



New York State Land Title Association, Inc.  
 Tradition. Excellence. Knowledge and Vision

# THE Bulletin

## Title Insurance: Protecting Your Piece of the Planet

SUMMER 2007 THE JOURNAL OF THE NEW YORK STATE LAND TITLE ASSOCIATION, INC. VOLUME 86, NUMBER 3

### MARK YOUR CALENDAR

ALTA's Centennial Celebration  
 Past • Present • Future  
 Colin Powell, Keynote Speaker  
 Chicago Hilton  
 Chicago, Illinois  
 October 10-13, 2007

### QUARTERLY QUOTE

"It is quite clear to me that the relevance of membership and all it has to offer, along with the active involvement of Underwriters and Agents, raises the professionalism and integrity of the entire title insurance industry in our state."

—THOMAS P. TAFURI  
 NYSLTA President  
 (See On My Mind, Page 2)

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[www.NYSLTA.org](http://www.NYSLTA.org)

## Save the Date

### CLE Seminars— Ethics and The Title Insurance Industry

#### Thursday, October 4, 2007

2:00 p.m.-5:00 p.m.  
 101 Club, 101 Park Avenue  
 New York, NY 10178

#### Thursday, October 18, 2007

12 noon-4:00 p.m. (Lunch Included)  
 Adam's Mark, 120 Church Street  
 Buffalo, NY 14202

#### Tuesday, October 30, 2007

8:30 a.m.-12:30 p.m. (Breakfast Included)  
 Islandia Marriott, 3635 Express Drive North  
 Islandia, NY 11749

#### Wednesday, November 7, 2007

12 noon-4:00 p.m. (Lunch Included)  
 Albany Marriott, 189 Wolf Road  
 Albany, NY 12205

#### Thursday, December 6, 2007

12 noon-4:00 p.m. (Lunch Included)  
 Crowne Plaza, 66 Hale Avenue  
 White Plains, NY 10601



**THOMAS P. TAFURI**  
President

## On My Mind



**SHARON SABOL**  
Executive Vice President

### As My Presidency Comes to an End

**M**y term as NYSLTA President is nearing an end. As I write this column it appears that the convention is right around the corner. Therefore, I wish to use part of this space to thank all members that volunteered their time (and in some cases money) to strengthen the Association. I (and NYSLTA) thank you for your service on the Executive Committee and/or in committees such as Land Records, Municipal Liaison, Education, Licensing and White Paper (the list is not all inclusive). Sometimes it may appear that being a member of our Association and/or taking an active role in its activities may be irrelevant and a thing of the past. It is quite clear to me that the relevance of membership and all it has to offer, along with the active involvement of Underwriters and Agents, raises the professionalism and integrity of the entire title insurance industry in our state.

I (and all members of this Association) also thank the three members of our staff, Sharon Sabol, Regina Capone and Ana Lord. Your tireless work and cheerful dispositions of the many Executive Committee requests make us the best statewide trade organization in the country. You have certainly made my job easy and downright pleasurable.

As I stated 11 months ago, our industry is under attack from regulators at the state and federal level, and from the marketplace. I am glad that we have fought back by, among other things:

- (1) Creating a "White Paper" that was submitted to the Insurance Department and used to educate the uninformed about our industry;
- (2) Causing the introduction by the state Legislature of an Agents Licensing Bill that, I hope, will raise the level of professionalism for title agents throughout the state;
- (3) Lobbying (Agents Lobby Day) our legislative representatives in Albany about the importance of the title industry; and

*(Continued on Page 7)*

### Thank You, Thomas P. Tafuri

**A**s this Summer *Bulletin* goes to press, NYSLTA officers and members are enjoying our Association's 86th Annual Convention in Halifax, Nova Scotia.

At the close of the Convention, we bid farewell to NYSLTA President Thomas P. Tafuri, who guided our Association for the past year. During these challenging times in the title industry, both nationally and statewide, we express deep thanks and gratitude to Tommy. Counsel and co-founder of Regal Title Agency in Manhattan, Tommy led our Association with grace and wisdom during this very busy year. Tommy will remain on the NYSLTA Executive Committee, where we will continue to benefit from his 25 years of expertise in the title industry.

Looking ahead to the fall, please be sure to circle your calendar for an excellent NYSLTA CLE seminar series. Entitled "Ethics and the Title Insurance Industry" the seminar will be offered Oct. 4th in New York City, Oct. 18th in Buffalo, Oct. 30th in Islandia, Nov. 7th in Albany, and Dec. 6th in White Plains. Additional information and registration will be available shortly on our Web site, [www.NYSLTA.org](http://www.NYSLTA.org) and via mail.

