

# EQUITABLE NATIONAL TITLE GROUP, LLC



“THE KEY TO YOUR CLOSING SUCCESS”

**F. LARRY JOSEPH**  
**6985 Wallace Road**  
**Orlando, FL 32819**  
**407-310-7041**

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## PROFESSIONAL SUMMARY

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A distinguished executive with fifty years of career growth and achievement in corporate management, P & L management, sales, marketing and operations.

Background has been highlighted by a track record of consistent over-achievement and major contributions to the turning around of unprofitable operations and businesses.

Applies a proactive rather than a reactive management. Capable of directing activities in all functional business areas.

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## AREAS OF EXPERTISE

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- Operations Management
- Turnaround Management
- Management of Territories
- Short and Long Term Planning
- Problem Solving/Troubleshooting
- P & L Management
- Key Accounts
- Administrative Management
- Sales Management
- Customer Services
- Client/Public Relations

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## **PROFESSIONAL BACKGROUND**

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**2008 - Present**      **FM CONSULTING SERVICES, LLC**  
Orlando, Florida

**PRESIDENT/OWNER** - Responsible for setting up a business plan for the company.

- Provide management services for title insurance agencies.
- Set up title insurance agencies for individuals or companies.
- Consult on affiliated business arrangements.
- Consult on title insurance claims for E & O companies and attorneys.
- Provide shortage sale mitigation services to real estate professionals and individuals.

**2007 – Present**      **EQUITABLE NATIONAL TITLE GROUP, LLC**  
Orlando, Florida

**PRESIDENT/OWNER** - Responsible for formation of partnerships for affiliated business.

- Set up partnerships with Equitable Title of Seminole County, LLC; Equitable Title of Dr. Phillips, LLC; Equitable Title of Celebration, LLC; Equitable Title of West Orlando, LLC; Equitable Title of Orlando, LLC; and Equitable Title of Lake County, LLC.
- Equitable National Title Group, LLC is the managing general partner of these partnerships.
- Equitable National Title Group, LLC provides management consulting, title insurance consulting and marketing consulting services,
- Formed Equitable National Title Group, LLC after resigning from and dissolving Equitable Title Agency, Inc. after a stockholder dispute and decline of the real estate market in 2007.

**1996 – 2007**      **EQUITABLE TITLE AGENCY, INC.**  
**EQUITABLE TITLE OF FLORIDA, INC.**  
Orlando, Florida

**PRESIDENT/OWNER** – Formed Company and directed all operations in Central Florida.

- Started company with one location in Dr. Phillips and expanded the company to 8 locations by 2002.
- Grew the company to 4 million in sales. Started with 2 employees and eventually had 65 employees.
- Company became the largest privately owned title agency in Central Florida within 2-1/2 years.

- Became the first title company in the state to do affiliated business arrangements with clients with over 200 partners.

**1995 - 1996**                      **LAWYERS TITLE INSURANCE CORPORATION**  
Orlando, Florida

**VICE PRESIDENT** - Responsible for developing major accounts statewide.

**1993 - 1995**                      **SUNBELT TITLE AGENT**  
Orlando, Florida

**PRESIDENT** - Responsible for title operations statewide as affiliate of Prudential Florida Realty.

- Re-organized and re-staffed title operations.
- Established sales/marketing plan.
- Established work flow for each region.
- Expanded company to twelve offices statewide
- Recruited key personnel

**1992 - 1993**                      **NVR SETTLEMENT SERVICES**  
Altamonte Springs, Florida

**VICE PRESIDENT AND FLORIDA STATE MANAGER** - Hired to evaluate Florida market and manage the existing offices in Florida. Decision was made to close Florida operation after I accepted a position with Sunbelt Title.

**1990 - 1992**

**COMMONWEALTH LAND TITLE INSURANCE COMPANY**

Fairfax, Virginia

**VICE PRESIDENT** - with geographical areas of responsibility in the State of Virginia, District of Columbia and Southern Maryland. Completely responsible for operations and management within territory.

