

THE WEBSITE EXAMINER

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2009 A Year in Review

By John Nitsche, President

It's hard to believe 2009 is behind us. I am sure we can all agree, 2009 was a very interesting year, especially in the real estate industry.

WebTitle Agency was fortunate enough to enjoy another year of growth and profitability. The success of our company is directly attributed to the hard work and dedication of all of our team members. 2009 started off slow with low volume; however, that low volume was short lived. It should come as no surprise that we experienced historical volume, resulting in long hours, increased staff and 8700 square feet of additional office space.

2009 also saw WebTitle Agency welcome new team members from the former Colony Abstract – Andy Licherdell, Larry Sweet, Linda Knierim and Sharon Kelly. The collective experience of these talented professionals has been a tremendous asset to our entire operation and helped to expand our presence in the local real estate market.

Many people have asked me what I see happening in 2010. As many of you have heard me say - “I do not have a crystal ball.” However, I firmly believe 2010 will be a tremendous year for the company and our team members. The foreclosure rate in the U.S. is still at historic highs and there are very few signs the rate will be reduced to any great extent. Therefore, our foreclosure volume will stay steady. Our continued expansion into the New Jersey foreclosure market, in addition to other states will add additional volume. This will result in additional opportunities for our existing team as well as our ongoing recruitment efforts, who knows – perhaps additional office space as well?

Our continued expansion in the traditional “buy/sell” market will be a focus for us. WebTitle Agency is clearly the largest locally owned title company in the Upstate New York market. Being the biggest does not necessarily mean the best, although in our case – I happen to think that it does.....I am confident the courteous and pro-active service we provide our client partners will remain keys to our continued success.

We will continue to expand our business by diversifying product lines and geographical coverage areas. We will continue to look for opportunities to “team-up” with other title companies and title professionals. We will continue to put the needs of our team members first. After all, without each and every one of them - we have nothing.

Here's to a Successful and Profitable 2010



WebTitle Named One Of Rochester's Top 100 Companies in 2009

by Kevin Whiting, Vice President-Chief Operating Officer



Rochester has always been known as a region of innovation spurred on by a strong entrepreneurial spirit. In recognition of that spirit...each year the Rochester Business Alliance and KPMG LLP, sponsor the Rochester Top 100...recognizing the fastest-growing privately held businesses in the region.

The Rochester Top 100, now in its 23rd year, ranks privately held companies based on their three most recent years of revenue growth. The list includes a very wide variety of companies ranging from supermarket chains, online car auction companies, law firms, and real estate companies...to name a few.

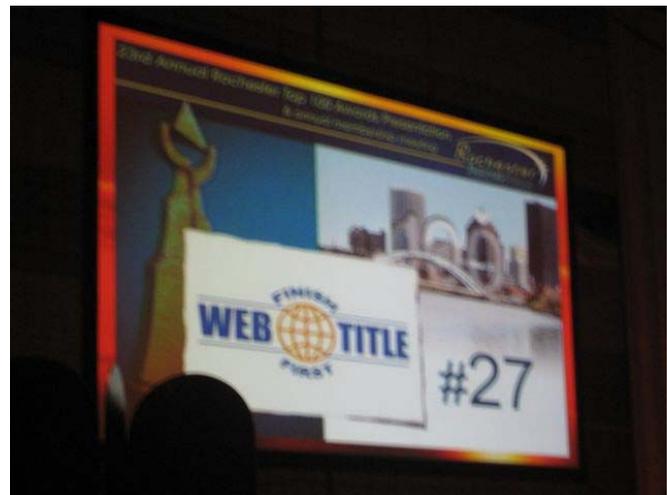
Companies must have at least \$1 million in revenue for each of the last three years, and rankings take into account both dollar and percentage growth. In 2009, there were over 300 applicants...with only the top one hundred companies selected. WebTitle Agency was selected No. 27 on this prestigious list.

Our success is directly tied to the efforts of our valuable team. Since its inception, WebTitle has gathered the "best and the brightest" real estate and title professionals. Our team of 86 title professionals includes 3 attorneys, real estate paralegals and licensed title producers. Our team believes that even in this fast-paced electronic age, pro-active, knowledgeable and courteous customer service plays a vital role in a business relationship.

Expansion has been instrumental in the continued growth and success here at WebTitle as well. Through the development of a diversified product line, and an ever expanding service area...we have positioned ourselves to better manage the peaks and valleys in this sometimes volatile industry. Rather than contract...as so many of our friendly competitors have chosen to do...WebTitle has increased its' market share, recruited talented team members, enhanced our product line, and expanded our service area.

Our growth has always been fueled by our never ending commitment to offering specialized products and services, uniquely designed to service specialized segments of the real estate and legal communities. This coupled with the hard work and dedication of our valuable team, will ensure the continued growth and success of WebTitle long into the future.

Congratulations to our entire team on achieving this prestigious award!!



Former Colony Abstract Closes its Doors – Ownership & Staff join WebTitle Agency

By Alan Roides, Vice President-Chief Marketing Officer



2009 included several significant events for WebTitle Agency. Expansion into additional office space right here in the Knowlton Building complete with a wonderful grand opening celebration with Mayor Duffy and Senator Robach as well as our company being included in the prestigious Rochester Business Alliance's Top 100 List, not to mention the size of our staff almost doubling in one year to just over 80..... However, the most important event may very well have been welcoming the former Colony Abstract team on board here at Web.

Colony Abstract was formed in 1983 in downtown Rochester by Don Nastasi who welcomed Gordon Malboeuf as a Partner in the still new enterprise a few years later. Don and Gordon built a well respected company with loyal attorney clients and earned a solid reputation by surrounding themselves with experienced talent. One of those team members – Larry Sweet started with the company in 1985 and became the Abstract Department Supervisor in 1993 before joining the title department a few years later. Andy Licherdell, joined Colony as a title examiner in 1992 after almost 20 years with Public Abstract, serving in a variety of roles.

Sharon Kelly joined Colony in 1992 and tackled a variety of roles, including typing abstracts, master subdivisions and title reports as well as recording closing transactions in the county clerk's office. Linda Knierim brings an impressive 40 years of title expertise, 30 with Monroe Title and the last 10 with Colony working on everything from residential and commercial searches to foreclosures to locating abstracts of title and attending closings.

Andy became the Executive Vice President and Manager a few years later and, in 1999, he purchased Colony Abstract. Under his leadership, Colony enjoyed another 10 years of success. For a variety of reasons, not the least of which was the incredibly difficult economy, stagnant real estate market and the rising costs of running a business in NY, Colony Abstract officially closed its doors in September of 2009.

