



69 Cascade Drive
Knowlton Building, Suite 202
Rochester, NY 14614

Title No. 10090986

MORTGAGE FORECLOSURE CERTIFICATE

CERTIFIES TO:

Client Ref. No.:

Premises:

**136-26 61st Road
Flushing, NY 11367**

County: **Queens**

Tax Map/Parcel ID No.:

Block: 6386

Lot: 12

That a search has been made against the premises described in Schedule "A" to the date hereof, and title to said premises is vested of record in **Dhanraj Gagraj**

Current Deed:

Grantor: Susan A. Nessler

Grantee: Dhanraj Gagraj

Dated: April 7, 1997 Recorded: May 27, 1997

Reel: 4596 Page: 1131

Prior Chain of Title: None

This certificate includes appended schedules, as follows:

- | | |
|------------|--|
| Schedule A | Description of Mortgaged Premises |
| Schedule B | Mortgages and Assignments of Record |
| Schedule C | Necessary Parties Defendant |
| Schedule D | Exceptions, Objections and Other Information |
| Schedule E | Tax Search |

Certified as of **October 2, 2009**



SCHEDULE A

DESCRIPTION OF MORTGAGED PREMISES

Title No. 10090986

All that certain plot, piece or parcel of land, with the buildings and improvements thereon erected, situate, lying and being in the Third Ward, Borough and County of Queens, City and State of New York, known and designated on a certain map entitled "Queensboro Hill, Map Number 1 of property belonging to the Queensboro Heights Land Corporation situate at Flushing in the Third Ward, Borough of Queens, City of New York, Foster and Starbuck, Civil Engineers, D.A., City Surveyor, February 1908, as and by lot numbers 19 and 18 in block 28, which said lots with reference to said Map are more particularly bounded and described as follows:

BEGINNING at a point on the southerly side of 61st Road, formerly Irving Street, distant 240 feet westerly from the southwesterly corner of 138th Street, formerly Hillcrest Avenue, and 61st Road;

RUNNING THENCE southerly and parallel with 138th Street, 100 feet;

THENCE westerly and parallel with 61st Road, 40 feet;

THENCE northerly and parallel with 138th Street, 100 feet to the South side of 61st Road;

THENCE easterly along the southerly side of 61st Road, 40 feet to the point or place of BEGINNING.



SCHEDULE B

MORTGAGES AND ASSIGNMENTS OF RECORD

Title No. 10090986

MORTGAGE TO BE FORECLOSED

ONE

Mortgagor: Dhanraj Gagraj
Mortgagee: New Century Mortgage Corporation
Amount: \$275,000.00
Dated: September 15, 2005
Recorded: October 17, 2005
CRFN: 2005000578343

SAMPLE

ASSIGNMENT OF MORTGAGE: (1)

Assignor: New Century Mortgage Corporation
Assignee: JPMorgan Chase Bank, as Trustee
Dated: June 5, 2006
Recorded: December 5, 2006
CRFN: 2006000669930



SCHEDULE B - CONTINUED

MORTGAGES AND ASSIGNMENTS OF RECORD

Title No. 10090986

PRIOR MORTGAGES

Note: Mortgages contained in this section will not be cut-off in the action

NONE
SAMPLE



SCHEDULE B - CONTINUED

MORTGAGES AND ASSIGNMENTS OF RECORD

Title No. 10090986

SUBORDINATE MORTGAGES

Note: Mortgages contained in this section will be cut-off in the action

NONE
SAMPLE



SCHEDULE C

NECESSARY PARTIES DEFENDANT

Title No. 10090986

This list of necessary parties defendant is made on the assumption that all parties are to be personally served in the proposed action. If any of the persons hereinafter named are deceased, their legal representatives and successors in interest should be made parties defendant after whose rights are subordinate to the mortgage to be foreclosed, such persons should also be made parties defendant after search has been amended. If any leases, mortgages or other liens are recorded prior to the period covered by this search, but which, by reason of subordination clauses contained therein or otherwise, are in fact subordinate to the lien of the mortgage to be foreclosed, all persons interested in said leases, mortgages or other liens should also be made parties defendant after search has been amended.

If the United States of America, State of New York, City of New York or any of its agencies, are made parties, the complaint must set forth the reason therefore in detail.
(See R.P.A. and P.L. Sec 202 and 202A and 28 U.S.C.A. 2410.)

The addresses of parties herein given were obtained from the record and are not represented to be the present addresses of the parties.

Consideration should be given to the desirability of naming as defendants the obligor named in the bond or in any extension, assumption of guaranty agreement.

