

2026



THE TOWN FAMILY OF COMPANIES™

thetowncompanies.com

40 E. Midland Ave.
Paramus, NJ 07652

84 Washington St., 4th Floor
Hoboken, NJ 07030

228 Maple Ave.
Red Bank, NJ 07701

11 West Lincoln Ave., Ste. 500
Valley Stream, NY 11580

595 S Federal Hwy., Ste. 110
Boca Raton, FL 33432

1020 8th Ave., Unit 4
Naples, FL 34102



ABOUT OUR FAMILY

At Town Title Agency®, we take pride in our reputation as a leader in the title search industry. Since 2002, we have processed in excess of 25,000 title searches – and we're still growing. In addition to our wide array of monthly residential purchase and refinance closings, Town Title Agency® insures many notable commercial transactions across various industries, with particular expertise in healthcare, retail net-lease, logistics company and car dealership properties. Town Title has also had the privilege of insuring some of the largest transactions in New Jersey, New York, and beyond, which speaks loudly to the trust and confidence that our clients have in our agency.

It is our hands-on approach and our relationships with our clients, however, that have allowed us to be so successful in such a competitive market. Over the last 23 years, we have developed and perfected a comprehensive service delivery model that allows us to provide an array of services that cover the full spectrum of our clients' needs. In addition, our Settlement Division gives our clients the opportunity to use our experienced staff of attorneys and paralegals to assist with any step of the closing process – or even to handle the transaction completely from inception to closing. We have built a team of dedicated and seasoned professionals who, combined, have more than 200 years of experience in the business. And because of them, we have successfully built a client list that includes some of the most prominent and renowned law firms, developers, and lenders in the area.

Beyond the walls of our office, we are staunchly committed to giving back to our community and to showing appreciation for our clients by supporting their charitable needs, as we strive to make what's important to them important to us. In 2015 we launched the #TownTitleGivesBack initiative, and the following year we hosted our first major fundraising event: our inaugural golf outing. The outing continues to be a highly-anticipated annual event, raising over \$1,000,000 in 10 years. Then, in 2020, we officially established The Town Title Foundation® as an extension of #TownTitleGivesBack.

In today's competitive real estate market, choosing the right title company can make all the difference. **Choose experience when it matters most. Choose Town Title Agency®.**

Recently, Town Title Agency®, LLC brought Town Title Foundation®, Able Title Agency™, MacGregor Abstract, LLC™, First Source Title of Florida™, and Kelly Title Group™ together through acquisition to form The Town Family of Companies™.

Our companies are registered agents for Chicago Title Insurance Company, Fidelity, First American Title Insurance Company, Stewart Title, Westcor, and Old Republic in New York and New Jersey and have received Top Agent recognition for several years. We provide national title services in all 50 states, with direct licensure in New Jersey, New York, Delaware, Florida, Illinois, Indiana, Kentucky, Massachusetts, Maine, North Carolina, New Hampshire, Pennsylvania, Rhode Island, South Carolina, Vermont, Wisconsin, and West Virginia.

What started as a boutique title agency in New Jersey has grown into a powerful network of companies — each built with the same drive, grit, and loyalty that got us here.

The Town Title Family of Companies™ isn't just expanding — we're earning our place in new markets by doing what we've always done: showing up, delivering, and building lasting relationships.

OUR MISSION

The Town Family of Companies™ strives to be the leading provider of title insurance and settlement services in all of the markets we serve. Through a client-focused service delivery model, we guarantee the highest level of customer satisfaction in every transaction. We are committed to ensuring that our dedicated team of seasoned professionals feels empowered and has the tools needed to provide superior and quality service. At Town Title, our clients' needs are anticipated, and we operate in a proactive culture that has earned us a reputation for excellence in our industry.



OUR FAMILY



Choose Experience When It Matters Most. Choose Town Title Agency®.

Our Core Company

Town Title Agency® is a full-service title insurance and settlement provider built around attentive service and lasting client relationships. Our experienced team has served residential and commercial real estate needs since 2002. We've grown from a boutique New Jersey agency into a trusted network handling notable transactions across multiple markets while also giving back to the communities we serve.

Title

Town Title Agency® provides title insurance and settlement services for residential, commercial, and construction transactions, using proven expertise and technology to ensure smooth closings.

Settlement

Town Title's Settlement services streamline real estate closings by managing the process from pre-closing through post-closing with experienced oversight.

National Commercial Services

Town Title's National Commercial Services team provides coordinated title, escrow, and legal support for complex commercial transactions nationwide.





ABLE TITLE™

AGENCY, LLC

No Drama. No Hassles.

We focus on making your purchase or refinance proceed as smoothly as possible. Our knowledgeable and professional staff is dedicated to resolving all issues in advance of the scheduled closing date so that you can close with confidence. You can count on our experience to navigate all aspects of the closing process.

Tailored Services

If you are an attorney who conducts closings occasionally or a real estate firm with significant volume, we can tailor our services to meet your needs.

Obtain Titles Quickly

For mortgage brokers that process significant numbers of re-finance transactions, we understand that the competition for clients is fierce. Obtaining title quickly and closing the transaction in a timely fashion is crucial to retaining business.

Confidence

When title issues arise as they inevitably do, we are committed to resolving them well in advance so that your transaction will go smoothly and so that you can proceed to closing with confidence.

Prime Location

Headquartered in Hoboken, NJ, Able Title Agency™ is perfectly positioned between New York and New Jersey, just steps from the NJ Transit and PATH stations.



New York Title Insurance

MacGregor Abstract™ has 30+ years of experience in the title insurance industry in NYC & the Tri-State area. Creating a legacy of sound residential, large commercial transactions and everything in between.

Experience

Over the past 30 years, MacGregor has issued more than 250,000 policies for residential and condominium properties, as well as insured major corporate projects nationwide, including developments, conversions, commercial properties, and REO assets.

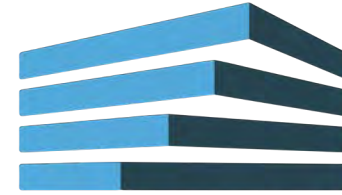
Innovation

We continually innovate to develop new ways to better serve our customers. We employ the latest technology, strive to custom fit a response to your unique situations, and maintain a superior level of detail in order to provide our customers with the best possible experience.

