



New York State Land Title Association, Inc.
Tradition. Excellence. Knowledge and Vision

THE Bulletin

Title Insurance: Protecting Your Piece of the Planet

WINTER 2007 THE JOURNAL OF THE NEW YORK STATE LAND TITLE ASSOCIATION, INC. VOLUME 86, NUMBER 1

MARK YOUR CALENDAR

ALTA Tech Forum 2007
Hyatt Regency Denver
Denver, Colorado
April 22-24, 2007

NYSLTA 86th Annual Convention
Halifax Marriott Harbourfront
Halifax, Nova Scotia
August 12-15, 2007

ALTA Annual Convention 2007
Chicago, Illinois
October 10-13, 2007

QUARTERLY QUOTE

“At this point I must appeal to all of you for help in getting this very important piece of legislation through the Insurance Committees, and passed into law.”

—THOMAS P. TAFURI
NYSLTA President
(See On My Mind, Page 2)

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www.NYSLTA.org

Destination Halifax 2007

**NYSLTA 86th Annual Convention
August 12-15, 2007
Halifax, Nova Scotia, Canada**

**Please see page 4 of this Bulletin for
NYSLTA Convention 100th Registrant Prize.
Enjoy an extra night in Nova Scotia
compliments of Destination Halifax.
Total value over \$500.**



THOMAS P. TAFURI
President

On My Mind



SHARON SABOL
Executive Vice President

Agents Licensing Bill— An Update

As some or all of you may know, the Agents Licensing Bill has recently been introduced in the New York State Legislature as bill number S.877/A.1743. The bill is sponsored by Senator George H. Winner (Republican, District 53, representing Chemung, Schuyler, Steuben, Yates and Tompkins County) and Assemblyman Adam T. Bradley (Democrat, District 89, representing Westchester County). I want to thank the bill's co-sponsors for taking the time to review and introduce it to the state Legislature.

Unfortunately, even though the bill has been introduced and sponsored with bi-partisan support, likelihood of passage is far from guaranteed. We will need the bill to be approved by the Insurance Committees of each house of the legislature before put to a vote by all legislative members.

I will not discuss the finer points of the bill in this article. That lesson was already given last year when members of the Association's Licensing Committee traveled across New York State to educate all members regarding the bill's details. However, I will state here that the bill was a product of at least four years worth of hard work by the Licensing Committee and the Association's Executive Committee. It was drafted with two unifying concerns:

- (1) Licensing is necessary to elevate the quality of the product created by our industry; and
- (2) Licensing is necessary to eliminate many unprofessional and/or illegal practices that the free marketplace has not controlled.

The legislation does address the unifying concerns mentioned. I thank the members of the Licensing and Executive Committees for all the labor that went into drafting the bill and for the work they continue to do with regards to passage of the legislation.

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Thank you NYSLTA Committees

Many NYSLTA members work tirelessly behind the scenes for the benefit of our Association and title insurance industry. Thank you to our hard-working committees and chairs for their dedication, time and energy.

The Licensing Committee continues its work on the highly important Agents Licensing Bill. Jonathan A. Richards, Chair, and Stanley J. Lacher, Co-Chair, lead this committee. Led by Chair Barry C. Balonek, the Law Committee reviews issues that impact the title industry.

ACRIS Committee, chaired by Michael P. Miglino, and Land Records Committee, chaired by Nancy C. Farrell, act as liaison with the County Clerks and City Registrar. Municipal Agency Liaison Committee, chaired by David J. Carroll, meets with the New York City Department of Finance and various agencies.

Chaired by Jacqueline P. Murphy, the Education Committee will be planning NYSLTA Spring Seminars. The Legislative Committee, chaired by Lawrence B. Lipschitz, is gearing up for this year's legislative session.

A complete listing of all committees and chairs is listed on the Association Web site (www.NYSLTA.org — click Contact NYSLTA). Please consider joining a committee.

NYSLTA's Annual Convention, to be held in Halifax, Nova Scotia, promises to be another first-class meeting. Details and registration information will be coming in the next few months, via mail and on our Web site. Please be sure to have a valid passport for air travel to Nova Scotia, it is now required.

