

# REQUEST FOR PROPOSAL

RFP#2024-046

Technical and Professional Services Consisting of Providing  
Title Abstracts for Properties Subject to Albany County "In Rem"  
Delinquent Real Property Tax Lien Foreclosure Proceedings

Corning Abstract and Closing Services  
Cindy A. Thomas  
650 Sing Sing Road  
Horseheads, New York 14845  
(607) 731-8723

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# COUNTY OF ALBANY

## PROPOSAL FORM

### PROPOSAL IDENTIFICATION:

Title: Technnical and Professional Services Consisting of Providing Title Searches on Properties Subject to Albany County "In Rem" Delinquent Real Property Tax Lien Foreclosure Proceedings  
RFP Number: 2024-046

### THIS PROPOSAL IS SUBMITTED TO:

Pamela O Neill, Purchasing Agent  
Albany County Department of General Services  
Purchasing Division  
112 State Street, Room 1000  
Albany, NY 12207

1. The undersigned Proposer proposes and agrees, if this Proposal is accepted, to enter into a Contract with the owner in the form included in the Contract Documents to complete all Work as specified or indicated in the Contract Documents for the Contract Price and within the Contract Time indicated in this Proposal and in accordance with the Contract Documents.
2. Proposer accepts all of the terms and conditions of the Instructions to Proposers, including without limitation those dealing with the Disposition of Proposal Security. This Proposal may remain open for ninety (90) days after the day of Proposal opening. Proposer will sign the Contract and submit the Contract Security and other documents required by the Contract Documents within fifteen days after the date of County's Notice of Award.
3. In submitting this Proposal, Proposer represents, as more fully set forth in this Contract, that:

- (a) Proposer has examined copies of all the Contract Documents and of the following addenda: (If none, so state)

Date

Number

*NONE as of 4/15/2024*

(receipt of all of which is hereby acknowledges) and also copies of the Notice to Proposers and the Instructions to Proposers;

- (b) Proposer has examined the site and locality where the Work is to be performed, the legal requirements (federal, state and local laws, ordinances, rules and regulations) and the conditions affecting cost, progress or performance of the Work and has made such independent investigations as Proposer deems necessary;

(c) This Proposal is genuine and not made in the interest of or on behalf of any undisclosed person, firm or corporation and is not submitted in conformity with any agreement or rules of any group, association, organization or corporation; Proposer has not directly or indirectly induced or solicited any other Proposer to submit a false or sham Proposal; PROPOSER has not solicited or induced any person, firm or a corporation to refrain from Proposing; and Proposer has not sought by collusion to obtain for himself any advantage over any other Proposer or over the owner.

4. Proposer will complete the Work for the following prices(s): (Attach Proposal)
5. Proposer agrees to commence the Work within the number of calendar days or by the specific date indicated in the Contract. Proposer agrees that the Work will be completed within the number of Calendar days or by the specific date indicated in the contract.
6. The following documents are attached to and made a condition of this Proposal:
  - (a) Non-Collusive Bidding Certificate (Attachment "A")
  - (b) Acknowledgment by Bidder (Attachment "B")
  - (c) Vendor Responsibility Questionnaire (Attachment "C")
  - (d) Iranian Energy Divestment Certification (Attachment "D")
7. Communication concerning this Proposal shall be addressed to:  
Corning Abstract & Closing services  
650 SUNG SUNG Rd  
Horseheads, New York 14845  
Phone: 607-731-8723
8. Terms used in this Proposal have the meanings assigned to them in the Contract and General Provisions.

# COUNTY OF ALBANY

## COST PROPOSAL FORM

### PROPOSAL IDENTIFICATION:

Title: Technical and Professional Services Consisting of Providing Title Searches on Properties Subject to Albany County "In Rem" Delinquent Real Property Tax Lien Foreclosure Proceedings  
RFP Number: 2024-046

Tier I searches = \$75.00 per search

Tier II searches = \$125.00 per search

COMPANY:

Corning Abstract & Closing services

ADDRESS:

650 SING SING Rd.

CITY, STATE, ZIP:

Horseheads, New York 14845

TEL. NO.:

607-731-8723

FAX NO.:

N/A

FEDERAL TAX ID NO.:

20-2837801

REPRESENTATIVE:

Cindy A. Thomas

E-MAIL:

Corningabstract@hotmail.com

SIGNATURE AND TITLE

Cindy A. Thomas - owner

DATE

April 16, 2024



**ATTACHMENT "A"**  
**NON-COLLUSIVE BIDDING CERTIFICATE PURSUANT TO**  
**SECTION 103-D OF THE NEW YORK STATE GENERAL MUNICIPAL LAW**

A. By submission of this bid, each bidder and each person signing on behalf of any bidder certifies, and in the case of a joint bid, each party thereto certifies as to its own organizations, under penalty of perjury, that to the best of knowledge and belief:

(1) The prices in this bid have been arrived at independently without collusion, consultation, communication, or agreement, for the purpose of restricting competition, as to any matter relating to such prices with any other bidder or with any competitor.

(2) Unless otherwise required by law, the prices which have been quoted in this bid have not knowingly been disclosed by the bidder and will not knowingly be disclosed by the bidder, directly or indirectly, prior to opening, to any bidder or to any competitor.

(3) No attempt has been made or will be made by the bidder to induce any other person, partnership or corporation to submit or not to submit a bid for the purpose of restricting competition.

A bid shall not be considered for award nor shall any award be made where (1), (2), and (3) above have not been complied with; provided, however, that in any case the bidder cannot make the foregoing certification, the bidder shall so state and shall furnish with the bid a signed statement which sets forth in detail the reasons thereof. Where (1), (2), and (3) above have not been complied with, the bid shall not be considered for any award nor shall any award be made unless the head of the Purchasing Unit to the political subdivision, public department, agency or official thereof to which the bid is made, or his designee, determines that such disclosure was not made for the purpose of restricting competition.

The fact that a bidder (a) has published price lists, rates, or tariffs covering items being procured, (b) has informed prospective customer of proposed or pending publication of new or revised price lists for such items, or (c) has sold the same items to other customers at the same prices being bid, does not constitute, without more, a disclosure within the meaning of paragraph "A" above.

B. Any bid hereafter made to any political subdivision of the state or any public department, agency or official thereof by a corporate bidder for work or services performed or to be performed or goods sold or to be sold, where competitive bidding is required by statute, rule, regulation, local law, and where such bid contains the certification referred to in paragraph "A" of this section, shall be deemed to have been authorized by the Board of Directors of the bidder, and such authorization shall be deemed to include the submission of the bid and the inclusion therein of the certificate as to non-collusion as the act and deed of the corporation

Cathy A. Thomas  
Signature

owner  
Title

4/15/2024  
Date

Corning Abstract & Closing  
Company Name services

**ATTACHMENT "B"**  
**ACKNOWLEDGMENT BY PROPOSER**

If Individual or Individuals:

STATE OF New York  
COUNTY OF Chemung

)  
) SS.:

On this 15 day of April, 2024, before me personally appeared Cindy Thomas to me known and known to me to be the same person(s) described in and who executed the within instrument, and he (or they severally) **acknowledged** to me that he (or they) executed the same.



Amy L. Moore  
Notary Public, State of New York  
Qualified in Chemung  
Commission Expires 12/10/24

If Corporation:

STATE OF \_\_\_\_\_  
COUNTY OF \_\_\_\_\_

)  
) SS.:

On this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, before me personally appeared \_\_\_\_\_ to me known, who, being by me sworn, did say that he resides at (give address) \_\_\_\_\_; that he is the (give title) \_\_\_\_\_ of the (name of corporation) \_\_\_\_\_, the corporation described in and which executed the above instrument; that he knows the seal of the corporation, and that the seal affixed to the instrument is such corporate seal; that it was so affixed by order of the board of directors of the corporation, and that he signed his name thereto by like order.

\_\_\_\_\_  
Notary Public, State of \_\_\_\_\_  
Qualified in \_\_\_\_\_  
Commission Expires \_\_\_\_\_

If Partnership:

STATE OF \_\_\_\_\_  
COUNTY OF \_\_\_\_\_

)  
) SS.:

On the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, before me personally came \_\_\_\_\_ to me known to be the individual who executed the foregoing, and who, being duly sworn, did depose and say that he / she is a partner of the firm of \_\_\_\_\_ and that he / she has the authority to sign the same, and acknowledged that he / she executed the same as the act and deed of said partnership.