Another great fall event is ALTA's Centennial Celebration. Scheduled for Oct. 10th to 13th in Chicago, ALTA will celebrate the past, present, and future. Please visit ALTA's Web site, [www.ALTA.org](http://www.ALTA.org) for additional information.

From one Association to another—NYSLTA and NYSACC continue to have a wonderful working relationship. Please see page 10 of this *Bulletin* for a photo from the NYSACC Convention.

As the summer of 2007 winds down, wishing all happy and healthy days.

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BY LAWRENCE M. LITWACK, ESQ.  
 President, Big Apple Abstract Corp.  
 BAYSIDE, NEW YORK

## Two Masters— Ethics for Real Estate Lawyers

The Bible tells us, “No servant can serve two masters . . .”

When it comes to the practice of splitting title insurance premiums between attorneys and title insurance companies, the New York State Bar Association’s Committee on Professional Ethics takes the same position.

This article will examine the *recent* ethics opinions concerning attorneys who refer their real estate clients to title insurance agencies in which they have a financial interest.

The focus will be twofold: what do the opinions say about the practice, and what do the opinions mean to lawyers.

A review of the relevant opinions by the Committee shows an increasing disfavor with the practice of attorneys receiving part of the title insurance premium paid by their client. Ultimately, it has been declared to be completely unethical as a conflict of interest that can’t be remedied by disclosure.

The theme of the various opinions is conflict of interest.

“The lawyer who represents conflicting interests acts at his peril and should realize that the thrust of Canon Six is to discourage acceptance of such representation.”<sup>1</sup>

It is important to note the changing standards of the Committee in viewing both representation and an attorney’s rendering of non-legal services to clients.

### Opinion 595—11-2-88

**Topic:** Conflict of Interest, Dual Practice as an Abstract Company

**Digest:** Improper for law firm that represents real estate clients, and that has formed and is a principal in an abstract company, to refer clients to the title company except for purely ministerial title searches.

**Code:** DR 1-102 (A) (2)  
 2-106 (A), 3-101 (A),  
 3-102 (A), 3-103 (A),  
 5-101 (A), 5-104 (A),  
 5-105 (A), (C)  
 EC 2-17, 3-5, 5-2

The Committee is clear in stating that it does not render opinions on questions of law, but goes on to say that if a practice does violate a law such as RESPA, 12 U.S.C., N.Y. Insurance Law section 6409, and N.Y. Judiciary Law section 479, “any association with such an illegal scheme would be, perforce unethical.”<sup>2</sup>

The view expressed in 1988 is clear. Splitting title premiums comes dangerously close to or actually does violate

one or all of these laws in the eyes of the Committee.

The U.S. Attorney for the Western District of N.Y., Roger P. Williams, saw it in the same way. In a letter dated May 8, 1987, to the N.Y. State Bar Association he wrote: “Unearned fees are in violation of the law. If an attorney does not perform actual services for the title company, a receipt of any portion of the title insurance premium would be improper.”

As title insurance professionals, the conflict of interest is startling. “Clearing” a title involves clear negotiation between attorney and title company. If a defect in title is discovered by the title examiner, the clearance officer employed by the title agent has a duty to except, not insure, that defect from coverage in the policy. The attorney for the buyer must make every effort to have the defect omitted, and have the defect covered by the policy.

What if the same person is functioning in both roles?

How would he negotiate with himself?

This Opinion, N.Y. State 595, reverses the Committee’s view in N.Y. State 576 where the conflict inherent when an attorney placing title insurance for a client and then receiving a portion of that premium could be cured by appropriate disclosure, informed consent, *and* a crediting to the client of the fee received from the title company. (Such a disclosure form never became popular enough for Blumberg to add it to its list).

### Opinion 621—4-18-91

**Topic:** Conflict of Interest; referral of real estate clients to attorney-owned abstract company.

**Digest:** Improper for attorney to refer real estate client to abstract company in which he has ownership interest.

**Code:** DR 5-101 (A), 5-105,  
 5-105 (C), EC 5-2

The Real Property Law Section of the New York State Bar Association asked the Committee to review its conclusion in N.Y. State 595 prohibiting premium splitting.

Here the “obviousness” test is examined. DR 5-105 (C) permits dual representation only “if it is *obvious* that the lawyer can adequately represent the interest of each *and* if each client consents to the representation after full disclosure . . .”

