

Spring/Summer 2022

THE RECORDER



FROM THE RECORDER, Michael E. Kozikowski, Sr.

MISSION STATEMENT

Our mission is to always “Put the Customer First” and to strive for continuous improvement by providing the types of services that meet the needs of our customers.

Message from the Recorder

Dear Citizens of New Castle County and Primary Business Organizations,

It’s been five months since we released and launched Alert Me. The purpose of AlertMe is to enable those who have signed up to be alerted when documents are recorded that contains a user specified information.

Once a user registers with AlertMe, they will be sent a confirmation email to complete the registration process. This ensures they are a “real” user and will prevent malicious use of the tool. AlertMe allows users to define the names of people or businesses of interest that they want to keep an eye open on for any suspicious activity. AlertMe examines all the new filings (and corrections made to old documents) looking for matches on the user specified criteria and will send out an email detailing the relevant information.

“Even though our current possible fraudulent security protocols provides excellent protection, the AlertMe software adds the necessary feedback for the user” - Michael E. Kozikowski Sr.

We are excited that we added this product as another layer of protection for our citizens of New Castle County. We’ve had several citizens start participating in the program since it’s inception and we hope that more will sign up. You will not be automatically enrolled into this benefit; all citizens will need to go to our website to sign up alerts.

Also we like to bring to your attention that our office hours will be changing for the summer. Starting June 13th until September 2nd our office will be closing at 12:45pm on Fridays during the summer. If you haven’t already you can sign up to file electronically with our office. You will be able to file from anywhere and will remain connected 24/7 online. We are partnered with four e-filing vendors that give you the ability to electronically file most documents. You can find the electronic agreement on our website, as well as, contact information for all our vendors within the electronic filing agreement.



OFFICE OFFICIALS:

Michael E. Kozikowski, Recorder
Thomas G. Ferrier, Chief Deputy
Edward Dale, Office Administrator
Lisa Shellem, Office Administrator
Sharee Cole, Confidential Secretary

MAILING ADDRESS:

Recorder of Deeds
Louis L. Redding
City/County Building
800 N. French St., 4th Floor
Wilmington, DE 19801
Phone: (302) 395-7749
Fax: (302) 395-7732

WEBSITE INFORMATION:

Nccde.org/deeds
deedsearch.nccde.org—for on-line records search

HOURS OF OPERATION: (From 6/13—9/2)

Monday through Thursday
8:00 a.m. to 3:45 p.m.
Friday 8:00 a.m. to 12:45 p.m.

HOLIDAY CLOSINGS:

Juneteenth, Monday, Jun. 20, 2022

INDEPENDENCE DAY, Mon., July 4, 2022

LABOR DAY Mon., Sep 5, 2022

FEE SCHEDULE:

Please visit our website for a detailed fee schedule at:
www.nccde.org/deeds

HOME WARRANTY NOTICES IN THE MAIL— SCAM OR BAD BUSINESS PRACTICE?

Citizens of New Castle County have reported receiving letters in the mail urging them to call a number about a time-sensitive matter about their mortgage, in many cases citing a home warranty coverage is about to expire. You are right to question any communication you receive like this, especially when something just doesn't seem right. New Castle County Recorder of Deeds has never issued any notices that citizens are receiving. Our advice to citizens is to disregard and get rid of these notices when or if you receive them.

What do these letters look like and what do they say?

These letters may come from Home Warranty Solutions, or other similar companies. Some of these letters will reference the name of a mortgage lender. The letter asks the recipient to respond to the notice by a certain date, and warns that failure to respond could result in a potential loss of coverage. Typically, whenever threatening language or undue urgency is used, then it is likely the communication is coming from a scammer. This scam is especially convincing because it is sent through the mail. These letters may look similar to the example.

Who is sending these home warranty notices?

There is information at the top of the letter stating that it comes from "Home Warranty Solutions" in this sample, but could also cite a different company name. We recommend always searching for information on any company you are unfamiliar with to find reviews and Better Business Bureau information about its legitimacy.

