Museum illustrates the private and the public activities of a household and rural tavern on the wild frontier in early 19th Century Western New York. Firmly rooted on its original site, the house has never been moved. The neighborhood is now comfortably suburban but Stone's tavern stands where it always has, a witness to the changes and a reminder of our historic past.



# THE WEBTITLE EXAMINER



## 2011 Company Picnic in Churchville





Tuesday, July 12, 2011

# THE DAILY RECORD

WESTERN NEW YORK'S SOURCE FOR LAW, REAL ESTATE, FINANCE AND GENERAL INTELLIGENCE SINCE 1908

## TitleTRACK

# What's in a name? CLE focuses on title search snags

On May 5, WebTitle Agency hosted its second annual Continuing Legal Education seminar at the Country Club of Rochester. The event was entitled “Insuring Real Property Out of Mortgage Foreclosures and Short Sales,” & “Survey of Current Title Claims in Upstate New York.” This follows last year’s CLE program, “You say I am Liable for What?”

This year’s event was attended by 100 attorneys, guests, speakers and WebTitle Agency staff. While many attendees were returning guests from last year, there were 33 new faces this time, including members of the Greater Rochester Association for Women Attorneys, newly admitted attorneys, several attorneys with over 50 years in practice and even a federal bankruptcy court clerk.

Speakers for the seminar included Frank Carroll, regional counsel for Fidelity National Title Group, Paul Malon, senior counsel for Fidelity National Title Group, and Michael Fame, title counsel for WebTitle Agency.

The first topic included a brief introduction to short sales. The short-sale discussion included the Home Equity Theft Protection Act, HETPA violations, rescission periods, title considerations and title report exceptions. Also discussed was the short-sale payoff letter — “the estoppel letter.” Making sure the proper party prepared the letter, and ensuring it is properly reviewed for compliance with approval terms and conditions therein.

Fame also spoke about deeds in lieu of foreclosure as an alternative to the foreclosure process.

Malon spoke about standing as a major problem with many downstate foreclosures, stressing the adverse impact of “robot-signing.” He discussed several cases that have affected the industry and provided excellent materials for the attendees to take home.

Carroll discussed attorney liability, title claims, owner’s title policies and cases involving name variations and indexing of

these names into county records to ensure accurate title certification.

Malon drew on his many years of experience to tell the audience stories about the problems that have come across his desk, while at the same time making them aware of situations to avoid in their practice.

One topic of particular interest to the audience was a recent supreme court decision in Dutchess County, involving a judgment docketed against the name Bob Conway.

The subject property was owned by Robert Conway, and his wife, and was subsequently transferred to Silvia Villa. A search of the records prior to closing against the name Robert Conway, failed to disclose the judgment against Bob Conway. The creditor claimed the judgment was a lien on Robert Conway’s property and the title company examining the county clerk’s records, prior to closing, should have picked up the judgment against Bob Conway.

The court ruled that since the judgment debtor was not correctly named in the judgment it was not valid or capable of giving proper notice to the purchaser. The creditor’s petition was dismissed, *The Accounts Retrieval System, LLC v. Conway*, no. 8-2010 (N.Y. Sup. Ct. Dutchess Cty. June 4, 2010).

The opposite decision was reached in an appellate division case involving similar facts. This case involved a judgment against Jack McCabe, while title to his property was in the name of John McCabe. The title search failed to disclose the judgment against Jack McCabe and the property was transferred to a bona fide purchaser for value.

The court wrote that “every title examiner should know that there are certain standard abbreviations, derivatives and nicknames for the more common first names which the courts have long recognized as interchangeable with the full name such as Jack for John.”

*Continued ...*



By **ANDY LICHERDELL**

Daily Record  
Columnist



# THE DAILY RECORD

WESTERN NEW YORK'S SOURCE FOR LAW, REAL ESTATE, FINANCE AND GENERAL INTELLIGENCE SINCE 1908

**Continued ...**

The court ruled that the lien was a valid lien and that it did not appear that there was ever any real question of fact regarding whether the judgment debtor and the grantor were one and the same person, *Soressi v. SWF, LP*, 916 NYS 2d 349 (N.Y. App. Div. 3d 2011).

The Bob Conway case was appealed and the decision was reversed by the Appellate Division, Second Department on April 26, *The Accounts Retrieval System, LLC v. Conway, NY Slip Op 03590* (Second Dept. 2011) citing the *Soressi* decision. It appears evident that the courts intend to adhere to the letter of CPLR 5018(c)(1)(i).

This case could have an impact on how liens are searched, the use of nicknames or derivatives, and how far a title search must go in order to cover all possible scenarios.

WebTitle Agency believes these seminars provide vital information so that attorneys avoid unnecessary liability exposure to their practice. Tentative plans are under way for another CLE program later this year.

*Andy Licherdell is a vice president for WebTitle Agency, an authorized issuing agent for First American Title Insurance Co. of New York, Fidelity National Title Insurance and Old Republic National Title Insurance Co.; 69 Cascade Drive, Suite 101, Rochester, N.Y. 14614; phone (585) 454-4770; www.webtitle.us.*

	M	Y	O	E	L	J	E	D	Y	F	I	H	R	E	Y	F
Abstract	E	R	U	N	S	H	E	E	T	M	F	O	Y	E	S	O
Accounting	G	L	M	K	C	R	E	C	O	R	D	I	N	G	J	K
Arears	N	R	T	B	L	Y	S	Y	H	U	J	T	E	A	R	T
Cascade	I	Y	D	I	D	S	X	B	T	J	U	R	C	G	O	I
Examiner	T	O	O	A	T	R	K	P	X	N	D	E	I	T	D	C
Foreclose	N	F	R	B	T	A	C	L	C	C	G	N	O	R	N	A
Invoice	U	T	P	S	Y	E	Z	I	C	E	M	I	V	O	E	S
Judgment	O	O	E	T	X	R	G	S	Y	S	E	M	N	M	V	C
LisPendens	C	S	R	R	E	A	X	P	O	O	N	A	I	Y	N	A
Mortgage	C	H	I	A	K	K	S	E	B	L	T	X	P	O	T	D
Recording	A	I	C	C	Y	X	T	N	I	C	X	E	V	A	W	E
Richoh	U	B	H	T	E	K	B	D	D	E	K	I	X	R	R	U
RunSheet	K	A	O	V	D	P	D	E	N	R	K	E	C	M	S	A
Taxes	M	Z	H	V	Z	L	Y	N	M	O	S	F	P	Y	T	C
Title	B	P	T	R	U	E	V	S	J	F	V	S	J	Y	D	M
Toshiba																
Vendor																

# THE WEBTITLE EXAMINER



## Top 100 by Kevin Whiting

WebTitle Agency was honored to be named to the Rochester Business Alliance's list of the Top 100 privately held companies for 2011. This is the third consecutive year WebTitle Agency has achieved this honor, reaching No. 36 on this prestigious list.

Rochester is known as a region of innovation, spurred by a strong entrepreneurial spirit. In recognition of that spirit, each year the Rochester Business Alliance and KPMG LLP recognizes and honors the region's fastest-growing, privately held businesses. To qualify for the Rochester Top 100, companies must have at least \$1 million in revenues for each of the last three fiscal years, be privately held and have headquarters within the nine-county Rochester region.

To celebrate this achievement, and to commemorate the 25th anniversary milestone of the Rochester Top 100 Program, select team members from WebTitle Agency attended a celebration dinner gala on Thursday, Nov. 3, 2011 at the Rochester Riverside Convention Center. Prior to the dinner gala, the four

partners and their spouses attended a special reception, where select principals of the various companies were honored.