As the spring season quickly approaches, I wish all a happy, healthy winter.

Please e-mail:
Sharon Sabol at ssabol@NYSLTA.org

BY PETER BROGAN

Legal Department, Judicial Title Insurance Agency, LLC

RYE BROOK, NEW YORK

The Idea of a Trade Association— “NYS Land Title Association Finds Itself in a Time and Place Ripe with Opportunity.”

Tracing tradition from as early as 1384 the guild of the Nativity was composed of “laborers and artificers of the middling sort to resist the mayor and not for the welfare of souls.” That guild, composed of barbers, which would be known as a trade association today was suppressed until 1449 when a payment of 40 marks induced the authorities to grant the necessary license¹.

Over 500 years later it is the law in New York State that a barber must be licensed but a title agent has no such requirement.

The New York State Land Title Association finds itself in a time and place ripe with opportunity. At this juncture it is important that it identifies itself in terms of history and more importantly purpose.

Trade associations as we know them can be traced to the period of the Civil War. A search for a clear definition of a trade association leads one down a purposeful path.

Businessmen band together since certain goals can be achieved more easily through united than through individual action².

Many synonymous words replace the phrase trade association. The United State Department of Commerce found the following to be used frequently:

Board
Congress
Council
Federation
Foundation
Institute
League
Society³

According to the American Society of Association Executives, trade associations are nonprofit organizations of business competitors in a single industry, formed to render a number of mutual-aid services in expanding that industry’s production, sales, and employment.

The solution of common problems is key to any definition of a trade association. Words I like best are “mutual-aid” and “common problems.” The history of a trade association is the history of groups of individuals fighting against a particular injustice inflicted on their industry.

The notion that there is strength in numbers has inspired the growth of trade associations. The idea that numbers can protect members has created such associations.

The main goal of a trade association is protecting the rights and interests of its members. Requirements for membership are explicitly stated in the basic documents of the Association⁴. These requirements should be read and adhered to at all times.

The goals for a free society need to be stated by each generation⁵. The base of the American Heritage is the belief in the inherent worth of the individual; the development of the individual is the dominant motive of all serious action. But to act as a group, a group of talented well-intentioned individuals is also important.

Our Association must protect its members. That is the primary goal of a trade association.

1. The Oxford History of England-The Fifteenth Century 1399-1485 E.F Jacobs
2. Trade Association-What’s That? Samuel B. Shapers, January 1953
3. Directory of National Associations of Business, U.S Department of Commerce, 1961
4. The Role of Trade Associations and Professional Business Societies in America, Joseph F. Bradley, 1965
5. Trade Associations, Their Economic Significance and Legal Status- National Industrial Conference Board Inc., 1925

Please e-mail:
Peter Brogan at pbrogan@judicialtitle.com

NYSLTA members are
encouraged to contribute articles,
news and columns for publication in
The Bulletin.

Please e-mail to
NYSLTA Executive Vice President Sharon Sabol at
ssabol@NYSLTA.org

NYSLTA CONVENTION 100TH REGISTRANT

Be the lucky 100th Registrant and enjoy an extra night in
Nova Scotia compliments of Destination Halifax.

*Halifax City Break & Valley Wine Tour for two,
Wednesday, August 15 - Thursday, August 16.*

Day 1 – Halifax City Break, Wednesday, August 15.

Enjoy one night at the Quality Inn Halifax,
A personalized tour of Nova Scotian Crystal,
\$50.00 shopping gift certificate for historic properties market,
Dinner at The Waterfront Warehouse,
and top off the night with a
Harbour Cruise on the Tall Ship Silva.

Day 2 – Scenic Valley Wine Tour, Thursday, August 16.

A full day tour of scenic Annapolis Valley visiting three of
Nova Scotia's finest wineries including a two course gourmet lunch
paired with wines at Domaine de Grand Pre's 'Le Caveau' restaurant.

Total Value: Over \$500.00

Good luck and see you in Nova Scotia!

