



Get to know Saferstein of Titan Capital ID LLC

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Q: Describe how you chose your profession and how you have succeeded in this industry?

A: I stumbled into the bridge lending field by chance. My previous job was as an equity derivatives trader. I was looking for an investment vehicle outside of the stock market that provided consistent high yields without a large risk of loss from inflation or fluctuation in interest rates. Titan Capital ID LLC provides short term loans (1-2 year durations) backed by commercial real estate with premium returns. It was a perfect match.

I have been able to excel as the CEO of Titan by giving clients expeditious service and surety of execution. Clients are confident that Titan will meet any time of the essence deadline if I commit to fund their bridge loan. Honesty, along with great service, has led to repeat business as well as word of mouth referrals.

Q: What is your proudest accomplishment?

A: After becoming the CEO of Titan in 2005, I helped originate over \$200 million in bridge loans my very first year. Titan has originated over \$1 billion in direct private loans since my tenure began.

Q: Describe something exciting that just happened at your company.

A: The Hamptons are back in full swing. We recently funded a \$7 million construction loan for a single family estate on three acres in Bridgehampton.

Also, Hudson Rails are finally becoming a reality. Titan funded a \$14 million refinance loan for a broken condo on 29th St. in New York City.

Q: If you could use one word to describe your work environment, what would it be?

A: Fast.

Q: What is the best advice you have ever received?

A: At times, the financial world may have some wild gyrations. Always make sure that you can survive to see another day or another cycle.

Q: What are the ups and downs in your business?

A: In a bullish economy everyone needs money quickly and Titan Capital ID LLC is ready to meet the needs of active investors and developers on a moment's notice. It can be very intense and exciting to fund a large scale project in just a few days. The downside of bridge lending occurs in a market meltdown. Most properties not only fall substantially in value, but also they become illiquid. As a real estate lender, you need to factor in that a foreclosure can take more than two years to complete.

David Saferstein is the CEO of Titan Capital ID LLC, New York, N.Y.