Expertise

At MacGregor, our experienced senior staff stays current on industry changes and excels at solving complex challenges. If your title company can't close a deal, try MacGregor—we'll work to find a solution.





KELLY TITLE GROUP™

Closings made simple.

Kelly Title Group™ is a leading title insurance company, enriched by decades of collective industry experience. We offer a full spectrum of title services for residential, commercial, and government transactions. Our commitment to excellence is reflected in our team's profound knowledge and extensive tenure.

Derek Kelly, one of the state's leading title insurance producers, is returning to the field, energizing the team and setting the tone for a powerful year ahead.

Title Services

Our team specializes in conducting thorough title searches to verify ownership history and property legality. We meticulously examine public records to identify any issues that could affect ownership transfer. Trust us for a smooth transaction from start to finish.

Settlement Services

Navigating the settlement process requires expertise and precision. Our services streamline closing, ensuring a smooth transition from offer to ownership with careful attention to detail.

Commercial Services

Our comprehensive commercial real estate services support businesses, investors, and developers with leasing, buying, and selling properties. Our experienced team guides you every step of the way, serving as a trusted partner in maximizing the value of your commercial property portfolio.

FirstSourceTM Title | FLORIDA

We put you first, it's in our title.

First Source Title of Florida™ was founded in 2024 with the goal of providing an exceptional closing experience whether you are refinancing, selling, or purchasing a new home. We pride ourselves in providing fast and accurate Title and Escrow Services while not losing the personal touch and attention to each file and transaction.

Lenders

Quick turn around times, competitive pricing and smooth closings.

Realtors

Work with our dedicated closing teams to ensure a seamless transaction from contract to keys!

Sellers

You can be confident that we will provide you with a convenient and secure closing experience.

Buyers

We will work with you and your lender if applicable, to make sure you get your keys on time and understand the process every step of the way!





Giving Back to the Community.

The Town Title Foundation® supports the communities we serve by providing financial assistance to healthcare initiatives, small businesses, educational systems, and other deserving organizations. Through initiatives like our Annual Golf Outing, the foundation has raised significant funds to support medical research, behavioral health services, and community-based programs. Some of our benefactors include:

Tackle Kids Cancer

Tackle Kids Cancer raises funds for pediatric cancer research and patient care at Joseph M. Sanzari Children's Hospital, supporting critical care, services, and research to help find a cure.

Caryl and Jim Kourgelis Foundation for Behavioral Health

The Caryl and Jim Kourgelis Foundation for Behavioral Health provides personalized, whole-person care and is working to create an integrative rehabilitation center in Bergen County.

Inserra Diabetes Research Institute

The Inserra Diabetes Research Institute integrates diabetes care, research, education, and outreach to improve the lives of people living with diabetes.

MILESTONES

Town Title Agency® is established and offices opened in Rochelle Park, NJ

2002



Chicago Title Insurance Company signed as underwriter

2006



Settlement Department established

2009



New York office opened

2015



Town Title Gives Back initiative created

2015



2004

Offices moved to Hackensack, NJ



2007

Closed \$103mm purchase - the largest land sale transaction in the State of New Jersey



2013

Offices expanded to Paramus, NJ



2015

First American Title Insurance Company signed as underwriter





Appointed to HackensackUMC Foundation Board of Trustees

2017



Named Top 25 Agent in New Jersey for the first time by Fidelity

2019



5th Annual Golf Outing

2020



New York Real Estate Journal Executive of the Month recognition

2020

2016

First Annual Town Title Golf Outing established



2018

Named Top 10 Agent in New Jersey for the first time by First American Title Insurance Company