Again the Committee emphasized the incurable ethical dilemma of the attorney for the buyer negotiating title exceptions with “his or her own abstract company i.e. with himself . . .”

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BY SHELLY J. FEARS

Vice President, Sales and Marketing, TSS Software Corp.

Annapolis, Maryland

## Escrow Account Reconciliation: Outsourcing Your Balancing Act

*(Editor's Note: Shelly J. Fears has managed both small and large title companies in addition to serving as claims counsel for a national underwriter. She has held a number of positions with TSS Software Corporation in the past nine years and is currently Vice President of Sales and Marketing for the company.)*

### Introduction

Title agency owners and managers know their daily priority is generating revenue. Production activities are designed to help their businesses realize full potential and keep them on a path of sustainable growth.

Administrative tasks such as reconciliation activities performed in-house are non-revenue producing efforts. Accounts reconciliation is also, regrettably, among an agency's most time-consuming and often neglected functions. Any number of factors—the lack of in-house expertise, personnel shortages, or the laborious nature of the reconciliation task itself—contribute to a history of poor accounting practices that could put a business in crisis.

Whether performed in-house or outsourced, timely and accurate reconciliations protect your business investment, placing you in better control of your business. If your agency's escrow account reconciliations are disregarded too often as resources are allocated to revenue-producing functions, you may want to consider subcontracting for these services. Many agency owners and managers are realizing the quality assurance related savings afforded through outsourcing. Better yet, they are finding that the peace of mind is priceless.

### A Necessary Evil

Reconciliation is a necessary task to satisfy requirements of your outside state regulatory agencies and your underwriters. Illegal practices such as mortgage fraud have led to increased legislative and regulatory scrutiny of the title and mortgage industries. If you fail to perform timely and accurate reconciliations, your business will bear the full financial impact of any losses arising out of fraudulent transactions against your trust accounts. When a title agency fails an underwriter audit, it has a limited timeframe in which to correct the errors or risk being fined or closed down. Most banks will only reimburse fraudulent transaction claims if the claim is discovered and brought to their attention within 30 to 60 days. Many agencies don't realize this limitation.

Those agencies that balance their accounts in-house are familiar with the challenges of reconciliation. Bank

charges, bank errors, returned items, and changes made at the table or following settlement can make for a frustrating experience. The tedious tasks of clearing checks, wires, deposits, and bank adjustments are time-consuming for many managers whose expertise is often in another area of the business. It's no wonder the task frequently goes undone.

### Weighing the Benefits

Underwriters and other state regulatory agencies strongly recommend balancing your trust accounts on a regular basis, monthly at a minimum and preferably weekly or even daily. Most professional services provide a comprehensive reconciliation of your bank account to the bank statement in addition to what's best known as three-way reconciliation—book to bank, trial balance, and outstanding checks and deposits—as required by your underwriters. By outsourcing this function, your personnel can often spend their time more efficiently and profitably. Your accounts will be kept accurate and up-to-date while allowing you and your staff to focus on other business matters.

### Leave It to the Experts

Escrow account reconciliation experts think like auditors. They know what an external auditor will look for during a review. Reconciliation services are typically staffed with title industry accounting experts, professionals with background experience in underwriting, auditing, or quality control disciplines.

Frequently as part of the services offered, these expert consultants will recommend efficiencies to help title companies gain better control of their businesses through timely reconciliations. They also are the ones to provide you with your three-way reconciliation and management reports that ideally should be easy to read and contain all information required for audits.

### Quality Assurance

Title agencies need to reconcile all accounts that could contain errors and post all necessary adjustments in a timely manner instead of allowing external auditors to identify problems during a review. Escrow account reconciliation services act as a quality assurance measure to identify and then to correct errors in a pre-audit timeframe, substantially reducing escrow losses and alleviating uncertainty and anxiety for the title agency staff.

*(Continued on Page 8)*

On behalf of NYSLTA members, we extend a very special thank you to this year's NYSLTA Lifetime Achievement Award recipients for their dedication and outstanding service to the title industry and NYSLTA.

Congratulations to **Melvyn Mitzner, Esq.** of Commonwealth Land Title Insurance Co. and **Paul Neustadt, Esq.** of Metropolis Abstract Corp.

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**NYSLTA 86th Annual Convention—Lucky 100th Registrant Prize Winner**

Congratulations to Rhea McCone, Harbour Abstract Agency, Ltd., winner of the lucky 100th registrant prize. Compliments of Destination Halifax, Rhea will enjoy an extra night in Nova Scotia, Halifax City Break and Scenic Valley Wine Tour.