During several months of preliminary discussions with Andy, my partners and I realized the logical next step would be to welcome Andy and Larry, as well as Linda Knierim and Sharon Kelly to our team. The transition and retention of former Colony client partners, although very challenging, has been incredibly successful. Adding that level of title expertise, as well as an enormous title plant, complete with subdivision files has all helped improve our name recognition and market share in the Rochester area. The Expansion celebration in August served as a perfect opportunity to introduce former Colony clients to the staff and offices of Web – it was truly a great night on many levels.

Andy is now a Vice President and Senior Title Examiner here, Larry is a Senior Abstractor and Title Examiner, Linda is working part time in our Abstract Department and Sharon is on our Title Production team.

Anyone involved in the Rochester real estate market knows that Andy and his team at Colony Abstract maintained an impeccable reputation for their customer service and breadth of title experience. Needless to say, we are all very excited about what the future holds and we will continue to look for creative ways to grow our business.



WebTitle Agency holds Grand Opening Celebration

As winter turned to spring in early 2009 there was something clearly missing from the lives of many WebTitle Agency team members. Leg-room. It had become obvious that the 6,500 square feet the 23 first “Webbies” had moved into in Suite 202 of the Knowlton Building in the historic Cascade District in 2006 was not designed for 60. With that knowledge, and the belief that more growth was coming; the WebTitle owners set their sights on finding more space. As luck would have it, that space was just a flight of stairs away in the recently vacated Suite 101 of the Knowlton Building.

Work was soon underway to prepare the 8,700 additional square feet for the 30 people who would make the new space their home. Walls went up, desks moved or brought in and, eventually, computers, chairs and files would make their way downstairs. On June 19th, the move was complete and a new chapter in WebTitle history had begun. With everyone still hard at work, preparations began for another WebTitle Grand Opening. This time a celebration to unveil the expansion

On Thursday August 20th the big day had finally arrived. 60 team members had become 80 in a short time, and the recent arrival of the former Colony team was another cause for celebration. Local news channels began capturing 150 well-dressed clients, local politicians, local vendors, WebTitle team members and family members who had gathered for the grand opening press conference and reception.

Rochester Mayor Robert Duffy and State Senator Joseph Robach helped the company’s owners cut the blue ribbon and both spoke pointedly of Web Title’s growth in a time of deep recession. Company President John Nitsche spoke of how much had changed in the three years since the last grand opening and how this success was only possible with the help of every person in the room. The next day, WebTitle team members were excited about being shown on YNN Television.

After the press conference wrapped up, the reception began and everyone took time to socialize and celebrate. The group celebrated with fine food, drink, music, and conversation. For many, faces were put to names and voices for the first time as WebTitle team members had the opportunity to meet clients and vendors. As the evening wrapped up it was clear the evening had been a success.



WebTitle Agency raises over \$5,000 for American Cancer Society

On October 4th, 75 WebTitle Agency team members as well as family & friends participated in our 3rd Annual American Cancer Society's Making Strides Against Breast Cancer Walk in Downtown Rochester.

WebTitle was able to raise \$5,427.00, not counting our Corporate Sponsorship of the Messages of Hope tent, (also known as the Memorial Tent, it was adjacent to Survivor Tent). Messages of Hope is sponsored by WebTitle and is in its second year. Quilts donated by the Irondequoit Quilt Club are signed by Survivors, Family and Friends with notes of encouragement. These quilts are distributed and exhibited around the local community including two that are proudly displayed in our offices. All donations will go to ACS Breast Cancer Research and Development.

WebTitle team members, along with their family and friends, our clients partners and vendors have now raised over \$20,000.00 in three years of participation. This effort has largely been coordinated by Jessica Perry Reffner and Alan Roides. WebTitle team members will continue to look forward to challenge themselves to raise money and awareness for this worthy cause until a cure is found and the need is gone.



WebTitle Agency teams up with Hillside's Special Santa Program

WebTitle Agency got into the spirit of giving this year by getting involved in the Hillside Special Santa Program. The program encourages local residents, and companies to "adopt" families and give a little extra help during the financially straining holidays. Headed up by Cascade Settlement Agency's Kristen Phillips and Shana Nesbitt, this was WebTitle's first year participating in the program and it was a success. At first three local families were "adopted" by WebTitle, so that we could purchase presents for the two to four children in each family as well as \$150 gift cards for groceries. However, more and more team members wanted to participate and eventually the WebTitle family helped five other families have a better Holiday Season. Thank you to all the "Special Santas" of WebTitle who made a point of giving to others this year!

Senior Management Positions Filled at WebTitle Agency

Tim Nesbitt has been named manager of the Abstract Department.



Tim Nesbitt has joined the senior management team at WebTitle Agency in the capacity of Abstract Department Manager. Tim brings a rich history of experience to the WebTitle team. Tim began his career in the industry with Rochester Abstract where for five years he worked on closings, recordings, and as an abstractor. Rochester Abstract merged with Monroe Title in 1990 and Tim spent another year there before moving on. Accu Data Search was Tim's next stop, where for five years he served as Abstract Department Manager.

In 1997, Tim relocated to Alpharetta, Georgia where he married his wife Diane. He then spent the next two years as an In-House Search and Title Coordinator for the Law Offices of Miller and Gaines. Tim's next move was a big one. He became Owner and President of Crosstown Title in Alpharetta where his company performed search and title research within the City of Atlanta and various counties.

As it does for many, Rochester came calling back and Tim and his wife returned in 2007. Tim worked as an abstractor at Crossroads Abstract for nearly two years before joining us here at WebTitle.

In addition to spending time with his wife, Tim is a volunteer with the Special Olympics and the School of the Holy Childhood in Rochester and a member of the Henrietta United Church of Christ.

Andy Licherdell named Vice-President of Title.



Andy Licherdell brings over 35 years of Title experience to WebTitle in his new role as Vice-President of Title. Andy began his career working as an Abstractor for Rochester Abstract for six years. He then spent another 12 years working in the Title Department at Public Abstract.

In 1992 Andy joined Colony Abstract Corporation as a title examiner. Seven years later he purchased Colony Abstract from its original owner Don Nastasi. Andy led Colony Abstract for another 10 years before joining WebTitle.

Andy has been married for the last 23 and a half years to his wife Kaye. They have three children, David age 21, Lauren age 19, and Erin age 11. His family home is in Penfield. A Bishop Kearney graduate, Andy enjoys traveling and watching Erin playing premier soccer.

Larry Sweet named Senior Title Examiner/ Abstractor.



