



OWNERSHIP INFORMATION

WILLIAMS MARY L.
212 2ND AVE
WATERVLIET NY 12189-3916

PARCEL NO: 44.58-1-35

Mail: 212 2ND AVE
WATERVLIET NY 12189-3916

PHONE NUMBER:

COUNTY: ALBANY
PROPERTY CLASS: 220 - TWO FAMILY YEAR-ROUND RESIDENCE

CENSUS TRACT: 0134.00

SALE INFORMATION

Sale Date 03/23/2015 Price \$ 1 Deed Date 03/26/2015
Arms Length N Libre 3130 Page 948 # Total Parcels 1
Seller WILLIAMS (F/K/A COLE) MARY L. Buyer WILLIAMS MARY L. Personal Property 0

PRIOR SALES	PRICE	DATE	ARMS LENGTH	SELLER	BUYER
1	\$ 1	03/12/1998	N	UNKNOWN	UNKNOWN
2	\$ 1	06/25/1997	N	UNKNOWN	UNKNOWN

STRUCTURAL INFORMATION

Square Feet 2,536
Sqft. 1st Floor 1,268
Sqft. 2nd Floor 1,268
Fin. Basement Sqft. 0
Year Built 1894
Bldg Style OLD STYLE
Units 2
Stories 2.00
Baths 0
Bedrooms 6
Fireplaces 0
Kitchens 2
Garage Type
Garage Bays 0
Cooling Detail NONE
Heat Type HEAT: (HOT AIR)
FUEL: (OIL)
Exterior ALUM/VINYL
Condition FAIR
Basement Type PARTIAL

LOT INFORMATION

Lot Size Dim.: 51.50x80.00
Land SQFT 4,120
Lot Size Acres 0.09
Zoning R2
Nbhd Code 18210
School District 011800 - WATERVLIET
Desirability TYPICAL
Water Front N
Sewer COMMERCIAL/PUBLIC
Water COMMERCIAL/PUBLIC
Utilities GAS/ELECTRIC
Nbhd. Rating AVERAGE
Nbhd. Type URBAN
Res. Sites 1
Comm. Sites 0
Swis Code 011800

TAX INFORMATION

Tax ID# 44.58-1-35
Assessed Value \$ 115,900
Land Assesment \$ 24,800
School Tax \$
County/Town Tax \$ 837
City/Village Tax \$ 440
Total Tax \$ 1,277
Full Tax Value \$ 122,000
Equalization Rate 0.95
Prior Tax ID#
Full Land Value \$ 26,105

*The calculated tax amounts are not exact. No special district tax amounts or exemptions have been included. All numbers are estimated based on town values. Taxes should be verified directly from the local tax collector.

Updated: 11/12/2020 3:48 pm

EXEMPTIONS:

BASIC STAR 1999-2000

IMPROVEMENTS:

- (1) PORCH-ENCLSD, BUILT 1920, 72.00 SQFT, CONDITION NORMAL
- (1) PORCH-UP ENC, BUILT 1920, 72.00 SQFT, CONDITION NORMAL
- (1) PORCH-ENCLSD, BUILT 1894, 33.00 SQFT, CONDITION NORMAL

Note: Display indicates first residential site and up to four improvements.

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COUNTY OF ALBANY



Real Estate Tax Statement

Parcel: 04405800010350000000

Location: 212 2ND AVE

Owner:
 WILLIAMS MARY L
 212 2ND AVE
 WATERVLIET NY 12189

Status:
 Square 0

Land Valuation: 115,900
 Building Valuation: 0
 Exemptions: 0
 Taxable Valuation: 115,900
 Interest Per Diem: 17,897.79

Legal Description:

Deed Date: Book/Page: Interest Date: 07/31/2022

Year	Type	Bill			
2021	RE-C	2717			
Inst	Charge	Billed	Principal Due	Interest Due	Total Due
1	WATERVLIET	3,584.49	3,584.49	645.21	4,229.70
		3,584.49	3,584.49	645.21	4,229.70
Year Totals		3,584.49	3,584.49	645.21	4,229.70

Year	Type	Bill			
2021	RE-F	7322			
Inst	Charge	Billed	Principal Due	Interest Due	Total Due
1	WVLT SCH	2,094.11	2,094.11	83.76	2,177.87
		2,094.11	2,094.11	83.76	2,177.87
Year Totals		2,094.11	2,094.11	83.76	2,177.87

