



BENJAMIN
The Benjamin Organization

A MESSAGE FROM THE BENJAMIN ORGANIZATION



*Co-Principals
Ed Gitlin and Dinko Grancaric*

We welcome you to The Benjamin Organization, a full-service realty company serving residential and commercial buyers and sellers in the prestige communities of Nassau and Suffolk, Brooklyn and Queens, one of the most exciting and fastest-growing real estate markets in the world!

Our growth as a company, including our First Empire Funding Corp. mortgage and loans brokerage, Landmark Abstract LLC Title Services, and 8 Benjamin Fine Homes & Estates real estate offices in Brooklyn, Queens and Long Island, with more than 300 licensed real estate agents and associates, is a direct reflection of our vision: To provide a level of service commensurate with the sought-after stature of the communities we serve, and the expectations of our distinguished clientele.

We handle thousands of residential and commercial purchases and sales each year - but each is handled one at a time. We deal with thousands of buyers and sellers each year - but no one is more important than you.

We are honored to have the opportunity to join you on one of life's great adventures — the realization of a chosen lifestyle and the blessings of home, hearth and property.

Best wishes,

BENJAMIN ORGANIZATION PRINCIPALS

In 1990, budding HK Benjamin real estate agents Ed Gitlin and Dinko Grancaric saw an opportunity to rejuvenate the firm, based in Forest Hills, Queens, by teaming up to purchase the agency outright. From that date to today, they have expanded and diversified the operation and have achieved a record of unsurpassed growth that makes the Benjamin Organization a market leader in the Nassau-Suffolk/Queens-Brooklyn real estate marketplace.