Over 2,000 participants were in attendance from many of the Top 100 companies. The ownership team was pleased to invite select members of our operation to accompany us and to share in this event, including Adam Whiting, Tom Masters, Larry Sweet, Allyson Treece, Mike Latona, and their invited guests.

My partners and I would like to extend our sincere thanks and gratitude to our Client-Partners, Vendor-Partners and our fellow WebTitle Team Members. Our continued growth and success as a company, is directly attributed to the hard work and dedication of the many valuable team members here at WebTitle Agency, as well as the faith and confidence our loyal clients entrust in us. Without your efforts, this accomplishment could not be possible...and for that, we are extremely thankful.





## Employees of the Month

by Alan Roides

### May 2011



Mike Fame, Esq.

**Mike** has been an invaluable presence here for 4 years now. The carpet in front of his office is threadbare as our entire team of Examiners is constantly in his office seeking guidance on complicated title issues. He always makes time for them and has been a tremendous mentor. He also actively gives up personal time for company sales efforts including participation in various activities with the Monroe County Bar Association and did an amazing job hosting our CLE event May 5th at the Country Club of Rochester. Mike also won the award in December of 2009.



Elissa Sundman

**Elissa** has been with us since the Summer of 2010 when she started in our Proofing and Shipping Department. She made an immediate impact demonstrating great initiative and a positive attitude and was recently moved into our Title Department as an Examiner Trainee. She has been actively involved in the last few company newsletters – The WebTitle Examiner as well as various community charity initiatives.

### June 2011



Marta DeLeone-  
Cubilete

I could be wrong but I do not think any winner of the EOM award has ever received louder applause than **Marta** received this past July when we announced it at our Monthly Staff Meeting. She is an incredibly popular team member. Not because she is a caring and pleasant person (although she is), but because she simply comes here every day and works her tail off and does so with a smile always thinking about the people around her. She has been training newer team members and does little things like grabbing files from the racks for Barb Reid after she just had knee surgery and was having trouble walking.



Lisa Walkup

**Lisa** works in our Cascade unit and has been with us for just over a year now. We have had significant changes to the staff and leadership team of that unit and Lisa and the others in that department have been incredibly resilient and focused on improving office efficiencies and organization.



## Employees of the Month

by Alan Roides

### July 2011



Vicky Anselm

**Vicky** is one of the Title Examiners largely responsible for working with trainees and her patience and steady production is almost as reliable as her willingness to sacrifice personal time when volume spikes dictate the necessity for overtime. This is Vicky's second award, also winning in April of 2010.



Kevin Masters

**Kevin** is one of our longest tenured team members at almost 6 ½ years now. Kevin is in our Customer Service Department and has established a fantastic rapport with our vendor partner network and was instrumental in helping manage an enormous status response issue we had last Summer. This is also the second award for Kevin, having also been recognized in July of 2007.

### August 2011



Chun Lo

**Chun** is one of our newer team members having come on board about a year ago. He quickly gained the respect and admiration of his co-workers who nominated him for the award several months in a row. He has been incredibly pro-active being a liaison between our Examiners and vendors in the field.



Marco Iulianella

**Marco** has been in our Recording/Filing Department for 4 years now and also won the award in March of 2010. He also has built a strong rapport with our vendor partner network as well as a solid working knowledge of document recordability problems and was of particular assistance to our Cascade Unit resolving some issues with out of state closing transactions.



## Employees of the Month

by Alan Roides

### September 2011



**Debbie Robinson**

**Debbie** is another one of our most tenured team members, having come on board when we still had about a dozen employees working in a basement office across town. Debbie is our Post Closing/Final Policy Coordinator but also assists our Production team when necessary. She was instrumental in assisting with a few complicated commercial transactions ensuring that they closed on time, even giving up her lunch hour to make necessary changes to the title commitment so a deal could fund before the end of the day on a hectic Friday.



**Andy Licherdell**

**Andy** is well known to many in the local real estate market. Of late, he has worked tirelessly on several complicated commercial transactions and has also been a tremendous resource in our sales and marketing efforts and his reputation for pro-active customer service has fostered additional relationships.

### October 2011



**Jeremy Snyder**

**Jeremy** is one of our newest team members, starting this past August. To say he has had a dramatic and far-reaching impact would be a tremendous understatement. We brought him in as an in house IT professional. What we have gotten has been a complete overhaul of many things we do here, leading to significant efficiencies and cost savings, not to mention a dramatic improvement in our infrastructure. He has proven willing and able to assist with anything and everything, including moving furniture all over the office when we realigned some departments. Jeremy is married to Danielle who works in our Cascade Unit.



**Anne Burgy**

**Anne** has been with us in our Recording/Filing Department for just over a year now and earned significant praise helping our team to not skip a beat when Heidi Zimmer was out on maternity leave. She is a highly motivated and organized person and she has also built a great rapport with our vendor partners.



## Employees of the Month

by Alan Roides

### November 2011



**Matt Reffner**

This is also the second time **Matt** has won the award, having done so back in March of 2008 and has been with us for about 4 ½ years now. Everyone here knows Matt could be a deserving winner of this award EVERY month. He is always willing to sacrifice personal time when our volume spikes and overtime is warranted. He has trained many of our abstractors and examiners on online searching is easy-going and approachable with questions. In the last few weeks we experienced a tremendous volume spike, Matt gave up a scheduled day off to come in and help the company out, even with a newborn at home. Matt is married to Jessica who also works at WebTitle.



**Andrew Clark**

**Andrew** has been with us for about a year and a half, having recently joined the Abstract Department after transferring from Proofing and Shipping. Andrew has demonstrated repeated excellence and a genuine interest in learning new things, always with a positive attitude. He has been incredibly selfless in terms of taking on necessary duties – be it downtown courier trips to walking co-workers to their cars that forgot their umbrella.

### December 2011

In December, my partners and I decided to reward our entire office with the Employee of the Month Award. We did that one other time, back in 2008 when we broke a company referral volume record. Well, in November we again broke our volume record and in December we blew that away by another 25%! Many of our team members sacrificed significant personal and vacation/holiday time, coming in early, staying late, coming in on weekends – all in an effort to keep our company above water. The challenge was and continues to be overwhelming and we are very grateful for everyone's hard work and dedication. We are rewarding everyone with a catered BBQ lunch for our Super Bowl Party February 3rd. Thank you Team!





## Employee Spotlight: Mike Fame, Esq.

by Jason Marsherrall



Mike Fame, Esq. has served as Title Counsel at WebTitle Agency since January of 2008 and if you have a title question he is sure to have a good answer. But he is just as likely to have a good answer and good story if you have a question about one of any number of topics.

Mike knows all about growing up in a large family as he was one of nine brothers and sisters. Mike's father owned a piece of the original Rochester Lancers soccer team and Mike played quite a bit of soccer in his youth. Mike had diverse interests as Bishop Kearney graduate and even had the opportunity to travel to Italy with the school's band and play sousaphone for the Pope and Princess Grace of Monaco. He and his five brothers were also all Eagle Scouts.

After spending a lot of time tending bar at his father's bar, Mike headed down the Thruway for his undergraduate degree at the University of Buffalo. He then found a close-knit environment in South Royalton, Vermont where he attended law school at Vermont Law School – currently attended by our former employee Mollie Dapolito. In addition to excelling at the study of law, Mike was a valuable asset to the school's soccer and rugby teams and enjoyed cross-country skiing when he got the opportunity. Cross-Country skiing has turned into a life-long passion for Mike as he tries to ski as often as he can near his family's Webster home. He has however, retired from rugby.