How did the senders get my information?

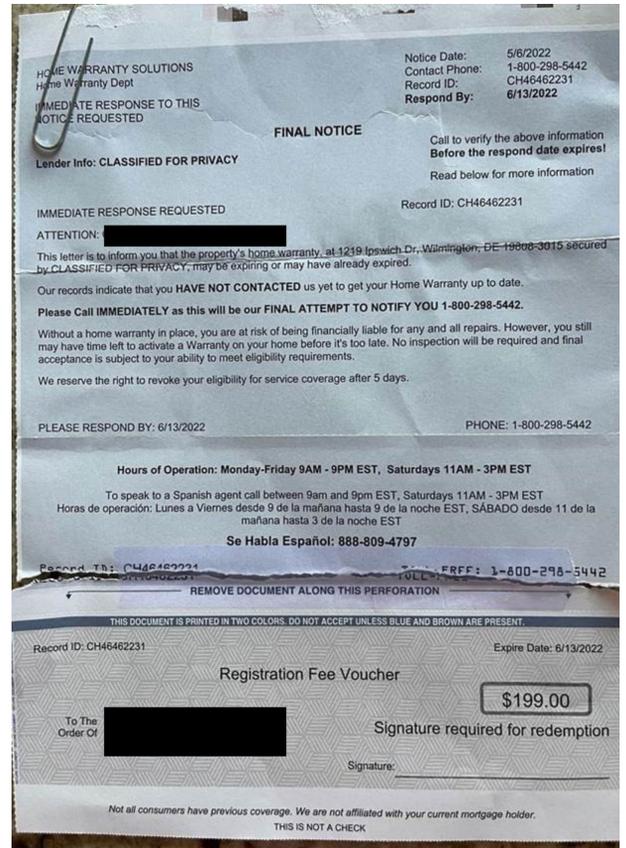
At New Castle County, We're committed to protecting our citizens' personal information. We do not sell or distribute any private and non-public information to non-affiliate third parties. However, some information about mortgages, regardless of what lender you work with, is public record. That's how scammers like this can obtain your contact information. Often, you can tell that a scam is likely when the account number that is referenced does not match your loan account number with your financial institution.

What happens if I call the number on the letter?

Calling the number listed on the letters may connect you with a real person, or it may direct you to an automated recording. In either case, it is important that you **do not give out your personal information**. Doing so could result in terrible consequences in relation to your privacy and finances.

What should I do if I receive this letter?

The best course of action is to disregard the home warranty notice. You may dispose of it the same way you would any other piece of junk mail. We always recommend shredding any mail that contains personal information for extra security.



Recorder of Deeds Civic Presentations

On behalf of the New Castle County Recorder of Deeds Office I would like to describe to you our Understanding Land Records PowerPoint/Web Video presentation. The presentation is designed to inform the citizens of New Castle County and the primary business organizations about the Recorder of Deeds office and its various functions as well as the importance of recording your CIC (Common Interest Community) governing documents.

My staff and I will speak to your organization about the importance of the office and how it relates to you, show you how your tax dollars are being spent to provide efficient and effective customer service, and most importantly, provide an understanding of how to better utilize our office when needed. The presentation can be formatted to meet any time restraints. If your request is for a 1/2 hour to 1 1/2 hour presentation, we can accommodate it. The flexibility of the PowerPoint presentation focuses on who the audience is, and what specific interest or questions need to be addressed regarding the Recorder of Deeds Office.

Whether it is learning to use our operating imaging system or searching our NCC-Deeds.com web site, we will provide the citizens with information that will help them successfully complete their research.

If interested in the PowerPoint/Web Video presentation, please contact my Confidential Secretary, Sharee Cole at 395-7721 or Sharee.Cole@newcastlede.gov to establish the date and time. I look forward to meeting you in the near future.

Sincerely,

Michael E. Kozikowski

Michael E. Kozikowski, Sr.