Year	Type	Bill			
2020	RE-C	3237			
Inst	Charge	Billed	Principal Due	Interest Due	Total Due
1	WATERVLIET	3,431.79	3,431.79	1,029.54	4,461.33
	MAILING CH	1.00	1.00	0.00	1.00
	LEGAL CHAR	225.00	225.00	0.00	225.00
		3,657.79	3,657.79	1,029.54	4,687.33
Year Totals		3,657.79	3,657.79	1,029.54	4,687.33

Year	Type	Bill			
2020	RE-F	8058			
Inst	Charge	Billed	Principal Due	Interest Due	Total Due
1	WVLT SCH	2,098.26	2,098.26	335.72	2,433.98
		2,098.26	2,098.26	335.72	2,433.98
Year Totals		2,098.26	2,098.26	335.72	2,433.98

Year	Type	Bill			
2019	RE-C	2748			
Inst	Charge	Billed	Principal Due	Interest Due	Total Due
1	WATERVLIET	3,409.47	3,409.47	1,431.98	4,841.45
	LEGAL CHAR	225.00	225.00	0.00	225.00
		3,634.47	3,634.47	1,431.98	5,066.45

COUNTY OF ALBANY



Real Estate Tax Statement

Year Totals	3,634.47	3,634.47	1,431.98	5,066.45
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Year	Type	Bill		
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2019	RE-F	7739		
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Inst	Charge	Billed	Principal Due	Interest Due	Total Due
1	WVLT SCH	2,068.98	2,068.98	579.31	2,648.29
		2,068.98	2,068.98	579.31	2,648.29

Year Totals	2,068.98	2,068.98	579.31	2,648.29
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Year	Type	Bill		
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2018	RE-C	5940		
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Inst	Charge	Billed	Principal Due	Interest Due	Total Due
1	WATERVLIET	3,317.27	3,317.27	1,791.33	5,108.60
	MAILING CH	1.00	1.00	0.00	1.00
		3,318.27	3,318.27	1,791.33	5,109.60

Year Totals	3,318.27	3,318.27	1,791.33	5,109.60
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Year	Type	Bill		
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2018	RE-F	8095		
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Inst	Charge	Billed	Principal Due	Interest Due	Total Due
1	WVLT SCH	2,055.55	2,055.55	945.55	3,001.10
	LEGAL CHAR	225.00	225.00	0.00	225.00
		2,280.55	2,280.55	945.55	3,226.10

Year Totals	2,280.55	2,280.55	945.55	3,226.10
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Year	Type	Bill		
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2017	LIEN	2208		
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Inst	Charge	Billed	Principal Due	Interest Due	Total Due
1	WATERVLIET	3,094.93	3,094.93	2,228.35	5,323.28
		3,094.93	3,094.93	2,228.35	5,323.28

Year Totals	3,094.93	3,094.93	2,228.35	5,323.28
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Year	Type	Bill		
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2017	RE-F	7987		
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Inst	Charge	Billed	Principal Due	Interest Due	Total Due
1	WVLT SCH	2,048.86	2,048.86	1,044.92	3,093.78
		2,048.86	2,048.86	1,044.92	3,093.78

Year Totals	2,048.86	2,048.86	1,044.92	3,093.78
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Year	Type	Bill		
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2016	RE-C	991		
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Inst	Charge	Billed	Principal Due	Interest Due	Total Due
1	WATERVLIET	3,147.63	3,147.63	2,455.15	5,602.78
	MAILING CH	1.00	1.00	0.00	1.00
		3,148.63	3,148.63	2,455.15	5,603.78

Year Totals	3,148.63	3,148.63	2,455.15	5,603.78
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COUNTY OF ALBANY



Real Estate Tax Statement

Year	Type	Bill			
2016	LIEN	2176			
Inst	Charge	Billed	Principal Due	Interest Due	Total Due
1	WATERVLIET	1,952.30	1,952.30	0.00	1,952.30
	LEGAL CHAR	250.00	250.00	0.00	250.00
		2,202.30	2,202.30	0.00	2,202.30
Year Totals		2,202.30	2,202.30	0.00	2,202.30