Larry Sweet joins WebTitle Agency after a nearly 25 year career at Colony Abstract Corporation. Larry started at Colony Abstract as an abstractor and later became Supervisor of the Abstract Department in 1993. Larry then moved to the Title Department in 1998 and stayed there until he joined Web Title.

Larry's family includes his wife Suzanne and his two daughters Rebecca and Rachel. He is a resident of Greece, NY and has degrees from MCC and SUNY Oswego. Larry holds the position of Vice President of the Greece Education Foundation. Larry enjoys photography, volleyball, and golf.



Having Fun At WebTitle

Below are pictures from several of our events, including the Holiday Party and Summer Picnic.





Masterful Thinking: The Lighter Side of The WebTitle Examiner

By Kevin Masters



SEARCH COORDINATION DEPARTMENT APPEALS DECISION OF "BEST CHRISTMAS DECORATING- BY DEPARTMENT" AWARD WINNER



IN A FORMAL, TYPED APPEAL, THE SEARCH COORDINATION DEPARTMENT, SPEARHEADED BY MIKE LATONA, HAS CHALLENGED THE SELECTION FOR THIS YEAR'S ANNUAL "BEST DEPARTMENT CHRISTMAS DECORATING" AWARD THAT WAS BESTOWED UPON THE ABSTRACT/SEARCH DEPARTMENT. MR. LATONA ELABORATES, "WE SUSPECT FOUL PLAY. WE ALLEGE THAT THE ABSTRACT/SEARCH DEPARTMENT MANAGER, TIM NESBITT, IS A NATIVE OF THE NORTH POLE, AND WHO WE FURTHER SUSPECT, IS HERE AS AN ILLEGAL ALIEN. THE DISPLAY HIS DEPARTMENT HAD WAS A LITTLE 'TOO CHRISTMASY', IF YOU WILL. IT WAS IF WE HAD A CONTEST ON WHO COULD PAINT THE BEST PORTRAIT AND HANS HOLBEIN THE YOUNGER WAS AMONG US. WE HAVE NOTIFIED I.N.S. AND EXPECT JUDGES OF THE CONTEST TO REDRESS OUR GRIEVANCES. IN SHORT, WE HOPE FOR MR. NESBITT'S EXPEDIENT DEPORTATION AND FOR OUR DEPARTMENT TO BE AWARDED 'BEST DECORATED' DUE TO MR. NESBITT'S DEPARTMENT'S DISQUALIFICATION, AS WE CLEARLY OUTCLASSED THE REST OF THE COMPANY WITH OUR EFFORTS."

CAUSE OF CAR-FIRE OUTSIDE OF KNOWLTON BUILDING DISCOVERED



A COUPLE MONTHS AGO, OUTSIDE THE OFFICES OF WEBTITLE AGENCY ON CASCADE DRIVE, THE HOOD OF A DOUBLE-PARKED CAR BURST INTO FLAMES PROMPTING THE CITY FIRE DEPARTMENT TO BE DEPLOYED TO EXTINGUISH THE BLAZE. THERE WERE NO INJURIES SUSTAINED, BUT THERE WAS ALL KINDS OF SPECULATION ON WHAT CAUSED THE VEHICLE TO IGNITE. ONE WOULD SUSPECT AN OIL OR GAS LEAK, BUT THOSE HYPOTHESES WERE DISPELLED WHEN, IN FACT, IT WAS DISCOVERED THAT A PRINTED COPY OF KEVIN MASTERS' WEBTITLE FANTASY FOOTBALL TEAM ROSTER (COLLECTIVELY CALLED "LITTLE WOMEN"), EGRESSED OUT OF A SECOND STORY WINDOW, ALIGHTED ONTO THE HOOD OF THE VEHICLE AND CONSEQUENTLY CAUSED THE COMBUSTION. IT TURNS OUT THAT MR. MASTERS' FANTASY TEAM, IN THE MIDST OF A 11-GAME WIN STREAK AND ON THE WAY TO CLAIMING THE COMPANY CHAMPIONSHIP, WAS SO HOT THAT HIS ROSTER OF PLAYERS, "WOULD HAVE MELTED A CAST IRON POT", ACCORDING TO ONE FIRE OFFICIAL. NO CHARGES HAVE BEEN FILED, AS IT WAS DEEMED AN UNFORTUNATE ACCIDENT. ALSO UNFORTUNATE, BUT HARDLY AN ACCIDENT, WAS BEN TICEN'S TEAM'S LAST-PLACE FINISH IN THE SAME LEAGUE.

WHERE'S WALDO? - WELL, YOU'LL FIND HIM IN THE OBITUARY.



POOR WALDO. PICTURED HERE IN HIS LAST PHOTOGRAPH EVER TAKEN, HE MAY AS WELL BE WAVING "GOOD-BYE" TO ALL OF HIS FANS AND ADMIRERS. UNFORTUNATELY, WITH DEEP REGRET, WE ANNOUNCE THE UNTIMELY DEPARTURE OF WALDO. IN A PR STUNT, ROCHESTER EQUITY PARTNERS, WHILE HAVING PICTURES TAKEN OF THE ENTIRE COMPANY COLLECTIVELY FOR THE NEWSLETTER IN THE DOWNSTAIRS CAFETERIA, THOUGHT IT WOULD BE A BRIGHT IDEA TO PAY WALDO AN APPERANCE FEE TO HAVE HIM POSE WITH THE ENTIRE GROUP AND ASK THE READERS OF THE NEWSLETTER SEE IF THEY COULD PICK HIM OUT OF THE MASSES. HE GRACIOUSLY ACCEPTED THE OFFER AND PARTICIPATED IN THE EVENT. INCONSPICUOUS IN THE PHOTO, AS IS HIS TALENT, HE COULDN'T BE SPOTTED AFTER THE SHOOT EITHER. CONCERN WAS ELEVATED WHEN HE DIDN'T COLLECT HIS RETAINER FEE. IT WASN'T UNTIL LATER IN THE AFTERNOON THAT AN EMPLOYEE WHO REQUESTED ANONYMITY DISCOVERED THE DIMINUTIVE FELLOW PLASTERED TO THE SOLE OF HIS SHOE. WE REGRET THIS LOSS, BUT DENY ANY RESPONSIBITY AS WE HAVE ALL SEEN HIM SURVIVE MANY MORE LIFE-THREATENINGSETTINGS. THIS WAS JUST AN OCCUPATIONAL RISK THAT HE TOOK WHICH JUST HAPPENED TO END UNDER A SIZE NINE-A-HALF LEATHER-PATENT SHOE. THERE WILL BE NO SERVICE OR MEMORIAL HELD, AS OUR ATTORNEYS HAVE LEARNED THAT HIS WISH WAS FOR HIS REMAINS TO BE DISPOSED OF BY PENCIL ERASER.