Mike also knows about overcoming adversity. Only an hour after being admitted into the New York State Bar his first job as an attorney disappeared. Undeterred, Mike found a job as a real estate attorney for Block and Colucci, P.C. where he eventually managed the firm's

Rochester office. After the birth of he and his wife Carolyn's son Zachary, Mike started in private practice which he continued in for over a decade. Mike and Carolyn have now been married nearly 25 years and Zach is a junior at SUNY Oswego. Mike eventually took a position as a Title Examiner with Public Abstract in 2003 before joining WebTitle as Title Counsel in 2008.

Stepping into Mike's office, the first thing you may see is a "Whirligig" (a device moved by wind or hand that pivots) that he designed himself. Mike's dad passed away several years ago and Mike took up the woodworking hobby that his father had enjoyed. Mostly a winter hobby, Mike began by carving tools and a 9 volt battery similar to the ones on his work bench out of wood. From there, he began to work on more difficult projects including the "Alpine Black" whirligig. So named after a co-workers blues fusion band, the project took a few hundred hours to complete when all was said and done. He's currently on two or three other projects including another very involved one.



continued on next page...



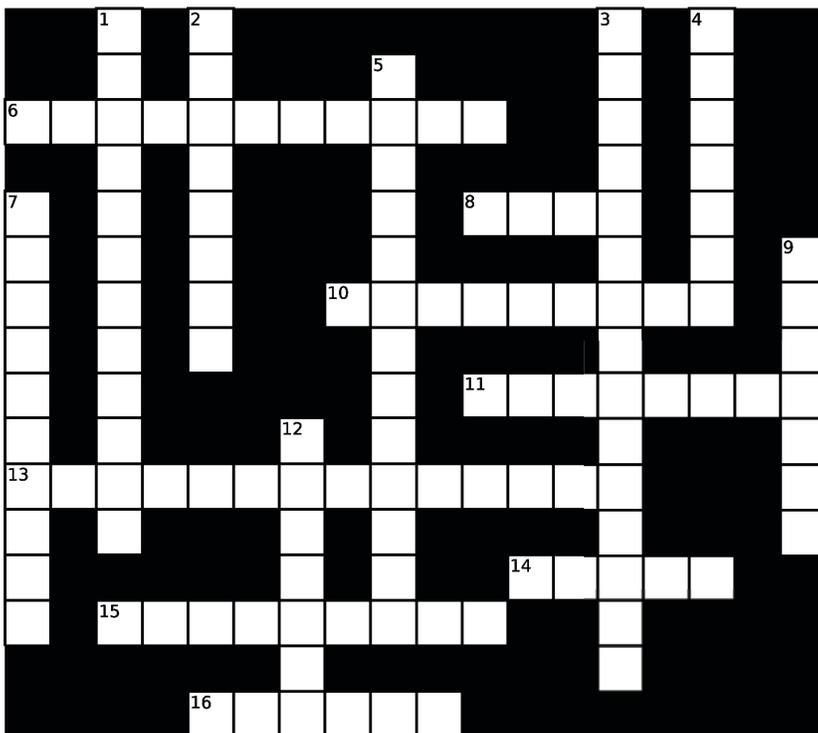
## Employee Spotlight: Mike Fame, Esq. -continued

Mike has a passion in nearly every facet of life. He enjoys being a fan of the Syracuse Orange basketball team and also roots for the Buffalo Bills and St. Louis Rams. He is passionate about history, especially the Civil War and World War II, and if Mike hadn't ended up as a real estate attorney he may have been a College History Professor. While one of his winter passions may be wood carving indoors, during our brief summers Mike enjoys the outdoors at his family's cottage in the Thousand Islands and cabin in Allegany County.

Mike enjoys what he does and the people he works with at WebTitle Agency, and can be described as a "scholarly with a smile." Mike is always helpful with a little knowledge of title and a little knowledge of life.



### WebTitle Word Play!



For answer key, see page 28.

- Across**
- 6 Which Webbie has been told she resembles Snooki?
  - 8 The Tax Department's favorite Nassau County Treasurer employee.
  - 10 Someone who dies with no will.
  - 11 A right of one person to make limited use of another's property.
  - 13 WebTitle's favorite local publication.
  - 14 How many years has WebTitle made it on the Rochester's Top 100 list?
  - 15 Dona's cronies.
  - 16 How many people participated in WebTitle's Cupid Challenge?
- Down**
- 1 Delicious Pretzel Manufacturer or Helpful Computer Guy-You Decide
  - 2 A summary of the public records affecting the title to a particular piece of land.
  - 3 The first face you see.
  - 4 Water flowing quickly describes both Suite 202 Company and Street for our Home Away from Home
  - 5 Who won the best costume award this past Halloween?
  - 7 Which Webbie has been in a band called Junction Five?
  - 9 The manner in which title to real property is held.
  - 12 In some areas called "settlement" or "escrow".

# THE DAILY RECORD

WESTERN NEW YORK'S SOURCE FOR LAW, REAL ESTATE, FINANCE AND GENERAL INTELLIGENCE SINCE 1908

## TitleTRACK

### The return of the FHA 203(k) home financing option

Since the downturn in the economy, many properties for sale have remained unsold for extended periods of time. Some of these properties are unoccupied and suffer damage as a result of decay or vandalism. Others are in need of general maintenance or repairs and sellers today do not have the extra funds available to pay for these items to attract homebuyers.

One solution has been the resurgence of the FHA 203(k) loan program. This program has been available since 1978 and was created by the federal government in an effort to preserve and restore America's existing housing stock.

Homebuyers today have been flocking to the 203(k) loan program in greater numbers since the economic downturn. In 2008, the FHA endorsed just 6,751 of these loans for the year. By the end of fiscal 2010, FHA endorsed 22,491 loans. In part the program has regained its popularity because of the ease that a homebuyer can obtain funds for repair projects relative to other financing options and the overall flexibility of the program to address both small and large repair projects.

What is the difference between traditional financing and the FHA 203(k) program? Traditional mortgage financing only provides financing based upon the current condition and value of the property. If a homebuyer needs or wants to repair, update or modernize a property, he has to either pay for the repairs out of pocket or obtain alternative financing after purchasing the property. In contrast, FHA 203(k) financing allows a homebuyer to purchase a property and include the cost of the repairs as part of one permanent loan. The lender provides the financing based on the projected value of a property after the proposed repairs are complete.

Contrary to popular belief, the program does not require a homebuyer to refurbish an entire property to qualify for the program. The FHA 203(k) program allows great latitude to the homebuyer for the amount and type of work performed on a property.

The homebuyer can use the eligible funds to repair, update or

modernize a property. Funds can be used for one small project up to rehabilitating an entire dwelling. Eligible work includes but is not limited to upgrading kitchens, bathrooms, heating systems, insulation, appliances (refrigerators, stoves, etc.), certain landscaping projects, painting and any structural repairs.

The program allows a homebuyer to finance costs relating to converting a property from a one-family home to a multi-family home, or vice versa. A homebuyer can also use the program to demolish an entire dwelling and rebuild it, as long as the existing foundation remains in place and is used in the rebuilt dwelling. The program even allows the cost of moving the entire dwelling to a new site.

The FHA 203(k) program, however, does have its limitations and extra requirements. Eligible properties must be a one- to four-family dwelling that has been complete for at least a year. Dwellings under construction and new construction are not eligible for this program. The program does not allow a homebuyer to use funds for luxury items such as swimming pools, hot tubs or barbecue pits.