BY MICHAEL J. BEREY

Senior Vice-President and Senior Underwriting Counsel

FIRST AMERICAN TITLE INSURANCE COMPANY OF NEW YORK, NEW YORK, NEW YORK

New York State Bar Association Reprint— The Lien Law Trust: Lenders Beware

A mortgage encumbering real property in New York will typically contain a so-called Lien Law covenant in which the mortgagor agrees that it will, in compliance with Section 13 of New York's Lien Law, receive the loan proceeds in trust and apply the proceeds first to pay for any improvements made to the property. If the mortgage contains such covenant, the lender has no obligation to see to the proper application of advances by the owner. A deed delivered in New York contains a similar recital.¹

A lender may therefore assume that when it is repaid it does not need to verify that mechanic's lienors and materialmen (collectively referred to as "mechanics"), performing work or furnishing materials for an improvement at the mortgaged property, were paid. Due to recent decisions of the Court of Appeals, however, failing to verify that mechanics have been paid may have consequences for a lender; and that may be the case even when the lender did not advance funds on the security of a real estate mortgage.

Under Lien Law Article 3-A ("Definition and Enforcement of Trusts"), funds received by the owner of real property in connection with the making of an improvement are trust assets to be held by the owner as a trustee² to ensure that the claims of mechanics have been paid or discharged. If a trust asset is paid, transferred or applied other than to pay those claims, there is a diversion of trust assets.³

In addition to filing a mechanic's lien against the real property,⁴ a mechanic can commence an action to enforce a trust claim against the owner within one year of the completion of the improvement. In such an action, trust assets in the hands of "any person," including a transferee who received the trust assets with the knowledge that they were trust funds, together with interest thereon from the time of the diversion, can be recovered, and the trust fund assets that are recovered are distributable to all beneficiaries of the trust whose claims are then payable.⁵ A transferee of trust assets has a defense if it can establish that it is "a holder in due course of a negotiable instrument or . . . a purchaser in good faith for value . . . without a notice that the transfer to him [was] a diversion of trust assets."⁶

Until the 2004 decision of the Court of Appeals in *Aspro Mechanical Contracting, Inc. v. Fleet Bank, N.A.*,⁷ a mortgage lender was not generally considered to be the trustee of an Article 3-A trust. In *Aspro Mechanical*, Berry Street Corp. entered into an arrangement with the New

York City Housing Authority (NYCHA) under which Berry Street acquired title to three parcels of land in Brooklyn under a so-called turnkey arrangement. Berry Street was to construct residential buildings on the sites and, on completion of construction, transfer title to the parcels to the NYCHA (the "Turnkey Contract"). Loans secured by a building loan mortgage and a project loan mortgage were made by Norstar Bank, which assigned the loans and mortgages to Fleet Bank, N.A. (collectively referred to as the "Lender"). The loans were also secured by an assignment to the Lender of Berry Street's rights under the Turnkey Contract.

Once the project was completed, the balance due under the Turnkey Contract was advanced by NYCHA but paid directly to the Lender, which applied the money to the repayment of its loans. An action was commenced by the mechanics to recover the funds allegedly diverted by the Lender.

The Court of Appeals held that when the Lender was assigned the Turnkey Contract it became an owner-trustee of an Article 3-A trust and was required to administer the trust solely in the interests of the trust beneficiaries. The Court indicated that the Lender would not have been charged with a diversion of trust assets if it had filed either a notice of lending under Lien Law Section 73, to notify trust beneficiaries that trust assets would be applied to repay advances that it had made, or a notice of assignment under Lien Law Section 15, to give notice of the assignment of moneys due or to become due under a contract for the improvement of real property.

Before the Court's decision in *Aspro Mechanical*, notices of lending were typically filed by a mortgage lender only when it was advancing funds for an improvement prior to the execution of a building loan contract.⁸ (The filing of a notice of assignment has not been common in real estate mortgage lending.) Since the *Aspro Mechanical* decision, certain construction lenders are routinely filing notices of lending on any building loan. They do so to avoid a charge that they participated in a diversion of funds when their loans are repaid before the claims of mechanics are satisfied. This may be a manageable procedure for a construction lender.