2020

Internship Program established



2020

The Town Title Foundation® established



Licensed in
12 States

2021



Christopher
Rotio appointed
to Hackensack
Meridian Health
Corporation
Board

2021



Celebrating
20 years in
business

2022



Began providing
Estate Planning
& Deed Prep
services

2022



Launched our
Foreclosure
Search Division

2023



2021

Surpassed \$500,000
raised via Town Title
Golf Outing



2021

Insured \$1.2b
in Residential
and Commercial
Transactions



2022

Stewart Title
signed as
underwriter



2022

Opened new
location in Boca
Raton, Florida





Town Title wins
NJBIZ Reader
Rankings
Award

2023



Insured \$4.5
billion in
transactions

2024



Town Family of
Companies™
formed

2025



10-Year
Anniversary of
our Golf Outing

2025



2023

Former TD Bank
CEO, Greg Braca,
joins Town Title
Agency® as
Special Advisor



2024

Able Title Agency™
Acquisition



2025

MacGregor
Abstract™
Acquisition



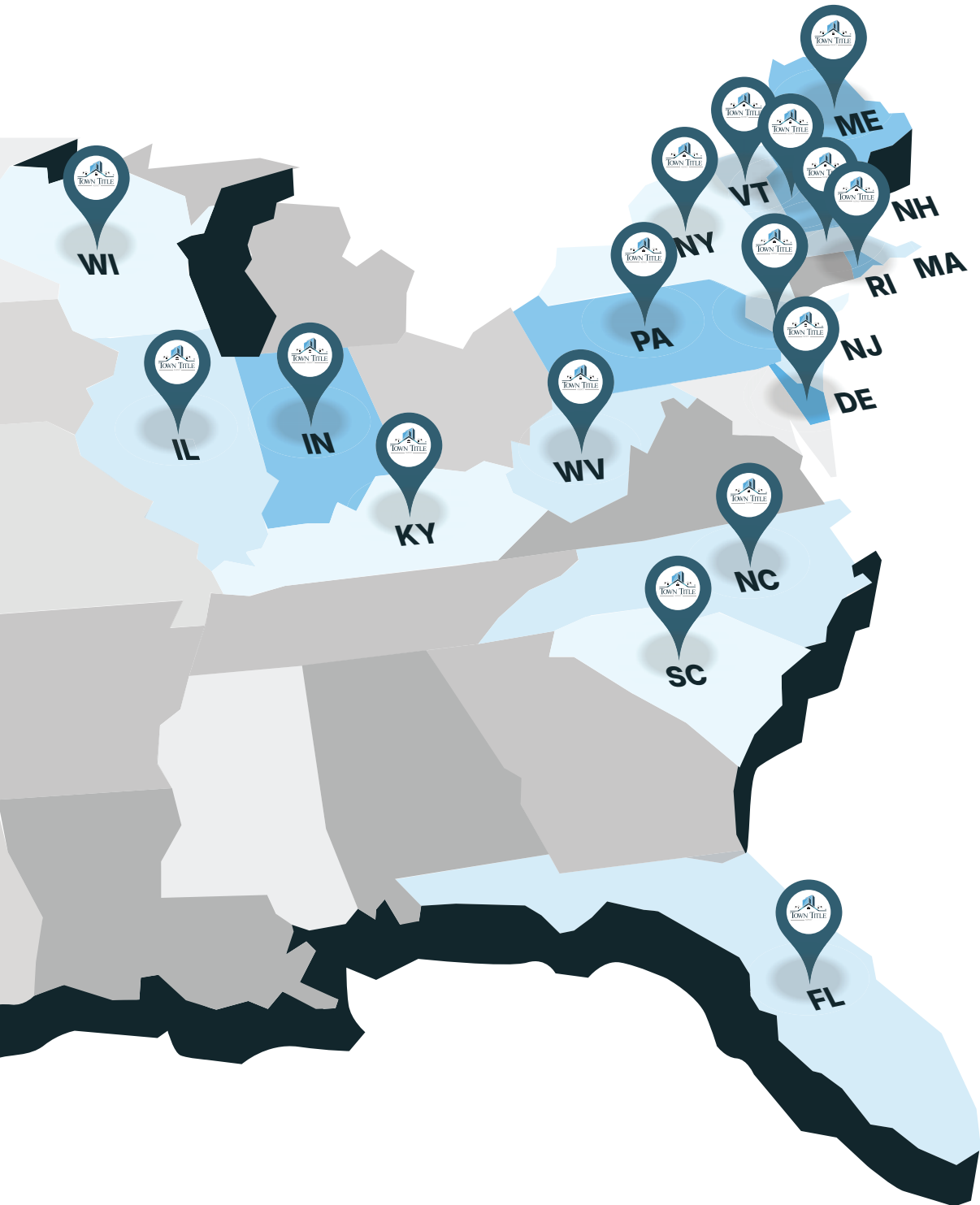
2025

Acquisition of
First Source Title
of Florida™, LLC
in Naples, FL



2025

Acquisition of
The Kelly Title
Group™ in
Red Bank, NJ



NATIONAL TITLE SERVICES

We understand every transaction requires a comprehensive and personal approach. With 200 years of combined experience in title insurance – and with licenses in New Jersey, New York, Delaware, Florida, Illinois, Indiana, Kentucky, Massachusetts, Maine, North Carolina, New Hampshire, Pennsylvania, Rhode Island, South Carolina, Vermont, Wisconsin, and West Virginia – our seasoned professionals execute commercial transactions nationwide. We assist you from inception to closing, handling every step of the closing process.

We have the people, the knowledge and the technology to deliver the highest level of service, highlighted by a prompt response and exceptional attention to detail. We'll help you save on two of your biggest assets – time and expenses – while never sacrificing service. Do not let title insurance be your burden. Leave the challenge to Town Title, and take comfort in our industry knowledge and experience working on your behalf.

NATIONAL COMMERCIAL SERVICES

Overview

The Commercial Real Estate Division of Town Title Agency® is a unique area of the company that handles all types of commercial-related transactions, with a particular focus on **healthcare, automotive, retail net-lease** and **logistics** company properties.

Unlike other typical title agencies, we represent commercial clients in transactions involving the acquisition, merger, development, and financing of improved and unimproved properties throughout the area. Our experience encompasses all types of financing transactions, ranging from traditional commercial mortgage loans to structured financing and securitization. We also have experience in real estate-related mortgage foreclosures, loan restructurings and mezzanine financings.

With so many components to worry about throughout the closing process, do not let title insurance be one of them. By allowing Town Title Agency® to handle your commercial deal, you will take comfort in knowing that our experienced professionals are familiar with national commercial regulations and are better equipped to insure your transaction.

Specialty Services

- In-House Legal Counsel
- Updates on Regulatory Issues, Rulings and Fee Changes throughout the industry
- Experience in HUD financings, transactions and related HUD requirements
- Experience with Master Lease Agreements
- Expertise in Automotive, Retail Net-Lease and Logistics-Focused Real Estate Transactions
- Expertise in Healthcare-Focused Real Estate Transactions
 - Strong relationships with Key Healthcare Industry professionals
 - Access to Healthcare focused Financing and Lenders
 - Healthcare Consulting Services also available
 - Affiliated with Hackensack Meridian Health, New Jersey's largest hospital system
 - Experience with Healthcare Regulatory Agreements

Standard Services

- Headquarters based in New Jersey
- Multiple locations on the East Coast and nationwide
- Ability to provide Nationwide title service
- Prompt Turnaround time
- Complete Title and Escrow services
- Electronic Ordering System
- Property Reports
- Record Owner Searches
- Document Preparation and Recording
- Tax and Assessment Searches
- Superior Court Judgment Searches
- Child Support Searches
- State and County UCC Searches
- Bankruptcy Searches
- Foreclosure Searches
- Flood Searches

NOTABLE TRANSACTIONS

In addition to a wide array of monthly residential purchase and refinance closings, Town Title insures many notable commercial transactions including:

MULTI-STATE PORTFOLIOS

Property	City	Amount
30-Property Portfolio	16 States	\$150,000,000
24-Property Portfolio	16 States	\$110,000,000
Multi-Property Portfolio	WI/NV/NC/FL/NJ/CT	\$102,000,000
CNLV Fund – 31- Property	14 States	\$90,050,000
32 Property Portfolio	NJ/NY	\$60,000,000
Multi-Property Portfolio	16 States	\$53,133,660
Multi-Property Portfolio	LA/CO/NH/PA	\$35,000,000
15-Property Investors Bank Port.	NY/NJ	\$30,000,000
Multi-Property Portfolio	NY/NJ	\$20,000,000
4 Property Multi-Property	NJ/VT	\$10,800,000
Multi-Property Portfolio – Starbucks	FL/CA/TN/GA	\$9,010,000
Multi-Property Portfolio – CVS	PA/CT/KY/MA/TN	\$7,000,000