There is a minimum of \$5,000 of eligible improvements required to be spent on a property and the homebuyer must use a licensed contractor for the proposed project. In addition, the homebuyer must otherwise financially qualify for the loan.

For a homebuyer who is purchasing that dated or defective property, the FHA 203(k) does offer a useful financing option. It offers good flexibility for purchasing not-so-desirable properties in a down economy. The increase in the FHA 203(k) program may not solve our country's housing problem, but hopefully it is a step in the right direction.

*Frank Lombardi is vice president and title counsel for WebTitle Agency, an authorized title insurance issuing agent for First American Title Insurance Co. of New York, Fidelity National Title Insurance Co. and Old Republic National Title Insurance Co. Offices are located at 69 Cascade Drive, Suite 101, Rochester, N.Y., 14614; phone (585) 454-4770; [www.webtitle.us](http://www.webtitle.us).*



By **FRANK LOMBARDI**  
Daily Record  
Columnist



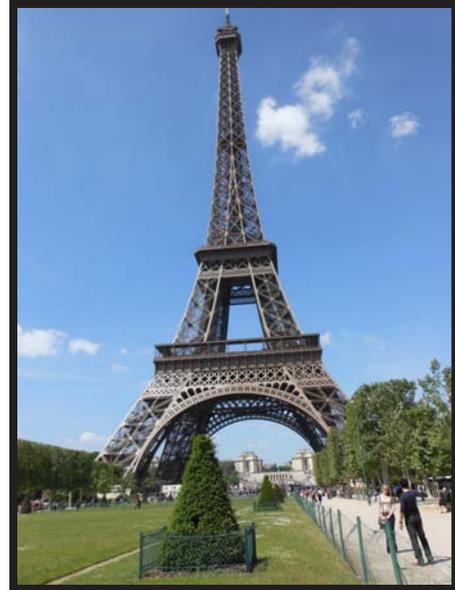
## I'll Always Have Paris

by Anne Beers

For years I have wanted to go to France (no I do not speak French). In researching the various regions I had prioritized in what order I wanted to see them in, what I wanted to see once there, when the best time of year to go is and whether there were any special events going on and so forth.

Having decided on Paris for a 10 day trip, including travel, I started by contacting tour groups only to discover that as a solo traveler I would have to pay a supplement, some tours were going to be quite rigid, leaving no flexibility, while others had flexibility but included tickets for places I did not want to see. Not wanting to compromise on my trip of a lifetime or wanting to spend extra money and have nothing to show for it, I decided to book my own trip and create my own itinerary. My attitude was that if you're not having fun, it is your own fault so change what you are doing! I purchased tickets for the Musee d'Orsay, the Eiffel Tower with a night ride on the Seine River followed by a night tour of the city illuminated, and the Hop on Hop off bus which stops at 50 places throughout Paris (which as it turns out is very easy to do once you are in Paris).

I was also successful in obtaining a ticket to the first round of qualifying for the French Open (center court first elevation in the Philippe-Chatrier Court). I



joined up with two groups, one of which was a group that met at Gare St Lazare train station where we headed to Vernon, picked up bicycles and rode to an open air market to purchase food and wine for a picnic, then headed off to Giverny to Monet's Gardens and his home. The other group I joined went to Normandy, St. Malo, and Mont St. Michel.

Two major things I allowed myself were a relaxed day, and plenty of time to just walk the cobblestone streets and take the city in. Some of my walks had specific destinations such as the walk on the Promenade Plantee (a 4.5 kilometer tree lined walkway above the city on a renovated rail track bed), or in Pere Lachaise where Jim Morrison and Oscar Wilde are buried. Jardin Luxembourg - which is just one of the many gardens (this one is 55.6 acres) scattered throughout the city that had free jazz concerts on the weekend - was another planned walk I took. The city of Paris is divided into 20 Arrondissements (neighborhoods), all having a different atmosphere as well as their own markets and boulangerie-patisserie (bakeries) where I would pick up my breakfast of au pain chocolat, (croissants with chocolate). My walks consisted of stopping to pick up a memento at a

continued on next page...





## I'll Always Have Paris - continued

small shop, just listening to street musicians, having a glass of wine at a corner café, trying some of Berthillon's ice cream on the Ile St -Louis, or having yet another crepe from one of the many street vendors. In talking with other tourists as well as Parisians in the Cafés, I learned that the Montparnasse Tower (which I could see from my balcony) had the best view of the city (it is from here that many of the pictures of the Eiffel Tower are taken). Other must-sees I learned of were the Musee Marmottan Monet, touring Notre Dame and Sacre Coeur (Sacred Heart).

Public transportation is also very easy to use and I did take the subway and buses from time to time. Not everyone speaks English but I found that showing them on the map where you want to go would start some interesting dialogues. So, if you arm yourself with a laminated map

of the city, have a pocket phrase book such as "Just Enough French" to get by on (you will not go hungry or thirsty), have a few self guided walking tours printed out, and go with the attitude that you are never lost if you are in Paris, you are bound to have a great time.



---

## Easy & Delicious Dinner by Christine Liberi

### Pork Tenderloin

3-5 tenderloins - 2 garlic cloves - ½ cup of olive oil

2 cups of sweet wine - ½ tsp. salt - 1 TBSP pepper and parsley each

Put tenderloin in crock pot, drizzle with oil, sprinkle with seasonings, toss in garlic and pour in wine  
Crock Pot: Cook on low for at least 8 hours, preferably 10.

Oven: Season in same manner as above. Cook covered (with lid or aluminum foil) at 200 degrees for 4 hours. Uncover and turn oven up to 400 degrees for 30 minutes until golden brown. (Keep an eye on the amount of liquid; you may need to add more wine). Let stand, covered, for 15 minutes before serving. Strain left over au jus and set aside. Plate pork onto a serving dish, pull with fork to break into chunks, and pour au jus over top.

### Mashed Potatoes

5 lb. bag of potatoes, peeled and boiled

2 sticks of butter – room temperature

2, 8oz bars of cream cheese – room temperature

2 cups ½ and ½ - 2 cups of milk – on standby

Whip potatoes with mixer, add cream, butter and cheese, and salt and pepper to taste; add in some or all milk depending on the thickness or thinness of the potatoes that you like.

### Casserole

3 cans of green beans\* - 1 can of cream of mushroom soup

1 tsp. garlic powder - Salt, pepper and parsley to taste

1 cup of ½ and ½ - ½ cup of parmesan cheese

½ cup of bread crumbs

Combine beans, condensed soup, cream, cheese and seasonings. Add to covered baking dish. Sprinkle bread crumbs on top and bake for 35-45 minutes, until golden brown and bubbly.

# THE DAILY RECORD

WESTERN NEW YORK'S SOURCE FOR LAW, REAL ESTATE, FINANCE AND GENERAL INTELLIGENCE SINCE 1908

## TitleTRACK

### Advantages of paperless real estate transactions

In comparison with most other areas of the country, our own Rochester marketplace seems to have been more successful in overcoming many of the challenges involved with the significant and continuous changes in the economic, financial and housing markets.

The strengths in Rochester's educational resources, partnerships in the academic and business communities and the many decades of major corporate structure have been the backbone of the conservative and secure real estate lending environments, both in residential lending and major commercial development projects.

Compared to New York state averages, the local median household income and property values here are significantly above the state's average, with the renting percentage being below state average.

This is a direct result of the Rochester area not falling victim to the sub-prime mortgage housing bubble and the over-inflated home values experienced in many real estate markets throughout the United States. Development is occurring here at a steady pace with only moderate negative impact by the economic recession.

Because of this relative industry stability, Rochester would be a superb location to entertain the idea of using a relatively new and innovative process of paperless real estate transactions. This process could, in fact, become instrumental in the development of national or global business use.