Year	Type	Bill			
2015	LIEN	1497			
Inst	Charge	Billed	Principal Due	Interest Due	Total Due
1	WATERVLIET	3,136.52	3,136.52	2,979.69	6,116.21
	LEGAL CHAR	150.00	150.00	0.00	150.00
		3,286.52	3,286.52	2,979.69	6,266.21
Year Totals		3,286.52	3,286.52	2,979.69	6,266.21

Year	Type	Bill			
2015	LIEN	1528			
Inst	Charge	Billed	Principal Due	Interest Due	Total Due
1	WATERVLIET	2,071.01	2,071.01	1,636.10	3,707.11
	MAIL CHARG	25.00	25.00	0.00	25.00
		2,096.01	2,096.01	1,636.10	3,732.11
Year Totals		2,096.01	2,096.01	1,636.10	3,732.11

Grand Totals		38,614.17	38,614.17	17,186.61	55,800.78
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PARTIAL PAYMENTS ARE NOT ACCEPTED WITHOUT AN INSTALLMENT AGREEMENT
 IF ANY PARCEL REMAINS SUBJECT TO ONE OR MORE DELINQUENT TAX LIENS,
 THE PAYMENT YOU HAVE MADE WILL NOT POSTPONE THE ENFORCEMENT OF THE
 OUTSTANDING LIEN OR LIENS. CONTINUED FAILURE TO PAY THE ENTIRE
 AMOUNT OWED WILL RESULT IN THE LOSS OF THE PROPERTY(IES).

PAYMENT MADE TO:
 ALBANY COUNTY DIVISION OF FINANCE
 112 STATE ST. ROOM 1340
 ALBANY, NY 12207
 TEL: 447-7082

\$35.00 WILL BE CHARGED FOR ANY RETURNED CHECK
 INTEREST WILL INCREASE ON THE 1ST OF THE MONTH

** End of Report - Generated by Toliver, Tashsa **



Albany County Surrogate's Court

Albany County Courthouse

16 Eagle Street, Room 123

Albany, NY 12207

(518) 285-8585

AlbanySurrogateCourt@nycourts.gov

Hon. Stacy L. Pettit
Alima M. Atoui, Esq.
Law Clerk
Kelli A. Bonacquisti
Secretary

Deborah S. Kearns, Esq.
Chief Clerk
Maureen A. Conley, Esq.
Deputy Chief Clerk

August 11, 2023

Andrea Keays
212 2nd Ave., Apt. 1
Watervliet, NY 12189

Re: Albany County In Rem Tax Foreclosures (212 2nd Avenue)

Dear Madam/Sir:

As you know, the County of Albany Tax District has filed a motion for an order granting summary judgment dismissing your answer and granting a final judgment of foreclosure and related relief with respect to certain real property in Albany County. The motion was most recently returnable before the Court on June 8, 2023, at which time the Court granted a **judgment with a stay of enforcement until Thursday, September 7, 2023**. If all of the delinquent taxes are paid before September 7, you do not need to appear or notify the Court and the matter will be dismissed. Otherwise, you may update the Court and the County of Albany Tax District as to the status of the real property on or before 10:00 a.m. on September 7, 2023; however, your appearance and/or correspondence to the Court does not prevent the Court from granting the judgment of foreclosure. You may communicate with the Court in the following ways:

- Appearing in person at the courthouse on **September 7, 2023, at 10:00 a.m. in Room 111**.
- Emailing the Court at PettitChambers@nycourts.gov before September 7, 2023.
- Writing to the Court at the address listed at the top of this letter before September 7, 2023.

Please copy the Office of the County Attorney on any correspondence sent to the Court. If the Court does not hear from you on or before Thursday, September 7, 2023, the Court will grant a final judgment of foreclosure. Please note that the Albany County Division of Finance has information concerning State and Federal programs available for obtaining financing to pay real property tax delinquencies. Thank you for your attention to this matter.

Very truly yours,

A handwritten signature in black ink, appearing to read "Alima M. Atoui".

