

Old Heritage

Title Agency

4 Winners Circle • Albany NY 12205 • Phone 518-689-0307 • Fax 518-689-0312

TAX LIEN FORECLOSURE SEARCH

Search Date 1/2/16

OHTA Number A15-0955

Municipality City of Albany

Index Number 5107-13

Foreclosure No. 0001224

Tax Map Number 65.66-2-22

Property Address 164 Colonie Street, Albany, NY 12202

Date of Filing of List of Delinquent Taxes October 8, 2013

Open Mortgages	1
Assignments	0
Judgments	1
Federal Tax Liens	0
UCCs	0
State Tax Warrants	0
Leases	0
Other Lienors	0
Other Interests	1
Estate Proceedings	0
Mortgage Foreclosures	0
	3

NOTE:

TAX LIEN FORECLOSURE SEARCH

SECTION I

PARTIES HAVING AN INTEREST OF RECORD
ON THE DATE OF FILING OF THE LIST OF DELINQUENT TAXES

A-1. OWNER(S) OF RECORD

1. Shelly M. Okure 164 Colonie Street Albany NY 12202

A-2. ADDITIONAL ADDRESSEES

2. Shelly M. Okure 1042 Palmer Ave Schenectady NY 12309
3. Tom Okure 102 Halfmoon Drive Altamont NY 12009

Source Deed Book 2586 Page 312

Deed R and R Tom Okure
102 Halfmoon Drive
Altamont, NY 12009

B. ADDITIONAL PARTIES

MORTGAGES (1)

1. FHB Funding Corp 250 Old Country Road Suite 201 Mineola NY 11501

ASSIGNMENTS (0)

1.

JUDGMENTS (1)

1. Alice A. Baker, Inc. dba Little Motors 363 Central Ave Albany NY 12206

FEDERAL TAX LIENS (0)

1.

UCC (0)

1.

TAX LIEN FORECLOSURE SEARCH

SECTION I (continued)

STATE TAX WARRANTS (0)

1.

LEASES (0)

1.

OTHER LIENORS (0)

1.

OTHER INTERESTS (1)

1.	Albany Water Board	PO Box 1966	Albany	NY	12201-1966
2.	Commissioner, Water and Water Supply	35 Erie Blvd	Albany	NY	12204

ESTATE PROCEEDINGS (0)

1.

MORTGAGE FORECLOSURES (0)

1.

TAX LIEN FORECLOSURE SEARCH

SECTION II

PARTIES HAVING AN INTEREST OF RECORD
AS OF SEARCH DATE

A-1. OWNER(S) OF RECORD

1.

A-2. ADDITIONAL ADDRESSEES

2.

Source Deed

Deed R and R

B. ADDITIONAL PARTIES

MORTGAGES (0)

1.

ASSIGNMENTS (0)

1.

JUDGMENTS (0)

1.

FEDERAL TAX LIENS (0)

1.

UCC (0)

1.

STATE TAX WARRANTS (0)

1.

TAX LIEN FORECLOSURE SEARCH

SECTION II *(continued)*

LEASES (0)

1.

OTHER LIENORS (0)

1.

OTHER INTERESTS (0)

1.

ESTATE PROCEEDINGS (0)

1.

MORTGAGE FORECLOSURES (0)

1.

N.Y.S. TAX

P 8301-N.Y.S. Warranty Deed with Lien Covenant, 191 (formerly S 301)

JULIUS BLUMBERG, INC. PUBLISHER, ALBANY, NY

This Indenture

199708

June *Made the* 30th *day of*
Nineteen Hundred and Ninety-seven

Between
TOM U.U. OKURE residing at 102 Halfmoon Drive, Altamont, New York
12009 and SHELLY M. OKURE residing at 164 Colonie Street, Albany,
New York 12210

parties of the first part, and
SHELLY M. OKURE residing at 164 Colonie Street, Albany, New York
12210

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part of the second part,
Witnesseth that the part *of the first part, in consideration of* *Dollar* (\$ 1.00)
One and 00/100 *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
part y of the second part, her heirs and assigns forever; all