All occupants of the premises herein described should be made parties defendant.

The Company should be requested to continue searches to the date of filing Lis Pendens.

PARTIES DEFENDANT

INTEREST IN PREMISES

1. Dhanraj Gagraj 136-26 61st Road Flushing, NY 11367	Record Owner(s) and original obligor under the Bond secured by the Mortgage recorded on October 17, 2005 in CRFN 2005000578343 and assignment(s) recorded in CRFN 2006000669930.
2. New York City Environmental Control Board 144-06 94th Avenue Jamaica, NY 11435	Possible Subordinate Lienor by virtue of (4) violations against name(s) similar to record owner(s), as referenced on attached printout.



SCHEDULE C - Continued

NECESSARY PARTIES DEFENDANT

Title No. 10090986

<p>3. New York City Department of Finance Parking Violations Bureau Payment and Adjudication Center of Queens 144-06 94th Avenue, 2nd Floor Jamaica, NY 11435</p>	<p>Possible Subordinate Lienor by virtue of New York City Parking Violations Bureau Lien in Queens County for \$128.02 against Dhanraj Gagraj, 3262 31st Street, #1R, Astoria, NY 11106, issued September 10, 2008 in Plate No. EHA2388, Ticket No. 7425016047.</p> <p>-</p> <p>Possible Subordinate Lienor by virtue of New York City Parking Violations Bureau Lien in Queens County for \$111.11 against Dhanraj Gagraj, 3262 31st Street, #1R, Astoria, NY 11106, issued October 20, 2008 in Plate No. EHA2388, Ticket No. 7568301953.</p>
<p>4. John Doe and Mary Doe</p>	<p>Said names being fictitious, it being the intention of Plaintiff to designate any and all occupants, tenants, persons or corporations, if any, having or claiming an interest in or lien upon the premises being foreclosed herein.</p>



SCHEDULE D

EXCEPTIONS, OBJECTIONS AND OTHER INFORMATION

Title No. 10090986

1. This report is issued for foreclosure purposes only. For fee insurance, if any, additional searches must be conducted and any questions arising there from, disposed of.
2. Rights of tenants or persons in possession of the subject premises.
3. Any state of facts that an accurate survey may show.
4. Covenants, easements, reservations and restrictions of record, if any.
5. Subject to any state of facts an accurate and full municipal/departmental search would disclose.
6. This Company should be requested to continue its searches at every phase of the foreclosure proceedings.
7. The pertinent sections of the Soldiers and Sailors Civil Relief Act must be conformed with.
8. Note: Compliance with Real Property Actions and Proceedings Law Section 1320 ("Special summons requirement in private residence cases") is required if the property mortgaged contains not more than three units.
9. Note: Compliance with Civil Practice Law and Rules Section 3215(g)(3) ("Default judgment") is required if a default judgment is to be obtained in the foreclosure of a mortgage on residential property.
10. Real Property Actions and Proceedings Law Section 1303 requires that a notice, captioned "Help for Homeowners in Foreclosure", containing required text, be delivered, in a mortgage foreclosure involving residential Real Property which is an owner-occupied one-to-four family dwelling, with the summons and complaint on colored paper that is a color other than that of the paper on which the summons and complaint are printed, and in a specified point type.
11. Real Property Actions and Proceedings Law Section 1304 requires that a notice containing required text in a specified point type be mailed by registered or certified mail and by first class mail to the borrower, and if different, to the residence which is the subject of the mortgage, at least 90 days before legal action is commenced, when the mortgage secures a "high-cost home loan", as defined in Banking Law Section 6-1, or a subprime home loan or a non-traditional home loan, as those terms as defined in RPAPL Section 1304.