ED GITLIN

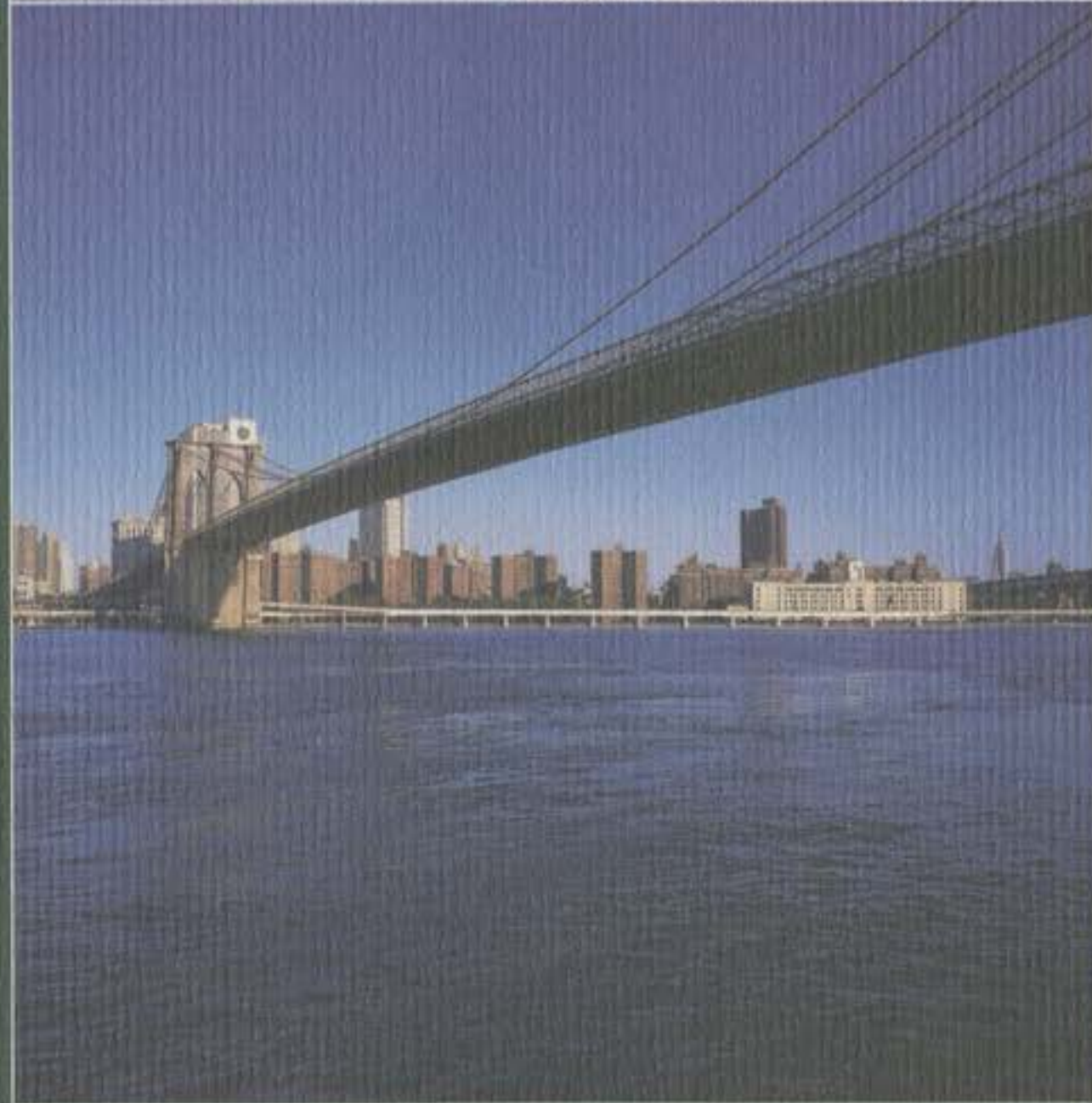
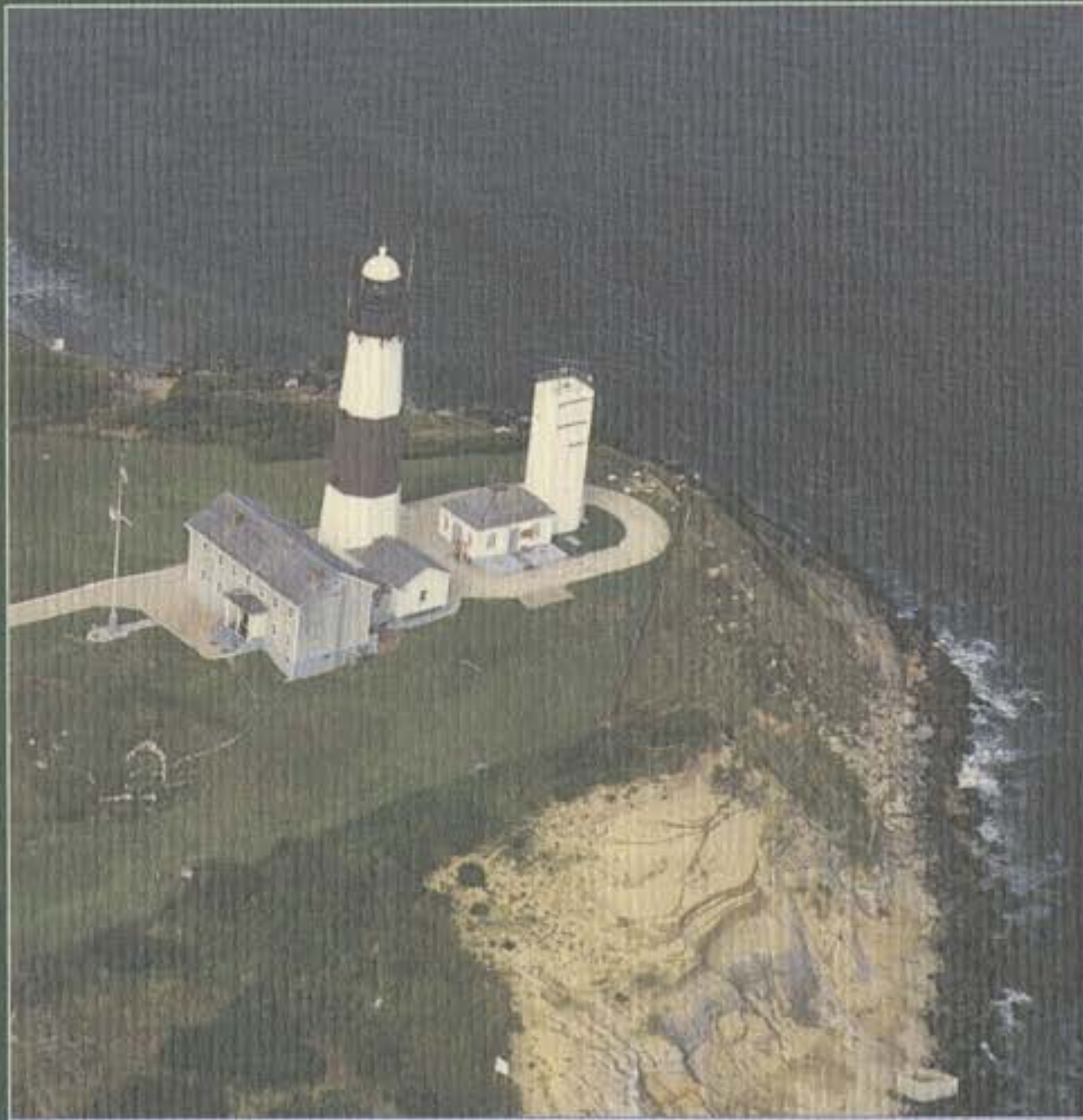
Co-founder Ed Gitlin has been involved in all facets of real estate for nearly 20 years. He has headed up the day-to-day activities of coordinating and administering Benjamin's real estate, mortgage and title companies. This responsibility keeps Ed perfectly positioned to spot new growth opportunities, new real estate investments and new business acquisitions for the firm. Ed Gitlin lives with his wife and three children in Dix Hills, Long Island.