Following its decision in *Aspro Mechanical*, the Court of Appeals expanded the net of Article 3-A. It held, in *LeChase Data/Telecom Services, LLC v. Goebert*, decided February 21, 2006,⁹ that a lender that is a "Factor"¹⁰ may be an Article 3-A trustee even if it did not have actual

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The Lien Law Trust: Lenders Beware

(Continued From Page 5)

knowledge that money repaid to reduce its loan constituted assets of a Lien Law trust.

In *LeChase Data*, Light House Communication Design, Inc., entered into an agreement with MCI Worldcom Network Services, Inc., to construct for Worldcom “telecommunications network infrastructure” at sites in Monroe County, New York. To secure working capital, Light House had entered into an accounts receivable purchase agreement with Business Funding Group, Inc., a Factor, under which Business Funding would advance money to Light House in exchange for an assignment of its accounts receivable. Light House instructed WorldCom to pay all invoices directly to Business Funding with a portion of each payment to be rebated by Business Funding to Light House. Business Funding filed a UCC-1 financing statement; it did not file a notice of lending or a notice of assignment.

LeChase Data/Telecom Services, LLC, a subcontractor, was to receive progress payments as Light House was paid by Worldcom. When it was not paid in full, LeChase filed mechanic’s liens against the property, and it also commenced a separate action against Business Funding alleging a diversion to it of trust funds. Business Funding moved for summary judgment to dismiss the complaint, contending that because it had no actual knowledge of construction or installation activities by Light House it was a “purchaser in good faith for value and without notice” and should not be subject to an action to enforce the Article 3-A trust.

The Court of Appeals stated that there was no dispute that the contracts between Worldcom and Light House and between Light House and LeChase were contracts to improve real property, Light House’s assignment to Business Funding was an improper diversion of statutory trust funds, and LeChase was a trust beneficiary entitled to recover trust assets. The only issues were the standard of notice that would be applied to determine if Business Funding would be protected by the “good faith purchaser” exception to Article 3-A liability and whether there were triable issues of fact concerning notice.

The Court held that the proper standard of notice for the case was not whether Business Funding’s principal had actual knowledge that the funds it received were trust assets but whether Business Funding, as a transferee of trust funds, knew or should have known that it had received payments that should have been applied to pay for the construction of improvements on real property. It quoted from the opinion of the lower court, which had reasoned as follows:

[T]he notice requirement(s) under Lien Law Section 72 for a “good faith purchaser” are those defined in UCC 1-201(25). Notice that a transfer is a diversion of trust assets . . . occurs when there is actual knowledge, when there is a notice or notification, or from all of the facts and circumstances known at the time of the transfer there is reason to know that it is a diversion of trust assets.¹¹

According to the Court of Appeals, Business Funding’s principal “knew or should have known that Business Funding was receiving payments from Worldcom for construction of improvements to real property.”¹² Business Funding had copies of work orders, including one that authorized Light House to construct portions of a telecommunications network. It also knew, from e-mails and notes in its possession, that Light House’s invoices were approved by WorldCom’s construction managers, which “leads to the inference that Business Funding should have known that these invoices were for construction work.”¹³ Business Funding was therefore not protected as a good-faith purchaser, notwithstanding its lack of actual knowledge that the funds it received were trust assets.

The Court of Appeals, in *Aspro Mechanical and LeChase Data*, has broadly applied the trust fund concept. The lenders in those cases could have been protected, however, by filing either a notice of lending or a notice of assignment. A lender, whether or not its loan is secured by a mortgage, may therefore find it prudent to file a notice, when loan proceeds are being used, or after a reasonable inquiry, it is determined that loan proceeds may be used, for the construction of an improvement to real property.