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**NYU Courses Taught by NYSLTA Member William A. Colavito**

William A. Colavito, Senior Counsel, Liberty Title Agency, LLC will be teaching the following NYU fall semester courses.

**How to Handle a RE Closing (X62.9590.01)**

Day: Wednesday

Time: 6:00-8:30 p.m.

Start/End: 10/17-11/7

4 Sessions

**Understanding the Title Insurance Policy (R62.9502.301)**

Day: Saturday

Time: 9:30 a.m.-1:30 p.m.

Start/End: 11/10-11/10

1 Session

For more information, please contact Sal Gulino, Assistant Director, New York University, School of Continuing and Professional Studies.

Phone: 212-992-3305

Web site: [www.scps.nyu.edu](http://www.scps.nyu.edu)

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For additional information, rates and schedule, please contact  
NYSLTA Executive Assistant Regina Capone.

Phone: 212-964-3701 E-mail: [rcapone@NYSLTA.org](mailto:rcapone@NYSLTA.org)



New York State Land Title Association, Inc. and New York State Association of County Clerks continue an excellent working relationship. Pictured above, County Clerks at NYSACC Annual Convention.

# As My Presidency Comes to an End

(Continued From Page 2)

(4) Starting a dialogue with the New York State Insurance Department on all aspects of our industry wherein we will hold quarterly meetings similar to the quarterly meetings that we now have with the City Register and the NYC Department of Finance.

Please allow me to leave you with this poem written by Dr. Kent M. Keith in the 1960s and recited by a dear friend of mine when she was installed as the President of the Brooklyn Bar Association. Its theme rings true today amidst the constant controversy whirling around our beloved industry.

People are illogical, unreasonable and self centered.  
Love then anyway.  
If you do good, people will accuse you of selfish ulterior motives.  
Do good anyway.  
If you are successful, you win false friends and true enemies.  
Succeed anyway.  
The good you do today will be forgotten tomorrow.  
Do good anyway.  
Honesty and frankness makes you vulnerable.  
Be honest and frank anyway.  
The biggest men and women with the biggest ideas can be shot down by smallest men and women with the smallest minds.  
Think big anyway.  
People favor underdogs but follow only top dogs.  
Fight for the underdogs anyway.  
What you spend years building may be destroyed overnight.  
Build anyway.  
People really need help but may attack you if you do help them.  
Help people anyway.  
Give the world the best you have and you will get kicked in the teeth.  
Give the world the best you have anyway.

Please e-mail:

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IN THE BULLETIN,  
The Official Publication  
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New York State  
Land Title Association  
members are  
encouraged to  
contribute articles,  
news and columns for  
publication in  
*The Bulletin.*

Please e-mail to  
NYSLTA Executive Vice President  
Sharon Sabol at  
[ssabol@NYSLTA.org](mailto:ssabol@NYSLTA.org)

## Two Masters— Ethics for Real Estate Lawyers

(Continued From Page 3)

After a full day of hearings, and receiving testimony of the bar and title industry the Committee affirmed N.Y. State 595, and again prohibited the practice of an attorney referring real estate clients to a title company with which that attorney has a financial interest.

### **Opinion 738—4-16-01**

**Topic:** Conflict of interest: referral of clients to title abstract company owned by attorney's spouse.

**Digest:** Improper for attorney to refer real estate clients to title company in which the attorney's spouse has an ownership interest for other than purely ministerial work.

**Code:** DR 5-101 (A), 5-105 (C)

The Committee apparently frowns on this practice so much they extended it here to companies owned by spouses of attorneys.

Again, the Committee affirmed N.Y. State 595 where they opined that "a prohibited conflict of interest arises that may not be cured by the consent of those concerned with the transaction."

In this opinion the Committee replaces the "obviousness" test for judging conflicts with that of a "disinterested lawyer" test. DR 5-101 (A) now states that "a client's informed consent after full disclosure is insufficient to cure a conflict of interest where the exercise of professional judgment on behalf of the client will be or reasonably may be affected by the lawyer's own financial, business, property, or personal interests . . ." unless "a disinterested lawyer would believe that the representation of the client will not be adversely affected thereby."

The Committee concluded stating, "An attorney may not refer a real estate client to a title abstract company . . . where the lawyer's spouse has an ownership interest in the abstract company."

There is no doubt the Committee has an unswerving opinion that it is ethically impermissible for an attorney to refer real estate clients to a title abstract company in which the attorney has a financial interest.