DINKO GRANCARIC

Co-founder Dinko Grancaric has been a Licensed Real Estate Agent since 1985 and continues to maintain his base in Benjamin's Forest Hills office, where the organization got its start. He is the Benjamin Organization's senior salesperson, and, by headquartering within New York City, has developed the skill of dealing with multiple managing agents, co-op and condo boards, and sponsors. Dinko Grancaric lives with his wife and two children in Bayside, Queens.



Ed Gitlin and Dinko Grancaric have positioned their Benjamin Organization team for record levels of new growth. Says Ed Gitlin, "What makes us successful is not rocket science. We're successful because we listen to what our clients want and what our agents recommend. And then we deliver."

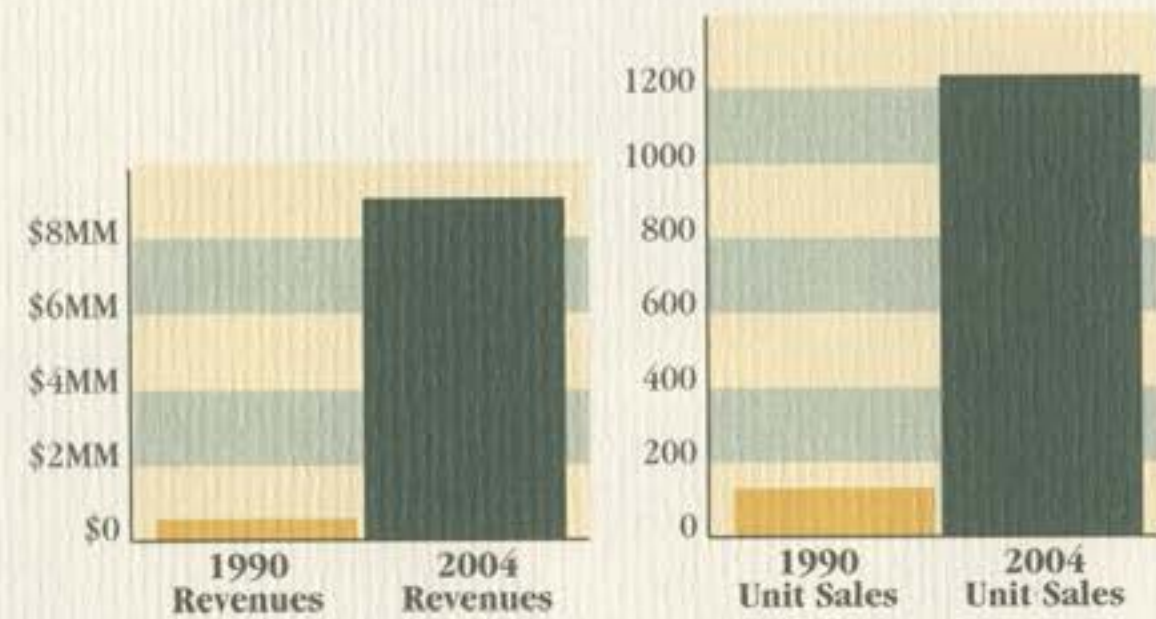


ABOUT BENJAMIN FINE HOMES & ESTATES

Benjamin Fine Homes & Estates was established in 1990 by youthful co-owners Ed Gitlin and Dinko Grancaric with a single realty office in Forest Hills, Queens. Now with 8 offices throughout Nassau and Suffolk, Queens and Brooklyn, specializing in fine residences — and more on the way — Benjamin is one of the fastest-growing realty companies in the area, and a market leader in real estate home purchases and sales.

The company's growth has been nothing short of astronomic. From 1990 through 2004...

- ❖ **Revenues rose from \$215,000 in 1990 to \$8,500,000 in 2004, an unprecedented gain of 3,300%!**
- ❖ **During the same time span, unit volume of all properties sold rose from 125 to 1,200+ — an increase of nearly 900%.**
- ❖ **Number of office locations went from 1 to 8 — a sevenfold increase.**
- ❖ **Number of real estate agents soared from 12 in 1990 to today's total of more than 300 - a staggering 2,400% increase!**
- ❖ **Total value of properties sold in 2004 exceeded \$650,000,000!**



In all of these critical measurements, Benjamin Fine Homes & Estates' growth has outpaced that of the burgeoning real estate market as a whole.

Moreover, in most of the markets where it operates, Benjamin Fine Homes & Estates maintains a leading share of market, and in some instances outsells other realty companies by as much as 44%.

Benjamin Fine Homes & Estates presently maintains realty offices in Park Slope, Brooklyn; Forest Hills, Fresh Meadows and Bayside, Queens; Glen Cove, Syosset and Woodbury in Nassau County; and Dix Hills in Suffolk County.

1980

- HK Benjamin Realty predecessor company established in Forest Hills, Queens

1990

- Ed Gitlin & Dinko Grancaric purchase HK Benjamin and re-name it Benjamin Realty

1993

- Benjamin relocates to its own building in Forest Hills

1994

- Benjamin establishes Benjamin Mortgage Corp., a mortgage brokerage division

1995

- Benjamin opens its 2nd realty office location in Nassau County
- Benjamin purchases a competing realty company in Syosset

1998

- Benjamin purchases a building in Syosset and moves its headquarters to the new location
- Benjamin purchases three competing realty companies and offices
- Benjamin Mortgage Corp. renamed First Empire Funding Corp.



UNDER ONE ROOF

We recognize that, beyond assisting you in purchasing or selling a premier residence, the more related services we offer, the better our ability to serve you professionally.

We offer high income, always-pressed-for-time, ultra-demanding potential buyers the safety net of knowing that every service they might need in buying or selling a residential or commercial property is available in one place - and that's the Benjamin advantage. It's all designed to make your real estate transition smooth and problem-free.

Our First Empire Funding Corp. division and Landmark Abstract LLC title services, each detailed separately in this brochure, provide clients with mortgage and loan services, and a complete array of title search and related services.

CONCIERGE SERVICES

Our Concierge Desk can take care of the myriad of details you need to address while moving in, or moving on. Everything from

phone service, electric and gas service, home heating oil delivery, cable or satellite TV and high-speed internet service, and a host of additional services including...

- ◆ **General Contractors**
- ◆ **Moving & Storage Facilities**
- ◆ **Carpeting & Painting**
- ◆ **Heating & Cooling**
- ◆ **Plumbing & Electrical**
- ◆ **Handyman Services**

RESOURCE CENTER

Our Resource Center provides an extensive listing of critical services and suppliers covering all facets of moving into and living in the communities we serve. Our service provider affiliates include...

- ◆ **Attorneys**
- ◆ **Moving Companies**
- ◆ **Insurance Companies**
- ◆ **Home Improvement, Repair & Remodeling Services**

We also provide direct online links to these affiliated service providers through the www.benjaminfinehomes.com website.

