

## Liberty Title Agency offers an innovative mix of products with exceptional client relations

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The climate for the real estate industry is the most turbulent it's been in years. Home prices are declining, defaults are rising, and the flow of credit is down to a trickle. But we know that this storm, too, shall pass. And we know that our depth of experience and level of expertise will lead us through it. To prosper in this market, you have to be well prepared and well positionedâ€"and we believe we are.

Recently, the Liberty Title Agency family of companies surpassed \$50 billion in closings. We've come a long way in less than a decade since Al Yorio and I founded Liberty Title in a basement office on Long Island. Today our corporate headquarters are in RexCorp Plaza in Uniondale and we've established offices at 1 Dag Hammarskjold Plaza in Manhattan. In addition to Liberty Title, with its primary focus on commercial real estate, we have Skyline Title, which covers high-end residential properties, and GNY Liberty Abstract, whose emphasis is on apartments and condominium conversions. Our most recent endeavor is Liberty Art Title Agency, which introduces a completely new insurance product to the market: art title protection. So far, Liberty Art has insured hundreds of paintings for millions of dollars.

Why have we gone into art title protection insurance? We know that commercial real estate developers and owners tend to accumulate assets of different types. And a significant share of their personal assets is devoted to the acquisition of fine art, which makes sense because art as an investment has gone up while the stock market has dropped. With any appreciating asset, there are bound to be claims of ownership against it. So, for our clients and us, art title protection insurance is a natural fit.

With our innovative mix of products and our proven record, our presence is now felt from the Hamptons to Westchester. We've grown from a two-man operation to a staff of more than 60 employees. And we've assembled a top notch team of legal counsel and sales personnel dedicated to giving our clients their best effortsâ€"even if it means taking an anxious call at 2 a.m. Our clients always come first. They won't get lost in the corporate shuffle as they might at a larger, impersonal company. We are always accessible. Our clients can depend on us to deliver the quality of service they seek, particularly at times like these that require a higher professional level of commitment and reassurance at every stage of the transaction.

Service is key to our companyâ€"and our people make the difference. When it comes to recruiting talent for Liberty Title, we are unabashedly aggressive. If we identify special qualities in an individual that could help us grow, we'll do our best to bring them on board. Our employees appreciate our positive, realistic outlook. And as you might expect from a company with a name like ours, we give our people a lot of freedom to succeed. We encourage them to let their entrepreneurial spirit bloom. We've been successful so far because we have stuck to our long-term business strategy. We knew

that the refi market was very cyclical and heading for a major slowdown. So we didn't get swept away when the market collapsed. With our mix of commercial and residential customers, we believe we can ride out the current volatility while seeking out new products to help our clients reap more benefits when the economy turns around.

Staying ahead of the curve in the world of real estate and finance takes many hours of hard work, a dedication to the business and a love of the deal. And, of course, a determination to merit the trust our clients have placed in us. We set out to provide high standards of service, expertise and ethics. And we've been blessed in that not only have we met these goals, we have surpassed them.

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