NEW JERSEY

Property	City	Amount
N. Broadway	Pennsville	\$182,000,000
200 Greene St.	Jersey City	\$172,000,000
173-269 Doremus Ave.	Newark	\$110,000,000
Route 27	Franklin	\$105,900,000
Willow Ave., Park Ave. & Clinton St.	Hoboken	\$102,500,000
Cooper Ave.	West Long Branch	\$101,460,000
134 Van Keuren Avenue	Jersey City	\$95,000,000
700 International Dr. & 750 Clark Dr.	Mount Olive	\$90,000,000
Industrial Property	Middlesex County	\$90,000,000
88 Easton Avenue	New Brunswick	\$83,350,000
1735 Jersey Avenue	North Brunswick	\$74,325,000
89 Monitor Street	Jersey City	\$71,960,000
Multi-Property Portfolio	Burlington County	\$61,500,000
Multi-Property Portfolio	NJ Region	\$60,000,000
Multi-Property Main Street	Belleville	\$53,500,000
20 Property Portfolio throughout NJ	NJ Region	\$51,240,000
Hudson Lights (Main & Hudson St.)	Fort Lee	\$51,000,000
Atrium Health & Senior Living	Princeton & Matawan	\$50,000,000
2100 North Central Road	Fort Lee	\$44,625,000
130 Makers Avenue	Berlin	\$43,950,000
555 Northfield Avenue	West Orange	\$40,800,000
60 Van Keuren Avenue	Jersey City	\$40,000,000
Veronica Avenue	Franklin	\$38,799,600
200 Avenue at Port Imperial	Weehawken	\$38,000,000
16 Van Keuren Ave.	Jersey City	\$37,500,000
Roberts Towers Apartments	East Orange	\$37,000,000
Multi-Property Portfolio	East Orange	\$36,200,000
74 Maple Street	Jersey City	\$35,750,000
137 Patterson St & 60, 77 Brookside Pl	Hillsdale	\$34,750,000
Class A Office Building	Paramus	\$34,000,000
Fratelli Baretta, 102 Clark Dr.	Mt. Olive	\$33,000,000

Multi-Property Portfolio	Bergen, Passaic and Essex	\$33,000,000
3 Commercial Properties	Hoboken	\$31,950,000
A.C. Moore Distribution Facility	Berlin	\$31,000,000
Hyatt Place Hotel	Fort Lee	\$30,000,000
9 Property Portfolio	Hoboken	\$28,000,000
230 St. Nicholas Ave.	South Plainfield	\$27,300,000
533 Martin Luther King Blvd.	East Orange	\$25,000,000
Multi-Property Portfolio	Edgewater	\$25,000,000
900 Bloomfield Avenue	West Caldwell	\$25,000,000
59 Church Street	Montclair	\$24,600,000
Shadowbrook at Shrewsbury	Shrewsbury	\$24,000,000
Home Depot – Route 20	Paterson	\$23,560,000
300 Observer Highway	Hoboken	\$23,000,000
595-605 Broadway	Paterson	\$22,750,000
260 Bergen Turnpike	Little Ferry	\$22,500,000
5 Property Portfolio	Hoboken & Fort Lee	\$22,000,000
38-56 Jackson St.	Hoboken	\$22,000,000
Harmon Meadow Boulevard	Secaucus	\$21,428,414
401 Cottontail Lane	Somerset	\$21,000,000
Wagner St, Lackland Dr & Napoleon Ct	Middlesex, Franklin	\$20,000,000
1601 W. Edgar Road	Linden	\$19,600,000
1688-1770 Nottingham Way	Hamilton	\$19,200,000
2650 Paterson Plank Road	North Bergen	\$19,000,000
31-35 Styertowne Road	Clifton	\$18,585,000
Multi-Property Portfolio	Northern NJ	\$18,000,000
508 51st St and 511-513 52nd St	West New York	\$18,000,000
861 Sloan Avenue	Hamilton	\$17,851,020
3 Becker Farm Road	Roseland	\$17,200,000
861 Sloan Ave	Hamilton	\$16,801,205
Multi-Property Portfolio	East Orange & Kearny	\$16,300,000
Farmland Dairy – 520 Main Ave.	Wallington	\$16,250,000
16 Property Portfolio	Hoboken	\$16,000,000
680 Kinderkamack Rd.	Oradell	\$16,000,000
188 Broadway	Woodcliff Lake	\$15,388,752
10-14 Courtland St.	Paterson	\$15,300,000
185 W. Kelly St.	Woodbridge	\$15,000,000
127 Talmage Avenue	Bound Brook	\$15,000,000
95 West Century Road	Paramus	\$15,000,000
21 Philips Parkway	Montvale	\$14,880,000

ALABAMA

Property	City	Amount
1632 W. Magnolia Avenue	Geneva	\$3,540,984
Express Oil Change	Dothan	\$3,333,000
5700 Atlanta Highway	Montgomery	\$720,000

ARIZONA

Property	City	Amount
Amazon Warehouse	Tucson	\$22,300,000

CALIFORNIA

Property	City	Amount
63 Via Los Altos	Belvedere Tiburon	\$4,000,000
16922 Bolsa Chica St. (CVS)	Huntington Beach	\$3,145,939

COLORADO

Property	City	Amount
Tractor Supply Co.	Alamosa	\$3,843,487
300 Savage Avenue	Lamar	\$2,660,000

CONNECTICUT

Property	City	Amount
161 Marsh Hill Road	Orange	\$30,000,000
161 Marsh Hill Road	Orange	\$7,000,000
626R Torrington Road	Litchfield	\$5,726,495
2750 Main Street	Glastonbury	\$3,131,000