Alima M. Atoui

CC: Greg Rutnik (By email)

Spadaro, Tania

From: Pettit Chambers <pettitchambers@nycourts.gov>
Sent: Tuesday, September 6, 2022 11:55 AM
To: Rutnik, Greg; Spadaro, Tania
Subject: FW: Court Hearing on Thursday 9/8

FYI

From: Andrea Keays <akeays2011@gmail.com>
Sent: Tuesday, September 6, 2022 9:21 AM
To: Pettit Chambers <pettitchambers@nycourts.gov>
Subject: Court Hearing on Thursday 9/8

Good Morning,

I would like to request one last extension for the foreclosure. Can you please let me know what documents would be needed to extend this for one last time. We are in the process of getting this property sold and the party purchasing the property is going to pay all back taxes for the sale. His attorney is still in the process of getting paperwork together.

Thank you, Andrea Keays

Please be CAREFUL when clicking links or opening attachments from external senders.

JBJ

ALBANY COUNTY

DEC 03 2020

ATTORNEY'S OFFICE

SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF Albany

v. _____ Plaintiff, Index No. 07591-16

VERIFIED ANSWER TO
FORECLOSURE COMPLAINT

Andrea Keays Defendant(s).

Defendant Andrea Keays answers as follows:

I generally deny each allegation of the Complaint, including that Plaintiff is the owner of the note and mortgage.

I plead the following Defenses and Counterclaims:

- Lack of Standing:** Plaintiff, upon information and belief, does not own the note and mortgage. Plaintiff therefore does not have standing to sue because it was not the legal owner of the note and/or mortgage at the time it commenced this foreclosure lawsuit.
- Foreclosure Cause of Action:** Plaintiff, upon information and belief, does not own the note and mortgage. Because ownership of the note and mortgage is an element of a foreclosure cause of action, Plaintiff has no right to foreclose.
- Statute of Limitations** (NY Civil Practice Law and Rules § 213(4)): Upon information and belief, Plaintiff may not sue on all or part of the mortgage debt because Plaintiff commenced this action more than six years after the debt became due.
 - Additionally, the entire foreclosure action is time-barred by the statute of limitations because Plaintiff commenced this action more than six years after it accelerated the mortgage debt. Defendant requests that the mortgage be cancelled and discharged pursuant to NY Real Property Actions and Proceedings Law § 1501(4).
- Service of Process** (NY Civil Practice Law and Rules § 308): I was not properly served with process in this action for the following reason(s): _____

- ❑ **Notice of Default:** Plaintiff failed to comply with the requirements for the notice of default in my mortgage loan agreement, a condition precedent to this foreclosure action.
- ❑ **Reverse Mortgage--Notice Requirements:** Plaintiff failed to comply with the notice requirements under New York and/or federal law or failed to comply with contractual requirements of the reverse mortgage, which are conditions precedent to this foreclosure action.
- ❑ **Reverse Mortgage—Failure to Specify Alleged Default:** The complaint is vague and does not specify the alleged default and/or the amount(s) plaintiff claims in this action.
- ❑ **Reverse Mortgage—Foreclosure on a Reverse Mortgage for Property Charge Defaults is Against Public Policy:** The purpose of reverse mortgage loans under the Home Equity Conversion Mortgage (“HECM”) program is to assist senior citizens to stay in their homes, and reverse mortgage lenders have other remedies in the event of alleged failure to pay property charges. Plaintiff, accordingly, as a matter of equity and public policy, should not be permitted to foreclose.
- ❑ **90-Day Notice Requirement** (NY Real Property Actions and Proceedings Law § 1304): Plaintiff failed to comply with the requirements of NY Real Property Actions and Proceedings Law § 1304, a condition precedent to this foreclosure action.
- ❑ **90-Day Notice Filing Requirement** (NY Real Property and Proceedings Law § 1306): Plaintiff failed to comply with the requirements of NY Real Property and Proceedings Law § 1306, a condition precedent to this foreclosure action.
- ❑ **Help for Homeowners in Foreclosure Notice Requirement** (NY Real Property Actions and Proceedings Law § 1303): Plaintiff failed to comply with the requirements of NY Real Property and Proceedings Law § 1303, a condition precedent to this foreclosure action.
- ❑ **Pending Foreclosure Action** (NY Real Property Actions and Proceedings Law § 1301): Plaintiff impermissibly commenced this action because there is a prior pending action to recover all or part of the mortgage debt.
- ❑ **Real Estate Settlement Procedures Act Early Intervention Requirement** (12 C.F.R. § 1024.39): Upon information and belief, Plaintiff violated the early intervention requirements of the Real Estate Settlement Procedures Act because (*check one or both if applicable*):
 - ❑ Within 36 days of my delinquency, the loan servicer did not attempt to establish live contact with me to inform me about the availability of loss mitigation options.
 - ❑ Within 45 days of my delinquency, the loan servicer did not send me a written notice that included contact information for the servicer, a description of loss mitigation options available from the servicer, information about applying for loss mitigation, and a website listing housing counselors.