2001

- Benjamin purchases a competing realty company to establish its first Suffolk County office in Dix Hills

2002

- Benjamin purchases a competing realty company to establish a Bayside, Queens office
- Benjamin acquires a Century 21 location in Glen Cove and re-names the company Century 21 Benjamin

2003

- Benjamin establishes Landmark Abstract Title LLC
- Benjamin opens its first location in Brooklyn's Park Slope

2004

- Benjamin acquires a competing realty company to establish an office in Locust Valley

2005

- Benjamin underscores its focus on luxury home purchases and sales by acquiring a building and opening a new office in Woodbury under the Benjamin Fine Homes & Estates brand
- New corporate web sites for Benjamin Fine Homes & Estates and First Empire Funding are launched

BENJAMIN FINE HOMES & ESTATES DIVISIONS

For maximum efficiency and customer service, Benjamin Fine Homes & Estates has established separate divisions for sales, rentals, investment and relocation. Putting all of these pieces together truly makes Benjamin Fine Homes & Estates a full-service, under-one-roof realty organization. And that's just the beginning of our range of services!

SALES

DEPARTMENT

Our sales department includes more than 300 experienced agents. We handle over 1,200 transactions per year, with total sales volume now exceeding \$650,000,000 annually. Our staff is experienced in home and condo sales, and our experience with co-op sales is unsurpassed. To respond to the multi-cultural backgrounds of our clients, both our sales and rental staff includes agents fluent in Korean, Spanish, Chinese, Russian, Hebrew, French, Armenian and Persian.

RENTAL DEPARTMENT

Benjamin Fine Homes & Estates is a leading source for rentals in the communities we serve. Our Rental Department is handling approximately 50 new home and apartment tenant transactions each month.

INVESTMENT DIVISION

This division deals primarily with the purchase of small buildings, occupied apartments and taxpayers. Once transactions are completed, the majority of our clients employ a managing company that works closely with

us. Through this affiliation, we are able to serve our clients better, as well as have our managing agents review all details and be present at closings for a smooth transition.

RELOCATION

DIVISION

Benjamin Fine Homes & Estates is a member of two relocation companies, and is involved in relocation services for major corporate clients. At this time, we are

also a part of the World Wide Century 21 Referral Network, and employ a full-time Relocation Director.

If you're moving anywhere in the world, Benjamin Fine Homes & Estates can help you find the right home in the right community at the right price. In addition, Benjamin can provide you with details on schools, critical services, shopping, houses of worship and more.



MARKETING FOR SUCCESS

Over the years we've been growing our business, we've also cultivated unique ways and proven techniques to create fullest exposure for the properties we are selling. Targeted advertising, as well as general media, is only part of our success equation. Most importantly, we work closely with owners to accommodate their special needs and create a distinctive program for each of our clients.

Typical marketing tactics we employ include...

- ❖ **Newspaper advertising** - New York Times, Newsday, and ethnic newspapers including Chinese World Journal.
- ❖ **Periodicals** - Pennysavers, North Shore Today, Real Estate Book, Harmon Homes & Neighborhood Newspapers. These publications generally require display ads.
- ❖ **Internet** - Our own website, www.benjaminfinehomes.com, features current listings and necessary information for buyers and sellers. Our online site also includes request forms, so that we can contact site visitors and respond to their specific needs. In addition, our site includes a confidential pre-qualification form that provides important financial information to help qualify prospective purchasers.
- ❖ **Virtual Tour** - Your property will be videotaped and copies

of this unique marketing showcase forwarded electronically to top brokers nationwide, relocation executives and all interested prospective purchasers. The Virtual Tour is also placed at various Internet sites.

- ❖ **Mailings** - We know that a big part of our success is due to consistent and broadscale mailings. We target specific areas to generate sellers and buyers, with nearly 50,000 mailing pieces going out each month.

- ❖ **Open Houses** - This creates outstanding public exposure, and enables us to separate casual lookers from serious buyers in the shortest time span.

- ❖ **Referrals** - In addition to our internal referral network, Benjamin is an Associate Member of Cendant Mobility, the largest international and national referral network system.

- ❖ **Highlights** - In marketing your home, Benjamin prepares informative and colorful highlight sheets which encompass all information on the specific unit as well as the financial data and supporting information on the building and the area where it is located.