Take a Trip Back in Time

By Rich Guerino



The financial crisis and the rising price of gas have made “daycations” sensible vacation alternatives for most of us. Western New Yorkers are fortunate to have many choices among local festivals, parks, museums, wineries and other attractions to visit right in our backyard. The quaint city of Canandaigua on the shore of beautiful Canandaigua Lake is a popular nearby destination.

Established in 1789, Ontario County was the first and largest settlement in western New York. It included all the area from Geneva west to Buffalo between Lake Ontario and the Pennsylvania border. It was later split into fourteen separate counties, including Monroe.



One of Ontario County’s early settlers was Gideon Granger (1767-1822), a prominent lawyer, politician and essayist. In 1800 he was named Postmaster General under President Jefferson and continued to serve under President Madison until 1813. After leaving Washington, Granger moved to Canandaigua and resolved to build a homestead that would be “unrivalled in all the nation.” Although he died in 1822, succeeding generations of the Granger family played an equally important part in the growth and development of the Canandaigua area.

The Granger Homestead is a fine example of early 19th century American architecture and craftsmanship. Constructed in the years 1814-1816 by local builders and artisans, this stately Federal style house features intricately carved moldings and mantelpieces in its restored period rooms. The furnishings on display include many original pieces owned by four generations of the Granger family.

A private girls’ high school occupied the site until from 1876 until 1906 when the home returned to the Granger family. After the deaths of the last family members, retired ministers began using the home as a residence. In 1945, when the mansion was threatened with destruction, concerned citizens rallied to save it and a non-profit organization was established to restore it as a museum.

Nearly 70 horse-drawn vehicles are on exhibit at Granger Homestead’s Carriage Museum, showing the history of 19th Century transportation in western New York. Carriages, sporting vehicles sleighs, coaches, wagons and even a couple of hearses are displayed. You will also find an original early-19th century law office - one of only four in the country remaining.

You can tour the Canandaigua historical district in one of the antique horse-drawn carriages. The trip takes passengers back in time along the side streets between Granger Homestead, Sonnenberg Gardens and the County Court House. The driver relates a variety of historical tales and folklore from the past while pointing out the fine architecture and landmarks along the way.

For more information, visit www.grangerhomestead.org

An Interview with “RAGS”: The Examiner Sits Down with Resident Artist Nick Redanty



Web Title Examiner: Nick, 2009 seems to have been an interesting year for you outside of work, can you expand on that?

Nicolas A. Redanty a/k/a RAGS: Well, for the past 7 years since I got out of college, I've been working on my artwork. I mean, the way I saw it, there was no use studying art in college if I wasn't going to apply it in the real world. Then at the beginning of 2009, I began showing people what I had been working on, and they seemed to be intrigued and compelled by some of my work. It was at that point when I decided to continue to pursue the arts, and rent a studio space in the Hungerford Building where an already established art community was thriving. I haven't looked back since.

EXAMINER: So, why do you do what you do?

NAR/RAGS: To me art should be an organic entity. If you were to look at my entire body of work to date, you'd see many different moods and ideas strewn across page after page and canvas after canvas. It was about 5 years ago where I decided to pull cable TV and the Internet from my home so I could focus on my own style. The only outside influence was what I saw on the streets as far as graffiti and in two art magazines; Juxtapoz and Hi-Fructose. These provided fuel to my fire, and my style continued to evolve. So I guess I do what I do because I feel a great passion for the arts and have for as long as I can remember.

EXAMINER: What kinds of things do you create?

NAR/RAGS: I started out very simple with pencil drawings and designs. Then for a few years I began working on small intricate pen & ink designs. It was during this time period where I began outside studies of the art of tattooing. Upon showing my work to a few tattoo studios and crews I got mixed reviews, which was discouraging; I even thought of hanging it up. But, like art has always done for me, it drew me back in. I learned from this, and began to change how I looked at my artwork. So, I got back into it, but with a paint brush this time. Since July 1st (the day I got the key to my studio), I've been painting with spray paint and turning some of my old pen & ink designs into large stencils, but I recently began work on some multimedia free hand pieces that are in a much different direction, because...why not.

EXAMINER: How much time do you spend outside of Web Title working on any particular project or piece?

NAR/RAGS: It really all depends on the work I'm trying to complete. I've worked on pieces for a half hour and I've worked on pieces for 20 hours, but when it's done, it's done. I know it sounds strange, but I'm never really sure a piece is done until I look at it for a really long time to see if it can use something else. And no, I don't 'count looking at a piece' to see if it's done in the final tally of time spent on a painting. So, I'd say I work in the studio anywhere from 10-30 hours a week.

Find out how Nick got the name RAGS and what it's like to prepare for an art show, turn to page 10!

Sporting News

By Matt Schuler



The Rochester Youth Hockey Pee Wee Minor AA team won the Empire State Cup Hockey Tournament the weekend of January 16-18. The tournament featured 80 teams from around the United States and Canada. The RYH Pee Wee team, which is sponsored by WebTitle Agency, and features Zak Schuler on defense, went 3-0-1 and beat 3 Canadian teams on its way to the championship game in which it won 3-1.

The team's record is 23-6-4 and is in first place in their division of the WNYAHL.

The team is coached by former Rochester Amerk Craig Charron.

An Interview with “RAGS”: Continued from Page 10

EXAMINER: Where did you come up with the name ‘Rags’ for your pen name?

NAR/RAGS: I wish I could say, ‘it just came to me one night in a dream’ or something along that same romanticized type of line, but it was a nickname given to me my first weekend at college. My roommate was also named Nick, and while I was on the phone with a fellow lacrosse player, he asked which Nick he was speaking with. We must have had a bad connection, and he couldn’t hear me pronounce my last name, so he butchered it down to Rags. It stuck. But it lets me keep my personal life and professional life outside of Web Title separate, which is nice.

EXAMINER: You’ve recently had a few art show openings. What type of preparation goes into such events?

