

MORTGAGE RECORDING GUIDELINES
Updated July 25, 2024

These guidelines set out minimum requirements for recording an AHC grant enforcement note and mortgage (“Mortgage”). You may wish to check with your local attorney or the county clerk or register to be sure that you have met any additional requirements specific to your jurisdiction.

1. Fill in the blanks on the Mortgage form. Double check the document for accuracy and completeness, and that the following information is provided:
 - A. AHC ID#
 - B. Grantee’s name and address entered in ‘Record and Return to Grantee’ box
 - C. Obligor’s full name
 - D. Mortgage date
 - E. Block, lot and section numbers of the property and where applicable, the legal description
 - D. Location of the property
 - E. Total amount of AHC grant funds allocated, including admin/operating expenses
 - F. Number of housing units assisted and the per housing unit amount
 - G. First Lender information (if applicable)
 - H. Obligor signature
 - I. Notary stamp and signature
2. Make sure Obligor signs the Mortgage and that the signature is notarized. The county clerk or register will not record a Mortgage that has not been notarized.
3. Present the Mortgage to your county clerk or register for recording. You will not have to pay mortgage recording tax or a filing fee for recording the Mortgage. AHC is exempt from these fees pursuant to Sections 45-b(2) and 53 of the Private Housing Finance Law and Sections 8017 and 8019(d) of the Civil Practice Law and Rules. To claim these exemptions, you must download and complete the Exemption from Mortgage Recording Tax and Filing Fees Affidavit and submit them to the local officials. You may also obtain an Exemption form directly from AHC by submitting a request to AHCsatisfactions@hcr.ny.gov.
4. Once you’ve received the recorded Mortgage back, scan and email the recorded Mortgages to AHC at AHCmortgages@hcr.ny.gov so that we have the proper records to enable us to issue the Obligor a Satisfaction of Mortgage document once the lien term has expired.
5. **DO NOT** send hard copies of Recorded Mortgages to AHC. **DO NOT** have the County Clerk send mortgages to AHC. **You should retain all filed mortgages related to the project.**