- ❖ **Mortgage Services** - Financing opportunities are available to all of our prospective purchasers through our First Empire Funding Corp. operation. First Empire mortgage representatives are available to be present at your Open House, to provide their knowledge and expertise, and better serve the needs of prospective purchasers.





OFFICES & COMM

S Y O S S E T

300 S. Oyster Bay Road, Syosset, NY 11791

Phone 516.496.3434 516.921.0500 Fax 516.496.3051

This office serves buyers and sellers in the prestige residential communities of Syosset, Woodbury, Jericho, Plainview, Bethpage, Hicksville, Muttontown, Melville, Laurel Hollow, Westbury and Old Westbury.



W O O D B U R Y

132 Woodbury Road, Woodbury, NY 11797

516.367.3100 Fax 516.376.8180

This office serves buyers and sellers in the prestige residential communities of Woodbury, Cold Spring Harbor, Laurel Hollow, Locust Valley, Brookville, Muttontown, Oyster Bay Cove, Jericho and Syosset.



G L E N C O V E

223 Glen Street, Glen Cove, NY 11542

516.759.3170 Fax 516.674.3687

This office serves buyers and sellers in the prestige residential communities of Glen Cove, Glen Head, Sea Cliff, Glenwood Landing, Old Brookville, Brookville, Upper Brookville, Locust Valley, Lattingtown, Matinecock, Mill Neck, Bayville and Oyster Bay.



D I X H I L L S

612 E. Jericho Turnpike, Dix Hills, NY 11746

631.427.1800 Fax 631.427.1813

This office serves buyers and sellers in the prestige Suffolk County residential communities of Dix Hills, Huntington, Huntington Station, South Huntington, Commack, East Northport, Melville, Cold Spring Harbor, Cold Spring Hills and West Hills.

UNITIES SERVED

F O R E S T H I L L S

108-16 72nd Ave., Forest Hills, NY 11375
718.263.1600 Fax 718.263.0635

This office serves buyers and sellers in the prestige residential communities of Forest Hills, Rego Park, Kew Gardens, Elmhurst, Woodside, Briarwood and Flushing.

B A Y S I D E

40-04A Bell Blvd., Bayside, NY 11361
718.428.8700 Fax 718.428.8836

This office serves buyers and sellers in the prestige residential communities of Bayside, Fresh Meadows, Douglaston, Little Neck, Whitestone and College Point.

F R E S H M E A D O W S

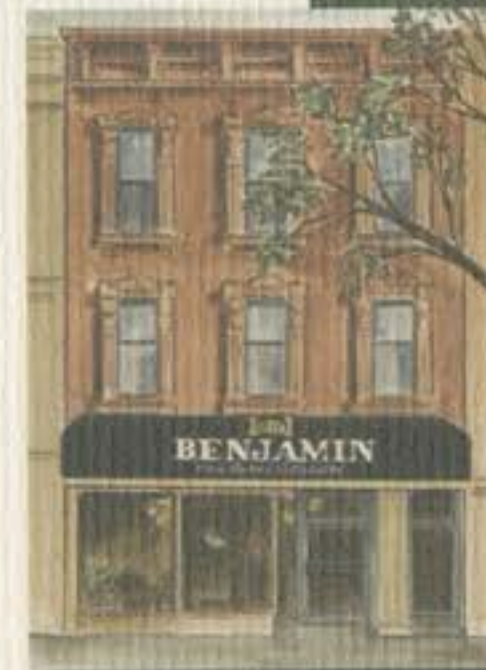
166-20 Union Turnpike, Fresh Meadows, NY 11366
718.380.4770 Fax 718.380.4945

This office serves buyers and sellers in the prestige residential communities of Briarwood, Flushing, Kew Gardens Hills, Hillcrest, Jamaica, Jamaica Hills, Jamaica Estates, Fresh Meadows, Hollis Hills and Holliswood.

P A R K S L O P E

425 5th Ave., Brooklyn, NY 11215
718.499.8900 Fax 718.499.3374

This office serves buyers and sellers in prestige and resurgent Brooklyn communities including Bay Ridge, Bensonhurst, Boerum Hill, Brooklyn Heights, Carroll Gardens, Clinton Hill, Cobble Hill, Dumbo, Greenpoint, Kensington, Midwood, Mill Basin, Park Slope, Parkside, Red Hook, Sheepshead Bay, Sunset Park, Vinegar Hill, Williamsburg, Windsor Terrace and more.