\_\_\_\_\_  
Notary Public, State of \_\_\_\_\_  
Qualified in \_\_\_\_\_  
Commission Expires \_\_\_\_\_

**ATTACHMENT "C"**  
**ALBANY COUNTY**  
**VENDOR RESPONSIBILITY QUESTIONNAIRE**

1. VENDOR IS: <input checked="" type="checkbox"/> PRIME CONTRACTOR			
2. VENDOR'S LEGAL BUSINESS NAME		3. IDENTIFICATION NUMBERS a) FEIN # <u>20-2837801</u> b) DUNS #	
4. D/B/A – Doing Business As (if applicable) & COUNTY FIELD: <u>Corning Abstract &amp; Closing services</u> <u>Chemung Co.</u>		5. WEBSITE ADDRESS (if applicable)	
6. ADDRESS OF PRIMARY PLACE OF BUSINESS/EXECUTIVE OFFICE <u>650 King King Rd.</u> <u>Horseheads, NY 14845</u>		7. TELEPHONE NUMBER <u>607-731-8723</u>	8. FAX NUMBER <u>N/A</u>
9. ADDRESS OF PRIMARY PLACE OF BUSINESS/EXECUTIVE OFFICE <small>IN NEW YORK STATE, if different from above</small> <u>N/A</u>		10. TELEPHONE NUMBER <u>N/A</u>	11. FAX NUMBER <u>N/A</u>
12. AUTHORIZED CONTACT FOR THE QUESTIONNAIRE Name <u>Cindy A. Thomas</u> Title <u>owner</u> Telephone Number <u>607-731-8723</u> Fax Number <u>N/A</u> e-mail <u>Corningabstract@hotmail.com</u>			
13. LIST ALL OF THE VENDOR'S PRINCIPAL OWNERS.			
a) NAME <u>Cindy Thomas</u>	TITLE <u>owner</u>	b) NAME	TITLE
c) NAME	TITLE	d) NAME	TITLE
A DETAILED EXPLANATION IS REQUIRED FOR EACH QUESTION ANSWERED WITH A "YES," AND MUST BE PROVIDED AS AN ATTACHMENT TO THE COMPLETED QUESTIONNAIRE. YOU MUST PROVIDE ADEQUATE DETAILS OR DOCUMENTS TO AID THE COUNTY IN MAKING A DETERMINATION OF VENDOR RESPONSIBILITY. PLEASE NUMBER EACH RESPONSE TO MATCH THE QUESTION NUMBER.			
14. DOES THE VENDOR USE, OR HAS IT USED IN THE PAST FIVE (5) YEARS, ANY OTHER BUSINESS NAME, FEIN, or D/B/A OTHER THAN THOSE LISTED IN ITEMS 2-4 ABOVE? List all other business name(s), Federal Employer Identification Number(s) or any D/B/A names and the dates that these names or numbers were/are in use. Explain the relationship to the vendor.		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
15. ARE THERE ANY INDIVIDUALS NOW SERVING IN A MANAGERIAL OR CONSULTING CAPACITY TO THE VENDOR, INCLUDING PRICIPAL OWNERS AND OFFICERS, WHO NOW SERVE OR IN THE PAST ONE (1) YEARS HAVE SERVED AS:		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
a) An elected or appointed public official or officer? <small>List each individual's name, business title, the name of the organization and position elected or appointed to, and dates of service</small>		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
b) An officer of any political party organization in Albany County, whether paid or unpaid? <small>List each individuals name, business title or consulting capacity and the official political position held with applicable service dates.</small>		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	



16. WITHIN THE PAST (5) YEARS, HAS THE VENDOR, ANY INDIVIDUALS SERVING IN MANAGERIAL OR CONSULTING CAPACITY, PRINCIPAL OWNERS, OFFICERS, MAJOR STOCKHOLDER(S) (10% OR MORE OF THE VOTING SHARES FOR PUBLICLY TRADED COMPANIES, 25% OR MORE OF THE SHARES FOR ALL OTHER COMPANIES), AFFILIATE OR ANY PERSON INVOLVED IN THE BIDDING OR CONTRACTING PROCESS:

- a) 1. been suspended, debarred or terminated by a local, state or federal authority in connection with a contract or contracting process;  
 2. been disqualified for cause as a bidder on any permit, license, concession franchise or lease;  
 3. entered into an agreement to a voluntary exclusion from bidding/contracting;  
 4. had a bid rejected on an Albany County contract for failure to comply with the MacBride Fair Employment Principles;  
 5. had a low bid rejected on a local, state or federal contract for failure to meet statutory affirmative action or M/WBE requirements on a previously held contract;  
 6. had status as a Women's Business Enterprise, Minority Business Enterprise or Disadvantaged Business Enterprise, de-certified, revoked or forfeited;  
 7. been subject to an administrative proceeding or civil action seeking specific performance or restitution in connection with any local, state or federal government contract;  
 8. been denied an award of a local, state or federal government contract, had a contract suspended or had a contract terminated for non-responsibility; or  
 9. had a local, state or federal government contract suspended or terminated for cause prior to the completion of the term of the contract.

☐ Yes ☒ No

- b) been indicted, convicted, received a judgment against them or a grant of immunity for any business-related conduct constituting a crime under local, state or federal law including but not limited to, fraud, extortion, bribery, racketeering, price-fixing, bid collusion or any crime related to truthfulness and/or business conduct?

☐ Yes ☒ No

- c) been issued a citation, notice, violation order, or are pending an administrative hearing or proceeding or determination of violations of:

☐ Yes ☒ No

1. federal, state or local health laws, rules or regulations.

17. IN THE PAST THREE (3) YEARS, HAS THE VENDOR OR ITS AFFILIATES HAD ANY CLAIMS, JUDGMENTS, INJUNCTIONS, LIENS, FINES OR PENALTIES SECURED BY ANY GOVERNMENTAL AGENCY?

☐ Yes ☒ No

Indicate if this is applicable to the submitting vendor or affiliate. State whether the situation(s) was a claim, judgment, injunction, lien or other with an explanation. Provide the name(s) and address(es) of the agency, the amount of the original obligation and outstanding balance. If any of these items are open, unsatisfied, indicate the status of each item as "open" or "unsatisfied."

18. DURING THE PAST THREE (3) YEARS, HAS THE VENDOR FAILED TO:

- a) file returns or pay any applicable federal, state or city taxes?

*Identify the taxing jurisdiction, type of tax, liability year(s), and tax liability amount the vendor failed to file/pay and the current status of the liability.*

☐ Yes ☒ No

- b) file returns or pay New York State unemployment insurance?

*Indicate the years the vendor failed to file/pay the insurance and the current status of the liability.*

☐ Yes ☒ No

- c) Property Tax

*Indicate the years the vendor failed to file.*

☐ Yes ☒ No

19. HAVE ANY BANKRUPTCY PROCEEDINGS BEEN INITIATED BY OR AGAINST THE VENDOR OR ITS AFFILIATES WITHIN THE PAST SEVEN (7) YEARS (WHETHER OR NOT CLOSED) OR IS ANY BANKRUPTCY PROCEEDING PENDING BY OR AGAINST THE VENDOR OR ITS AFFILIATES REGARDLESS OF THE DATE OF FILING?

☐ Yes ☒ No

Indicate if this is applicable to the submitting vendor or affiliate. If it is an affiliate, include the affiliate's name and FEIN. Provide the court name, address and docket number. Indicate if the proceedings have been initiated, remain pending or have been closed. If closed, provide the date closed.

20. IS THE VENDOR CURRENTLY INSOLVENT, OR DOES VENDOR CURRENTLY HAVE REASON TO BELIEVE THAT AN INVOLUNTARY BANKRUPTCY PROCEEDING MAY BE BROUGHT AGAINST IT? Provide financial information to support the vendor's current position, for example, Current Ratio, Debt Ratio, Age of Accounts Payable, Cash Flow and any documents that will provide the agency with an understanding of the vendor's situation.

☐ Yes ☒ No

21. IN THE PAST FIVE (5) YEARS, HAS THE VENDOR OR ANY AFFILIATES:

☐ Yes ☒ No

a) defaulted or been terminated on, or had its surety called upon to complete, any contract (public or private) awarded;

Indicate if this is applicable to the submitting vendor or affiliate. Detail the situation(s) that gave rise to the negative action, any corrective action taken by the vendor and the name of the contracting agency.

1 "Affiliate" meaning: (a) any entity in which the vendor owns more than 50% of the voting stock; (b) any individual, entity or group of principal owners or officers who own more than 50% of the voting stock of the vendor; or (c) any entity whose voting stock is more than 50% owned by the same individual, entity or group described in clause (b). In addition, if a vendor owns less than 50% of the voting stock of another entity, but directs or has the right to direct such entity's daily operations, that entity will be an "affiliate" for purposes of this questionnaire.