All that certain lot, piece, or parcel of land with the buildings and improvements thereon erected situate, lying, and being in the County of Albany, City of Albany, and State of New York, designated on "Map Showing Location of Building, Interfaith Better Homes, Inc., Colonie Street and Livingston Avenue, Albany, New York," made by Hershberg and Hershberg, C.E., & L.S., dated December 16, 1974, revised to January 28, 1975, as No. 164 on the northwesterly side of Colonie Street northeasterly of Livingston Avenue more particularly bounded and described as follows: BEGINNING at a point in the northwesterly line of Colonie Street, distant 129.5 feet north-easterly measured along said northwesterly line of Colonie Street, from its intersection with the northeasterly line of Livingston Avenue, and runs thence northeasterly along said northwesterly line of Colonie Street 18.5 feet; thence northwesterly on a line parallel with said northeasterly line of Livingston Avenue 100.0 feet; thence southwesterly on a line parallel with said northwesterly line of Colonie Street 18.5 feet; thence southeasterly on a line parallel with said northeasterly line of Livingston Avenue 100.0 feet to the place of beginning. TOGETHER with an easement in common with the other owners of parcels shown on said map, for ingress and egress to the above described premises from Colonie Street over a strip of land 12.0 feet in width and 148.0 feet in length, lying northwesterly adjacent to the northwesterly line of Colonie Street, and subject to the rights of said other owners of parcels shown on said map. TOGETHER with easements in common with the other owners of parcels shown on said map, and in common with the lands lying northwesterly adjacent to all of said parcels and in common with the lands lying northeasterly of the Pedestrian and Vehicular Access Easement shown on said map, to install, maintain, repair, replace and remove utility lines, including, but not limited to water, sewer, gas, electric telephone and television lines, (1) over a strip of land 7.5 ft. in width and 129.5 ft. in length lying northwesterly adjacent to the northwesterly lines of each of the parcels shown on said map, except No. 164 and extending from the northeasterly lines of Livingston Avenue to the southwesterly line of said Pedestrian and Vehicular Access Easement and (2) over the northwesterly 7.5 ft. of each of the other parcels shown on said map, subject to the rights of all of said other owners to a like easement over the northwesterly 7.5 ft. of the above described premises. Together with an easement upon the adjacent parcel or parcels, for the maintenance of the party wall or walls, supporting the building on the above described premises as shown on said map, and subject to the rights of the adjacent owner or owners to support the adjoining building or buildings with the party wall or walls shown on said map. Subject to any and all enforceable covenants and restrictions of record.

Being the same premises conveyed to the parties of the first part by deed dated April 15, 1981 and recorded in the Albany County Clerk's Office on April 15, 1981 in Book 2204 of Deeds at Page 35.

164 COLONIE STREET

RECEIVED
\$ 2.00
REAL ESTATE
SEP 4 1997
TRANSFER TAX
ALBANY
COUNTY

LIBER 2586 PAGE 313

Together with the appurtenances and all the estate and rights of the parties 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, her heirs and assigns forever.

And said parties of the first part hereby covenant as follows:
First, That the party of the second part shall quietly enjoy the said premises;

Second, That said parties 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.

In Witness Whereof, the parties of the first part have hereunto set their hands and seals the day and year first above written.

IN PRESENCE OF

[Handwritten signatures]

State of New York }
County of Albany } ss.

On this 30 day of June
Nineteen Hundred and ninety-seven

before me, the subscriber, personally appeared
TOM U.U. OKURE and SHELLY M. OKURE

to me personally known and known to me to be the same persons described in and who executed the within Instrument, and they duly acknowledged to me that they executed the same.

STATE OF NEW YORK }
COUNTY OF ALBANY }

[Signature]
DOROTHY H. BROWN
Notary Public, State of New York
Qualified in Albany County
422266
Commission Expires 10/3/97

Tax Map No. _____
Tax Billing Address _____
Recorded in DEEDS
As Shown Hereon and
Examined

[Signature]
THOMAS G. CLINGAN
ALBANY COUNTY CLERK

23991

Deed
WARRANTY WITH LIEN COVENANT

TO
Tom U. Okure
Shelly M. Okure

Dated, _____ 19____
STATE OF NEW YORK
COUNTY OF _____ SS.