- Real Estate Settlement Procedures Act Pre-Foreclosure Review Requirement** (12 C.F.R. § 1024.41): Plaintiff impermissibly filed this foreclosure during the pre-foreclosure review period because (*check one or both if applicable*):
 - Plaintiff commenced this action before my loan was more than 120 days delinquent.
 - I submitted a complete loss mitigation application to my loan servicer but Plaintiff commenced this action (1) before the loan servicer made a decision on that application, (2) before the time period to appeal the loan servicer's decision lapsed, or (3) before the loan servicer made a decision on an appeal I submitted in connection with the loss mitigation application.

- FHA Pre-Foreclosure Requirements:** My loan is insured by the Federal Housing Administration. Upon information and belief, the loan servicer/mortgagee has not complied with regulations of the Department of Housing and Urban Development because the loan servicer/mortgagee did not do one or more of the following (*check all that are applicable*):
 - Send me a notice of default before the end of the second month of my delinquency (24 C.F.R. § 203.602).
 - Attempt to arrange a face-to-face interview with me before three full monthly installments due under the mortgage were unpaid (24 C.F.R. § 203.604).
 - Evaluate me for loss mitigation before four full monthly installments due under the mortgage were unpaid (24 C.F.R. § 203.605).
 - Wait until three full monthly installments due under the mortgage were unpaid before commencing this foreclosure action (24 C.F.R. § 203.606)

- Certificate of Merit Requirement** (NY Civil Practice Law and Rules § 3012-b): Upon information and belief, Plaintiff failed to comply with the Certificate of Merit requirements of NY Civil Practice Law and Rules § 3012-b.

- Request for Judicial Intervention** (NY Codes, Rules and Regulations Title 22, § 202.12-a(b)): Upon information and belief, Plaintiff did not file a Request for Judicial Intervention.

- Attorney's Fees** (NY Real Property Law § 282): If I retain counsel, I am entitled to recover my attorney's fees in defending this action pursuant to New York Real Property Law § 282.

- Excessive Interest and Fees** (NY Civil Practice Law and Rules § 3408(f)): In a prior foreclosure action, Plaintiff failed to negotiate in good faith pursuant to CPLR 3408(f). This failure to negotiate in good faith has caused excessive interest and fees to accrue which Plaintiff, as a matter of equity and by operation of the CPLR, is not entitled to recover.

- Excessive Interest** (NY Civil Practice Law and Rules § 5001(a)): Plaintiff has unreasonably delayed filing this action, failed to file the Request for Judicial Intervention or engaged in

other dilatory conduct causing excessive interest to accrue which the Court may reduce or toll, as a matter of equity and by operation of the CPLR.

Action Commenced Against a Deceased Party: This action is a nullity because it was commenced against Defendant Mary L Williams/Cole after that party was already deceased and before a personal representative was appointed and it should therefore be dismissed.

Payment or Partial Payment: I have paid, in whole or in part, the amounts claimed by Plaintiff.

Other Defenses or Counterclaims (*attach additional pages if needed*):

I have lived at the residence for 10 years or more but have never been listed as an owner. I was under the impression that the taxes were being paid by my mother-in-law Mary L Williams prior to her death in 2018.

I had no idea that the taxes were behind by so many years because she was not paying prior to her death.

I would like to set up a monthly repayment schedule to pay the taxes so that my family can remain in the premises.

Wherefore, Defendant requests that the Complaint be dismissed; that the relief requested by Defendant be granted in its entirety; that Defendant be granted costs and attorneys' fees if he

or she retains counsel; and any other relief allowed by law deemed just and proper by this Court in the exercise of its equity jurisdiction in this foreclosure action.

