

UNDERWRITING BULLETIN

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NY000280

Date: April 26, 2006

To: All New York State Office Counsel, Managers and Agents

From: John L. Killea, Senior Vice President and General Counsel

Re: Recording Greene County Mortgages

Effective May 1, 2006, the mortgage tax must be in a separate check when recording a mortgage. All other charges can be included in another check.

As a reminder, the tax rate is .75% (.50% borrower, .25% bank).