

INDEX OF CHATTEL MORTGAGES

The Index of Chattel Mortgages is a record of the filing of Chattel Mortgages with the Town Clerk. The procedure was established under New York State Lien Law, which required Chattel Mortgages to be filed with the Town Clerk, unless there was a County Clerk's office in the Town, in which case they were filed there. The practice was discontinued in 1964, but satisfactions were recorded through 1965.

The Index of Chattel Mortgages is a permanent record, as required by the New York State Archives and Records Administration (SARA) under Schedule MU-1, Section 11. [330] a. It is not restricted.

A Chattel Mortgage was a legal document by which an owner gave personal property (household goods, vehicles, animals) as collateral for a loan. It was valid for a term of one year, unless renewed by refiling. These documents are filed separately from the Index, though the series is not complete.

The Index of Chattel Mortgages series consists of four bound volumes covering the years 1878 - 1964. They are handwritten, with variations in ink. The first two show fading. Stains, smudges and corrections are common.

The information in the Index of Chattel Mortgages is organized under alphabetical headings by first initial of the last name of the mortgagor, in chronological order of filing. There are no X headings, but Volumes II - IV have separate Mc headings. There is no index to the volumes.

The contents of Book I are organized as follows: when cancelled / number of mortgage / mortgagor / mortgages (mortgagee) / amount / date of filing. Renewals were sometimes noted. The contents of Books II - IV include: year / mortgagor (given name) / mortgagor (surname) / mortgagee (surname)

/ number of mortgage / property covered / amount / date of mortgage / time of filing / date due / cancelled / renewed. The date due, cancelled and renewed sections were seldom used. Assignments are sometimes noted.

Given names and surnames were sometimes interchanged. Where misfilings were found, they have been noted in the title page to the volume. Where filings are not in chronological order, notation has been made with the page.

Where filings exceeded the space for an alphabetical heading, they were continued elsewhere in the volume. Notation of such continuations has been made as they occur.

Where businesses have two names, they may be filed under either name, or sometimes under both names (ex.: Carrel & Scism may be filed under C or S, but not necessarily under both.). Where there is more than one party to a mortgage, the filing may exist under all names, or only under one name. Where there is a third party assignment to a bank or other financial institution, there are generally two filings.

These records provide valuable information for historical and genealogical research, as they document persons who lived in the area at the time, types and value of property that they owned and how financial transactions were handled.