DELAWARE

Property	City	Amount
23463 Sussex Highway	Seaford	\$8,405,205
37088 West Fenwick Blvd.	Fenwick	\$4,400,000
Family Dollar	Smyrna	\$2,530,000

FLORIDA

Property	City	Amount
9765 North Main Street Drive	Jacksonville	\$113,800,000
305 Briny Ave	Pompano Beach	\$73,745,000
4031 Southwest 43rd Street Road	Ocala	\$31,735,000
4465-4475 SW 40th Ave.	Ocala	\$21,500,000
12255 S. Cleveland Ave. (CVS)	Fort Myers	\$12,000,000
8707-8775 Temple Terrace Hwy	Tampa	\$7,850,000
653 Beal Parkway NW	Fort Walton Beach	\$6,850,000
Tractor Supply Co.	Apopka	\$6,000,000
386 Bob White Drive	Sarasota	\$5,530,000
Tractor Supply Co.	New Smyrna Beach	\$4,817,391
9028 Navarre Parkway	Navarre	\$4,721,000
3790 Loquat Avenue	Miami	\$4,550,000
Commercial Property	Jacksonville	\$4,284,000
Family Dollar	Vernon	\$1,202,500
901 S. Main St. – CVS	Wildwood	\$1,171,805

GEORGIA

Property	City	Amount
410 Topgolf Way	Augusta	\$4,150,000
410 Topgolf Way	Augusta	\$2,850,000
833 Forest Parkway	Forest Park	\$820,000

ILLINOIS

<i>Property</i>	<i>City</i>	<i>Amount</i>
401 N. Cedar Street	Shelbyville	\$3,500,000
711 N. Water Street	Pinckneyville	\$1,751,280

INDIANA

<i>Property</i>	<i>City</i>	<i>Amount</i>
FedEx Freight Location	Fremont	\$20,079,262
7306 North Baker Road	Fremont	\$11,600,000
Tractor Supply Co.	Lafayette	\$3,220,000

IOWA

<i>Property</i>	<i>City</i>	<i>Amount</i>
Commercial Property	Spirit Lake	\$3,650,000

KANSAS

<i>Property</i>	<i>City</i>	<i>Amount</i>
5519 State Park Road	Shawnee Mission	\$1,000,000

KENTUCKY

<i>Property</i>	<i>City</i>	<i>Amount</i>
Commercial Property	Louisville	\$61,867,000
5616 Green Acres Drive	Louisville	\$4,200,000
333 Cleveland Road	Paris	\$3,500,000

LOUISIANA

<i>Property</i>	<i>City</i>	<i>Amount</i>
2000-2016 N. Parkerson Ave.	Crowley	\$5,185,000
224 W. Constitution St.	Gonzales	\$1,122,445

MAINE

<i>Property</i>	<i>City</i>	<i>Amount</i>
19 Maine Avenue	Bangor	\$8,300,000

MARYLAND

<i>Property</i>	<i>City</i>	<i>Amount</i>
FedEx, 800 North Fredrick Ave.	Gaithersburg	\$135,000,000
Westview Shopping Center	Catonsville	\$50,000,000

MASSACHUSETTS

<i>Property</i>	<i>City</i>	<i>Amount</i>
CVS Pharmacy	Salisbury	\$8,800,000
CVS Pharmacy	Easthampton	\$5,340,000
CVS Pharmacy	Norton	\$2,900,000

MICHIGAN

<i>Property</i>	<i>City</i>	<i>Amount</i>
3699 Caribou Trail	Cadillac	\$8,800,000
2502 North 30th Street	Escanaba	\$5,500,000

MINNESOTA

<i>Property</i>	<i>City</i>	<i>Amount</i>
1271 Centre Drive	Eagan	\$14,007,000

MISSISSIPPI

<i>Property</i>	<i>City</i>	<i>Amount</i>
1800 US 49	Magee	\$3,405,000
873 Main Street - Family Dollar Store	Fayette	\$1,575,000

NEW HAMPSHIRE

<i>Property</i>	<i>City</i>	<i>Amount</i>
CVS Pharmacy	Laconia	\$10,368,400
325 Lafayette Road	Seabrook	\$7,200,000

NEW YORK

<i>Property</i>	<i>City</i>	<i>Amount</i>
9 West 57th Street	New York	\$1,800,000,000
21-Property Portfolio	New York	\$101,000,000
162-10 Jamaica Avenue	Jamaica	\$85,000,000
5-Property Mortgage Modification	New York	\$67,550,000
Mt. Kisco	Mt. Kisco	\$20,000,000
Rochester Regional Health Center	Geneseo	\$15,900,000
FedEx Warehouse	Nichols	\$14,867,833
FedEx Warehouse	Rochester	\$13,891,648
67 Murray Street	Manhattan	\$12,000,000
1011-1045 Route 109	Farmingdale	\$10,750,000
1 Aqueduct Road	White Plains	\$10,575,000
186 Usyk Drive	Schuyler	\$9,856,015
120 Business Park	Frankfort	\$9,746,900

NORTH CAROLINA

<i>Property</i>	<i>City</i>	<i>Amount</i>
FedEx Freight	Wilmington	\$7,913,630
1565 Orchard Villas Drive	Apex	\$5,515,055
19037 S NC Hwy 109	Denton	\$5,433,408
Commercial Property	Durham	\$5,340,000
UNC Health Care	Sanford	\$2,925,630
UNC Health Care	Goldsboro	\$2,225,000
NC Hwy 24, W. Corbett Ave.	Swansboro	\$2,250,000

OHIO

<i>Property</i>	<i>City</i>	<i>Amount</i>
Walgreens (361 Waterloo Rd.)	Akron	\$6,078,000
O'Reilly Auto Parts	Norwalk	\$2,000,000
Family Dollar (30 Hazel St.)	Leetonia	\$1,879,300

OREGON

<i>Property</i>	<i>City</i>	<i>Amount</i>
5475 Gaffin Rd. SE - Amazon	Salem	\$19,750,000