THE BENJAMIN ORGANIZATION MANAGEMENT TEAM

Co-founders and Principals Ed Gitlin and Dinko Grancaric have assembled a professional, skilled team of managers to spearhead the array of services available at our Benjamin Fine Homes & Estates offices in Nassau, Suffolk, Queens, Brooklyn and at our First Empire Funding and Landmark Abstract division offices.



Ed Gitlin
Co-Owner



John Ford
Office Manager



**Maryann
Schlesinger**
Office Manager



Tom Murtagh
Office Manager



Linda Skliros
Office Manager



Karen Eng
Office Manager



THE BENJAMIN ORGANIZATION SALES TEAM

As a client, you will personally meet just a few of our sales professionals. But as a group, we represent a sizeable force who are your friends and neighbors and so much more... highly trained, dedicated real estate specialists to help you get the best price for your home, to find your dream home in the right location at the right price, handle residential and commercial properties, provide expert assistance in relocation, arrange for financing as needed, and help you fulfill the legal obligations of the transaction.



Dinko Grancaric
Co-Owner



Joseph Levit
Office Manager



Marie-Ange Augustin
Office Manager



Ira Zuckerman
VP, First Empire
Funding



Alan Kudisch
COO, Landmark
Abstract, LLC



Liz Bruns
Relocation Director



FIRST EMPIRE FUNDING CORP.

First Empire Funding is the home financing arm of the Benjamin Organization, providing a single-source solution for your loan needs. Whether your need is a new home loan, a home equity loan, a home refinance loan or a debt consolidation loan, the First Empire Funding service creates a virtual auction where up to 4 lenders will be competing for your loan.

First Empire Funding was established over 12 years ago to provide clients in New York and Florida with the highest-quality mortgage services. Over the years, First Empire Funding has closed thousands of loans and provided more than a billion dollars in total financing!

First Empire Funding's day-to-day operations are supervised by Ira Zuckerman, Vice President, who brings more than 12 years of mortgage and loan experience to the position.

First Empire Funding tailors its financial solutions to meet the individual needs of residential and commercial customers. And, with access to literally hundreds of banks and loan programs to choose from, we can customize the most advanta-

geous funding package for you.

Whether it's jumbo & super-jumbo mortgages, home equity & credit line loans, 2nd

mortgages, co-op loans, investor and commercial loans, Fannie Mae or Freddie Mac mortgage loans, First Empire will assist you in getting the best financing at the best rates. Our mission and our goal is simple: To make your home buying dream come true.

IT'S ALL ABOUT CHOICES

No two clients are the same, nor do they have the same needs. That's why

there are so many different financial instruments and products available, and a host of 3rd party lenders to choose from. Whether you're buying a home, or wish to refinance, First Empire Funding's highly trained and experienced staff will guide you through the process and help you make the right choices at the right time.

In addition, First Empire Funding also utilizes sophisticated software to help improve clients'



credit ratings and thereby enable them to better qualify for mortgages and loans.

First Empire Funding can help you get the best rates and terms on these and more...

Adjustable Rate Mortgages (ARMs)

This type of mortgage product gives borrowers the financial advantage of a lower initial interest rate for a pre-determined period of time, such as 3, 5, 7, or 10 years.

Jumbo and Super-Jumbo Mortgages

These are larger mortgages used to finance larger upscale properties. Jumbo mortgages are typically over \$700,000. Super-Jumbos are loans in excess of \$1,500,000.

15, 20 and 30-Year Fixed Rate Mortgages

Fixed rate mortgages lock into a single and unvarying interest rate over a specific period of time. Terms are typically 10, 15, 20, or 30 years.

Investment Properties

First Empire Funding Corp. can finance virtually any type of residential or commercial property you own or are looking to purchase.

100% Financing

100% Financing loan programs allow borrowers to buy a dream home with NO MONEY out of pocket. This type of program is perfect for those who do not have substantial savings for a down payment and who may also need help with closing costs.