1. “Nothing in this subdivision shall be considered as imposing on the lender any obligation to see to the proper application of such advances by the owner.” Lien Law, Section 13(3) (“Priority of liens”).
2. Lien Law Section 70 (“Definition of trusts”).
3. Lien Law Section 72 (“Diversion of trust funds”).
4. Lien Law Section 10 (“Filing of notice of lien”).
5. Lien Law Section 77 (“Action to enforce trust”).
6. Lien Law Section 72(1). The diversion of trust funds by a trustee of a Lien Law trust also constitutes the criminal offense of Larceny. Lien Law Section 79-a (“Misappropriation of funds of trust”); 1958 Op. Att’y Gen. Mar. 18 (informal).
7. 1 N.Y.3d 324, 773 N.Y.S.2d 735 (2004).
8. The Lien Law Section 22 affidavit filed as part of a filed Building Loan Contract may recite the amount, if any, to be advanced from the loan to repay amounts previously advanced to the Borrower pursuant to Notices of Lending for costs of the improvement.
9. 6 N.Y.3d 281, 811 N.Y.S.2d 317 (2006).
10. “[A] company that lends money to others on the security of their accounts receivable.” Id. at 284.
11. Id. at 288 (emphasis in original).
12. Id. at 292.
13. Id. at 293.

Please e-mail:

Michael J. Berey at mberey@Firstam.com

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Please visit ALTA’s Web Site:

www.ALTA.org

for national title insurance

news and information.

Democracy It's a Beautiful Thing! NYSLTA Agents Section Funds

BY SHAWN PATRICK ABRAMS, PAC TREASURER

With a new governor in office, and the legislative cycle cranked into high gear, the state Capitol is abuzz with activity. NYSLTA Abstracters and Title Insurance Agent Section members are energized. There is much work to do. The NYSLTA drafted title agents licensing bill (A.1743 / S.877) has been re-submitted for the current session by Assemblyman Adam T. Bradley and Senator George H. Winner, Jr. (NYSLTA member).

Agents Section members are working with Scott Wexler, of our lobbying firm Ostroff & Hiffa, to coordinate meetings with legislators across the state. Our goals are to educate legislators on the vital functions performed by title agents and encourage support for title agent licensing. Meetings are currently being held with legislators in their home districts. Our traditional Legislative Day in Albany will be held later in the spring.

We encourage all NYSLTA Agents Section members to participate. In addition to meeting with your local legislators, we ask for your financial support for our section funds (no amount is too small). The Agents Section maintains two separate funds to pay for the services of our lobbyist ("Special Fund") and legislative fundraisers ("PAC"). Contributions to the funds should be made as follows:

SPECIAL FUND

Payable to: "NYSLTA Agents Special Fund"
NYSLTA, Inc.
Two Rector Street, Suite 901
New York, NY 10006-1819

PAC FUND

Payable to: "NYS Title Agents PAC"
Shawn P. Abrams Treasurer
10 Washington Street
Rensselaer, NY 12144-2822

Contribution of time and money are more important than ever before. We have been meeting with legislators for over a dozen years. That work has earned us their trust and respect. Now we are encouraging all our members to join us. Please feel free to contact me directly if you have any questions about the Agents Section legislative initiatives, participating in Legislative Day or contributing to the Agents Section funds.

Respectfully submitted;
Shawn Patrick Abrams, PAC Treasurer
phone: 518-465-6776
fax: 518-465-6792

*Please e-mail:
Shawn Patrick Abrams at titleguy@nycap.rr.com*

ALTA CALENDAR

ALTA Tech Forum 2007

Hyatt Regency Denver

Denver, Colorado

April 22-24, 2007

ALTA Annual Convention 2007

Chicago, Illinois

October 10-13, 2007

PLEASE JOIN US CONVENTION 2007

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NEW YORK STATE ASSOCIATION OF COUNTY CLERKS NEWS

NYSACC Convenes and Installs Officers for 2007

The New York State Association of County Clerks (NYSACC) convened in Albany on Feb. 5-6, 2007 for their annual meeting, dinner banquet and installation of officers. NYSACC members held a reception for legislators, sponsored in part by NYSLTA. Following the legislative reception the County Clerks gathered for their dinner banquet and installation of officers. NYSLTA President Thomas P. Tafuri represented the association at the event. Outgoing NYSACC President, Hon. Donna L. Benson, acknowledged Mr. Tafuri and thanked NYSLTA for its continued support.