PENNSYLVANIA

<i>Property</i>	<i>City</i>	<i>Amount</i>
14515 McNulty Rd	Philadelphia	\$37,033,793
2748 Grant Avenue	Philadelphia	\$27,045,875
Walgreens (1 Yorktown Plaza)	Elkins	\$8,560,000
2323 Lehigh Street	Allentown	\$7,000,000
113 Route 715	Brodheadsville	\$6,950,000
Jetson Drive and Dave's Way	Hamburg	\$6,700,000
4224 Northern Pike	Monroeville	\$4,880,000

708 Main Street	Hellertown	\$4,251,455
124 Hogan Boulevard	Mill Hall	\$4,000,000
7 Laurel Drive	Scranton	\$4,000,000
Jetson Drive and Dave's Way	Hamburg	\$3,969,000
126 West Church Street	Dillsburg	\$3,575,000
4900 Freemansburg Avet	Easton	\$3,500,000
4600 City Avenue	Philadelphia	\$3,450,000
88 Bedford Square	Everett	\$3,250,000
4846 Penn Avenue	Sinking Springs	\$2,690,000

RHODE ISLAND

<i>Property</i>	<i>City</i>	<i>Amount</i>
3228 & 3250 East Main Road	Portsmouth	\$3,610,000

TENNESSEE

<i>Property</i>	<i>City</i>	<i>Amount</i>
517 Douglass Ln.	Clinton	\$6,500,000
Tractor Supply Co.	Hohenwald	\$1,540,000
Tractor Supply Co.	Hohenwald	\$1,522,000

TEXAS

<i>Property</i>	<i>City</i>	<i>Amount</i>
FedEx Freight (Construction Loan)	Laredo	\$33,375,500
FedEx Freight (Purchase)	Laredo	\$12,345,228
1725 Tahoka Road	Brownfield	\$5,670,000
2116 Town Square Boulevard	Eagle Pass	\$3,801,600
Commercial Property	Hillsboro	\$3,500,000

VERMONT

<i>Property</i>	<i>City</i>	<i>Amount</i>
Tractor Supply Co.	Rutland	\$5,645,117
Tractor Supply Co.	Enosburg Falls	\$4,923,075

VIRGINIA

<i>Property</i>	<i>City</i>	<i>Amount</i>
1 Courage Lane	Stafford	\$9,272,000
8018 Richmond Highway	Alexandria	\$7,000,000

WISCONSIN

<i>Property</i>	<i>City</i>	<i>Amount</i>
1020 35th Street	Kenosha	\$6,200,000
1945 Prairie Lane	Eau Claire	\$5,500,000
O'Reilly Auto Parts	Seymour	\$1,000,000

WYOMING

<i>Property</i>	<i>City</i>	<i>Amount</i>
10643 Hynds Boulevard	Cheyenne	\$5,400,000
Commercial Property	Sheridan	\$5,277,658
5300 CY Avenue	Casper	\$5,100,000

SEE MORE AT
WWW.TOWNTITLE.US/NOTABLE-TRANSACTIONS

SETTLEMENT DIVISION

Closing services intended to simplify and improve your law practice.

We have a settlement department comprised of full-time real estate attorneys and paralegals. As a result, you can focus on the needs of your client, minimize your own expenses and leave the closing preparation to us. Many attorneys are enjoying these great benefits, by allowing us to handle part of your real estate related workload. We will coordinate the closing, handle the finances and address post-closing settlement matters such as trust account balancing.

Town Title offers full closing services to attorneys, whether they place their client's title order with Town or not. As the Buyer's attorney, you will maintain control of the file and contact your clients. In addition to the traditional services associated with loan and closing settlements, Town's closing services include: Satisfaction of Title Requirements; review of the title binder and obtain the payoff statements of the seller's mortgage(s); work with the seller's attorney to omit other Schedule B, Section 1 requirements; prepare and file the Notices of Settlement; and order the rundown.



THE TOWN TITLE DIFFERENCE



National Title Services

In addition to maintaining its New Jersey and New York-based clientele, Town Title also directly offers a full spectrum of services to some of the most prominent and renowned law firms, developers, private banks, equity firms and mortgage lenders across the country.

Commercial Transaction Specialists

Town Title insures many notable commercial transactions on top of the wide array of monthly residential purchase and refinance deals we oversee. We are experts in handling large, complex deals, and our multi-state, multi-property transactions span the country, from New Jersey to Florida to California.

Best Practices Compliant

Town Title is one of only a few title companies in Northern New Jersey that is best practices compliant. In response to the 2015 regulatory change, we have adapted to the drastic changes set forth by the CFPB. From our physical office space to our IT platform and cyber security measures, we have raised the bar to a level that not only meets but exceeds lenders' and underwriters' expectations.

Experience

We have more than 200 years of combined experience among our team of paralegals and our production managers. It is this experience and knowledge base that allows the firm to deliver quality service to our clients.

In-House Counsel

Our seasoned real estate attorney oversees the legal department and our team of paralegals. Our in-house counsel allows clients to have an immediate point of contact to review various scenarios, discuss underwriting bulletins, and assist in remediating unique title issues, should they arise.

Settlement Department

Our settlement department, comprised of full-time real estate attorneys and paralegals, allows you to focus on the needs of your client, minimize your own expenses and leave the closing preparation to us. We will coordinate the closing, handle the finances and address post-closing settlement matters such as trust account balancing.

E-Recording Capabilities

Our e-recording capabilities make it possible to create, submit and record legally binding documents in an efficient and timely manner, which is beneficial for buyers, lenders and county officials alike. E-recording services are available to clients in all counties in New Jersey and in several other states throughout the country.

Cyber Security

Technology is one of the most powerful tools we have in business. However, it can also prove to be dangerous if not managed properly. Threats to infrastructure, non-public personal info (NPI), cyber fraud, wire fraud and hacking are just some of the most recent concerns that our industry faces. To that end, Town Title has heavily protected ourselves with the tightest network security, fraud detection alerts and a very comprehensive IT policy.

Licensed in 17 States

As of June 2025 – in addition to our ability to handle commercial title in all states across the country – Town Title Agency® is now directly licensed in 17 states (Delaware, Florida, Illinois, Indiana, Kentucky, Maine, Massachusetts, New Hampshire, New Jersey, New York, North Carolina, Pennsylvania, Rhode Island, South Carolina, Vermont, West Virginia, and Wisconsin).