ALBANY COUNTY  
VENDOR RESPONSIBILITY QUESTIONNAIRE

FEIN #

20-2837801

State of: New York )  
County of: Chenango ) ss:

CERTIFICATION:

The undersigned recognizes that this questionnaire is submitted for the express purpose of assisting the County of Albany in making a determination regarding an award of contract or approval of a subcontract; acknowledges that the County may in its discretion, by means which it may choose, verify the truth and accuracy of all statements made herein; acknowledges that intentional submission of false or misleading information may constitute a felony under Penal Law Section 210.40 or a misdemeanor under Penal Law Section 210.35 or Section 210.45, and may also be punishable by a fine and/or imprisonment of up to five years under 18 USC Section 1001 and may result in contract termination; and states that the information submitted in this questionnaire and any attached pages is true, accurate and complete;

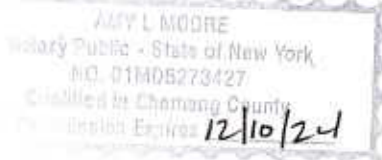
The undersigned certifies that he/she:

- Has not altered the content of the questions in the questionnaire in any manner;
- Has read and understands all of the items contained in the questionnaire and any pages attached by the submitting vendor;
- Has supplied full and complete responses to each item therein to the best of his/her knowledge, information and belief;
- Is knowledgeable about the submitting vendor's business and operations;
- Understands that Albany County will rely on the information supplied in the questionnaire when entering into a contract with the vendor;
- Is under duty to notify the Albany County Purchasing Division of any material changes to the vendor's responses.

Corning Abstracts  
Name of Business Closing Services  
650 SINE SINE RD.  
Address  
Horseheads, NY 14845  
City, State, Zip

Signature of Owner Cindy A. Thomas  
Printed Name of Signatory Cindy A. Thomas  
Title owner

Sworn before me this 15 day of April, 2024  
Cindy J. Moore  
Notary Public



Cindy A. Thomas  
Printed Name  
Cindy A. Thomas  
Signature  
4/15/2024  
Date

**Attachment "D"**  
**Certification Pursuant to Section 103-g**  
**Of the New York State**  
**General Municipal Law**

- A. By submission of this bid/proposal, each bidder/proposer and each person signing on behalf of any bidder/proposer certifies, and in the case of a joint bid, each party thereto certifies as to its own organization, under penalty of perjury, that to the best of its knowledge and belief that each bidder is not on the list created pursuant to paragraph (b) of subdivision 3 of Section 165-a of the New York State Finance Law.
- B. A Bid/Proposal shall not be considered for award, nor shall any award be made where the condition set forth in Paragraph A above has not been complied with; provided, however, that in any case the bidder/proposer cannot make the foregoing certification set forth in Paragraph A above, the bidder/proposer shall so state and shall furnish with the bid a signed statement which sets forth in detail the reasons therefor. Where Paragraph A above cannot be complied with, the Purchasing Unit to the political subdivision, public department, agency or official thereof to which the bid/proposal is made, or his designee, may award a bid/proposal, on a case by case business under the following circumstances:
1. The investment activities in Iran were made before April 12, 2012, the investment activities in Iran have not been expanded or renewed after April 12, 2012, and the Bidder/Proposer has adopted, publicized and is implementing a formal plan to cease the investment activities in Iran and to refrain from engaging in any new investments in Iran; or
  2. The political subdivision makes a determination that the goods or services are necessary for the political subdivision to perform its functions and that, absent such an exemption, the political subdivision would be unable to obtain the goods or services for which the contract is offered. Such determination shall be made in writing and shall be a public document.

Cindy A Thomas  
Signature

owner  
Title

Corning Abstracts Closing  
Company Name services

4/15/2014  
Date

## Qualifications / Experience

See attached Resumes for Qualifications and Experience.



## **Cindy A. Thomas**

corningabstract@hotmail.com

650 Sing Sing Road  
Horseheads, New York 14845  
(607) 731-8723 Phone  
(607) 215-0430 Fax

### **Professional Objective**

A challenging position with a progressive company that will effectively utilize acquired expertise and experience and with primary concentration being in all aspects of the real estate market.

### **Qualification Highlights**

- **Proficient** in cost containment, customer service, staff training or oversight, strategic and new business start up.
- **Expertise** in the preparation of abstracting, real estate closings and office procedures.
- **Quick** learner with an ability to rapidly achieve organizational integration, assimilate job requirements and employ new methodologies. Energetic and self-motivated team player/builder. At ease in high stress environments requiring superior ability to effectively handle multi-task levels of responsibility.
- **Excellent** communication, interpersonal, intuitive, analysis and leadership skills. Proven ability to work efficiently in both independent and teamwork environments. Known for exceeding goals and objectives.
- **Experienced** in developing and executing office policies and procedures. Proven track record for stimulating new business growth, increasing revenues and profits, and decreasing overhead.

Oil and gas lease title search, lease checks and take-off/due diligence projects in New York State and Pennsylvania, to include Otsego, Livingston, Chemung, Tompkins, Steuben, Broome, Tioga, Schuyler, Chenango, Madison and Cortland in New York State and Susquehanna, Tioga, Bradford, McKean, and Potter Counties in Pennsylvania. Completed landman course.

In Rem Delinquent Real Property Tax Lien Foreclosure Proceedings in New York State to include Chemung, Steuben, Orleans, Genesee, Schuyler, Allegany, Wayne, and Cortland Counties. Delinquent parcel lists range from 120-1400 title abstracts, updates before Notice of Petition filing and preparation of database and spreadsheet of interested parties.

Nationwide Clientele to assist in preparation of 40-year, last owner, foreclosure title searches and minor solar projects to include document retrieval of tax liens, judgments, mortgages, and deed with additional coverage for 58 counties in New York and 5 counties in Pennsylvania.

Start up business of nationwide clientele with primary concentration in sign only loans to include conferences with borrowers, download e-mail loan closing documents and conduct loan closings with borrowers to include reviewing documents and notarizing same with borrowers, finalizing closing documents and return same to lenders.

Accounts Receivable and Accounts Payable experience and constant business development of company.

**Cindy A. Thomas, President/Founder/Owner**

### **Employment History**

**Corning Abstract & Closing Services – Horseheads, New York**

Start up business of abstract and closing services for nationwide clientele with primary concentration as Crew Chief and Project Manager for oil and gas projects and pursuing expertise in Landman Training. With more than 40 years of legal and real estate experience as a legal assistant, an administrative assistant, a real estate salesperson, a relocation coordinator and owner of abstracting company with primary concentration being oil and gas leases as well as loan closing services.

**Prudential Ambrose & Shoemaker Real Estate and Relocation Services – Corning, New York  
Relocation Coordinator**

Manager of relocation department to include managing over 30 inventory properties and servicing several nationwide relocation companies and 70 real estate agents and real estate transactions. Author of various training manuals and conducted training and certification seminars to real estate agents. Author of Staging of Homes within the community and attended various open houses.

**William M. Ogilvie, Esq. – Elmira, New York  
Real Estate Legal Assistant and Office Manager**

Involved in the probate of estates and formation of corporations with primary concentration in the conveyance of commercial and real estate transactions. Review and preparation of abstracts of title, title policies, surveys and transfer documents together with ancillary closing documents. Extensively reviewed loan documents and prepared HUD-1 and HUD-1A Settlement Statements. Handled high volume of telephone calls with local mortgage brokers, lenders and clients. Drafted various legal documents and letters. Attended and conducted real estate closings. Supervised two part-time office staff with primary concentration of estates and receptionist duties. Implemented computer programs such as Corel WordPerfect 7.0, 8.0 and Soft Pro Quick and Easy.

**United National Real Estate – Elmira, New York  
Real Estate Salesperson (part-time)**

Handled floor time, telephone calls and authored letters to homeowners. Met with homeowners, obtained listings and showed properties.

United National Real Estate – Elmira, New York

**Administrative Assistant to Divisional Vice President, Northeast Division**

Handled telephone calls from regional affiliated, Authored monthly newsletters to affiliates, recruiting letters to potential affiliates and a handbook entitled, "Administrative Assistant Handbook to Divisional Vice Presidents." Organized, traveled to and participated in divisional meetings, trainings meetings and conventions. Assisted in opening local real estate office.

Davidson & O'Mara, P.C. – Elmira, New York

**Legal Secretary to Associates Timothy C. Eckel, Esq., Stephen C. Roe, Esq., Scott J. Pautz, Esq., and Partner, Weeden A. Wetmore, Esq.**

Carried out a variety of legal typing and gained experience in the areas of commercial and residential real estate transactions, collections, probate, bankruptcies, evictions and litigation matters. Implemented computer programs such as Display Write 3 and Professional Write. Became conversant with real estate offices, clerk's offices, banks, title companies, various courts, office requirements and search procedures.

Davidson & O'Mara, P.C. – Elmira, New York

**Receptionist**

Handled high volume of telephone calls and appointments. Maintained telephone logs and light typing.

## **Education and Certifications**

**AAPL Member**  
(2009)

**Landman Course**  
Shreveport, Louisiana  
Pending Certificate  
(2008)

**Abstract Certification Course**  
Title Search, Atlanta, Georgia  
(2007)

**American Land Title Association**  
(Member Since 2005)

**New York State Notary Public**  
(March, 2004 to Present)

**New York State Real Estate Salesperson License**  
(April, 1994 to 2006)

**Paralegal Degree**  
Corning Community College, Corning, New York  
(September, 1998 – Pending – Part time)

**Legal Secretary Degree**  
Elmira Business Institute, Elmira, New York  
(June, 1982)



## **Brittany I Miller**

4 Carriage Circle  
Elmira NY 14903  
(607) 846-8323 Phone  
(607) 215-0430 Fax

### **Professional Objective**

A challenging position with a progressive company  
That will effectively utilize acquired expertise and experience and the ability to manage a team,  
operate and assume the risk of running a business with a focus on marketing and customer  
service and customer service management.