Installed as officers for 2007 were:

President: Hon. Kathleen Marchione (*Saratoga County*), **1st Vice President:** Hon. James A. Culbertson (*Livingston County*), **2nd Vice President:** Hon. Patricia A. Ritchie (*St. Lawrence County*), **3rd Vice President:** Hon. Sylvia M. Rowan (*Herkimer County*), **Recording Secretary:** Hon. Joseph A. Provoncha (*Essex County*), **Corresponding Secretary:** Hon. Elizabeth F. Larkin (*Cortland County*), **Treasurer:** Hon. Thomas G. Clingan (*Albany County*), **Immediate Past President:** Hon. Donna L. Benson (*Orange County*).

NYSACC Survey Updates Posted on NYSLTA Web Site

Recent updates to the New York State Association of County Clerk's (NYSACC) Survey of Cover Page and Mortgage Tax Rate charts have been posted on the NYSLTA Web site (www.NYSLTA.org — click Member News). NYSLTA member Shawn Abrams is working with Hon. Thomas G. Clingan, Albany County Clerk, on a broad update of the survey from New York's County Clerks. The survey was last updated in such a fashion in 2004. The county clerks are being asked for changes or corrections to cover page charges or formats. Clerks are also asked to provide information on Internet addresses and online services for their respective offices.

BY ALISON NASH
Program Manager

RONI FELDMAN & ASSOCIATES, TORONTO, ONTARIO

Destination Halifax 2007 86th Annual Convention Halifax, Nova Scotia, Canada

Get ready to visit one of the world's perfect places, Halifax, Nova Scotia, Canada, site of NYSLTA's 86th Annual Convention. Please mark your calendar for August 12-15, 2007. We look forward to seeing you at the luxurious, scenic Halifax Marriott Harbourfront.

Nova Scotia boasts a dramatic coastline, white sand beaches, and one of the world's largest natural harbours. The Maritimes are known for their fun and partying ways . . . a perfect match for NYSLTA.

We have fabulous programs and activities in store for you. Starting with Sunday night's Welcome Reception, enjoy a traditional Celtic Caleigh, say hello to old friends, and listen to the sounds of the Celtic Fiddler and Dancers as they accent the down-home comforts of the East Coast while you mingle and feast. Following the reception, a new program has been added. A visit to Halifax is not complete without experiencing an authentic Halifax 'pub crawl'. Led by a traditional piper and fiddler, travel from pub to pub sampling the local beers and listen to lively music.

For the early birds on Sunday before the convention, join us on a custom tour to explore Halifax by getting acquainted with your surroundings, and see some of the historic attractions. You will enjoy the fabulous harbourfront with famous Blue Nose II tall ship, stunning gardens, historic attractions and abundant shops. Halifax has so much to offer.

Monday is the annual golf tournament. This year, it will be held at Glen Arbour Golf Club, one of Nova Scotia's most picturesque golf courses. Enjoy the challenging, but beautiful course! For those planning on exploring the breathtaking scenic beauty of Nova Scotia's famous South Shore, it is off to the beautiful Lunenburg and Mahone Bay. You will experience Lunenburg with fascinating tales of rum running, shipbuilding, and ghost legends from this area given by a 6th generation native. You will also visit the lovely Mahone Bay and admire the view of the three famous churches. Of course, there will be time for shopping in the unique boutiques.

A must see for any visit to Nova Scotia is the world famous Peggy's Cove. The postcard-perfect village of Peggy's Cove stands on granite rock, high above the crashing Atlantic surf. Spend the afternoon with your guide and learn about the Cove's colourful characters and history. Enjoy the outstanding views of Nova Scotia's unique coastline, explore the rocks, visit the gift shops and even mail a postcard from the only lighthouse in North

America with a post office.

The annual off-site dinner on Monday will be held on the harbour at Pier 21. Your exclusive dinner will be in a 40,000-square-foot national historic site, the last surviving ocean immigration shed in Canada. Through its halls, about a million immigrants, refugees, war brides and children began their lives as Canadians. There are various artefacts and interactive multi-media displays to explore.

The annual banquet on Tuesday evening will end the Convention with a bang. The waterfront and nautical themes will be carried through into the ballroom while you celebrate the successful Convention with the awards and prizes everyone has come to enjoy. Dance the night away to a band that will play all your favorites.