This paperless process has more value than just leaving your real estate closing with a CD containing electronic versions of all closing documents. This process will save the consumer and all professionals involved time and money while ensuring security and compliance with the industry's new and ever-changing lending and legal regulations.

Document management is the industry goal looking into the future of this paperless real estate transaction. This process does not produce paper and the revisions to contracts and all consumer signed documents are stored securely online.

The idea of paperless real estate transaction technology is obviously not brand new. It has been in the industry for a decade following the Electronic Signatures in Global and National Commerce Act and the Uniform Electronic Transaction Act.

Both acts were passed to ensure that paperless real estate transactions signed electronically were legally binding. It has become clear that innovation and the paperless real estate transaction are essential in maintaining accurate consumer records and coordinating a seamless real estate transaction with great benefits to the consumer, the lending institutions and all the real estate professionals involved.

Paperless real estate transactions save time, and time is money. The process of: accepting a purchase and sale contract; executing closing documents, the promissory note and mortgage; a compliance review by the lender; transferring the deed and the mortgage to be verified and recorded at the county office building; and issuing the title on the property — all can be sent electronically to the market for loan servicing rights. This process from beginning to end can be completed within one business day.

Despite these benefits, very few large lending institutions have adopted the totally paperless real estate transaction. Many have entertained bits and pieces of this technology but may simply feel the entire process could be a costly overall change in the way they conduct business.

But considering the savings on paper, postage and courier fees, the price of installing the new technology could well be cost effective. Market research studies also clearly show that consumers place value on any company's commitment to being environmentally friendly and that is a factor in their buying decisions.

With the evolution of the local credit unions and smaller banks, this paperless process is already being used more frequently in local real estate transactions. In our own Rochester marketplace, consumers and many real estate professionals have experienced how this level of technical innovation provides advantages and benefits for all of the parties involved with the process.

*Larry Mastrella is an account manager at WebTitle Agency, an authorized issuing agent for First American Title Insurance Co. of New York, Fidelity National Title Insurance Co. and Old Republic National Title Insurance Co. WebTitle Agency offices are located at 69 Cascade Drive, Rochester, N.Y. 14614; phone (585) 454-4770; www.webtitle.us.*



**By LARRY MASTRELLA**

Daily Record  
Columnist

## You Can Recycle More Than You Think!

by Elissa Sundman



You can recycle more than you think you can in this fine Monroe County we call home, and at the risk of sounding preachy, there is just no good excuse not to do it! Since I learned about everything that could go right into my recycling bin, my husband and I produce more recycling in a week than we do garbage. It's actually saved us money on garbage bags and makes me feel like I'm making a difference. I hear it all the time..."what difference is it really going to make if I don't recycle? I'm only one person." But it does make a difference. Think of how many people are saying the exact same thing. Now imagine if all of those individuals started recycling. What a big difference that would make!

A lot of people think it's a hassle to recycle rather than just throw everything in one can. But I've found it very easy. If you just keep a separate can or box in or near the kitchen, when you finish up that cereal box you can just pop that sucker right into the recycling! Easy peasy.

 If we recycled all of the newspapers printed in the U.S. on a typical Sunday, we would save about 550,000 trees.

 The U.S. is the #1 trash-producing country in the world at 1,609 pounds per person per year. This means that 5% of the world's people generate 40% of the world's waste.

 Every month, we throw out enough glass bottles and jars to fill up a giant skyscraper. All of these jars are recyclable!

 An estimated 80,000,000 Hershey's Kisses are wrapped each day, using enough aluminum foil to cover over 50 acres of space -- that's almost 40 football fields. All that foil is recyclable, but not many people realize it.

 Plastic bags and other plastic garbage thrown into the ocean kill as many as 1,000,000 sea creatures every year!

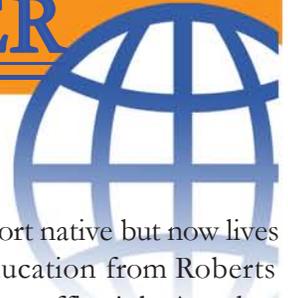
Here is a list of items that you can now recycle in Monroe County.

- Plastic Containers and Items (#s 1 through 7): including CD cases, broken recycling bins, clamshell or blister packaging, flatware, etc.--remove and recycle caps, spray pumps and lids. NO styrofoam, prescription bottles, bags or product wrapping.
- Newspapers, magazines and catalogs
- Cardboard boxes; including mail and delivery boxes
- Pizza boxes and other paper-based food containers
- Shoe, gift and toy boxes (discard plastic liners first)
- Discarded mail, advertisements and brochures
- Phone directories and envelopes
- Paperback and hardcover books
- Home office paper, gift wrap and paper bags
- Metal Food and Beverage Cans: lids are accepted.
- License Plates: defaced
- Metal Pots, Pans and Aluminum Foilware
- EMPTY Aerosol Cans: remove and recycle caps. NO pesticides or spray paints.
- Glass Bottles and Jars: Clear, Green and Brown ONLY—remove and recycle all lids and caps. NO drinking glasses, window glass, etc.
- Gable Top (Milk and Juice) Cartons and Drink/Soup Boxes: remove and throw away plastic straws; remove and recycle caps.

You can reduce the amount of junk mail you receive by calling the following toll-free number: 1-888-567-8688.

**"You must be the change you want to see in the world."**  
-Mahatma Gandhi





## WebTitle Welcomes New Employees



**Amy Callahan** has joined the Title Examination Department. She is a Spencerport native but now lives in Greece with her husband of 15 years, Cory. She has a Masters degree in Education from Roberts Wesleyan and spent about 5 1/2 years substitute teaching before returning to an office job. Amy has spent time at First Federal Savings and Loans in Consumer Collections, North American Mortgage Company in the Bankruptcy Department, and Shapiro, DiCaro & Barak, LLP as a Bankruptcy Paralegal. Amy and her husband have a puppy named Angus and a cat named Tito. They enjoy going to motorcycle rides and spending time with family.

---



**Christina Cometa** is now a part of the Title Production Department. She was born and raised in Rochester NY. Christina loves spending time with family and friends, shopping, movies, and music. She went to Greece Olympia High School and worked at Grandville Senior Living Community prior to joining WebTitle.

---



**Danielle Jackson** has joined the Accounting Department as Accounting Coordinator. She has a Business Technology degree from RIT and has 5 years Accounting Bookkeeping experience. Her last position was as Account Bookkeeper at University of Rochester in the department of Pediatric Finance. She enjoys embracing the local Arts, Painting, Drawing, as well as spending time with Family & friends.

---



**Dora Jenkins** has joined the Title Production Department as a Word Processor. She was previously with Four Corners Abstract for 14 years. Dora lives in Greece with her husband David, daughter Nicole and son Connor and their 3 cats. In her spare time she volunteers with the Boy Scouts of America and is an advisor for an Explorer Post in Greece, so she really can be called, "Dora the Explorer."

---



**Jeremy Snyder** has joined WebTitle as IT System Administrator. Prior to joining WebTitle Agency Jeremy worked at AAA of Western & Central New York for 4 years as an IT Support Specialist. Jeremy has an extensive IT background and holds a bachelor's degree in Information Technology from Rochester Institute of Technology. His wife Danielle also works at WebTitle.