### **Qualification Highlights**

- **Proficient** in cost containment, customer service, staff training or oversight, strategic and new business start up.
- **Expertise** in the preparation of abstracting, real estate closings and office procedures.
- **Quick** learner with an ability to rapidly achieve organizational integration, assimilate job requirements and employ new methodologies. Energetic and self-motivated team player/builder. At ease in high stress environments requiring superior ability to effectively handle multi-task levels of responsibility.
- **Excellent** communication, interpersonal, intuitive, analysis and leadership skills. Proven ability to work efficiently in both independent and teamwork environments. Known for exceeding goals and objectives.
- **Experienced** in developing and executing office policies and procedures. Proven track record for stimulating new business growth, increasing revenues and profits, and decreasing overhead.

## Employment History

Corning Abstract & Closing Services – Horseheads, New York (March 2005-present)

### **Project Manager/Abstractor**

Preparation of 40-year, last owner, and foreclosure title searches to include document retrieval of tax liens, judgments, mortgages, and deed with additional coverage for the States of New York and Pennsylvania.

I have worked on numerous projects and was second in command on a massive lease check in Tioga County and Chemung County NY. I managed two people as well as creating a data base for lease checks from the ground up. I oversaw assigning work to my title assistants, creating files for lease checks i.e pulling deeds, real property reports and deed chains for 40 yrs as well. I have also performed 40-, 60-, 100- and 125-year-old titles from intense searching to typing them up etc. I am very experienced in take offs, lease check.

Startup business of nationwide clientele with primary concentration in sign only loans to include conferences with borrowers, download e-mail loan closing documents and conduct loan closings with borrowers to include reviewing documents and notarizing same with borrowers, finalizing closing documents and return same to lenders.

Oil and gas lease title searches, lease checks and take-off/due diligence projects, Project Manager to an intense take-off project, primary concentration in Chemung, Tompkins, Steuben, Broome, Tioga, Schuyler, Cortland, Livingston, and Madison Counties.

- Pursuing expertise in Landman Training
- Service nationwide clientele with primary concentration on the preparation of 40-year, last owner, and foreclosure title searches.
- Manager of Accounts Receivable and Accounts Payable
- Assistant Business Development

In Rem Delinquent Real Property Tax Lien Foreclosure Proceedings in New York State to include Chemung, Steuben, Orleans, Genesee, Schuyler, Allegany, Wayne, and Cortland Counties. Delinquent parcel lists range from 120-1400 title abstracts, updates before Notice of Petition filing and preparation of database and spreadsheet of interested parties.

Tanning Bed

### **Sales Associate**

Assisted customers with memberships and lotion options. Managed store opening and closing on weekends and handled nightly deposits. Attended meetings for new lotion promotions and sale ideas and trained new sales associates.

Prudential Ambrose & Shoemaker Real Estate and Relocation Services – Corning, New York

### **Administrative Assistant**

Managed scanning of documents for each listing the company had onto the intranet, a company website for agents within the company. Assisted the Relocation Director stage homes within the community and handled telephone calls for the Relocation Department. Also, assisted four agents with sending flyers of their listings to homeowners in the area and advertising their listings throughout the community.

## **Education and Certification**

**AAPL Member**  
(2009)

**New York State Notary Public**  
(Pending)

**Landmen Course**  
Shreveport, Louisiana  
(2008)

**Abstract Certification Course**  
Title Search, Atlanta, Georgia  
(2007)

**Associates Degree - Pending**  
Corning Community College, Corning, New York  
(August, 2005 – present) - Online classes

**High School Regents Diploma (Honors)**  
Horseheads High School, Horseheads, New York  
(June, 2005)

## References

Kimberly DeFrank  
County Treasurer  
Orleans County Treasurer's Office  
34 East Park Street  
Albion, New York 14411  
Telephone - (585) 589-5353 Ext: 5152  
[Kim/DeFrank@orleanscountyny.gov](mailto:Kim/DeFrank@orleanscountyny.gov)

Terri L. Ross  
County Treasurer  
Allegany County Treasurer's Office  
7 Court Street  
Room #134  
Belmont, New York 14813  
Telephone - (585) 268-9290  
[rosstl@alleganyco.com](mailto:rosstl@alleganyco.com)

## Plan Implementation

Our Plan Implementation will be initiated the way we have for the 5 counties that we have prepared In Rem title foreclosure searches for the last 10 to 15 years. Our procedures coincides with the Scope of Services as outlined in the RFP 2024-046 for Tier I and Tier II searches.

We begin by obtaining real property sheets and tax maps from the Real Property Tax Office for each property on the list to verify ownership. We begin our search with a current owner search and search all public records as outlined on our run sheet and search back 20 years, 40 years or further, if necessary, to consideration and/or out of family. We search for any and all open mortgages, liens, judgments, and encumbrances. We also research surrogates court and bankruptcy filings together with reviewing and revealing any and all interested parties that may have an interest in the property within the search time frame.

Once the title searches are complete, the title review department finalizes and types up each search to scan and email to client. We, also, prepare a database/spreadsheet for the interested parties in order for client to prepare the mailing labels to mail out the appropriate notices. The database is built for future title searches and to provide updates for those title searches as we continue to work on this project for the County.

We have attached a sample run sheet, In Rem foreclosure abstract and spreadsheet for review.

CPM



We are available throughout the contract year to complete any additional searches or answer any questions that the County may have with respect to the title searches.

# Corning Abstract & Closing Services

650 Sing Sing Road

Horseheads, NY 14845

Phone: 607-731-8723 & Fax: 607-215-0430

Website: <http://corningabstract.wix.com/closingservices>

## REAL PROPERTY TAX LIEN FORECLOSURE SEARCH

Level One Search Data—Existing On line Records Only

SEARCH DATE 03/11/2024 LIEN YEAR 2018  
TAX MAP NUMBER: 65.55-6-30 MUNICIPALITY C-ALBANY  
PARCEL ADDRESS 348 SECOND STREET  
INDEX and FORECLOSURE NUMBER 01927-19-000645  
DATE OF FILING OF LIST OF DELINQUENT TAXES: \_\_\_\_\_

### NUMBER OF DOCUMENTS FOUND

Open Mortgages	<u>1</u>
Assignments	_____
Judgments	<u>1</u>
Federal Tax Liens	_____
UCCs	_____
State Tax Warrants	_____
Leases	_____
Other Lienholders	_____
Other Interests	_____
Estate Proceedings	_____
Mortgage Foreclosures	_____

Special Notes/Conditions:

*Current owner a full search  
Simple work  
CP15*

# List of Required Mailing Address

<u>NAME</u>	<u>ADDRESS</u>	<u>CITY, STATE ZIP</u>
-------------	----------------	------------------------

DALE DAVIDSON	PO BOX 2564	ALBANY NY 12220
---------------	-------------	-----------------

CITY OF ALBANY	24 EAGLE STREET	ALBANY NY 12207
----------------	-----------------	-----------------

MERS	PO BOX 2026	FLINT MI 48501
------	-------------	----------------

HOME STAR MORTGAGE SERVICES LLC	W115 CENTURY RD	PARAMUS NJ 07652
---------------------------------	-----------------	------------------

**Foreclosure Stub Search Prepared by Corning Abstract & Closing  
Services**

**Certificate #:**

**Owner:**  
Dale Davidson

---

**Property:**  
348 Second Street

**Parcel No.:**  
65.55-6-30

**Current Mailing Address**  
P.O. Box 2564  
Albany, New York 12220

## **Interested Parties**

**City of Albany  
Judgment  
24 Eagle Street  
Albany, New York 12207**

**Mortgage Electronic Registration Systems Inc.  
P.O. Box 2026  
Flint, Michigan 48501-2026**

**Home Star Mortgage Services LLC  
W115 Century Road  
Paramus, New Jersey 07652**

**Names Searched at Surrogate's Court:**

**Dale Davidson**

---



1.

-----  
Margaret Scaringe

Warranty Deed with Lien Covenant

Dated: January 30, 2002

Ack: January 30, 2002

Rec: February 7, 2002

Inst #: 2701-1100

Consid: \$182.00

to

Dale Davidson  
-----

See copies attached

2.

---

Dale Davidson

Mortgage - \$54,000.00

to

Dated: December 19, 2003  
Ack: December 19, 2003  
Rec: January 28, 2004  
Inst #: 4627-214

Mortgage Electronic  
Registration Systems Inc.  
as nominee for Home Star  
Mortgage Services, LLC

---

See copies attached

3.