Dated: Nov. 27, 2020
Albany, New York

Andrea Keays, Defendant *Pro Se*
(Defendant's Signature)

Andrea Keays
(Defendant's Name)

212 2nd Ave Apt 1
(Defendant's Address)

Watervliet, NY 12189
(Defendant's Address)

518-807-2311
(Defendant's Telephone Number)

VERIFICATION

I, Andrea Keays, being duly sworn, state that the within Answer is true to the best of my knowledge, except as to those matters alleged upon information and belief, which I believe to be true

Andrea Keays

(Defendant's Name)

Andrea Keays

(Defendant's Signature)

Sworn to and subscribed before me this 27th day of November, 20 20

Bruce L. Salisbury
Notary Public

Bruce L. Salisbury
Notary Public, State of New York
Qualified in Albany County
No. 01SA6365315
Commission Expires October 02, 2021

STATE OF NEW YORK
COUNTY COURT

COUNTY OF ALBANY

In the Matter of the "In Rem" Delinquent Tax Lien Foreclosure Proceeding brought pursuant to Article Eleven, Title 3 of the Real Property Tax Law

by

THE COUNTY OF ALBANY, NEW YORK, Tax District

against

Those Parcels of Real Property described in the LIST OF DELINQUENT TAXES filed on December 23, 2015 covering the CITY OF WATERVLIET, Albany County, Albany County

TO:

It appears you may have an ownership, lien holder or other legal interest in the parcel of real property included in the above specified List of Delinquent Taxes that is individually described at the bottom of this Statement.

The above-entitled proceeding has been commenced to foreclose upon this parcel due to the failure to pay real property taxes assessed and levied against it. Unless such taxes and other legal charges are paid in full or you interpose an Answer in this proceeding on or before **January 15, 2021, that being THE LAST DAY FOR REDEMPTION**, you will lose your ownership, lien holder or other legal interest in this parcel and title to it will be transferred to the County of Albany by means of a Court judgment. You may want to contact an attorney to protect your rights.

If you want to pay the taxes and legal charges owed on this parcel, find out the amount owed, require further information, or have any questions concerning this matter, please immediately contact the Albany County Division of Finance, Room 1340, 112 State Street, Albany, New York 12207, Telephone No. (518) 447-7082 for further information.

DATED: August 17, 2020

PARCEL DESCRIPTION

Parcel Foreclosure No.: 07591-16-000101
Owner(s) of Record on Date of Filing List of Delinquent Taxes:
Linda C. Cole
Owner(s) of Record on Date of Title Search: Mary L. Williams
Parcel Location: 212 2nd Avenue
Parcel Tax Map No. 04405800010350000000 Class Code: 220

**TAX ENFORCEMENT
STATEMENT**

Index No. 07591-16

**IMPORTANT!!
PLEASE DO NOT
IGNORE THIS NOTICE!!**

STATE OF NEW YORK
COUNTY COURT COUNTY OF ALBANY

In the Matter of the "In Rem" Delinquent Tax Lien
Foreclosure Proceeding brought pursuant to
Article Eleven, Title 3 of the Real Property Tax
Law

by

THE COUNTY OF ALBANY, NEW YORK, TAX
DISTRICT

against

PETITION AND
NOTICE OF
FORECLOSURE

Index No. 07591-16

Those Parcels of Real Property described in the
LIST OF DELINQUENT TAXES filed on December
23, 2015 covering the CITY OF WATERVLIET,
Albany County, Albany County

PLEASE TAKE NOTICE that on August 17, 2020 the Commissioner of the Albany County Department of Management and Budget as Enforcing Officer (hereinafter "Enforcing Officer") of the Albany County, New York, Tax District (hereinafter "Tax District") pursuant to law filed with the Clerk of Albany County this document intended to serve as both the Petition of Foreclosure and the Notice of Foreclosure in the above captioned proceeding to enforce the payment of unpaid real property taxes or other lawful charges that have accumulated and become liens against the parcels of real property included in the above specified List of Delinquent Taxes ("List"), a copy of which List was annexed to said Petition and Notice when it was filed with said Clerk.

Effect of filing: All persons and entities having or claiming to have any right, title or interest in or lien upon any of the parcels of real property included in the annexed List are hereby notified that the filing of this Petition and Notice of Foreclosure constitutes the commencement by the Tax District of a proceeding in the above specified Court to foreclose "in rem" the unpaid tax liens on the parcels of real property included in the annexed List.

Nature of proceeding: This proceeding is brought only to foreclose unpaid tax liens on the parcel(s) of real property included in the annexed List and no judgment will be entered in this proceeding against any person for taxes or other legal charges or any part thereof.