Home Equity Lines or Loans

If you are seeking to remodel one or more rooms in your home, pay off credit card bills, take that dream vacation, buy a car or help pay for college tuition, you have a good reason to seek a home equity loan. A home equity loan is a second mortgage on your home. Home equity line of credit loans feature lower initial monthly payments (via

“interest only” payments during the draw period) as well as the tax-deductibility advantages of mortgages. You can generally borrow up to 100% of your home's equity and, in some situations, up to 125%, for virtually any purpose. In most cases, 100% of the interest paid each year is tax deductible.

LANDMARK ABSTRACT

Landmark Abstract, LLC is the Benjamin Organization division established in 2003, offering a complete service to assist you in title searches and other requirements to help buyers and sellers professionally close on any property or residence.

In one form or another, title insurance has been in existence for well over 100 years.

Title insurance provides the necessary protection to assure full ownership and the rights of the buyer, the seller and the lender. Title insurance protects you, your real estate purchase and your future. Title insurance guarantees that a presumed owner of a house is in fact the owner with the right to sell, mortgage or otherwise enter into legal agreements that affect his or her property. Title insurance further guarantees that a home can be used as collateral for a mortgage loan and that there are no other liens or legal issues that could adversely affect the lender's security.

Landmark Abstract employs a highly motivated and experienced staff to accomplish the service and results that you need. Our expertise in real estate brokerage, mortgage brokerage, title insur-

ance, and real estate law uniquely qualifies us to offer the highest degree of knowledge and service, and these services are tailored to meet the individual needs



LANDMARK ABSTRACT, LLC

of our clients for residential and commercial transactions. Our knowledgeable and detail-oriented staff is cross-trained in the various facets of the business, which enables us to anticipate our clients' needs prior to closing.

M A N A G E M E N T

Our Management Staff has many years of experience in the real estate, finance, and title insurance industries. We have established high standards of performance

and a commitment to our clients to continuously improve our services.

T H E T E A M

Landmark Abstract is setting the benchmark for excellence by attracting dynamic, resourceful, and creative individuals who are experts in the fields of title insurance, information technology, banking, and real estate law.



Day-to-day operations at Landmark Abstract are headed by Alan Kudisch, who has joined the company as Chief Operating Officer. Alan is an attorney with nearly 30 years of experience, and is now fully engaged in real estate matters. Most recently, he has been a commercial closer for Landmark Abstract's primary underwriters, Chicago and Commonwealth. His knowledge of the law, coupled with his expertise in the requirements of closing a real estate transaction, give him a unique perspective, and an ability to find solutions to even the most complex closing transactions.

Landmark's experienced team of title counsel and staff possess the knowledge and expertise to successfully compete in the NYS real estate marketplace. Because

our performance is powered by our clients' high expectations, our corporate culture is aggressive and "purposefully proactive." Our professional staff is imbued with the motivation and enthusiasm necessary to consummate the deal and achieve our clients' objectives.

There are tens of millions of outstanding mortgages totaling trillions of dollars. These mortgages can be safely traded, invested and reinvested again because title insurance offers a secure and reliable protection against the claims of others or outright defects in ownership or undisclosed liens. With a title insurance policy in place, an investor is freed from these concerns and the transfer of interest is easily completed.



PROFESSIONAL SERVICES

- Attorney Searches
- Bankruptcy Searches
- Cooperative Apartment Searches
- Federal & State Tax Lien Searches
- Foreclosure Certificates & Insurance
- Document Recording & Retrieval Services
- State & County UCC & Corporate Searches
- Survey Inspections
- Variance Searches
- Other Related Title Services
- Judgment, Mechanic Lien Searches
- Last Owner Searches
- Owner & Mortgage Policies
- Tax & Municipal Searches
- Various Special Searches



We hope that by reviewing our corporate brochure, you've gained an appreciation for our total array of services that make us a leader.

If you are interested in any of our services, or if you are simply interested in career opportunities with the Benjamin Organization, we invite you to visit our websites, or contact us by phone, mail or e-mail with any questions you may have.

Thank you for your interest; we look forward to hearing from you.

BENJAMIN
The Benjamin Organization



www.benjaminfinehomes.com



FIRST EMPIRE FUNDING, CORP.
Where Dreams Are Financed™

www.firstempirefunding.com



LANDMARK ABSTRACT, LLC
Where Dreams Come to Closure™

www.landmarkabstract.net