---

City of Albany

Transcript of Judgment - \$1,200.00

vs

Dated: April 28, 2023  
Ack: May 1, 2023  
Rec: February 6, 2024  
Inst #: T24-1288

Dale Davidson

---

See copies attached

LIBER 2701 PAGE 1100

N.Y.S. TAX \$ 182

4915

THIS INDENTURE, made the 30 day of January, 2000

Between MARGARET SCARINGE, presently residing at 106 Huron Street, Albany, New York 12203, Party of the First Part, and

DALE DAVIDSON, presently residing at 169-16 110<sup>th</sup> Avenue, Jamaica, New York 11433, Party of the Second Part,

WITNESSETH, that the Party of the First Part, in consideration of ONE and 00/100 DOLLAR (\$1.00) lawful money of the United States, and other good and valuable consideration paid by the Party of the Second Part, does hereby grant and release unto the Party of the Second Part, his heirs and assigns forever,

ALL THAT PARCEL: (City and County of Albany)

BEGINNING at a point in said south line of Second Street about one hundred fifty-two (152) feet four and one-half (4 1/2) inches west of the intersection of the south line of Second Street with the west line of Judson Street, and runs from thence southerly on a line parallel with Judson Street about one hundred eighteen (118) feet three (3) inches to a line equidistant between Second and First Streets; thence westerly along said line twenty-three (23) feet; thence northerly on a line parallel with Judson Street about one hundred eighteen (118) feet three (3) inches to the south line of Second Street; thence easterly along said south line of Second Street twenty-three (23) feet to the place of the beginning.

Said premises being now known as No. 348 Second Street, Albany, New York.

BEING the same premises conveyed to the Party of the First Part by Deed dated \_\_\_\_\_ and recorded in the Albany County Clerk's Office on March 10, 1988 in Liber \_\_\_\_\_ of Deeds at Page \_\_\_\_\_

The parcel is entirely owned by the transferor.

This conveyance is made subject to all enforceable easements, restrictions and covenants of record, affecting said premises.

Together with the appurtenances and all the estate and rights of the Party of the First Part in and to said premises.

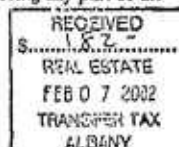
To have and to hold the premises herein granted unto the Party of the Second Part, his heirs and assigns forever.

And the Party of the First Part covenants as follows:

FIRST, That the Party of the Second Part shall quietly enjoy the said premises;

SECOND, That the Party of the First Part will forever Warrant the title to said premises.

THIRD, That, in compliance with Sec. 13 of the Lien Law, the Grantor will receive the consideration for this conveyance and will hold the right to receive such consideration as a trust fund to be applied first for the purpose of paying the cost of the improvement and will apply the same first to the payment of the cost of the improvement before using any part of the total of the same for any other purpose.



(1)

LIBER 2701 PAGE 1101

IN WITNESS WHEREOF, the Party of the First Part has hereunto set her hand and seal the day and year first above written.

IN PRESENCE OF

*Margaret Scaringe* L.S.  
MARGARET SCARINGE

STATE OF NEW YORK

COUNTY OF ALBANY

On the 30<sup>th</sup> day of July, 2002, before me, the undersigned, personally appeared MARGARET SCARINGE, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her capacity, and that by her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.

✓ Record & Return to  
Carolyn B. George, Esq.

Annworth, Sullivan

Box 49 - Courthouse - County  
Albany, NY 12207

clerk's  
office

*Victor A. Capone Jr.*  
Notary Public - State of New York

Victor A. Capone Jr.  
Notary Public, State of New York  
Qualified in Albany County  
No. 4252184  
Commission Expires March 30, 49-8003

A102032

STATE OF NEW YORK  
COUNTY OF ALBANY  
Recorded in DEEDS  
as Shown Herein and  
acknowledged  
THOMAS G. CLEGGAN  
ALBANY COUNTY CLERK

# State of New York -- Transcript of Judgment

T24-1288

## JUDGMENT DEBTOR

SURNAME	GIVEN NAME	TRADE OR PROFESSION	LAST KNOWN ADDRESS
Davidson	Dale	Unknown	PO Box 2564 Albany, N.Y. 12220

JUDGMENT CREDITOR	AMOUNT OF JUDGMENT	JUDGMENT RENDERED
NAME ADDRESS City of Albany 24 Eagle St. Albany, N.Y. 12207	DAMAGES \$1200.00 COSTS - TOTAL \$1200.00	INDEX NO. Code 21-001710 COURT Alb. City Court COUNTY Albany DATE 4/28/2023 HR. & MIN.
ATTORNEY FOR JUDGMENT CREDITOR NAME ADDRESS Madeline DeThomaz, Esq. 24 Eagle St. Albany, N.Y. 12207		JUDGMENT DOCKETED DATE HR. & MIN.

REMARKS - DATE AND MANNER OF CHANGE OF STATUS OF JUDGMENT

EXECUTION		SATISFIED		HOW AND TO WHAT EXTENT
WHEN ISSUED	WHEN RETURNED UNSATISFIED	WHEN	WHEN	

STATE OF NEW YORK  
COUNTY OF Albany

I, Anthony Marcino, (JUDGE, JUSTICE, CLERK) OF City Court of Albany  
COUNTY OF Albany HEREBY CERTIFY THAT THE ABOVE IS A CORRECT TRANSCRIPT FROM THE DOCKET OF JUDGMENTS IN MY OFFICE.

IN TESTIMONY WHEREOF, I HAVE HEREUNTO SET MY NAME AND AFFIXED MY OFFICIAL SEAL THIS  
DAY OF May 2023  
Anthony J. Marcino Chief Clerk





**Albany County Clerk  
Albany County Court House  
16 Eagle Street Rm 128  
Albany, NY 12207**

Return to:

NEW CENTURY ABSTRACT & SETTLEMENT CO  
4 AUTOMATION LANE, SUITE 150  
ALBANY NY 12205

Instrument: Mortgage

Document Number: 9166122 Book: 4627 Page: 214 Annual Code: CU Increment: 19881

Mortgagor DAVIDSON, DALE

Mortgagee HOME STAR MORTGAGE SERVICES LLC

Number of Pages: 23

Amount: \$54000.00

Mortgage Tax Receipt  
Albany County Clerk Received:  
Tax # CU 19881  
Basic Tax.....270.00  
Additional Tax.....110.00  
Special Additional Tax.....136.00

Filing Date/Time: 01/28/2004 at 9:38 AM

Receipt Number: 94878

Note:

THIS PAGE CONSTITUTES THE CLERK'S ENDORSEMENT, REQUIRED BY SECTION 316A(5) &  
319 OF THE REAL PROPERTY LAW OF THE STATE OF NEW YORK. DO NOT DETACH.

*Thomas G. Clingan*  
Thomas G. Clingan, County Clerk

(3)

12 Dec 23 2004  
R & R TO:

C19881

New Century Abstract & Settlement Co., Ltd.  
4 Automation Lane, Suite 150  
Albany, NY 12205

Albany County Clerk  
Document Number 9168122  
Rcvd 01/28/2004 9:38:22 AM

LIBER 4627 PAGE 214

Return To: Home Star  
Mortgage Services, LLC  
1115 Century Road,  
Paramus, NEW JERSEY  
07652  
Prepared By:  
Janet Druan W115  
Century Road, Paramus,  
NEW JERSEY 07652

[Space Above This Line For Recording Data]

ACB-4287

MORTGAGE MIN 100135811051016000

WORDS USED OFTEN IN THIS DOCUMENT

- (A) "Security Instrument." This document, which is dated December 19, 2003 together with all Riders to this document, will be called the "Security Instrument."  
(B) "Borrower." Dale Davidson

whose address is 169-16 110th Ave, Jamaica, NEW YORK 11433

sometimes will be called "Borrower" and sometimes simply "I" or "me."

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (388) 679-MERS. FOR PURPOSES OF RECORDING THIS MORTGAGE, MERS IS THE MORTGAGEE OF RECORD.

(D) "Lender." Home Star Mortgage Services, LLC

will be called "Lender." Lender is a corporation or association which exists under the laws of DELAWARE. Lender's address is W115 Century Road Paramus, NEW JERSEY 07652

1105101600

NEW YORK - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

Form 3033 1/01

LOAN - SA (NY) (2003).06

Page 1 of 17

VMP MORTGAGE FORMS - (800) 521-7281

(E) "Note." The note signed by Borrower and dated December 19, 2003, will be called the "Note." The Note shows that I owe Lender Fifty Four Thousand and 00/100

Dollars (U.S. \$ 54,000.00 )

plus interest and other amounts that may be payable. I have promised to pay this debt in Periodic Payments and to pay the debt in full by January 01, 2034

(F) "Property." The property that is described below in the section titled "Description of the Property," will be called the "Property."

(G) "Loan." The "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(H) "Sums Secured." The amounts described below in the section titled "Borrower's Transfer to Lender of Rights in the Property" sometimes will be called the "Sums Secured."