RECORDED ON THE
_____ day of _____ A.D. 19____
at _____ o'clock _____ M.
in LIBER _____ of DEEDS
at PAGE _____ and examined

CLERK
[Signature]
Tom Okure
105 Hallman Drive
Altamont NY 12009

AM

CO1150

LIBER 3506 PAGE 205

MORTGAGE

WORDS USED OFTEN IN THIS DOCUMENT

- (A) "Mortgage." This Document, which is dated June 30, 1997 will be called the "Mortgage." The maturity date of this mortgage is July 7, 2017
- (B) "Borrower." Shelly M. Okure will sometimes be called the "Borrower" and sometimes simply "I" or "me."
- (C) "Lender." FHB Funding Corp., will be called the "Lender." The Lender's address is 250 Old Country Rd., Suite 201, Mincola, NY.
- (D) "Note." The note signed by Borrower and dated June 30, 1997, and any extensions and renewals of that note, will be called the "Note." The Note shows that I owe Lender U.S. \$45000.00 plus interest at the rate set forth in the Note.
- (E) "Property." The property that is described below in the section titled "Description Of The Property" will be called the "Property."

BORROWER'S TRANSFER TO LENDER OF RIGHTS IN THE PROPERTY

I mortgage, grant and convey the Property to Lender subject to the terms of this Mortgage. This means that, by signing this Mortgage, I am giving Lender those rights that are stated in this Mortgage and also those rights that the 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 do not:

- (A) Pay all the amounts that I owe Lender as stated in the Note;
- (B) Pay, with interest, any amounts that Lender spends under this Mortgage to protect the value of the Property and Lender's rights in the property; and
- (C) Keep all of my promises and agreements under this Mortgage.

DESCRIPTION OF THE PROPERTY

I give Lender rights in the following Property:

- (A) The Property which is located at: 164 Colonie Street, Albany, NY 12210. This Property is in Albany County in the STATE OF NEW YORK. It has the following legal description:

-SEE SCHEDULE A ANNEXED HERETO AND MADE A PART HEREOF-

- (B) All buildings, structures and other improvements that are located on the Property described in paragraph (A) of this section;
- (C) All rights in other Property that I have as owner of the Property described in paragraph (A) of this section. These rights are known as "easements, rights and appurtenances attached to the Property" and all mineral, oil and gas rights and profits, water rights and stock that are part of the Property described in paragraph (A) of this section;
- (D) All fixtures on the Property described in paragraphs (A) and (B) of this section.
- (E) All rents or royalties from the Property described in paragraphs (A) through (D) of this section; and
- (F) All of the Property described in paragraphs (B) through (E) of this section that I acquire in the future, and all rights described in paragraphs (B) through (E) of this section that I acquire in the future.

It may be that I do not own the Property but am a tenant under a lease. In that case, the rights I am giving to Lender by this Mortgage are rights in my tenancy.

1. **BORROWER'S RIGHT TO MORTGAGE THE PROPERTY AND BORROWER'S OBLIGATION TO DEFEND OWNERSHIP OF THE PROPERTY**
I promise that: (A) I lawfully own the Property; (B) I have the right to mortgage, grant and convey the Property to Lender; and (C) there are no outstanding claims or charges against the Property.

I give a general warranty of title to Lender. This means that I am fully responsible for any losses which Lender suffers because someone other than myself has some of the rights in the Property which I promise that I have. I promise that I will defend my ownership of the Property against any claims of such rights.

2. **BORROWER'S PROMISE TO PAY PRINCIPAL AND INTEREST UNDER THE NOTE AND TO FULFILL OTHER PAYMENT OBLIGATIONS**
Subject to paragraph 13 below, I will pay to Lender when due principal and interest under the Note and any late charges, collection costs and expenses, and dishonored check charges as stated in the Note.