---



**Jose Muriel** is the newest member of the Tax Department. A Brooklyn, New York native, Jose has lived in the Rochester area since 1983. He has an Associates Degree in Paralegal Studies and has been in the title industry for 3 years most recently with Landmark Title. His previous experience includes Income Tax Preparer at Jackson Hewitt, Editor at Thomson West, and Research Assistant at Lexis-Nexis. Jose has two children, Porshe (yes like the car) who is 20 and Jose Jr. who is 18. Jose is a huge fan of NCAA March Madness Basketball.



## WebTitle Welcomes New Employees



**Juan Gabriel Santiago** has joined the Tax Department. He is born and raised in Rochester, NY with a brief stint in New Jersey in 1997. Juan attended Roberts Wesleyan College and Monroe Community College, graduating with an Associates Degree in Business Administration. He plans to return to college in the Fall of 2012 to complete his bachelor's degree. His past work includes Ortho-Clinical Diagnostics, a Johnson & Johnson Company, a Materials Management Coordinator, a freelance Landscaper, an ICD9 coder/biller at a Physician's office, and a salesperson for Sprint®. He is the middle child, with siblings, Sara, Jose, and Miguel. Juan is a part of a Praise & Worship team at his Uncle's church (You can catch him singing on YouTube and on Sunday's). He plays piano, occasionally writes poems, and likes long walks on the Beach with his fiancé Jasmine Rosado.

---



**Larry Mastrella** has joined the Sales Department as an Account Manager. Larry has over twenty years experience in Mortgage Lending, Residential and Commercial Real Estate and the Title Industry. Past employers include Fleet Bank, JP Morgan Chase, Wells Fargo Bank and Independent-Title Agency. Larry's focus will be on establishing relationships with Real Estate Brokers/Agents and the Mortgage Lending community. Larry lives in Fairport New York.

---



**Leeann Tedone** is now a part of the Title Production Department. She is originally from Macedon, NY but grew up in and is currently residing in Greece, NY. She graduated Greece Olympia High School with Salutatory Honors in 2006 and received an Associates Degree with a double major in Adolescent Education and English from MCC. Previously she worked at Starbucks for 3 years and since considers herself a coffee connoisseur. She was married to husband William Tedone on September 24, 2011.

---



**Robbin Bourque** is now a part of the Title Examination Department. She has been working in the title insurance industry for about 10 years. Her first job in Title Insurance was with Public Abstract as the Customer Service Manager. After the acquisition of Public Abstract by First American Title Insurance, Robbin worked in various positions, lastly as a Title Examiner. Her most recent position before joining WebTitle was with Closing USA as a Title Examiner/Clearance Officer in the REO Department. She has lived in the Rochester area all of her life. Robbin and her husband, Scott have two grown sons, Dean and Neal. Dean and his wife Kyle live in the Buffalo area and have two children, Holden who is 3 ½ and Layla who is 1. Her younger son, Neal lives in Webster. Robbin's main interests outside of work are her family and her "art projects" which currently include sewing and carving a carousel horse.

# THE DAILY RECORD

WESTERN NEW YORK'S SOURCE FOR LAW, REAL ESTATE, FINANCE AND GENERAL INTELLIGENCE SINCE 1908

## TitleTRACK

### Monroe County leads way with online access

With the costs of operating a business in New York continuing to rise, being able to inexpensively and efficiently obtain land record data as well as recorded document copies and reliable municipal tax information is more important than ever if title companies are to control the costs passed on to the consumer and to ensure their own profitability.

Many county clerk's and treasurer's offices in New York make it easier than others to search their indices remotely through a variety of websites — saving hours, if not days, in operational expenses. Several offices charge \$50 to \$1,000 per month for the ability to access and print land record information and document copies.

Obtaining municipal (town/county/village) tax information/documentation is even more of a challenge for a variety of reasons. In Monroe County, however, town and city data is easily available online and downloadable as a pdf — for free.

Rochester City Hall provides tax bills/receipts for reference if one makes a quick visit to Church Street. The City of Rochester also has easily accessible city/school tax amounts and assessment information at [www.cityofrochester.gov](http://www.cityofrochester.gov). You can even see area maps, compare what your neighbor is paying in taxes, check to see how much the guy who always has lawn sprinklers on is paying for his water bill — if that is something that might be of interest to you. And, if you actually own the property — you can even pay your bills online.

Law firms, real estate agents, assessors, title companies, lending departments at banks and credit unions — if you work for any of them you have more than likely spent a few hours trying to track down a tax collector of a district you had never heard of in a neighboring county. To say it can be frustrating would be an understatement. Finding out who actually collects and maintains the tax rolls is only half the battle when one learns that the tax collector “officially” works on Tuesdays and Thursdays between 10 and 11:30 a.m. and alternating Fridays when the moon is full between 2 and 4 p.m. — I am only partly kidding.

Revenue shortfalls in many areas of the state have led to many county offices, be it clerks or treasurers, to impose significant user fees in an effort to shore up coffers.

If you handle real estate transaction in across Zone I (upstate) and Zone 2 (downstate / New York City) you are no doubt aware of the spiking fees imposed in order to obtain a tax receipt. As of April, approximately 100 cities, towns and villages across New York are charging \$5 to \$75 for documentation related to verified tax account information. Yes, there are multiple municipalities in Schenectady and Orange County that charge \$50 to \$75 just for property tax payment information.

At WebTitle Agency we track these user fees to ensure our own profitability. Seemingly every quarter since 2007, a handful of additional municipalities get added to our lists. When one considers the state's continued sputtering economy and budget gaps, the number of areas charging user fees to offset revenue shortfalls will almost surely continue to rise.

It took me about three minutes to Google the Monroe County Treasurer's site, search by the address of the home I grew up in and voila! I was viewing property information, assessment data, prior sales comparables and satellite imagery. Town/county tax records are easily available at [www.monroecounty.gov](http://www.monroecounty.gov)

Monroe County Clerk's Office data, including land and court records, DBAs, corporations and civil actions dockets are available at <https://gov.propertyinfo.com/NY-Monroe/>. The breadth of data is impressive with deeds and mortgage indices available starting in 1973, along with judgments and state tax warrants from 1989 with corresponding viewable/printable images available for free. The site can be somewhat intimidating at first glance but it is very user friendly.

IQS (Info Quick Solutions Inc.) is a company that works with county offices set up their online record access (Monroe County is not one of them). The IQS website describes them as the “leading provider of Records Management services for New York State County Clerks.” It would appear that IQS has provided online accessibility in approximately 14 clerk's offices.

A handful of counties have free online access, but a credit card is needed to set up the ability to view/print document copies. Oswego County will allow you to access their records online for a \$50 account set up fee and \$300 per quarter main-



By **ALAN ROIDES**

Daily Record  
Columnist

*Continued ...*

# THE DAILY RECORD

WESTERN NEW YORK'S SOURCE FOR LAW, REAL ESTATE, FINANCE AND GENERAL INTELLIGENCE SINCE 1908

**Continued ...**

tenance fees. Cortland and Oneida have an online access system but it is not extensive in terms of years covered nor are documents viewable. For additional comparison, the Erie County Clerk's Office charges \$500 per month to access their site and set up an account with the ability to print document copies — although they still have the word "Unofficial" stamped on every page.

Of course, someone can always visit their local clerk's office where accessing records is free. Florida is an interesting com-

parison as essentially every one of the 67 county offices is on line at no cost. If your office is not already adept at electronically obtaining available public record research, Monroe County is a simple and inexpensive place to learn.