NAR/RAGS: Well, I feel I must have a good amount of new work to have a showing, so that’s first and foremost. Next is the promotion of the show. For any type of art show, it’s usually a grassroots effort from everyone involved in the show. If it’s just a show of mine, it’s the same type of thing. I notify people via Facebook, email, and flyers in some local areas. The internet advertising is something I recently got involved in, because as I said, I had no internet for a number of years; but after I sold my first piece, I bought a laptop and reconnected to the internet. There really is no better way to put it than the internet is a necessary evil along with Facebook to get the word out to almost everyone. I’m actually in the process of working on a Fan Page on the Facebook site so I can get the word out even more. But mostly everything is out of pocket expense, which I always hope to recoup a little of by selling pieces. But at least now I understand the nobility of being a starving artist. You throw yourself into the light for everyone to see. It’s a very vulnerable place, but that’s fine by me.

2009 A Banner Year for Junction 5

2009 was a very big year for the band Junction 5. The alternative rock band is composed of Aaron Conn on guitar, vocals and sequencing, Mark Andrews on bass, Danny Roelle on drums, and WebTitle’s own Tom Masters on guitar and vocals. The band played a comeback show in July and just kept playing after that, including having the opportunity to open for the band *Creed* at Darien Lake

2009 Show List

July 24 at the Penny Arcade-Comeback Show

August 8-Darien Lake Performing Arts

October 1-M.E.A.N.Y. Fest at Crash Mansion, NYC

October 15-The Penny Arcade

October 31-Halloween Havoc @ Montage Music Hall

**November 20-Montage Music Hall w/
Sponge**

December 4th Montage Music Hall w/ Days of the New

For more information on the band go to www.myspace.com/junctionfive



*2009 was an exciting year in the history of WebTitle, & in the lives of our team members.
We'd like to present a look back at 2009.*

A year in the life of WebTitle-Pages 13-23



Word Processing -Title Department



Examiners-Title Department



Proofing & Shipping- Title Department



Search Coordination Department



Abstract Department



Accounting Department



Tax and Municipal Search Department



REO Department



Recording & Filing Department



WebTitle Owners



Cascade Settlement Agency



Coming in 2010..... Adam Whiting, Manager of the Tax and Municipal Search Department and his wife Heather are expecting their 2nd child, in April 2010. They have a son Ethan, who is 3.

Christopher Schuler of the Abstract Department and his wife Amanda are expecting their first child, a baby girl, in March 2010.

Marianne Beatson's son and daughter-in-law are expecting their first child (Marianne's first grandchild) in August 2010.

December 2009



Michael Fame, Esq. named December Employee of the Month. Mike is our Title Counsel and he has been invaluable since coming on board almost 2 years ago but, particularly, the last several months helping out in a variety of roles - REO Exam, Title Clearance, Title Claims, FC Examination, Proofing/ Shipping as well as becoming one of the "go to" resources for the rest of our title examiners.



WebTitle Holds Annual Holiday Party, December 11, 2009. Earlier in the day, the Abstract Department won a narrow victory in the annual holiday decorating contest. This year's competition was the fiercest but in the end Abstract won out over the Recording Department. The WebTitle Agency annual holiday party took place Friday, December 11th in our downstairs office. The party was catered by Papa Joe's. Event Coordinator Melody DiChiara said the food was delicious and that everyone seemed to really enjoy the music, bingo, Guitar Hero, and Euchre Tournament entertainment options. The WebTitle team also enjoyed the appetizers and desserts provided by the various departments as well as the holiday company of their fellow "Webbies". Jessica

Reffner said that "Bingo was awesome!" Indeed, the game was intense fun from B -1 to O - 70 for many players. Guitar Hero had several people breaking out of their shells and "rocking out." The Euchre Tournament featured an event record twelve competitors, that ended with Adam Whiting and Rob Salamone being bested in a competitive final by Matt Reffner and Jason Marsherrall. Lisa Lodato said that her favorite part of the event was how festive the downstairs area looked as a result of the decorating contest and reflected that she was most grateful for the job, friends, and family, and owners of WebTitle. A very big thank you to Melody, Marco, Larry, Faith, and Hillary for all their hard work planning the event in advance as well as making sure everyone enjoyed themselves. For more pictures please see page 7.

November 2009



Meredith Mulvihill named November Employee of the Month. Meredith might take more personal ownership of her role and responsibilities here as much or more than any other team member we have. Her consistent commitment to tackle volume spikes in our Examination Department by working weekends and taking files home all led to staggering production numbers and is a main reason we were able to keep up. She also works tirelessly to address QC issues with our vendor partner network.

October 2009



Kathy Grunert and Recenia Greene named October Employees of the Month. Recenia and Kathy were brought into our Title Department as Production Assistants. Although they were brought in as "Temps" - their work ethics and level of commitment stood out immediately.



Tax Department Wins Halloween Decorating Contest! - The Tax and Municipal Search Department dressed as the "Seven Deadly Sins" edged Cascade Settlement Agency dressed as "CSA Sorority" in the annual Halloween costume contest. Both teams were treated to lunch for their enthusiastic participation. Judging the contest were representatives from E3 Technologies.



Congratulations Jessica and Matthew Reffner! - Jessica Perry (now Reffner), a Closing Specialist in Cascade Settlement Agency and Matthew Reffner, Abstract Coordinator in the Abstract Department were wed October 24th, 2009 in the year's second "All WebTitle Wedding". The event took place at the Hillside Inn in Wyoming, NY. Kristen Phillips of Cascade Settlement Agency served as a bridesmaid, and Rachel Maryjanowski also of Cascade served as a program distributor. The couple then honeymooned at Loon Lake in Glens Falls, NY before returning to Rochester.



Kathy Grunert joins Title Department October 2009. Kathy Grunert has joined WebTitle Agency as a Word Processor. Kathy's background is in real estate, she spent 18 years working in a commercial real estate office. She has two grown sons, Douglas and Marc. Her life partner is Bill whom she has spent the last 17 years with. He also has two grown children, Jennifer and Joe. Kathy and Bill have a year old granddaughter Angelina. Her interests include golfing and reading.



Recenia Greene joins Title Department October 2009. Recenia Greene has joined WebTitle Agency as a Word Processor. Recenia is a native of Brooklyn, NY. She has one son and two beautiful grandsons. Besides spending quality time with the grandkids Recenia enjoys cooking, singing, reading, and playing Spades.



Dorreda Cruz joins Accounting Department October 19, 2009. Dorreda Cruz has joined WebTitle Agency as an Accounting Department Coordinator. A Rochester native Dorreda recently returned from Las Vegas, Nevada where she worked as a financial reporting manager for several casinos. Dorreda has two children, a 10 year old son and a 12 year old daughter. She is currently earning her degree in Accounting from the University of Southern Nevada. She enjoys technology, reading, outdoor activities and spending time with family and friends.