The Lawyers Code of Professional Responsibility of the New York State Bar Association includes Canons, Ethical Considerations, and Disciplinary Rules. It is evident that the Canons are general in nature and the Ethical Considerations are more aspirational. The Disciplinary Rules, however, are mandatory and represent the minimum standard of conduct expected from lawyers. Behavior below that level can subject an attorney to disciplinary action. The Ethics Opinions cited above discuss Disciplinary Rules and as such mandate a standard of conduct required for attorneys. It is clear that standard prohibits a lawyer from referring his real estate clients to a title agency in which that lawyer or their spouse has a financial interest.

1. N.Y. State Bar Association Op. 38 (1966)
2. N.Y. State Bar Association Op. 595 (1988)

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## Escrow Account Reconciliation: Outsourcing Your Balancing Act

(Continued From Page 4)

### **A "Disinterested" Third Party**

Outsourcing your agency's escrow account reconciliations has the benefit of a neutral set of eyes looking at your accounts. An outside expert is likely to notice problems that your staff members will not either because they are too close to the operation or are fearful of being held responsible for mistakes.

The involvement of an objective third party is becoming increasingly attractive to underwriters and state auditors for safety and fraud prevention since it eliminates the possibility of internal manipulation of funds. For example, escrow accounting best practices indicates that the person reconciling the account should not be a signer or a disbursing officer on the account. Unfortunately for small agencies, this more or less disqualifies everyone that works there.

### **Cost, Convenience, and Coaching**

For most agencies, hiring a professional service to perform account reconciliations is an affordable solution to the challenges they currently face in this competitive market. As a rule, subscribing to a reconciliation service runs at well below the cost of maintaining a full-time person on staff.

For your convenience, most companies offer onsite services at your place of business or remotely using internet-based access methods. Scheduling usually depends on the availability of your agency's bank statements. Many offer evaluation services of unreconciled escrow accounts on a case-by-case basis to determine if a consultation would be advantageous.

Escrow accounting problems sometimes result from poor accounting practices or simply a lack of training or knowledge in escrow accounting procedures. Some reconciliation service companies offer basic and advanced reconciliation classes or Webinars to assist your in-house staff with escrow reconciliation concepts such as fixing out-of-balance errors, researching reconciliation discrepancies, and correcting complex item issues. This type of training should be reserved for staff members who have the acumen and time to devote to solving reconciliation issues.

*Please e-mail:  
Shelly J. Fears at [SFears@iwantss.com](mailto:SFears@iwantss.com)*

**Visit NYSLTA  
Web site at [www.NYSLTA.org](http://www.NYSLTA.org)**

# NYSLTA Proudly Welcomes New Members

(Continued From Page 10)

## **Water Mill Abstract Corp.**

(Regular Member)

Stephen F. McMahon, President

297 Seven Ponds Towd Road

P.O. Box 1079

Water Mill, NY 11976

631-726-4304

E-mail: smcmahonwma@optonline.net

## **OUT-OF-STATE**

### **Kings Title Agency, LLC**

(Regular Member)

Lea Kaufman

645 Hope Chapel Road

Lakewood, NJ 08701

732-961-9102

E-mail: kingstitle@optonline.net

## **Member Directory Corrections**

### **ERIE COUNTY**

*Address correction:*

#### **Niagara Square Agency**

69 Delaware Ave., Suite 100

Buffalo, NY 14202

718-852-4077

### **KINGS COUNTY**

*E-mail correction:*

#### **Team Examiners Inc.**

193 Joralemon Street

Brooklyn, NY 11201

718-596-4844

E-mail: Team.Examiners@verizon.net

### **NEW YORK COUNTY**

*Add phone number:*

#### **Precise/Ceres Abstract Corp.**

1055 Saw Mill River Road

Ardsley, NY 10502

516-671-0040

### **SUFFOLK COUNTY**

*Last name correction:*

#### **American Dream Abstract & Settlement Services**

Claudia J. Harrington-Walsh

688 Sunrise Highway

West Babylon, NY 11704

631-321-8585

Please forward members news or updates to New York State Land Title Association via e-mail to [info@NYSLTA.org](mailto:info@NYSLTA.org) or fax to 212-964-7185. Visit our Web site: [www.NYSLTA.org](http://www.NYSLTA.org) for updated member listings, New York State Land Title Association news, services and information.

## **The Bulletin**

EDITOR IN CHIEF: SHARON SABOL

The Bulletin is published quarterly by the New York State Land Title Association, Inc., Two Rector Street, Suite 901, New York, NY 10006-1819.