*Alan Roides is chief marketing officer and partner for WebTitle Agency, an authorized title insurance issuing agent for First American Title Insurance Co. of New York, Fidelity National Title Insurance Co. and Old Republic National Title Insurance Co. Offices are located at 69 Cascade Drive, Suite 101 Rochester, N.Y. 14614; phone (585) 454-4770; www.webtitle.us.*

**Monroe County Clerk Online Office** Rochester, NY

Home

Welcome to Monroe County, New York and the Office of the Monroe County Clerk, Cheryl Dinolfo

Welcome to our new Online Office! As of Monday, July 14, 2008 this site is the official website of the Monroe County Clerk's Office.

All users will have to register with the new site and create a new user name and password to take advantage of the enhanced functionality the new Online Office offers. The registration process should take about 2 minutes to complete. If you need any assistance please call our partners at PropertyInfo directly at 1.877.800.3132.



Cheryl Dinolfo, Monroe County Clerk

Again, please don't hesitate to contact our office, or PropertyInfo, with any of your questions or ideas. We value your support and appreciate your help in continuing to improve this important service.

**\*\*\*\* Important Privacy Protection Notice \*\*\*\***

The Monroe County Clerk's Office has redacted documents containing Social Security Numbers from this website. However, please use the Privacy Protection Feature via the "Contact Us" button located on the lower right hand corner of every page of the site to provide us information regarding any document you feel may pose a security risk and we will address them promptly.

To learn more on how to protect yourself from identity theft, please visit: [www.ftc.gov/bcp/edu/microsites/idtheft/](http://www.ftc.gov/bcp/edu/microsites/idtheft/).

Already Registered? Click on Login. Your password is case sensitive, and must be entered exactly as submitted. [Login / Begin Search](#)

New to this site? You must register (free of charge) before being able to search records on this site. [Register](#)  
Index Search is FREE!

Need Help? Check out the Frequently Asked Questions. [FAQ](#)

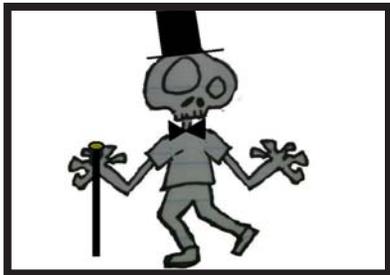
Type	Index	Images
<b>Land Records</b>		
Assignment of Mortgage	11/1/1977	6/9/1993
Deed	8/28/1973	12/31/1975
Mortgage	1/2/1973	1/2/1978
Discharge of Mortgage	2/8/1984	6/9/1993
<b>Court Records</b>		
Judgments	2/1989	6/9/1993
<b>Liens (except Federal Tax)</b>		
Federal Tax Liens	All	6/9/1993
UCC	2/1989	6/9/1993
Notice of Pendency	2/1989	6/9/1993
All Other Court Docs	6/9/1993	Most have no images
<b>DBA/Corporations</b>		
DBA/Corporations	All	6/9/1993



## Be Prepared for the Zombie Apocalypse!

by Adam Whiting

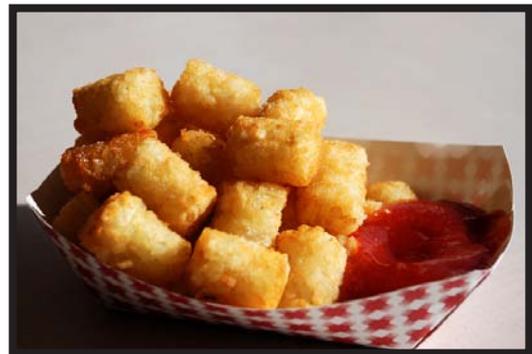
In May of this year, the Center for Disease Control issued a “warning” in an effort to prepare citizens for the impending “zombie apocalypse.” This real life, albeit tongue-in-cheek bulletin explains that because of the infatuation with zombies that has reached pop-culture status – we might one day face a reality where life imitates art. Well in the event of such a zombie epidemic, the CDC wants you to be prepared! Here in Rochester, NY – that time may come sooner than you think...



Two of WebTitle’s own are riding the popularity of this phenomenon with a newly formed musical group that carries the zombie name. The Moon Zombies features the musically inclined duo that is Tom Masters of the Customer Service team, and yours truly of the Tax & Municipal Dept. Tommy handles guitar and vocal duties, while I round out the band’s sound on keyboards. The remaining three band members are long time friends and past collaborators that bring diverse tastes and unique talents to the mix. The musical union for Tom and me had been a long time coming, with years of talks and dreaming about a project - finally coming to fruition this past Spring...



Our sound can be described as rock - infused heavily with funk and elements of hip/hop, jazz, and even pop. Essentially, we don’t limit our style, instead embracing our diverse tastes and using that to create something unique. All of our material is original. Martino Centi, Asst. Manager of the Recording/Filing Dept. had this to say about our sound, “The Beastie Boys and Deee-Lite had a baby together this year: its name is The Moon Zombies. A tight knit, over the top, in your face local band that “brings it” to every show! A definite MUST SEE!!”



From the very first rehearsal, things really jelled and the visions for songs took hold quickly. Tom Masters pens most of the song’s lyrics, which comment mostly on life’s amusing past times and simple pleasures. One in particular tells a tale of one funky alien’s quest to visit Jamaica against all odds. Aside from the songwriting, we draw creative inspiration with regular post-rehearsal “meetings” at Noonan’s Pub in Charlotte, which features a first class menu of gourmet meals including \$2.00 baskets of the finest Tater Tots this side of Idaho! Danny our drummer, currently holds the band record for most tots consumed in ten seconds, which is currently pending verification by the Guinness Book of World Records... (no, not really).

So as you might have guessed, for us - its all about being lighthearted and fun – and it sure has been that leading up to our first show, which went down at The Keg on September 9th. In attendance were a few live music aficionados from Web, including Alex Withers

**continued on next page...**

# THE WEBSITE EXAMINER



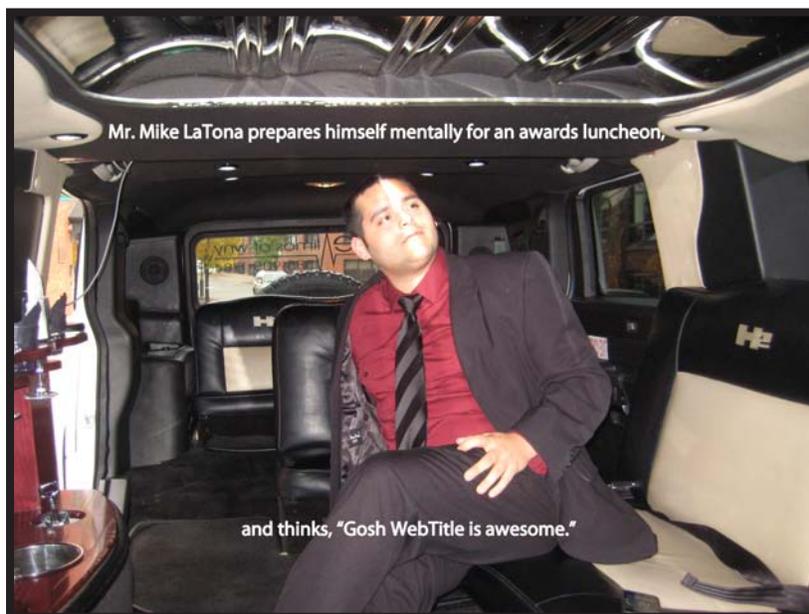
## Be Prepared for the Zombie Apocalypse! - continued

of the Tax Dept, who had spoke of the band's set: "[they] really know how to put on a great show and you're sure to enjoy their great upbeat funk sound. Reminds me of a new age Red Hot Chili Peppers."