Vanessa Morales joins Recording Department October 13, 2009. Vanessa Morales has joined WebTitle Agency as a Recording/Filing Department Coordinator. Previously Vanessa worked for Benefit Resource and State Farm Insurance. A Rochester native, Vanessa and her boyfriend Jorge have three children, Endy age 6, Elijah age 3, and Romeo 7 months. She also has two step-daughters Adrianna and Ashanti. Also a liberal student at Monroe Community College, Vanessa enjoys reading and spending time at her church.



Title Department adds Dorine Gartley October 6, 2009. Dorine Gartley has joined WebTitle Agency as a Title Examiner. Dorine comes to us after a combined 10 year of real estate experience including times as a Corporate Paralegal at Underberg and Kessler LLP, a Title Examiner at Gallo and Iacovangelo LLP and a Mortgage and Lending Specialist at Wyoming County Bank. A Rochester native, Dorine holds a Bachelor of Science from Kaplan University in Criminal Justice with minors in Cyber Crime and Forensic Psychology. She enjoys playing soccer and golf, watching hockey, trying new recipes and spending time on the water with her family.



Sharon Kelly joins Title Department October 5, 2009. Sharon Kelly has joined WebTitle Agency as a Word Processor. Sharon joins us after earning 18 years experience at the former Colony Abstract. Sharon is the mother of 3 boys and the grandmother of 4 boys. Sharon describes her grandchildren as the lights of her life and enjoys babysitting often, playing bingo, and trying her luck at the casinos.



WebTitle Agency participates in ACS Strides Walk October 4th, 2009 For more information about WebTitle's participation this year, please see page 5.



September 2009



Marianne Beatson named September Employee of the Month. Marianne is a Title Examiner. Her willingness to float from one area of Examination to another without skipping a beat was another key element to our ability to offset volume spikes. She never complains, simply asks how she can be of more use to the company.



Christina Lundberg joins WebTitle Agency September 29, 2009 Christina Lundberg has joined WebTitle Agency as a Recording/Filing Specialist. Christina came to WebTitle from the retail sector. A Brockport native, Christina has lived in the City of Rochester since she was young. The second oldest of seven children, she enjoys painting, drawing, exercising, her car and spending time with her family.



Jamie Pizzo joins Cascade Settlement Agency September 29, 2009 Jamie Pizzo has joined Cascade Settlement Agency as a Closing Specialist. Jamie has been working in the Real Estate field since the age of 20, working with both banks and title companies. She most recently spent time with Marchioni & Associates and Wells Fargo. Jamie is a native of Webster, NY and still lives there today. Her favorite interest is spending time with her nine year old daughter Taylor.



Karen Candelaria joins Title Department September 28, 2009 Karen Candelaria has joined WebTitle Agency as a Proofing/Shipping Coordinator and serves as the company's receptionist. Karen has ten years of experience from First Federal Bank in Rochester. A native of Wyoming, Karen attended the University of Wyoming and moved to Rochester in 1986. Karen and her husband of nine years, Ryan have a three year old son, named Jesse. Karen enjoys spending time with friends and family, walking, reading and snowmobiling

Timothy Jay Marsherrall enters the world September 16, 2009 Jason Marsherrall of the Abstract Department then of the Title Department and his wife LeAnn proudly welcomed their son Timothy Jay Marsherrall to the world on September 16th, 2009. Born at Rochester General Hospital Timothy weighed 6 lbs 1 oz and measured 20 inches upon his arrival. Congratulations Jason and LeAnn!



Congratulations Lindsay and Tom Masters! - Lindsay Garland (now Masters), Post Closing Coordinator for Cascade Settlement Agency and Thomas Masters, Manager of the Search Coordination Department were wed September 12th, 2009 in the year's first "All WebTitle Wedding". Ridgemont Country Club hosted the event, which featured the groom's brother Kevin Masters of the Search Coordination Department as a groomsman and Mike Latona also of the Search Coordination Department as a ceremony reader. Guests included 25 WebTitle Team Members, as well as some client partners and vendors. The happy couple then honeymooned at Playa Del Carmen, Mexico before returning home. For more wedding photos, see the next page.



August 2009



Shannon Bowens named August Employee of the Month . Shannon is an invaluable resource to our ongoing QC efforts with our vendor partner network and also provides helpful assistance to cost analysis. Her efforts have saved the company thousands of dollars and she does this all with incredible enthusiasm.



Luxchany Bouapha joins Title Department August 31, 2009 Luxchany Bouapha has joined WebTitle Agency as a Proofing/Shipping Coordinator. Luxchany had previous experience at Frontier Abstract. She also previously worked at the University of Rochester. Luxchany is very close with her family, especially her parents who were originally from Laos, and her younger sister. Other interests include shopping, the popular Hello Kitty series, and taking weekend trips.



Chris Schuler joins Abstract Department August 24, 2009 Chris Schuler has joined WebTitle as an Abstract Department Coordinator. Chris also currently a Real Estate Agent with Hunt Columbus in Pittsford. A graduate of Nazareth College, Chris's interests include biking and golfing. He is also big supporter of the Buffalo Bills and Boston Red Sox. Chris and his wife are expecting their first child early in 2010 and they are very excited!



Linda Knierim joins Abstract Department August 24, 2009 Linda Knierim brings a wealth of experience to WebTitle. Linda spent over 30 years with Monroe Title and 10 years with Colony Abstract doing everything from locating abstracts, to examining title, attending to closings and more. She has experience with many large commercial deals and has even spent time in other New York State counties learning many different systems. Linda graduated from the Paralegal program at Adelphi University and has been a notary for many years. She has many passions including enjoys history, travel, investigating and gardening.



Alex Withers added to Tax Department August 24, 2009 Alex Withers has joined WebTitle Agency as a Tax and Municipal Search Coordinator. Alex brings three years of title and abstract experience having spent time at Frontier Abstract and New York Bankers Title Agency. Alex is a native of Gates, NY and is the 6th of 10 children. A graduate of Northstar Christian Academy his interests including spending time with his friends and family and cheering for the New York Yankees.



WebTitle holds annuals company picnic August 22, 2009 WebTitle's annual family picnic took place at William Maher Lodge in Churchville, NY. Catered by Merchant Street Smokehouse, the day was a grand combination of food, family, friends, and camaraderie. Highlights included a family baseball game, a battle of the sexes Bocce match, a delicious meal, and of course sometimes temperamental weather. For more pictures please see page 7.

WebTitle holds Grand Opening for Suite 101 Expansion August 20, 2009 For more information please see page 4..