If this box is checked [XX] THIS MORTGAGE ENCUMBERS REAL PROPERTY PRINCIPALLY IMPROVED BY A ONE OR TWO FAMILY DWELLING

SEP 4 10 57 AM '97

SCHEDULE A - PROPERTY DESCRIPTION

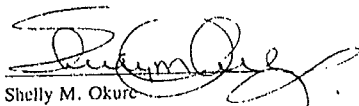
LIBER 3506 PAGE 206

All that certain lot, piece or parcel of land, with the buildings and improvements thereon erected, situate, lying and being in the County of Albany, City of Albany and State of New York designated on "Map showing location of Building Interfaith Better Homes Inc., Colonic Street and Livingston Avenue, Albany, New York" made by Hersberg and Hersberg, C.E. and L.S. dated December 16, 1974 revised to January 28, 1975 as No. 64 on the northwesterly side of Colonic Street northeasterly of Livingston Avenue more particularly bounded and described as follows.

BEGINNING at a point in the northwesterly line of Colonic Street distant 129.5 feet northeasterly measured along said northwesterly line of Colonic Street from its intersection with the northeasterly line of Livingston Avenue and runs; THENCE northeasterly along said northwesterly line of Colonic Street, 18.5 feet; THENCE northwesterly on a line parallel with said northeasterly line of Livingston Avenue, 100.0 feet; THENCE southwesterly on a line parallel with said northwesterly line of Colonic Street, 18.5 feet; THENCE southeasterly on a line parallel with said northeasterly line of Livingston Avenue, 500.0 feet to the place of BEGINNING.

TOGETHER with an easement in common with the other owners of parcels shown on said map for ingress and egress to the above described premises from Colonic Street over a strip of land 12.0 feet in width and 140.0 feet in length, lying northwesterly adjacent to the northwesterly line of Colonic Street and subject to the rights of said other owners so to use so much of said strip as lies upon the above described premises all as shown on said map.

TOGETHER with easements in common with the other owners of parcels shown on said map and in common with the lands lying northwesterly adjacent to all of said parcels and in common with the lands lying northeasterly of the Pedestrian and Vehicular Access Easement shown on said map to install, maintain, repair, replace and remove utility lines, including but not limited to water, sewer, gas, electric, telephone and television lines including but not limited to water, sewer, gas, electric, telephone and television lines, over a strip of land 7.5 feet in width and 129.5 feet in length lying northwesterly adjacent to the northeasterly line of each of the parcel showing in said map except No. 164 and extending from the northeasterly line of Livingston Avenue to the southwesterly line of said map, subject to the rights of Access Easement and over the northwesterly 7.5 feet of each of the other parcels shown on said map, subject to the rights of all of said other owners to a like easement over the northwesterly 7.5 feet of the above described premises.


Shelly M. Okure

Said premises also known as street number 164 Colonic Street, Albany, NY 12210.
Said premises being and intended to be the same premises conveyed to the Mortgagor by deed dated 06/30/1997
recorded in Libre Page in the Albany County Clerk's Office.
Said premises further known as District , Section , Block , Lot
Said premises are improved by a one or two family dwelling only.