NYSLTA members are invited to contribute articles and reports regarding title industry issues. NYSLTA reserves the right to edit all materials submitted.

### **Association Staff:**

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Executive Assistant.....Regina Capone

Receptionist.....Ana Lord

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Web Site: [www.NYSLTA.org](http://www.NYSLTA.org)

BY ANA LORD, NYSLTA RECEPTIONIST

## New York State Land Title Association Proudly Welcomes New Members

**We welcome our  
newest NYSLTA members:**

### **BRONX COUNTY**

**MSN Abstract Corp.**

*(Regular Member)*

Steven Naraine, President  
733 Burke Avenue, Suite 200  
Bronx, NY 10467  
718-653-0665  
E-mail: steven@msnabstract.com

### **NASSAU COUNTY**

**American Land Services, Inc.**

*(Regular Member)*

Kate Sparacino, Executive VP  
6800 Jericho Turnpike  
Syosset, NY 11791  
516-921-4466

**East Coast Abstract, Inc.**

*(Regular Member)*

Stanley E. Levine, President/CEO  
100 Quentin Roosevelt Boulevard  
Garden City, NY 11530  
516-794-9100  
E-mail: slevine@ecabstract.com

**Globalserve Title Agency**

*(Regular Member)*

Dean Mavricles  
3000 Marcus Avenue  
Lake Success, NY 11042  
516-327-4500

**NY Liberty Abstract Services Corp.**

*(Regular Member)*

Patricia Stein, President  
229 Post Avenue  
Westbury, NY 11590  
516-203-7310  
E-mail:  
Patricia@NYLibertyAbstract.com

### **NEW YORK COUNTY**

**Freedom Land Services LLC**

*(Regular Member)*

Helen Manfre, President  
6800 Jericho Turnpike, Suite 216E  
Syosset, NY 11791

516-682-5719

**Hudson Land Company, LLC**

*(Regular Member)*

Wendy L. Craft, Senior VP  
770 Lexington Avenue  
c/o swig equities  
New York, NY 10021  
212-396-8484  
E-mail: wcraft@hudsonlandco.com

**Peak Abstract Corp.**

*(Independent Member)*

Frederick J. Assenza, President  
299 Broadway  
New York, NY 10007  
212-227-1100  
E-mail: fassenza@aol.com

### **ORANGE COUNTY**

**Green Acre Abstract LLC**

*(Regular Member)*

Derrick Saunders, President  
201 Ward Street, Suite 2A  
Montgomery, NY 12549  
845-457-3320  
E-mail: greenacre@hvc.rr.com

### **QUEENS COUNTY**

**Landmark Abstract Associates, Inc.**

*(Regular Member)*

Angela L. Bennett, President  
178-15 Union Turnpike  
Fresh Meadows, NY 11366  
718-969-9004

### **RICHMOND COUNTY**

**Loranca Settlement Services, Corp.**

*(Regular Member)*

Debra Lorelli, President  
1001 Clove Road  
Staten Island, NY 10301  
718-876-4948  
E-mail: Luigi@Rosabiancalaw.com

### **ROCKLAND COUNTY**

**Sterling Abstract Corp.**

*(Regular Member)*

Robert Silverman, President

60 South Main Street, Suite 8  
New City, NY 10956  
845-639-8160  
E-mail: RSILVER550@aol.com

### **SUFFOLK COUNTY**

**Allegiance Abstract Corp.**

*(Regular Member)*

Jeanette Dimiceli, President  
1 White Pine Lane  
East Setauket, NY 11733  
631-751-0387  
E-mail: AACTITLE@optonline.net

**Empire General Abstract**

*(Regular Member)*

Jon Scher  
445 Broad Hollow Road, Suite 25  
Melville, NY 11747  
516-759-5100  
E-mail: JS@egabstract.com

**Gold Coast Abstract, Inc.**

*(Regular Member)*

Andrea Rubin-de-Cervens, President  
265 East Main Street, Suite 157  
East Islip, NY 11730  
631-224-4947  
E-mail: goldcoastabs@optonline.net

**Reliable Abstract Corp.**

*(Regular Member)*

Laura Tartamella, President  
6500 Jericho Turnpike  
Commack, NY 11725  
631-499-1717  
E-mail: reliableabstract2@verizon.net

**Securetitle Agency Inc.**

*(Regular Member)*

Rosemary Keenan, President  
95 Oser Avenue  
Hauppauge, NY 11788  
631-231-0840

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