(I) "Riders." All Riders attached to this Security Instrument that are signed by Borrower will be called "Riders." The following Riders are to be signed by Borrower [check box as applicable]:

- |  |   |  |
|--|---|--|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider              | <input type="checkbox"/> Second Home Rider             |
| <input type="checkbox"/> Balloon Rider         | <input type="checkbox"/> Planned Unit Development Rider | <input checked="" type="checkbox"/> 1-4 Family Rider   |
| <input type="checkbox"/> VA Rider              | <input type="checkbox"/> Blweekly Payment Rider         | <input checked="" type="checkbox"/> Other(s) [specify] |

Exhibit "A" Legal

Description, Pre-pay Rider

(J) "Applicable Law." All controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable, judicial opinions will be called "Applicable Law."

(K) "Community Association Dues, Fees, and Assessments." All dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization will be called "Community Association Dues, Fees, and Assessments."

(L) "Electronic Funds Transfer." "Electronic Funds Transfer" means any transfer of money, other than by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Some common examples of an Electronic Funds Transfer are point-of-sale transfers (where a card such as an asset or debit card is used at a merchant), automated teller machine (or ATM) transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(M) "Escrow Items." Those items that are described in Section 3 will be called "Escrow Items."

(N) "Miscellaneous Proceeds." "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than Insurance Proceeds, as defined in, and paid under the coverage described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) Condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of Condemnation or sale to avoid Condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property. A taking of the Property by any governmental authority by eminent domain is known as "Condemnation."

(O) "Mortgage Insurance." "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(P) "Periodic Payment." The regularly scheduled amount due for (i) principal and interest under the Note, and (ii) any amounts under Section 3 will be called "Periodic Payment."

(Q) "RESPA." "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

1105101600

UNID-8A(NY) (0005).06

Page 2 of 17

Initials: S.D.

Form 3033 1/01

**BORROWER'S TRANSFER TO LENDER OF RIGHTS IN THE PROPERTY**

I mortgage, grant and convey the Property to MERS (solely as nominee for Lender and Lender's successors in interest) and its successors in interest subject to the terms of this Security Instrument. This means that, by signing this Security Instrument, I am giving Lender those rights that are stated in this Security Instrument and also those rights that Applicable Law gives to lenders who hold mortgages on real property. I am giving Lender these rights to protect Lender from possible losses that might result if I fail to:

(A) Pay all the amounts that I owe Lender as stated in the Note including, but not limited to, all renewals, extensions and modifications of the Note;

(B) Pay, with interest, any amounts that Lender spends under this Security Instrument to protect the value of the Property and Lender's rights in the Property; and

(C) Keep all of my other promises and agreements under this Security Instrument and the Note.

I understand and agree that MERS holds only legal title to the rights granted by me in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right:

(A) to exercise any or all of those rights, including, but not limited to, the right to foreclose and sell the Property; and

(B) to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

**DESCRIPTION OF THE PROPERTY**

I give MERS (solely as nominee for Lender and Lender's successors in interest) rights in the Property described in (A) through (C) below:

(A) The Property which is located at 348 Second Street

City of Albany

[City, Town or Village], New York 12206

[Street]

[Zip Code]

This Property is in Albany

County. It has the following legal

description: All that tract or parcel of land with improvements thereon as shown on Exhibit "A" attached hereto which is incorporated herein and made a part hereof.

(B) All buildings and other improvements that are located on the Property described in subsection (A) of this section;

(C) All rights in other property that I have as owner of the Property described in subsection (A) of this section. These rights are known as "easements and appurtenances attached to the Property;"

(D) All rights that I have in the land which lies in the streets or roads in front of, or next to, the Property described in subsection (A) of this section;

1105101600

6A(NY) (0005).06

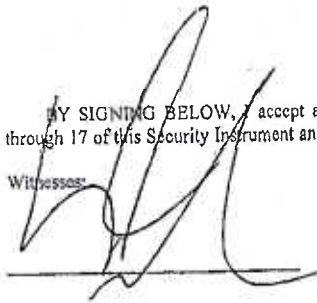
Page 3 of 17

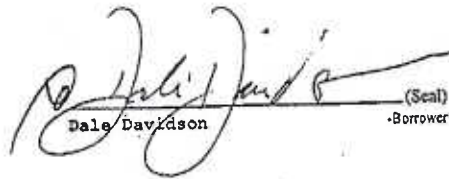
Initials: *12*

Form 3033 1/01

BY SIGNING BELOW, I accept and agree to the promises and agreements contained in pages 1 through 17 of this Security Instrument and in any Rider signed by me and recorded with it.

Witnesses:



  
Dale Davidson (Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

STATE OF NEW YORK, Albany

County ss:

On the 19th day of December, 2003  
public in and for said state, personally appeared Dale Davidson

before me, the undersigned, a notary

personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

WILLIAM F. TESSITORE  
Notary Public, State of New York  
Qualified in Schenectady County  
No. 02TF5041886  
Commission Expires April 10, 2007

Notary Public

Tax Map Information:

1105101603

MP 5A(NY) (0005) 08

Page 17 of 17

Initials: S.D.

Form 3033 1/01



Commitment No: ALB-4287

SCHEDULE A

ALL THAT CERTAIN PLOT, PIECE, OR PARCEL OF LAND, situate, lying and being in the City of Albany, County of Albany and State of New York beginning at a point in said south line of Second Street about 152 feet and 4 ½ inches west of the intersection of the south line of Second Street with the west line of Judson Street, and runs from thence southerly on a line parallel with Judson Street about 118 feet 3 inches to a line equidistant between Second and First Streets; thence westerly along said line 23 feet; thence northerly on a line parallel with Judson Street about 118 feet 3 inches to the south line of Second Street; thence easterly along said south line of Second Street 23 feet to the place of the beginning.

Said premises being now known as No. 348 Second Street, Albany, New York

STATE OF NEW YORK } ss.  
COUNTY OF ALBANY }  
Recorded in MORTGAGES  
As Shown Hereon And  
Examined

*Thomas G. Clingan*  
THOMAS G. CLINGAN  
ALBANY COUNTY CLERK

*S. J.*



## Image Mate Online

[Navigation](#) [GIS Map](#) [Tax Maps](#) [DTF Links](#) [Assessment Info](#)

[Help](#) [Contact Us](#) [Log In](#)

### Residential

[Property Info](#)

[Owner/Sales](#)

[Inventory](#)

[Improvements](#)

[Tax Info](#)

[Report](#)

[Comparables](#)

[Feedback  
Form](#)

### Municipality of City of Albany

SWIS: 010100 Tax ID: 65.55-6-30

### Tax Map ID / Property Data

Status:	Active	Roll Section:	Taxable
Address:	348 Second St		
Property Class:	220 - 2 Family Res	Site Property Class:	220 - 2 Family Res
Ownership Code:			
Site:	Res 1	In Ag. District:	No
Zoning Code:	R2A -	Bldg. Style:	Row
Neighborhood:	05040 -	School District:	Albany
Total Acreage/Size:	23 x 118.25	Equalization Rate:	---
Land Assessment:	2023 - \$10,400	Total Assessment:	2023 - \$52,000
Full Market Value:	2023 - \$73,415		
Deed Book:	2701	Deed Page:	1100
Grid East:	652540	Grid North:	971560

### Special Districts for 2023

*No information available for the 2023 roll year.*

### Land Types

Type	Size
Primary	2,714.00 sq ft

### Photographs

No Photo Available

### Documents

No documents found for this parcel

### Maps

[View Tax Map](#)

[Pin Property on  
GIS Map](#)

[View in Google  
Maps](#)

[View in Bing  
Maps](#)

[Map Disclaimer](#)

## Corning Abstract & Closing Services

Corning Abstract & Closing Services (the "Company"), organized under the laws of the State of New York, hereby certifies and guarantees that it has examined the records of the County Clerk's Office for the county in which the subject premises is located by means of searching the general alphabetical indices to Deeds, Mortgages, Miscellaneous Records, General Assignments, Discharges, Cancellations, Terminations and Satisfactions, Powers of Attorney, Lis Pendens and Notice of Pendency of Action, Mortgage Sales, Sheriff's Certificates of Sale, Orders Appointing Receivers, the Inactive Hazardous Waste Disposal Site Registry Index and Homestead Exemptions maintained in said County Clerk's Office, any Lis Pendens and Notices of Pendency, if any, filed against the above named persons who appear to have had title to the subject premises during the last ten years are set forth in the search. The Company has also caused an examination in the dockets of Judgment Transcripts, Public Welfare Lien Docket, Index to UCC Financing Statements and Consolidated Lien Docket and Index to Mechanic Liens for a period during the last ten years and the Federal and State Tax Lien Indices for a period during the last twenty years and the Indices of the County Surrogate's Court for the county in which the subject premises is located for Wills, Petitions and Proceedings (affecting title to the subject premises) against the following person(s) as owner(s) during their respective periods of title to the premises described at Spec No. 1 and find only as set forth in this search.