Bruce A. Hidley, Albany County Clerk

Instr #: 10593017

Rec Date: 02/18/2010 14:01:44

Doc Grp/Desc: J / JUDGMENT, CIVIL

Creditor: ALICE A BAKER INC
363 CENTRAL AVE ALBANY NY 12206
DBA
LITTLE MOTORS
363 CENTRAL AVE ALBANY NY 12206

Debtor: GILCHRIST KANISHA M
164 COLONIE ST ALBANY NY 12210
OKURE SHELLY M
1042 PALMER AVE SCHENECTADY NY 12309

Perfected Date: 2/18/2010

Damages: \$20,792.98

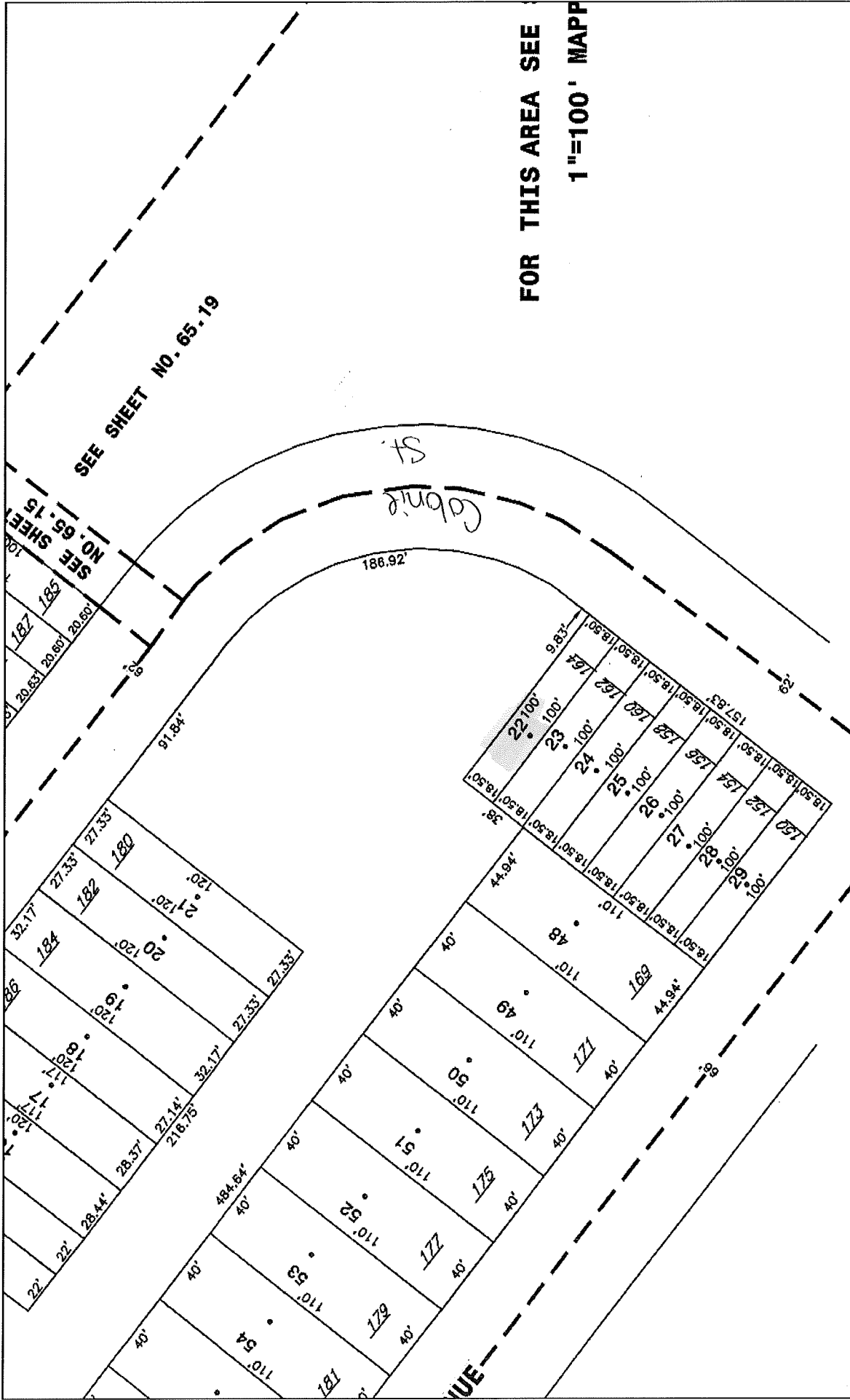
Costs: \$599.83

Interest: \$0.00

Total: \$21,392.81

Plaintiff Attorney: DEILY MOONEY GLASTETTER LLP

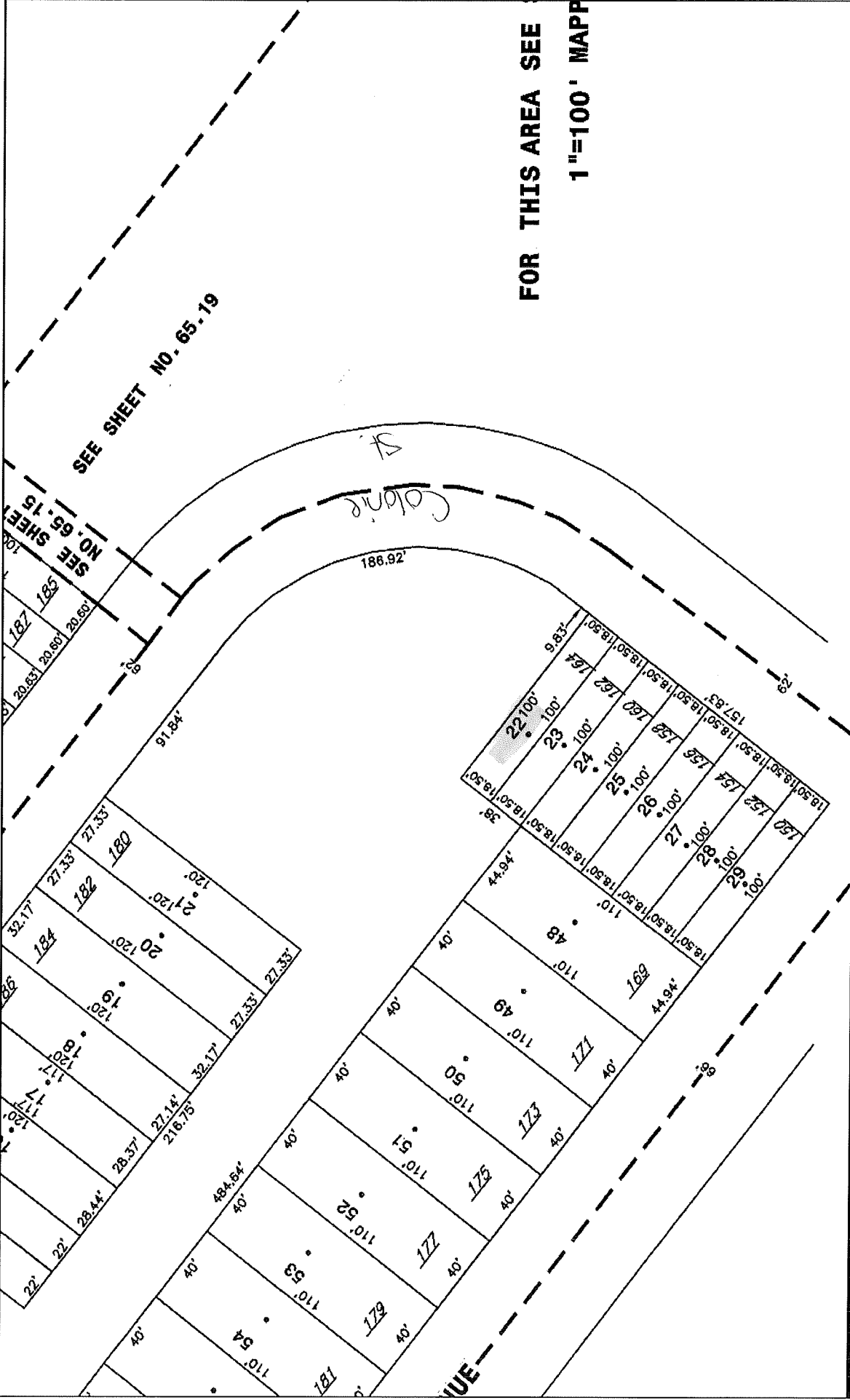
Related: 09/15/2009 CONTRACT Case#: 7707-09
09/12/2012 JUDGMENT, CIVIL - ACTION ON Instr#: 11232565
03/18/2015 JUDGMENT, CIVIL - ACTION ON Instr#: 11798711



SEE SHEET NO. 65-19

FOR THIS AREA SEE
1"=100' MAP

REVISION TABLE				REVISION TABLE			
DATE	MADE BY	CHANGES OR ADDITIONS	DATE	MADE BY	CHANGES OR ADDITIONS	PROPERTY LINE ORIGINAL	CITY LINE
						LOT LINE	VILLAGE LINE



SEE SHEET NO. 65-19

SEE SHEET NO. 65-19

FOR THIS AREA SEE
1"=100' MAP

Coburn

REVISION TABLE

REVISION TABLE

DATE	MADE BY	CHANGES OR ADDITIONS	DATE	MADE BY	CHANGES OR ADDITIONS	PROPERTY LINE			CITY LINE				
						ORIGINAL	LOT	LINE	---	---	---	---	---