Abstract Department welcomes David Foley August 17, 2009 David Foley has joined WebTitle Agency as an Abstract Department Coordinator. David is a Rochester native who recently returned home after many year in the "Sunshine State" working as a realtor in Florida. Before joining WebTitle, he gained more knowledge of the Title Business at Crossroads Abstract. David looks forward to continued growth and success with WebTitle.



Hillary Phillips joins Accounting Department August 17, 2009 Hillary Phillips has joined WebTitle Agency as an Accounts Receivable Coordinator. Hillary has five years of experience in Office Management and Accounting, she previously held a Real Estate license and worked for Remax. Hillary is a Rochester native, growing up in West Irondequoit. She and her boyfriend Tom make their home in North Chili with her daughter Lena and his daughter Katie. She enjoys spending time with family and friends, golfing and traveling.

Larry Sweet and Andy Licherdell join WebTitle August 17, 2009 For more information on Andy and Larry please see pages 3 and 6.



Lauren Piazza joins Recording Department August 12, 2009 Lauren Piazza has joined WebTitle Agency as a Recording Department Coordinator. Lauren's experience includes time at Public Abstract as a receptionist and doing recordings. Lauren then moved on to spend 2 years with the recording department at Closing USA. Lauren is in school working on her Paralegal Degree and hopes to take the Notary exam soon. She enjoys travel, movies, and exercising her mind with word puzzles.



Gwen Gilley joins Title Department August 10, 2009 Gwen Gilley has joined WebTitle Agency as a Word Processor. Gwen has a wealth of experience in the Title Industry having spent 7 years at Monroe Title, 14 years at Crossroads Abstract as well as stops at Four Corners and Frontier Abstract. She has 4 grown children, the youngest of whom is in his Sophomore year at Syracuse University. She is also very proud of her 5 grandchildren and is active in her church.



Shana Nesbitt joins Cascade Settle Agency August 4, 2009. Shana Nesbitt has joined Cascade Settlement Agency as an Administrative Coordinator. Shana was instrumental in leading this year's Hillside Special Santa's Campaign for WebTitle (For more information, please see page 5)

July 2009



Sarai Santiago Named July Employee of the Month- Sarai may have had to endure more stress and pressure than any other team member after Camille Buechel, our former Human Resources and Office Manager left the company. Sarai was Camille's Assistant and has since assumed many of her former duties. Sarai has worked hard to identify ways to improve and works closely with the Partners and Senior Management.



Marisa Leone joins Proofing/Shipping Department July 27, 2009 . Marisa Leone has joined the Title Department in Proofing and Shipping. Marisa hails from Gates, NY, graduating from The Aquinas Institute in 2006. Her family includes her parents, two sisters, and niece Audra whom she is very proud of (see page 22 for more information about Audra). Marisa's interests include spending time with family and friends, shopping, and cheering for the New York Yankees.

Congratulations Marco and Virginia Iulianella! - WebTitle's Recording Department Coordinator Marco Iulianella married



Virginia Hasler on July 11th, 2009 at Chapel Hill in Rochester, NY followed by a reception at the "Airport" Marriott. Gianmario Iulianella of the Search Coordination Department, the groom's brother, served as best man. At the reception, the father of the bride, Pete Hasler of the popular local wedding band Master Brass, joined in on horns for a few songs. It was a treat for all, as Marco and Ginny celebrated. The happy couple then honeymooned for a week in the Dominican Republic before returning to make their home in Rochester.

June 2009



Cascade Settlement Agency Named June Employees of the Month- Cascade Settlement is a division of Web that we started in late 2008. Its focus is on downstate NY closing transactions as well as several other states, including Massachusetts and New Jersey, where Web and Cascade are licensed with Old Republic. Cascade's team, led by Kristen Phillips enjoyed their first profitable month, very impressive for a start-up.....Cascade's other team members include Tom Cali, Jessica Reffner, Lindsay Garland, Marianne Beatson, Rachel Maryjanski, Shana Nesbitt and Jamie Pizzo.



Recording Department welcomes Heidi Zimmer June 17, 2009. Heidi Zimmer has joined WebTitle as a Recording Department Coordinator. Heidi joins us after three years in management in the collections industry. Heidi is a graduate of West Irondequoit High School. She has a 3 year old daughter Gianna, and recently became an Aunt. She enjoys spending time with friends and family, cooking, skiing, movies and camping.



Rachel Maryjanowski joins Cascade Settlement Agency June 4, 2009. Rachel Maryjanowski has joined Cascade Settlement Agency as a Closing Specialist. Prior to joining WebTitle Rachel spent 3 years at Advantage Title where she spent time as a Closing Coordinator/Settlement Agent and later became Office Manager. Previously Rachel, spent 5 years in Bankruptcies and Real Estate for Faraci Lange, LLP. Her favorite job though is Mom to her 9 year old daughter Samantha. She also enjoys cooking/baking, crocheting, spending time with family and being outdoors.



Joe Cali is added to the Proofing/Shipping Department June 1, 2009. Joseph Cali has joined the Title Department in Proofing and Shipping. Joe is a Rochester native, graduating from The Aquinas Institute. Joe earned his B.S. in Materials Science and Engineering at Lehigh University in May 2009. Joe's dad is WebTitle's own Tom Cali. He enjoys playing golf and other sports, and is a fan of the Red Sox, Mariners, Dolphins, Rockets, and Capitals. Not surprisingly Joe has a knack for sports trivia and is also an excellent guitar player.

May 2009



Faith Sevio joins the Tax Department May 18, 2009. Faith Sevio has joined the Tax Department at WebTitle Agency. Faith brings a great deal of experience to the position. Her history includes 9 years at Rochester Community Savings Bank/Charter One in the Indirect Auto Lending Department, 3 years at First American Real Estate Tax Service, and 2 years at Frontier Abstract. Faith is a native of Lakewood, NY also home of Lucille Ball and Natalie Merchant. Faith has been a Rochester resident for nearly 15 years. She lives with her husband of 2 and a half years Jim, and their rescued American Staffordshire Bull Terrier Bugsy who is 5 months old.

Tim Nesbitt joins WebTitle as the Abstract Department Manager May 11, 2009. For more information on Tim, please see page 6.



John Villani, Esq. joins WebTitle May 4, 2009. John Villani has joined the Title Department as an Examiner. John graduated from Syracuse University College of Law. John has extensive experience working in the Title Industry. He began his career working at the law firms of Adorante, Turner, & Myers (Adorante, Turner, & Associates) and Saperston & Day (since merged with Hiscock & Barclay) both of Syracuse. John then became involved full-time in Title Insurance work at Syracuse Metro Abstract. From there, he took the position of Title Counsel at Four Corners Abstract where he spent 9 years before joining WebTitle. John thoroughly enjoys living in the Rochester area.