The show was a resounding success and garnered much praise from those in attendance. It was especially gratifying personally, finally getting back to the stage after about a decade-long hiatus from performing. To me, there's nothing quite like making music in front of a live audience. That said, if you want to be part of the experience – you can catch us at some upcoming shows on the calendar going into the new year. For specific dates, find us on Facebook by searching our band name or just stop by and ask us!

Before you come out though—be sure to pick up your CDC recommended survival kits, because the Moon Zombies are out to slay the masses in the greater Rochester area! We want your brains!

For survival tips and other details, visit: [http://www.bt.cdc.gov/socialmedia/zombies\\_blog.asp](http://www.bt.cdc.gov/socialmedia/zombies_blog.asp)



# THE DAILY RECORD

WESTERN NEW YORK'S SOURCE FOR LAW, REAL ESTATE, FINANCE AND GENERAL INTELLIGENCE SINCE 1908

## TitleTRACK

### MERS II – Act proposes replacement system

U.S. Sen. Bob Corker, R-Tenn., a member of the Banking, Housing and Urban Affairs Committee, has introduced the Residential Mortgage Market Privatization and Standardization Act, that among other provisions, proposes a replacement for the Mortgage Electronic Registration System, called MERS 2, which would be overseen by the Federal Housing Finance Agency. This provision is entitled Residential Mortgage Market Uniformity.

MERS is described as a privately held company that operates an electronic registry designed to track servicing rights and ownership of mortgage loans in the United States. MERS was created by mortgage industry participants to streamline the mortgage process by eliminating the need to prepare and record paper assignments of mortgages. Fannie Mae was a founding member of MERS when MERS was launched in 1997.

MERS acts as nominee in the local land records for the lender and servicer. Loans registered with MERS are protected against future assignments because MERS remains the nominal mortgagee no matter how often servicing is traded between MERS members.

MERS maintains that its process eliminates the need to file assignments in the county land records, which lowers costs for lenders and consumers by reducing county recording fee expenses resulting from real estate transfers and provides a central source of information and tracking for mortgage loans.

Continued fallout from the subprime mortgage crisis has put MERS at the center of several legal challenges disputing the company's right to initiate foreclosures.

This new act would seek to create a uniform pooling and servicing agreement and a new electronic registration system, where all loans are transferred under one system regulated by the FHFA and requires that federal regulators establish uniform practices and streamline mortgage regulations.

Corker hopes to create a new mortgage registration system to streamline the transfer of mortgages nationally. Corker said the registry would function similar to MERS by creating a single, nationally recognized system for the transfer of loans.

Mortgage Technology reported in its May cover story titled "MERS 2.0 vs. Life After MERS," that while changes are clearly coming to MERS, industry participants don't all agree on what the

future of the loan registry should look like.

Some in the industry challenge the idea that anything should or could replace MERS, given the numerous legal complaints now surrounding the system.

The National Association of Independent Land Title Agents has announced that it is opposed to the proposed creation of a new national mortgage registry.

In its position paper on the Corker bill, Senate Bill 1834, NAILTA says that it "is opposed to any reconstituted MERS system because the MERS model is a deeply flawed system that continues to harm consumers, small business owners, and county governments across the United States."

According to NAILTA, "Any consideration of creating a new MERS without having successfully resolved the well-known flaws and inadequacies of the previous MERS system is a foolhardy exercise." NAILTA claims that MERS, a system "built by the mortgage industry, for the mortgage industry" according to its founders, has harmed the land title industry in particular by shifting the business of title insurance away from title professionals and toward banks.

NAILTA says that MERS has also damaged land title records and deprived local governments of fees used for general purposes such as public safety.

NAILTA characterizes MERS 2 as a Federal Torrens title system — subject to the considerable expense and difficulty of reconciling states' differing recording and foreclosure laws into one system. MERS failed because of the same pitfall, and consumers, county governments, and title agents have borne this expense while only the owners of MERS have benefited, according to NAILTA.

NAILTA has contacted Corker's office and requested a meeting with the senator, to express its "deep reservations and opposition concerning MERS and the specific problem we have with [the MERS 2] provision."

*Kevin Whiting is Chief Operations Officer at WebTitle Agency, an authorized issuing agent for First American Title Insurance Co. of New York, Fidelity National Title Insurance Co. and Old Republic National Title Insurance Co. WebTitle Agency offices are located at 69 Cascade Drive, Rochester, N.Y. 14614; phone (585) 454-4770; www.webtitle.us.*



By **KEVIN D. WHITING**

Daily Record  
Columnist



## Ch-ch-ch-changes!



Congratulations to Jessica and Matt Reffner on the birth of their first child, baby girl Perri, born on November 18, 2011, weighing 6 lbs 12 oz.



Congratulations to Jessica Scally who gave birth to Gianna Lynn Gill on May 25, 2011, weighing 7lbs 14 oz. A new little sister for big brother Cameron!



Congratulations to Dena Leone who is now engaged to her long time beau Chuck Oles! The wedding is set for the summer of 2012!



Congratulations to Heidi Zimmer who gave birth to twins, Madison and Mason on April 19, 2011.



Congratulations to Keith Alexander who married his lovely bride Christy Beaudoin this past December!



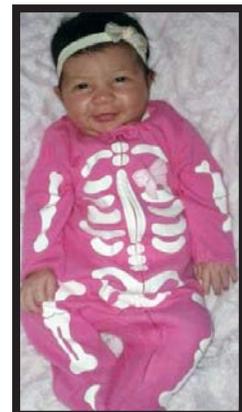
Congratulations to LeeAnn Tedone who entered wedded bliss with her new hubby William on September 24, 2011!



Congratulations to Kevin and Mindy Masters on the birth of their first child, baby girl Brooklyn Jean Masters, born July 7, 2011.



Congratulations to Lindsay Garland who will be tying the knot with her fiance Matthew Prince this June 9, 2012!

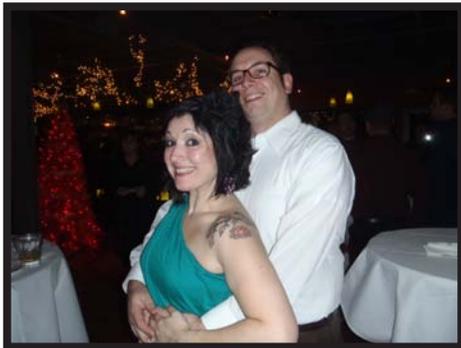


Congratulations to Trisha Feldt on her new baby girl, McKenna born October 3, 2011, 7.9oz 20" long

# THE WEBTITLE EXAMINER



WebTitle Holiday Party, 2011  
at Pier 45



# THE WEBTITLE EXAMINER



## WebTitle Examiner Issue 10

Jason Marsherall - Editor in Chief  
 Alan Roides - Contributing Editor  
 Elissa Sundman - Creative Director  
 Special Thanks to all Contributors:

Rich Guerino  
 Meredith Mulvihill  
 Jason Marsherall  
 Christine Liberi  
 Adam Whiting  
 Alan Roides  
 Kevin Whiting  
 and more!



**FINISH WEBTITLE FIRST**  
**3 YEARS IN A ROW!**  
**TOP100 ROCHESTER 2011**  
 25th ANNIVERSARY  
 A PROGRAM OF THE ROCHESTER BUSINESS ALLIANCE AND KBMG

**RANKED 36<sup>th</sup>**

*The Partners of WebTitle Agency would like to express our sincere appreciation to our loyal client partners as well as our dedicated team of more than 115 real estate professionals for making this prestigious honor possible.*

**www.webtitle.us**  
 888 • 250 • 9056  
 69 Cascade Drive, Knowlton Building  
 Suite 101, Rochester, NY 14614

