



## NEW JERSEY ASSOCIATION OF COUNTIES

November 4, 2010

Acting Director Thomas R. Calcagni  
NJ Division of Consumer Affairs  
124 Halsey Street  
Newark, NJ 07102

### RE: DEED SOLICITATIONS

Dear Director Calcagni:

On behalf of the New Jersey Association of Counties (NJAC), I would like to make you aware of an issue concerning companies that mislead consumers into overpaying for mortgage, deed, and other documents readily available through the offices of the county clerks and registers of deeds.

These companies often charge up to 700% of what it would cost consumers to obtain the same information at their respective county offices. With this in mind, please find attached for your review a solicitation from National Deed Service, which offers to provide a consumer with a deed copy for \$79.50 that the consumer could obtain at the county for as little as \$5.00. Please also find attached a memorandum from National Deed Service to the Hudson County Recorder's Office requesting public documents that it will ultimately sell for profit.

Although several counties have already issued public warnings to residents, NJAC respectfully requests that the Division of Consumer Affairs investigate this deceptive business practice further. Thank you in advance for your time and consideration, and please do not hesitate to contact me with any questions or concerns.

Very truly yours,

John G. Donnadio, Esq.  
Deputy Executive Director

cc: Stephen Finkel, Assistant Attorney General  
Burt Liebman, Director of Legislative and Regulatory Affairs.