

Introduction to the 2026-2027 Edition

Mortgage Liens in New York provides an up-to-date scholarly resource for determining the law relating to real estate mortgages in New York. Although it covers mortgages, sections covered include priority disputes between mortgages, non-consensual liens; such as judgment liens, mechanics' liens real estate tax liens and federal and state liens.

Recent developments in the 2026-2027 Edition include:

- *AMT CADC Venture, LLC v. 455 CPW, L.L.C.*, the Condominium Act's provisions address blanket mortgages, (under this section and under § 339-ee(2)), nothing in the Condominium Act prohibits a blanket mortgage from being a first mortgage.
- RPAPL § 1921 amendments became effective June 10, 2026. After payment of authorized principal, interest, and other amounts due, a mortgagee must execute and acknowledge satisfaction of mortgage and arrange for it to be recorded within thirty days or deliver it to the mortgagor if requested. The amendment also codifies specific monetary penalties for delays in recording or delivering a satisfaction of mortgage, while excluding certain small lending entities from liability. (L.2005, c. 467, § 2, eff. Nov. 7, 2005; L.2025, c. 623, § 2, eff. June 10, 2026; L.2026, c. 49, § 2, eff. June 10, 2026.)
- *175 W. 76th St. LLC v. Lichter Real Est. No. One, LLC*. Co., on motion to appoint a receiver was denied where the “plaintiff [] failed to establish its standing to foreclose on the underlying mortgage note” and the Court found that “significant doubt exists on this record about whether plaintiff can establish standing to foreclose.
- *Article 13 LLC v. Ponce De Leon Federal Bank*, the court concluded that FAPA is constitutionally valid in New York under the Court of Appeals' November 2025 holdings, with retroactive application confirmed and due process and contract challenges rejected.