SCHEDULE D-Continued

EXCEPTIONS, OBJECTIONS AND OTHER INFORMATION

Title No. 10090986

12. Real Property Actions and Proceedings Law Section 1302 requires that any complaint served in the foreclosure of a “high-cost home loan” or a “subprime home loan” commenced on and after September 1, 2008 contain an affirmative allegation that at the time the proceeding is commenced, the plaintiff is the owner and holder of the subject mortgage and note, or has been delegated the authority to institute a mortgage foreclosure action by the owner and holder of the subject mortgage and note, and the plaintiff has complied with all of the provisions of Banking Law Section 595-A, and any rules and regulations promulgated thereunder, Banking Law Sections 6-1 of 6-m, and RPAPL Section 1304.
13. Bankruptcy search against Dhanraj Gagraj reveals nothing found of record.
14. Surrogates search against Dhanraj Gagraj reveals nothing found of record.
15. Lis Pendens action filed in Supreme Court, Queens County on October 10, 2007, from JP Morgan Chase Bank, National Association, as Trustee for the C-BASS Mortgage Loan Asset-Backed Certificates, Series 2005-CB8 as Plaintiff, against Dhanraj Gagraj, NYC Environmental Control Board and “JOHN DOE” and “JANE DOE”, the last two names being fictitious, said parties intended being tenants or occupants, if any, having or claiming an interest in, or lien upon the premises described in the complaint and others, as defendants, under Index No. 25258/07 in an action to foreclose mortgage recorded on October 17, 2005 in CRFN 2005000578343. Attorney of Record: Jordan S. Katz, Esq., 395 N. Service Road, Suite 401, Melville, NY 11747.
16. For questions regarding this Certificate, please contact Melissa Gentle/MSB, (585) 454-4770 ext. 240.



Tax Search

Title No.: **10090986**

Date: October 22, 2009

Client Name:

Client No.: N/A

Assessed Owner: Dhanraj Gagraj

Assessed Value: Land: \$13,780.00 Total: \$23,886.00

Tax Address: 136-26 61st Road

City/Borough: City of New York / Queens

County: Queens

State: New York

Tax Account No.: Block: 6386 Lot: 12

School District: New York City School District

Class Code: B3 - Two family converted from one family

Lot Size: 40.00 x 100.00 ft

Notes:

- Subject to Future installments of special assessments for improvement, if any.
- New York Real Property Tax Law Section 302 and 520 may affect the real estate tax liability, if the premises described in Schedule "A" have a tax exemption.
- Subject Unpaid Water and/or Sewer Charges, If Any.
- Subject to Any State of Facts an accurate municipal/departmental search would disclose.

-Tax Search Continued-

TAX SEARCH DOES NOT GUARANTEE AGAINST EXISTENCE OR SIDEWALK/CURB ASSESSMENTS WHICH ARE NOT REFLECTED IN REAL ESTATE TAX RECORDS AS OF SAID POSTING DATE. NO LIABILITY SHALL BE INCURRED FOR ERRONEOUS OR INACCURATE INFORMATION PROVIDED BY THE DEPARTMENT OF FINANCE, TREASURER, OR APPLICABLE MUNICIPAL TAXING AUTHORITY, INCLUDING BUT NOT LIMITED TO ERRORS DUE TO LOADING, KEY ENTRY, PROCESSING, DATA COMMUNICATION, HARDWARE AND SOFTWARE PROBLEMS, OR THE BACKDATING OF ANY INFORMATION. RESPONSIBILITY LIMITED TO THOSE ITEMS AND INSTALLMENTS THAT ARE LIENS AS OF THE DATE OF THIS REPORT AND REFLECTED ON THE PUBLIC RECORDS. RECENT PAYMENTS REFLECTED MAY BE SUBJECT TO COLLECTION. TAX SEARCH DOES NOT COVER ANY PART OF THE STREETS ON WHICH THE PREMISES TO BE INSURED ABUT; NOR DOES IT COVER VAULT CHARGES AND ADDITIONAL CHARGES DUE TO BUILDING PURPOSE CHARGES FOR UNFIXED FRONTAGE. TAX EXEMPTIONS MAY BE RESTORED ON THE DATE OF CONVEYANCE OR UPON DEATH OF THE RECORD OWNER. PLEASE REQUEST THE SELLER OR BORROWER TO HAVE RECEIPTED BILLS AVAILABLE AT THE TIME OF CLOSING.



Tax Search - Continued

Property Tax Status:

PAID TO DATE / UNPAID CURRENT YEAR / UNPAID ARREARS / FORECLOSURE PENDING LIEN SOLD / TAX -

Property Tax Summary (figures as reported on date of this search):

2009/10 (Current Year) Finance-Property Taxes:

\$944.52, 1 st Quarter, Due 7/1/2009	Paid on 6/30/09
\$944.52, 2 nd Quarter, Due 10/1/2009	Paid on 9/23/09
\$944.52, 3 rd Quarter, Due 1/01/2010	Open
\$935.07, 4 th Quarter, Due 4/1/2010	Open

Note: 4th quarter amount may be adjusted to reflect discount for early payment option.

Total Annual Base Tax: \$3,768.63 (÷ 4 equal installments)

Water: Account# N/A - NYC Dept. of Environmental Protection collects. For info call (718) 595-7000
As of this date, current balance reported is: N/A. Charges may be estimated, and meter is subject to a final reading. Please arrange to obtain updated bills and/or paid receipts prior to closing.

