

Common Title Issues Are:

- Forgery and Fraud
- Unpaid Taxes
- Undisclosed Heirs
- Incorrect Legal Descriptions
- Conveyance to a Minor
- Incorrect Indexing at the Courthouse
- Mental Incompetence of Grantors
- Missed Easements

Protect Yourself and Your Investment

Consumers Title Agency, Inc. Provides:

- Title Insurance
- Settlement & Escrow Services
- Prompt and Quality Service
- New Jersey and New York Offices



Three offices to better serve you:

New Jersey:

90 West Main Street
Freehold, NJ 07728
Tel: (732) 625- 9991
Fax: (732) 625-9992

216 Stelton Road Suite A-2
Piscataway, NJ 08854
Tel: (732) 752-9299
Fax: (732) 424-9585

New York:

885 Annadale Road
Staten Island, NY 10312
Tel: (718) 356-4909
Fax: (718) 356-5279

www.consumerstitleagency.com



Consumers Title Agency, Inc. is a Licensed Title Agent for
United General Title Insurance Company
Fidelity National Title Insurance Company



Consumers Title Agency, Inc.

Title Insurance and Settlement Services

Les R. Kramsky, Esq.
Lee R. Lederman, Esq.



CTA

New Jersey • New York

How Does Title Insurance Work?

Title insurance provides a guarantee of ownership of your home. It informs you of other interests in your property and protects you against recorded claims of ownership to your property. Before the sale of a property is completed, a title company searches records for matters affecting that title. Occasionally, hidden hazards can emerge even after a complete title search has been performed. Title insurance protects you from risks not revealed in the title search.



Our Experience

Consumers Title Agency, Inc. is a full service New Jersey and New York title insurance company meeting the challenges facing the ever changing world of real estate. We also recognize that title insurance is a fundamental aspect of any real estate transaction.

As a full service company owned and managed by attorneys, each with more than fifteen years experience, we are able to provide prompt and personal attention to all of your needs.

**Closing Services
Are Always Available**

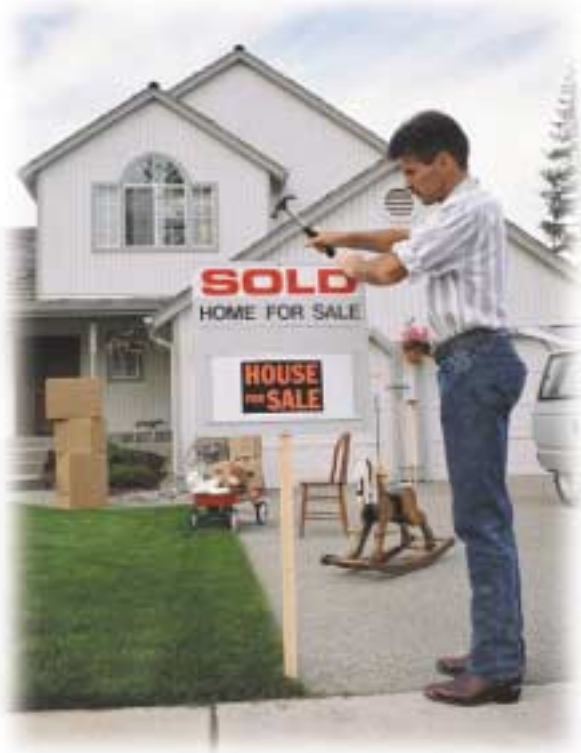
Scope of Services

At Consumers Title Agency, Inc. we handle all types of real estate transactions, both residential and commercial in New Jersey and New York. We provide a full range of real estate related services including title insurance, escrow closings and settlement services. Our knowledge and experience afford us the ability to handle all aspects of the closing process for purchases as well as refinances. We will close at our offices, your office or the borrower's residence.

Consumers Title Agency, Inc. services some of the nations largest and most demanding lending institutions as well as the areas most successful real estate attorneys by providing high quality and prompt service.

We are dedicated to providing our clientele with fast, courteous and professional service with a personal touch.

Our goal is to provide all of our customers with the highest degree of thoroughness and knowledge to insure that each transaction is a successful one.



What is Title Insurance?

Suppose you purchase your dream house and when you arrive with your moving van, you find someone else inside claiming ownership. What if you are awoken one morning by a construction crew preparing to bulldoze your front yard to build a railroad track on an easement allegedly running through your property? What if you receive a notice of past due property taxes that must be paid or your property will be put up for tax sale? What would you do?

Title insurance is designed to prevent these problems from happening, as well as protecting you in the future if something unforeseen does occur.