We look forward to seeing everyone in Halifax. Please join us for the NYSLTA 86th Annual Convention . . . the memories will last forever.

*Please e-mail:
Alison Nash at anash@rfa-dmcservices.com*



Glen Arbour, site of NYSLTA Golf Tournament in Halifax.

Agents Licensing Bill— An Update

(Continued From Page 2)

At this point I must appeal to all of you for help in getting this very important piece of legislation through the Insurance Committees and passed into law. We need all of you to contact your assembly member and state senator. The contact could be by telephone, mail, e-mail or in person. The most effective method of communicating would be to meet the legislator at his/her local office. Advise him/her that you are a New York State small business owner/employer and that you are in favor of the Agents Licensing Bill. A grass roots effort by all members of the Association is a must if you want this bill to pass.

I want to remind all Agent members that the Annual Agents Lobbying Day is scheduled for the end of March or beginning of April this year. I urge all of you to attend because we truly have something to lobby for this year: our livelihoods!

I hope everyone is having a happy and healthy winter. I further hope that the people living around the Great Lakes, Western New York and upstate counties have seen the worst of the snow this year. Please enjoy the rest of your winter.

Please e-mail:

Thomas P. Tafuri at ttafuri@regalnyc.com

The Bulletin

EDITOR IN CHIEF: SHARON SABOL

The Bulletin is published quarterly by the New York State Land Title Association, Inc., Two Rector Street, Suite 901, New York, NY 10006-1819.

NYSLTA members are invited to contribute articles and reports regarding title industry issues. NYSLTA reserves the right to edit all materials submitted.

Association Staff:

Executive Vice President Sharon Sabol
Executive Assistant Regina Capone
Receptionist Ana Lord

**For advertising inquires, contact
Regina Capone.**

Phone: 212-964-3701 Fax: 212-964-7185

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For additional information,
rates and schedule,
please contact

NYSLTA Executive Assistant
Regina Capone.

Phone: 212-964-3701

E-mail: rcapone@NYSLTA.org

BY MEMBERSHIP COMMITTEE CONTRIBUTORS

New York State Land Title Association Proudly Welcomes New Members

We welcome our
newest NYSLTA members:

KINGS COUNTY

Natan Katz

(Independent Title Closer)
183 Wilson Street, Suite 117
Brooklyn, NY 11211
917-407-8955

CCP Solutions, LLC

(Associate Member)
Scott Brodsky
18 Beadel Street
Brooklyn, NY 11222
718-782-5064

NASSAU COUNTY

Bona Fide Abstract, Inc.

(Regular Member)
Kristopher Weich, President
896 Hempstead Turnpike
Franklin Square, NY 11010
516-328-0072

Lincoln Land Services

(Regular Member)
Jeffrey H. Leavitt, Chief Counsel

265 Sunrise Highway
Rockville Centre, NY 11570
516-255-3780

NEW YORK COUNTY

Red Stone Title & Abstract, LLC

(Regular Member)
Sherri Fried, President
419 Lafayette Street, 2nd Floor
New York, NY 10003
212-289-6454

ROCKLAND COUNTY

Star Title Agency, Inc.

(Regular Member)
Michael A. Starvaggi, President
530 Western Highway
Blauvelt, NY 10913
845-398-6277

SUFFOLK COUNTY

Dante's Abstract, Inc.

(Regular Member)
Michael Maloney, President
211 Roanoke Avenue
Riverhead, NY 11901
631-727-2329

WESTCHESTER COUNTY

Citibank

(Associate Member)
Debbie E. Knight
450 Mamaroneck Avenue
Harrison, NY 10528
914-899-7706

**Elena Cascone,
Experienced Title Closer**

(Associate Member)
Elena Cascone, Closer
4 Clarence Avenue
Hastings on Hudson, NY 10706
646-232-0547

Workway

(Associate Member)
Malcolm Tanguy
520 White Plains Road
Suite 5054
Tarrytown, NY 10591
888-804-3443

Please forward members news or updates to New York State Land Title Association via e-mail to info@NYSLTA.org or fax to 212-964-7185. Visit our Web site: www.NYSLTA.org for updated member listings, New York State Land Title Association news, services and information.