Municipal/Departmental Search Summary:

X The following municipal/departmental searches have been conducted:

Description: HPD Building, Registration & Violations:

Search Results Summary:	1) Emergency Repairs / 0 Item(s)
	2) Charges / 0 Item(s)
	3) Violations / 0 Item(s)

Tax Payment Information:

Payee:	NYC Department Of Finance	Payee Address:	P.O. Box 32 Church Street Station New York, NY 10008-0032 (212) 504-4080
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Payee:	NYC Water Board	Payee Address:	P.O. Box 410 Church Street Station New York, NY 10008-0410 (718) 595-7000
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For questions regarding this report, please call: (888) 250-9056 x. 241 Adam J. Whiting /AlexW

Please Note: This Company should be contacted in advance of a closing, if tax payoff coordination services will be required.



A Corporation duly incorporated under the Laws of the State of New York, for a valuable consideration to it paid, does hereby certify to the record owners of an interest in or specific lien upon the premises hereinafter referred to or described, that upon examination of the Grantor and Mortgagor Indexes to the Records in the Office of the Clerk of the County in which subject premises is located, for Deeds of Conveyance, Wills, Powers of Attorney, and Revocations thereof, Mortgages, Indexes for General Assignments, Affidavits of Foreclosure, Assignments of Mortgages, Sheriff's Certificates of Sales, Homestead Exemptions, Lien Book of Welfare Commissioners, Miscellaneous Records, Orders Appointing Receivers, the Mortgage Book of Loan Commissioners of the United States Deposit Fund, Leases, Contracts, Notice of Pendency of Action, State Criminal Surety Bond Liens, Individual Surety Bond Lien Docket, Index of Incompetency, and Surrogate Indexes, against the names disclosed in Schedule D of this Foreclosure Certificate, during the record period of such ownership respectively from and including the date of the mortgage to be foreclosed herein, to the Certification Date herein.

And that it finds the items set forth in the foregoing Foreclosure Certificate, and nothing more, and that said items are correctly set forth, and that there is nothing more in said indexes which appears to affect the premises or any part thereof, described on Certification Page of this Foreclosure Certificate, and Schedule A Description of Mortgaged Premises herein (except liens or encumbrances correctly discharged of record).

And WebTitle Agency further Certifies that no Judgment appears upon the docket books to have been docketed during the last ten years, and no Collector's Bond filed and indexed during the last twenty years, and no Financing Statements affixed to Real Property indexed during the last five years, and no Federal Tax Lien filed during the last ten years and no Mechanic's Lien or Lien Bond filed and indexed during the last year, in said Clerk's Office, against any of the persons who appear from the foregoing Foreclosure Certificate, to have held any title to said premises during said periods, which is a lien on said premises, except as correctly set forth in said Foreclosure Certificate, including those taken from the records and files of the Office of the Surrogate Court, are correctly abstracted.

Searches have not been made for, and this Foreclosure Certificate does not cover, General Assignments, Order Appointing Receivers and Petitions in Bankruptcy against Judgment Creditors and Minor Lienors, Searches for Financing Statements under the Uniform Commercial Code have been made only in the office of the Recording Officer of the County in which the premises are situated, and in counties having a block index system only against the block in which the property is situated.

No inspection of premises, report on streets or searches for violations in Municipal or other governmental departments have been made; nor have searches been made for corporation franchise taxes or license fees, Federal and State inheritance, transfer or estate taxes. Upon request, the company will obtain a report from the State Tax Commission on corporation franchise taxes, license fees or state transfer or estate taxes upon payment of \$1.00 for each name, but no responsibility for the correctness of such reports will be assumed by this company.

This certificate is made for and accepted by the applicant upon the express understanding that: (1) it is to be used only for the foreclosure of the within described mortgage or for the taking of a deed in lieu of foreclosure and for no other purpose; (2) no policy of title insurance is to be issued; (3) if a deed in lieu of foreclosure is taken, the company shall not be liable should the deed be attacked by the grantor, his successors or creditors for inadequacy of consideration or as to the capacity of the record owner to execute such a deed or for any other reason; (4) the company shall not be liable for defects in title, liens, restrictive covenants or any other encumbrance existing or created prior to the date of the aforesaid mortgage to be foreclosed; (5) this certificate shall be null and void if the applicant, his attorney or agent makes any untrue statement with respect to any material fact or suppresses or fails to disclose any material fact or if any untrue answers are given to this company to material inquiries before the issuance of this certificate; (6) any damages hereunder are limited to \$1,000.00, which damages the party for whom this report has been prepared shall sustain by reason of the Company's failure to report a lien or matter junior to the mortgage to be foreclosed.