Full-Time Courier on Staff

Our full-time courier allows for flexible closing times and professionally managed coordination of documents and closing packages.

Experienced Support Staff

Our dedicated staff handles a wide range of tasks before, during, and after a closing. This includes supporting the agency's paralegals with tasks such as recordings, filings, escrows, wire transfers, disbursements, and more.

Net Director

Town Title has teamed up with NetDirector to improve our services and streamline the foreclosure search process. Our experience in complex title work combined with NetDirector's expertise will allow us to provide our clients with even better service.

Closinglock

We provide enhanced security for every transaction, protecting sensitive information, securing wire transfers, and helping prevent fraud for a smooth, secure closing experience.

SPECIALTY COMMERCIAL DIVISION

AUTO



HEALTHCARE



LOGISTICS



GOVERNMENT/MUNICIPAL



NET LEASE



COMPLIANCE & BEST PRACTICES

Town Title has developed a reputation of trust in the industry thanks to our commitment to a dynamic and ever-evolving compliance program. We promise to:

- Be proactive in managing compliance and ethics
- Adopt and communicate an ethical profile
- Train employees on compliance policies
- Adopt a risk-based approach to compliance management

Town Title has created a Best Practices Policy Manual mirroring the new TILA-RESPA Integrated Disclosure Rule changes and has implemented these practices in the areas of licensing, protecting personal information, insurance requirements, document storage, cyber compliance and the handling of consumer complaints.

Town Title has also strengthened its communication efforts using an integration platform between settlement agents and lenders to securely exchange documents, data and information. Because of Town Title's active approach, the agency will continue to maintain its reputation as a leader in the title and settlement service business in New Jersey, New York, and around the country.

Additionally, we understand that technology is one of the most powerful tools we have in business. However, it can also prove to be dangerous if not managed properly. Threats to infrastructure, non-public personal info (NPI), cyber fraud, wire fraud and hacking are just some of the most recent concerns that our industry faces. To that end, Town Title has heavily protected ourselves with the tightest network security, fraud detection alerts and a very comprehensive IT policy.



FEATURED DEALS



\$135mm

Town Title recently insured a \$135mm purchase transaction on a FedEx warehouse building in Gaithersburg, MD. SunCap Gaithersburg, LLC sold the building – located at 800 North Frederick Avenue – to Morris Gaithersburg Associates, LLC. \$39mm worth of financing was provided by Allianz Life Insurance Company of North America.



\$182mm

In 2025, Town Title Agency®, together with Commonwealth Land Title Insurance Company, insured the \$182 million refinance of a commercial property located on North Broadway in Pennsville, NJ. This substantial transaction highlights ongoing investment activity in Salem County's commercial real estate sector.



\$150mm

In one of its largest-scale transactions, Town Title Agency® insured a modification and restructuring transaction valued at \$150mm that includes 30 properties over 16 different states.



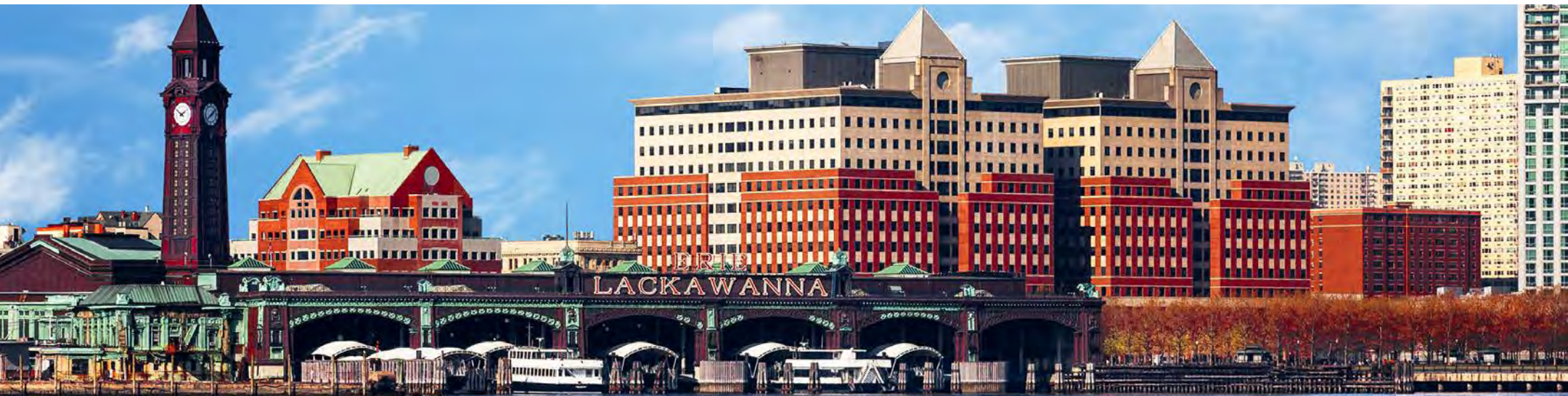
\$110mm

Town Title Agency® recently insured the \$110mm refinancing of a 37-acre plot of land located at 173-269 Doremus Avenue in Newark, NJ. State Farm Life Insurance Company provided financing on the transaction for Morris Doremus Avenue Associates Urban Renewal LLC.