Persons affected: This notice is directed to all persons and entities having or claiming to have any right, title or interest in, or lien upon any of the parcels of real property included in the annexed List. Such persons are hereby further notified that a duplicate of this Petition and Notice of Foreclosure and annexed List have been filed in the office of the Enforcing Officer of the Tax District and will remain open for public inspection up to and including the below specified last day for redemption.

Right of redemption: Any person having or claiming to have any right, title or interest in or lien upon any of the parcels of real property included in the annexed List may on or before the last day for redemption below specified redeem the same by paying to the Tax District the amount of all of the unpaid tax liens thereon computed to and including said last day for redemption. Such payments must be made to the Albany County Commissioner of Management and Budget, 112 State Street, Room 1340, Albany, New York 12207. In the event that a person or entity other than the record owner of the

parcel pays such tax liens, such person or entity is only entitled to have the tax liens satisfied of record and will not by reason of such payment acquire any ownership interest in the parcel. Personal checks will not be accepted on or after the date of this Petition and Notice. Payment by cash, certified check, bank check or money order is required.

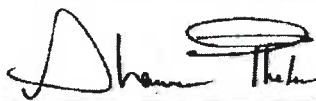
Last day for redemption: The last day for redemption is hereby fixed as January 15, 2021.

Service of an Answer: Any person or entity having or claiming to have any right, title or interest in or lien upon any of the parcels of real property included in the List annexed to this Petition and Notice of Foreclosure as Exhibit "A" may interpose a duly verified Answer setting forth in detail the nature and amount of said claim or interest and any defense or objection to the foreclosure proceeding. Such Answer must be filed in the Office of the Albany County Clerk and served upon the attorney for the Tax District, the Albany County Attorney, at the address shown below on or before the above mentioned as the last day for redemption.

Failure to redeem or answer: In the event of the failure to redeem or answer by any person or entity having the right to redeem or answer, such person or entity will be forever barred and foreclosed of any right, title and interest in or lien upon and equity of redemption had by them in the parcels of real property included in the annexed List and a Judgment in Foreclosure by default may be taken by the Tax District.

DATED: August 17, 2020

ENFORCING OFFICER
COUNTY OF ALBANY, NEW YORK, TAX DISTRICT



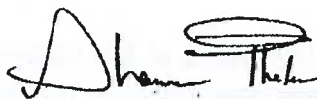
SHAWN A. THELEN, Commissioner, Albany County
Department of Management and Budget

ATTORNEY FOR TAX DISTRICT:
Albany County Attorney
112 State Street, Room 600
Albany, New York 12207
Tel. No. (518) 447-7089

AFFIRMATION

I, SHAWN A. THELEN, Commissioner of the Albany County Department of Management and Budget, hereby affirm under the penalties of perjury that: I am the duly designated Enforcing Officer for the County of Albany, New York, Tax District; I have read the foregoing Petition and Notice of Foreclosure signed by me and I am familiar with its contents; and the contents thereof are true to the best of my knowledge and belief.

DATED: August 17, 2020

A handwritten signature in black ink, appearing to read "Shawn Thelen". The signature is written in a cursive style with a large initial 'S' and a distinct 'T'.

**SHAWN A. THELEN, Commissioner, Albany County
Department of Management and Budget**

LIST OF DELINQUENT TAXES
FOR
CITY OF WATERVLIET, ALBANY COUNTY

PARCEL FORCLOSURE NO: 000101
FORECLOSURE PROCEEDING INDEX NO: 07591-16
PARCEL LOCATION: 212 2ND AVE, CITY OF WATERVLIET
PARCEL TAX MAP NUMBER: 04405800010350000000
PARCEL PROPERTY CLASS CODE: 220
OWNER LISTED ON DELINQUENT TAX BILL: COLE LINDA C
REPUTED PARCEL OWNER(S): COLE LINDA C
AS OF 12/22/2016 COLE MARY
MAILING ADDRESS: 130 3RD ST
WATERVLIET, NY 12189

DELINQUENT TAXES

<u>YEAR</u>	<u>TYPE OF TAX</u>	<u>AMOUNT DUE</u>
2015	PROPERTY	3,286.52
2015	SCHOOL	1,958.40