Dale Davidson )

January 30, 2002 to March 1, 2024

This certificate is limited to a search against the spelling of the name as it appears above.

This certificate covers 3 item(s).

All Mortgages and oil and gas leases which appear to have been properly expired and discharged of record and former liens which have expired or have been discharged are omitted from this abstract.

In Witness Whereof, the Company has caused this Certificate to be signed by its Authorized Officers, this 1st day of March, 2024 at 5 p.m.

Corning Abstract & Closing Services

By: Cindy L. Thomas

## Corning Abstract & Closing Services

650 Sing Sing Road

Horseheads, NY 14845

Phone: 607-731-8723 & Fax: 607-215-0430

Website: <http://corningabstract-wlx.com/closingservices>

### REAL PROPERTY TAX LIEN FORECLOSURE SEARCH

Level One Search Data—Existing On line Records Only

SEARCH DATE 03/11/2024 LIEN YEAR 2018

TAX MAP NUMBER: 76.72-3-28 MUNICIPALITY C-ALBANY

PARCEL ADDRESS 39 BENJAMIN ST

INDEX and FORECLOSURE NUMBER 01927-19-001750

DATE OF FILING OF LIST OF DELINQUENT TAXES: \_\_\_\_\_

#### NUMBER OF DOCUMENTS FOUND

Open Mortgages \_\_\_\_\_

Assignments \_\_\_\_\_

Judgments \_\_\_\_\_

Federal Tax Liens \_\_\_\_\_

UCCs \_\_\_\_\_

State Tax Warrants 1

Leases \_\_\_\_\_

Other Lienholders \_\_\_\_\_

Other Interests \_\_\_\_\_

Estate Proceedings \_\_\_\_\_

Mortgage Foreclosures \_\_\_\_\_

Special Notes/Conditions:

## List of Required Mailing Address

NAME \_\_\_\_\_

### ADDRESS

CITY, STATE ZIP

HAROLD H WILLIAMS &amp; JOAN WILLIAMS

167 BROAD ST

ALBANY NY 12202

NYS DEPT OF TAXATION &amp; FINANCE

## W A HARRIMAN STATE CAMPUS

ALBANY NY 12227



**Foreclosure Stub Search Prepared by Corning Abstract & Closing  
Services**

**Certificate #:**

**Owner:**

Harold H. Williams  
Joan Williams

**Property:**

39 Benjamin Street

**Parcel No.:**

76.72-3-28

**Current Mailing Address**

167 Broad Street  
Albany, New York 12202



## **Interested Parties**

**New York State Department of Taxation and Finance  
W.A. Harriman Campus  
Albany, New York 12227**

### **Names Searched at Surrogate's Court:**

**Harold H. Williams  
Joan Williams**

1.

---

N.Y. State Realty Liquidating  
Corp.

Quit Claim Deed

to

Dated: November 16, 1962  
Ack: November 16, 1962  
Rec: December 3, 1962  
Inst #: 1740-57  
Consid: \$3.30

Harold H. Williams and  
Joan Williams, his wife

---

See copies attached

2.

---

New York State Department  
of Taxation and Finance

vs

Harold Williams

---

See copies attached

State Tax Warrant - \$1,955.14

Dated:

Ack:

Rec: June 8, 2022

Inst #: X22-26034

LIBER 1740 PAGE 57

THIS INDENTURE, made the 16th day of November, nineteen hundred and sixty-two

BETWEEN N. Y. STATE REALTY LIQUIDATING CORP., having its principal place of business at 19 Rector Street, New York, N. Y.

a corporation organized under the laws of the State of New York party of the first part, and HAROLD H. WILLIAMS and JOAN WILLIAMS, his wife, residing at 39 Benjamin Street, Albany, New York.

parties of the second part,

WITNESSETH, that the party of the first part, in consideration of

ONE ----- (\$1.00) - Dollars,

lawful money of the United States, and other good and valuable consideration

paid by the parties of the second part does hereby remise, release and quitclaim unto the parties of the second

part, their heirs, distributees

and assigns forever,

ALL that piece or parcel of land lying and being in the City of Albany, County of Albany, State of New York, assessed on tax roll of said City in the year 1940, to Joseph B. Holsher, and bounded and described as follows: Property on the west side of Benjamin St. between Seymour and Second Ave., Street No. 39, in the 2nd Ward, being 26 x 75, and bounded North - Kain; South - Mueller; East - Benjamin St.; West - Batcher St.

Being the same premises conveyed by a tax sale deed from the County of Albany to the grantor herein by deed dated April 2, 1947 and recorded in the Albany County Clerk's Office on May 8, 1947 in Book 1064 of Deeds at Page 155; and being the same premises conveyed by Mary Irish to the grantor herein by deed dated August 11, 1956, which deed will be recorded simultaneously herewith.

The grantor covenants that all taxes payable in the year 1962 are paid.

The grantor covenants that it has not affirmatively encumbered the premises from the date of its acquisition of the estate in the premises.

The premises herein conveyed are known by street No. 39 Benjamin Street, Albany, New York.

Dec 3 12 36 PM '62  
ALBANY, N. Y.  
OFFICE OF  
COUNTY CLERK

02-11-62

(1)



TOGETHER with the appurtenances and all the estate and rights of the party of the first part in and to said premises.

TO HAVE AND TO HOLD the premises herein granted unto the part 100 of the second part, their heirs, distributees and assigns forever.

IN WITNESS WHEREOF, the party of the first part has caused its corporate seal to be hereunto affixed, and these presents to be signed by its duly authorized officer the day and year first above written.

In presence of:



N.Y. STATE REALTY LIQUIDATING CORP.

By Harold H. Williams  
President

1740 PAGE 58

STATE OF New York

COUNTY OF Rensselaer

On the 16th day of November 1962 before me came Bernard Beckman to me known, who, being by me duly sworn, did depose and say that he resides in 1763 Schenectady Ave., Brooklyn, New York.

that he is the President of N. Y. State Realty Liquidating Corp. the corporation described in, and which executed, the foregoing instrument; that he knows the seal of said corporation; that the seal affixed to said instrument is such corporate seal; that it was so affixed by order of the board of Directors of said corporation; and that he signed his name thereto by like order.

N.Y. STATE REALTY LIQUIDATING  
CORP.

TO

HAROLD H. WILLIAMS and  
JOAN WILLIAMS

**DEED**

QUITCLAIM — CORPORATION

Dated, 19  
The land affected by the within instrument  
lies in

RECORD AND RETURN TO

HAROLD H. WILLIAMS and  
JOAN WILLIAMS, residing at  
39 Benjamin Street, Albany,  
New York.

Reserve this space for use of Recording Office.

State of New York  
County of Albany

Recorded

On the 3 day of October 1962

12:36 P.M. In  
book 1740 at

page 57 and examined

Clerk  
Joseph P. Beckman

Bruce A. Hidley, Albany County Clerk  
Printed: 03/11/2024 07:09:22 PM

Instr #: X22-26034

Rec Date: 06/08/2022 08:10:59 AM

Doc Grp/Desc: W / JUDGMENT, STATE TAX WARRANT

Creditor: NYS DEPT OF TAXATION AND FINANCE

Debtor: WILLIAMS HAROLD  
3310 MILFORD MILL RD  
WINDSOR MILL, MD 21244-2041

Amount: \$1,955.14

Transmittal ID: E23143

Warrant ID: C-970222137-W020

(2)





## Image Mate Online

[Navigation](#) [GIS Map](#) [Tax Maps](#) [DTF Links](#) [Assessment Info](#)

[Help](#) [Contact Us](#) [Log In](#)

### Residential

[Property Info](#)

[Owner/Sales](#)

[Inventory](#)

[Improvements](#)

[Tax Info](#)

[Report](#)

[Comparables](#)

[Feedback  
Form](#)

### Municipality of City of Albany

SWIS:	010100	Tax ID:	76.72-3-28
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### Tax Map ID / Property Data

Status:	Active	Roll Section:	Taxable
Address:	39 Benjamin St		
Property Class:	311 - Res vac land	Site Property Class:	311 - Res vac land
Ownership Code:			
Site:	Res 1	In Ag. District:	No
Zoning Code:	R2A -	Bldg. Style:	0
Neighborhood:	11040 -	School District:	Albany
Total Acreage/Size:	26 x 75	Equalization Rate:	----
Land Assessment:	2023 - \$6,000	Total Assessment:	2023 - \$6,000
Full Market Value:	2023 - \$8,471		
Deed Book:	1740	Deed Page:	57
Grid East:	653280	Grid North:	961270

### Special Districts for 2023

*No information available for the 2023 roll year.*

### Land Types

Type	Size
Primary	1,950.00 sq ft

### Photographs

No Photo Available

### Documents

No documents found for this parcel

### Maps

[View Tax Map](#)