- Took over faltering operations in the State of Virginia that had lost key personnel and the majority of its business. Restructured and reorganized the internal operations within three months; \$300,000 profit in 1990 and \$625,000 in 1991 - both in major real estate recession.
- Increased market share by 50% by instituting and establishing a five-day turnaround for services.
- Through aggressive marketing, increased agents by 220% and expanded operations to three additional major markets which were all profitable within four to six months.
- Doubled gross agency revenue to \$4.1 million in 1991.
- Increased net revenue by \$1.3 million.
- Assumed management responsibility for the District of Columbia and Southern Maryland to lower company overhead. Cut losses by \$350,000 through reorganization and re-staffing.
- Established and implemented a claims containment procedure and a comprehensive sale and marketing plan.
- Penetrated market share from previous employer; forcing them to close four branches and cut staff by 25%.
- Established and staffed a National Title Services Unit.

**1986 - 1990**

**CHICAGO INSURANCE COMPANY**

Fairfax, Virginia

**VICE PRESIDENT** - Responsible for all company operations in the State of Virginia.

- Recruited to rescue the Virginia operations that had closed all branches except two. Reorganized and redirected the operating functions that enabled opening of seven new offices within two years.
- Company ranked #6 when appointed - with in two and a half years jumped to #2 in market share.
- Obtained record profitability for three consecutive years.
- Increased agency revenue by 400% in three and a half years.
- Virginia became the most profitable state in the Mid-Atlantic Region (7 states) for the company while in charge.

**1984 - 1986**

**SELF-EMPLOYED**  
San Diego, California

Completed course in California Real Estate Law, Real Estate Appraisal and Real Estate Practices. Worked as a Licensed Real Estate Broker and Mortgage Broker in the State of California. Also ran an entertainment promotion company in San Diego.

**1974-1984**

**EXECUTIVE TITLE AND ABSTRACT COMPANY**  
**EXECUTIVE MORTGAGE CORPORATION**  
Plantation and Boca Raton, Florida

PRESIDENT/CHAIRMAN OF THE BOARD - started Executive Title and Abstract Company on January 3, 1974, with one office in Plantation, Florida. Company grew to five locations, forty-five employees and annual sales of \$2 million. During this period, handled all management and financial responsibilities along with the sales and marketing for Company. Customers included developers, attorneys, Realtors, banks, savings and loan associations, mortgage companies and general public.

In October, 1979, founded Executive Mortgage Corporation in Boca Raton, Florida, as a means to market the title insurance business. The company operated as a successful business generator and become profitable as a separate entity. The mortgage company grew to twelve employees, two locations and annual sales of \$60 million. Handled all of the financial duties of the company with CPA. Also called on developers, attorneys, Realtors, banks, savings and loan associations for business development. Negotiated mortgage commitments from direct lenders.

In September, 1983, sold the title insurance agencies and remained as a consultant until February, 1985. Sold Mortgage Company in 1985.

**1964 - 1974**

**PENINSULAR TITLE INSURANCE COMPANY**  
Ft. Lauderdale, Florida

Positions held: Poster, Searcher, Abstractor, Plant Manager, Title Examiner, Processor, Closer, Assistant Manager, Manager of branch office, Manager of entire Broward County operation. Last position with company was as Vice President and Division Manager of Southern one-third of Florida consisting of eleven direct offices, three title plants and approximately seventy-five title agents.

Responsibilities included management, sales, marketing, customer relations and P & L. Dealt primarily with title agents, developers, attorneys, Realtors, banks, savings and loan associations, mortgage companies and general public.

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## **ADDITIONAL BACKGROUND**

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### **EDUCATION**

Florida Atlantic University  
**Master's Degree in Education**

University of Miami  
**B.B.A. Degree**  
Major in Management and Minor in Marketing

### **PROFESSIONAL AFFILIATIONS AND POSITIONS HELD**

Economic Development Commission of Central Florida - Membership Committee  
Florida Land Title Association - Legislative Committee  
Central Florida Title Association  
Virginia Land Title Association - Director  
Virginia Land Title Association - Chairman Mechanic's Lien Task Force  
Virginia Bar Association - Associate Member  
Northern Virginia Building Industry Association  
National Association of Home Builders  
Land Title Association of Broward - Past President  
First American Bank of Palm Beach County - Member Management Board  
Mortgage Bankers Association of Broward County  
Chamber of Commerce - Plantation, Margate and Boca Raton, Florida  
Sales and Marketing Executive of Ft. Lauderdale, Inc.  
Florida Atlantic Builders Association  
Pompano - Deerfield Board of Realtors  
Ft. Lauderdale Board of Realtors  
Sunset Distributors - Marketing Consultant and Advisor

**EXCELLENT REFERENCES AVAILABLE UPON REQUEST**

## F. LARRY JOSEPH

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### REFERENCES

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