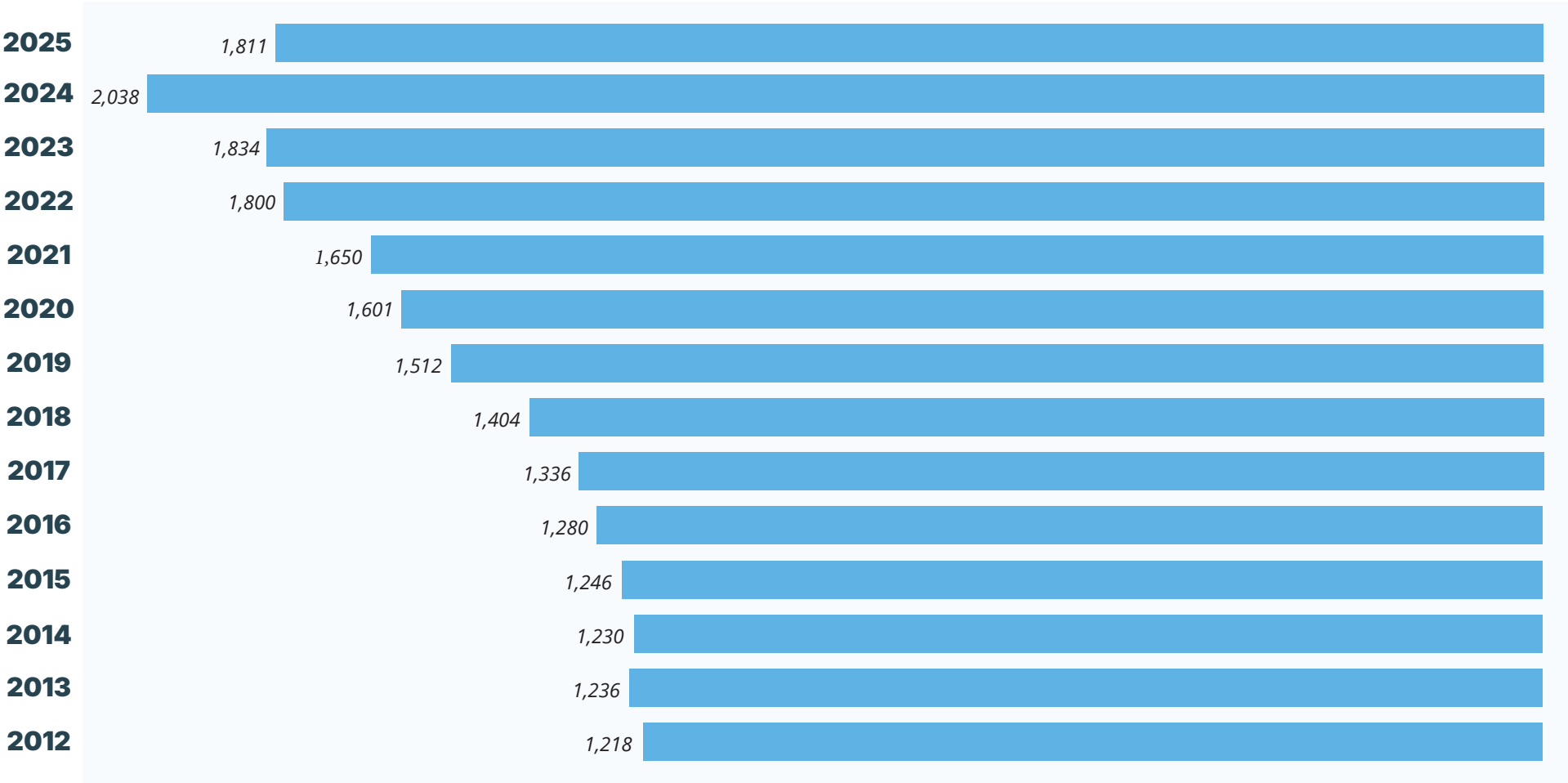
\$172mm

In April 2025, Town Title Agency®, in partnership with Commonwealth Land Title Insurance Company, insured the \$172 million purchase of a commercial property located at 200 Greene Street in Jersey City, NJ. The transaction, marks a significant acquisition in Hudson County's thriving real estate market.



NUMBER OF TRANSACTIONS

In 2025, Town Title Agency® successfully closed 1,811 deals, representing more than \$2.7 billion in insured transactions.





TOWN TITLE
FOUNDATION

Golf Outing

10TH ANNUAL

ANNIVERSARY EDITION

The Town Title Foundation® proudly celebrated its 10th Annual Golf Outing at Ridgewood Country Club, marking a decade of giving back alongside an incredible community of supporters. The milestone event drew widespread media attention, with coverage from Yahoo! Finance, AP, Morningstar, and more, and was also featured in the November/December 2025 issue of *The Mann Report*. The day was highlighted by special guest Eli Manning and honoree Robert C. Garrett, whose presence helped make the outing a truly memorable celebration of philanthropy, partnership, and the lasting impact of the Town Title Foundation® over the past ten years.



PROUD TO SUPPORT



**Insera Family
Diabetes Institute**



**Hispanic Alliance
of Garfield**



**Garfield Pulaski
Association**

**Stanley M. Levine
Memorial Foundation**



**Carl Insera
Leukemia Fund**





THE TOWN TITLE FOUNDATION IS PROUD TO SUPPORT



This scholarship will lighten the financial burden of my final semester and encourage me to finish my education strong. Thank you for making this possible.

Cameron Harrington

Class of 2024
Hometown: Rockaway, New Jersey
Major: Finance and Marketing



Your scholarship support at Seton Hall has been tremendously impactful. It eased financial pressures, enabling me to focus on FinTech studies and pursue diverse opportunities. Thank you for investing in my education and empowering my journey.

Alexander Patel

Class of 2024
Hometown: Randolph, New Jersey
Major: Finance and Technology



We have had a few financial hardships in the past few months due to my father's illness and your generosity has taken away a chunk of the stress I felt for worrying about college finances. I am truly grateful to you!

Jay Patel

Class of 2025
Hometown: Clifton, New Jersey
Major: Finance and Economics



TOWN TITLE KEY STAFF

Executive Team

Joseph A. Ciambrone

President

Christopher A. Rotio

Executive Vice President & Chief Operating Officer

Joshua W. Thomson

Vice President / Title Officer

Elizabeth Dawson

Vice President of Operations

Tom Casill

Executive Vice President, New York Operations

Thomas LoBue, Esq.

Executive Vice President, Business Development & Florida Operations

Derek Kelly

Executive Vice President, Business Development

Special Advisor

Greg Braca

Senior Underwriter

Gerry Krahn, Esq.

General Counsel

Damian Albergo, Esq.

Title Production

Christina Flanagan

Catherine Menich

Settlement Department

Tara DeNigris

Lisa Vigliotti

Logistics

Michael Petrucci



ABLE TITLE
AGENCY, LLC



FirstSource
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THE TOWN FAMILY OF COMPANIES™

thetowncompanies.com