[Pin Property on  
GIS Map](#)

[View in Google  
Maps](#)

[View in Bing  
Maps](#)

[Map Disclaimer](#)

## Corning Abstract & Closing Services

Corning Abstract & Closing Services (the "Company"), organized under the laws of the State of New York, hereby certifies and guarantees that it has examined the records of the County Clerk's Office for the county in which the subject premises is located by means of searching the general alphabetical indices to Deeds, Mortgages, Miscellaneous Records, General Assignments, Discharges, Cancellations, Terminations and Satisfactions, Powers of Attorney, Lis Pendens and Notice of Pendency of Action, Mortgage Sales, Sheriff's Certificates of Sale, Orders Appointing Receivers, the Inactive Hazardous Waste Disposal Site Registry Index and Homestead Exemptions maintained in said County Clerk's Office, any Lis Pendens and Notices of Pendency, if any, filed against the above named persons who appear to have had title to the subject premises during the last ten years are set forth in the search. The Company has also caused an examination in the dockets of Judgment Transcripts, Public Welfare Lien Docket, Index to UCC Financing Statements and Consolidated Lien Docket and Index to Mechanic Liens for a period during the last ten years and the Federal and State Tax Lien Indices for a period during the last twenty years and the Indices of the County Surrogate's Court for the county in which the subject premises is located for Wills, Petitions and Proceedings (affecting title to the subject premises) against the following person(s) as owner(s) during their respective periods of title to the premises described at Spec No. 1 and find only as set forth in this search.

Harold H. Williams	)	November 16, 1962 to March 1, 2024
Harold Williams	)	November 16, 1962 to March 1, 2024
Joan Williams	)	November 16, 1962 to March 1, 2024

This certificate is limited to a search against the spelling of the name as it appears above.

This certificate covers 2 item(s).

All Mortgages and oil and gas leases which appear to have been properly expired and discharged of record and former liens which have expired or have been discharged are omitted from this abstract.

In Witness Whereof, the Company has caused this Certificate to be signed by its Authorized Officers, this 11th day of March, 2024 at 5 p.m.

Corning Abstract & Closing Services

By: Cindy A. Thomas

TITLE FOUND IN: \_\_\_\_\_

$$A_m \cdot B_n = B_n \cdot A_m$$







## CE IFICATE OF LIABILITY INSU ANCE

DATE (MM/DD/YYYY)

04/09/2024

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER	CONTACT NAME: Annie Ryan
Wallin Insurance Agency Inc.	PHONE (A/C No, Ext): 607-734-8799
1364 College Ave	FAX (A/C No): (607)734-8896
	E-MAIL ADDRESS: annette@wallininsurance.com
Elmira	INSURER(S) AFFORDING COVERAGE
NY 14901	INSURER A: Erie Insurance Group
INSURED	INSURER B:
Corning Abstract And Closing Services	INSURER C:
650 Sing Sing Rd	INSURER D:
Horseheads	INSURER E:
NY 14845	INSURER F:

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDD SUBR INSD WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:	Y	Q37-7490047	01/24/2024	01/24/2025	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000 MED EXP (Any one person) \$ 5000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000
A	<input type="checkbox"/> AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY	Y	Q37-7490047	01/24/2024	01/24/2025	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$					EACH OCCURRENCE \$ AGGREGATE \$
B	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/ MEMBER EXCLUDED? <input type="checkbox"/> Y/N (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	N/A	01WECNH8780	01/24/2024	01/24/2025	PER STATUTE OTHER E.L. EACH ACCIDENT \$ 100,000 E.L. DISEASE - EA EMPLOYEE \$ 100,000 E.L. DISEASE - POLICY LIMIT \$ 500,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

County of Albany is listed as Additional Insured regarding the General Liability

## CERTIFICATE HOLDER

## CANCELLATION

County of Albany  
112 State Street  
RFP NUMBER 2024-046

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

Albany

NY 12207

Fax:

Email:

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ACORD 25 (2016/03)

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AD111



STATE OF NEW YORK  
WORKER'S COMPENSATION BOARD

**CERTIFICATE OF NYS WORKER'S COMPENSATION INSURANCE COVERAGE**

<b>1a. Legal Name and address of Insured (Use street address only)</b>  Corning Abstract and Closing Services 650 Sing Sing Road Horseheads NY 14845	<b>1b. Business telephone Number of Insured</b> 607-731-8723 <b>c. NYS Unemployment Insurance Employer Registration Number of Insured</b>  <b>1d. Federal Employer Identification Number of Insured</b> 202837801
<b>2. Name and Address of the Entity Requesting Proof of Coverage (Entity Being Listed as the Certificate Holder)</b>  County of Albany 112 State Street RFP Number 2024-046 Albany NY 12207	<b>3a. Name of Insurance Carrier;</b> The Hartford <b>3b. Policy Number of Entity listed in box 1a</b> 01WECNH8780 <b>3c. Policy Effective period:</b> 01/24/2024 to 01/24/2025 <b>3d. The Proprietor, Partners or Executive Officers are:</b> Included. (only check box if all partners/officers included) <input checked="" type="checkbox"/> All excluded or certain partners/officers included <b>3e. Demolition is: (Definition of Demolition on Reverse)</b>  included  Excluded

This certifies that the insurance carrier indicated above in box "3" insures the business referenced above in box "1a" for worker's compensation under the New York State Worker's Compensation Law. The Insurance Carrier or its licensed agent will send this Certificate of Insurance to the entity listed above as the certificate holder in box "2".

*The Insurance Carrier will also notify the above certificate holder within 10 days IF a policy is canceled due to nonpayment of premiums or within 30 days IF there are reasons other than nonpayment of premiums that cancel the policy or eliminate the insured from the coverage indicated on this Certificate. (These notices may be sent by regular mail.) Otherwise, this Certificate is valid for a maximum of one year after this form is approved by the insurance carrier or its licensed agent.*

Please note: Upon the cancellation of the worker's compensation policy indicated on this form, if the business continues to be named on a permit, license or contract issued by a certificated holder, the business must provide that certificate holder with a new Certificate of Workers' Compensation Coverage or other authorized proof that the business is complying with the mandatory coverage requirement of the New York State Workers' Compensation Law.

Under penalty of perjury, I certify that I am an authorized representative or licenses agent of the insurance carrier referenced above and that the named insured has the coverage as depicted on this form.

Approved by: Peter C Wallin

(Print name of authorized representative or licensed agent of insurance carrier)

Approved by: \_\_\_\_\_

(Signature)

04/10/2024

(Date)

Title: \_\_\_\_\_

Agent

Telephone Number of authorized representative or licensed agent of insurance carrier: (607) 734-8799

Please Note: Only insurance carriers and their licensed agents are authorized to issue the C-105.2 form. Insurance brokers are NOT authorized to issue it.  
C-105.2 (9-01)





## CE IFICATE OF LIABILITY INSU ANCE

DATE (MM/DD/YYYY)

04/09/2024

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER	CONTACT NAME:
HMS Risk Management Solutions and Insurance Services	PHONE (A/C, No, Ext):
1250 S Highway 17-92, Suite 120	E-MAIL:
	ADDRESS:
	INSURER(S) AFFORDING COVERAGE
Longwood FL 32750	INSURER A: Indian Harbor Insurance Company
	INSURER B:
	INSURER C:
	INSURER D:
	INSURER E:
	INSURER F:

## COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL SUBR INSD WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY					EACH OCCURRENCE
	CLAIMS-MADE <input type="checkbox"/> OCCUR <input type="checkbox"/>					DAMAGE TO RENTED PREMISES (Ea occurrence)
						MED EXP (Any one person)
						PERSONAL & ADV INJURY
	GEN'L AGGREGATE LIMIT APPLIES PER:					GENERAL AGGREGATE
	POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC <input type="checkbox"/>					PRODUCTS - COMP/OP AGG
	OTHER:					
	AUTOMOBILE LIABILITY					COMBINED SINGLE LIMIT (Ea accident)
	ANY AUTO					BODILY INJURY (Per person)
	ALL OWNED AUTOS					BODILY INJURY (Per accident)
	HIRED AUTOS					PROPERTY DAMAGE (Per accident)
	UMBRELLA LIAB					EACH OCCURRENCE
	EXCESS LIAB					AGGREGATE
	DED <input type="checkbox"/> RETENTION \$					
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY					PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/>
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)					E.L. EACH ACCIDENT
	If yes, describe under DESCRIPTION OF OPERATIONS below					E.L. DISEASE - EA EMPLOYEE
						E.L. DISEASE - POLICY LIMIT
A	PL - Professional Liability		TAI0151991	07/01/2023	07/01/2024	1,000,000 Each Claim 1,000,000 Annual Aggregate

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Deductible: \$10,000 Each Claim  
Retro Date: 7/1/2007

## CERTIFICATE HOLDER

County of Albany  
112 State Street  
Albany, New York 12207  
RFP Number: 2024-046

## CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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