Common Interest Community Ombudsman

Contact Information:

Christopher J. Curtin
Deputy Attorney General
Common Interest Community Ombudsperson
820 N. French Street
Wilmington, DE 19801

Tel: 302-577-8600
Outside New Castle County: 800-220-5424
Fax: 302-577-6499
email: CIC.OmbudsmanDOJ@state.de.us

Web site: <http://attorneygeneral.delaware.gov/fraud/cpu/ombudsman.shtml>

Source: <http://attorneygeneral.delaware.gov/fraud/cpu/ombudsman.shtml>

RECORDER OF DEEDS PRIMARY CONTACTS:

If you have any specific questions related to this office, please contact the following:

Lisa Shellem, Office Administrator

NCC Recorders of Deeds

Phone: (302) 395-7792

Email: Lisa.Shellem@newcastlede.gov

Deeds, Mortgages, Satisfactions
and other Recorded Documents

Edward Dale, Office Administrator

NCC Recorder of Deeds

Phone: (302) 395-7739

Email: Edward.Dale@newcastlede.gov

Transfer Tax, Maps and Microfilm

Sharee Cole

NCC Recorder of Deeds

Phone: (302) 395-7721

Email: Sharee.Cole@newcastlede.gov

Office Confidential Secretary

Office Hours :

Mon. - Thur. 8:00 a.m. - 3:45 p.m.

Fri: 8:00—12:45pm

Location:

800 North French Street |4th Floor

Contact Us:

Main Number :

(302) 395-7700

Important Numbers:

Register of Wills - (302) 395-7800
Clerk of the Peace - (302) 395-7780
Assessment- (302) 395-5520
Land Use - (302) 395-5400
Code Enforcement - (302) 395-5555

FY2022 & FY2023 Continuous Improvement Progress Report

NCC County Council and the County Executive adopting Ordinance 16-04 that provides the Common Interest Community in New Castle County the opportunity to record all of their governing documents free of charge. The HOA Portal will enhance accessibility to retrieving their governing documents and improve their customer service experience.

Due to the COVID-19 pandemic, the HOA Portal was postponed to give us the ability to respond and focus on the most crucial needs to continue processing real estate transactions. We have partnered with the New Castle County Meyer Administration to continue this project. Our target date for launching the portal will be in sometime in the 4th Quarter of this year or the 1st Quarter of next year.

When the Portal is launched it will allow Common Interest Communities (CIC's) and the citizenry to view designated governing documents free of charge. This will be an added benefit to the other upgrades we have implemented here at the Recorder of Deeds Office.

Finally, During COVID-19 many of our customers were forced to work from home and they found the convenience in being able to send over settlement packages electronically. Currently we have more the 50% of land records being submitted to our office electronically. Our goal in FY2021 was to add all remaining documents types to our list of documents that can be filed electronically. As of, November 2021 all documents except for building permits and deeds with monies due on the 5403 can be filed electronically. Our goal for FY2023 is to record a majority of the land records documents electronically versus other methods of delivery.

I am looking forward to your response regarding any of the goals and objectives outlined above and implemented by my team.

Your humble elected servant,
Michael E. Kozikowski
New Castle County
Recorder of Deeds
Office: 302-395-7749
Fax: 302-395-7732
Michael.Kozikowski@newcastlede.gov

State legislation SB 243 Restrictive Covenant Legislation

On September 4, 2018, Governor John Carney signed Senate Bill 243. This important legislation sponsored by Senator Henry, Senator McDowell and Representatives Hensley and Potter is an act to amend the Restrictive Covenant Legislation. This legislation is the process for a property owner to request the redacting/striking of unlawful language from their governing documents that reside in a governing community.

The following link <https://www.nccde.org/136/Recorder-of-Deeds> will take you to New Castle County Recorder of Deeds website. If you look under Documents you will find more information about Senate Bill 243 as well as be able to download the Restrictive Covenant Redaction Form.

Once you complete the form, bring or mail the form along with a copy of the instrument highlighting the provision that needs to be redacted.