April 2009



Jason Marsherrall Named Employee of the Month- Jason won the award as a member of our Proofing/ Shipping Department but has since been moved to our Customer Service Department as the primary liaison with other title companies and our client partners for all things related to abstracts of title. Jason has also taken a leadership role in the development and launch of our company Facebook page and has also lent invaluable assistance to our Sales and Marketing efforts.

New Grandson for Barbara Reid!- Barbara Reid's newest grandchild Cameron Isiah Manor was born April 30, 2009. Cameron is Barbara's 14th grandchild.



Search Coordination adds Gianmario Iulianella April 27, 2009 Gianmario Iulianella (Mario) has joined the Search Coordination Team at WebTitle. Mario was born and raised in Webster, NY. He graduated from the Aquinas Institute and earned a Bachelors in Psychology from SUNY Fredonia. He joins us with a background in customer service and retail management as well as experience with a real estate appraisal company. His interests include watching movies, listening to music, especially from the 80s and 90s as well as reading, writing, and blogging.



Gary Perrotta comes on board April 27, 2009 Gary Perrotta has joined the Abstract Department at WebTitle. Gary spent 5 years working for local messenger service Legal Recording before joining WebTitle. Gary's previous career was spent at Delco/Valeo where he spent 30 years making electrical components for GM cars. His pride and joy are his three children ages 19, 18 and 16. Gary graduated locally from Eastridge High School. He is a big sports fan, supporting the New York Yankees, Cleveland Browns and Syracuse Orange. He is also passionate about horse racing.



Diane Behlke joins WebTitle April 24, 2009 Diane (Dee) Behlke has joined the Title Department as a Word Processor. Dee previously spent over 3 years at First American as well as time at Four Corners Abstract. She also has worked in the Word Processing Departments at Harter, Secrest & Emery and Harris Beach. Dee grew up in East Irondequoit graduating from Eastridge High School and Monroe Community College. Her varied interests include Deejaying at a local gothic club, creating chain mail for a friend's Renaissance Fair booth, the United Kingdom, Elizabethan History and Animals.



Regina Startzel joins WebTitle April 20, 2009 Regina Startzel is the Streamline Project Manager and a Clearance Coordinator for WebTitle. Prior to joining WebTitle, Regina spent five years with First American-Customized Lender's Services. She began in Customer Service but then moved into an administrative role using the production software Streamline. Regina lives in Greece with her husband Shane, 16 month old daughter Shaelyn and their dog Maxiumus. She graduated from Bloomsburg University in Pennsylvania. She was previously a member of Empire Statesmen Drum and Bugle Corps. Now she enjoys being a wife and mom along with being a fan of the New York Jets football team, music and movies.

March 2009



Jennifer Scheidt and Dona Kavanagh Named Employees of the Month- Jennifer Scheidt won the award while still the Assistant Manager of our Filing / Recording Department (she has since been moved into our Title Department as an Examiner). Jennifer's knowledge and work ethic helping train clients and team members with all 2009 recording schedule changes across the state was amazing. Dona is the Assistant Manager in our Title Department and has been with us for more than 4 1/2 years. Dona also won the award in May of 2007. Like then, her level of commitment and sacrifice are shining examples of a model employee. We do not know what we would do

Audra Olas enters the world March 31st, 2009 Dena Leone of the Title Department and her boyfriend Chuck Olas proudly welcomed their daughter Audra Lillian Olas to the world on March 31st 2009. Born at Rochester General Hospital Audra weighed 7 lbs 9 oz and measured 20 3/4 inches upon her arrival. Congratulations Dena and Chuck! She is also the niece of proud Aunt, Marisa Leone also of the Title Department.



Margaret Schuler joins WebTitle March 17, 2009 Margaret works at WebTitle on a part-time basis and has been a valuable part of the Recording/Filing and Title Departments. She is married to her husband Matt and has two children, Olivia and Zak. She was born and currently resides in Greece, NY. She previously worked as a Third Grade teacher. She enjoys gardening, reading, golf, and vacationing in warm places. She is also a three-year breast cancer survivor.

Congratulations Danielle and Jeremy Snyder! - WebTitle's own REO Department Manager Danielle Rosa (now Danielle Snyder) married her husband Jeremy on March 14, 2009 at the Rochester Plaza Hotel. The happy couple then took a honeymoon cruise to Key West, Cozumel, and South Beach. The couple had a memorable weekend with the bride wearing her mother's wedding dress to the rehearsal dinner. The couple had a special red carpet ceremony hosted by WebTitle's own Mike Latona. There was also some adventure when the fire alarm went off during photos. In the end though all was well and Danielle and Jeremy even got to pose for photos with the fire truck!





Keith Sorokti and Gina Simone are Married! - Keith Sorokti of the Abstract Department and Gina Simone were married March 7, 2009 at Sacred Heart Cathedral in Rochester. They then celebrated with a reception with friends and family at the Plantation Party House in Spencerport, NY followed by a Honeymoon at the Excellence Resort Mayan Riviera in Mexico.



Victoria Anselm joins the WebTitle Family- Victoria Anselm (Vicky) joined WebTitle on March 6, 2009 as a part of the Proofing and Shipping Department, she has since also acquired the capabilities to become an examiner. Vicky had previously been at WebTitle in the Summer of 2008 in a seasonal role. Vicky transferred from RPI University and returned to Rochester in January 2009. For Vicky, WebTitle is literally family. Her mother is Title Examiner Anne Beers and her sister Marie worked at WebTitle in the Summer of 2009. Vicky enjoys camping, horseback riding, and tennis.

February 2009



Leonna Charles Named Employee of the Month- Leonna is the Manager of our Accounting Department and has been with Web Title Agency more than 9 years. She also won the award in January of 2008. Leonna worked diligently to ensure that Web's Year End Tax Filing and annual audits with issuing agencies were handled properly. A lot of personal time was devoted and we greatly appreciate it.

January 2009



Dena Leone Named Employee of the Month- Dena is a Production Assistant in our Title Department. Versatile employees who are willing to help out in various departments are always crucial when volume spikes and Dena's efforts in REO, Title, Accounting, among others was a prime example. She has learned, among other things, how to complete both our Foreclosure and REO products and always does so with a smile for her co-workers.

For More Information on WebTitle
Agency

Please Contact Alan Roides

Phone: 888-250-9056

Fax: 888-250-9057

E-mail: aroides@webtitle.us

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Editor: Jason Marsherrall Contributing Editor: Alan Roides

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