

SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF NEW YORK: PART 35

-----X

Index No.: 451834/2020

In the Matter of

the Liquidation of

ONETITLE NATIONAL GUARANTY COMPANY, INC.

-----X

AFFIRMATION

Melvin Browning, an attorney at law, duly admitted to practice before the Courts of the State of New York, hereby affirms the following to be true under penalties of perjury:

1. I am an attorney with the New York Liquidation Bureau (“NYLB”), which serves as the staff of Adrienne A. Harris, Superintendent of Financial Services of the State of New York (“Superintendent”) in her capacity as liquidator (“Liquidator”) of OneTitle National Guaranty Company, Inc. (“OneTitle”). I submit this affirmation, upon information and belief based on my review of the OneTitle files maintained by the NYLB and the conversations I have had with employees of the Liquidator, in support of the Liquidator’s motion to allow each of the ten (10) claims submitted separately by (i) Amy Albenda Hill, (ii) Edward W. De Barbieri and Kate Seely-Kirk, (iii) Joseph Battaglia and Donna Battaglia, (iv) Richard Liso, (v) Maxwell Medwed and Michelle Medwed, (vi) Linda Sutkin, (vii) Solomon Tiegerman and Carol Weiss, (viii) Israel Wahrman (collectively, “Class Two Claimants”), (ix) F.E. Hall & Company, Inc. and (x) Citibank (the latter two collectively, “Class Six Claimants”). The Class Two Claimants are former title policy holders of OneTitle and the Class Six Claimants are general creditors of OneTitle.

The Class Two Claimants

2. Each of the eight Class Two Claimants was issued a Notice of Determination (“NOD”) on December 21, 2021, stating that the Liquidator would recommend their claims to the

Court for disallowance. The reason for disallowance was set forth in each of the respective NODs. The eight NODs of disallowance are attached collectively as Exhibit "A".

3. The eight NODs of disallowance provided the Class Two Claimants 60 days after mailing to object to the determinations. All eight Class Two Claimants objected within the 60-day window for objections.

4. The Liquidator reached out to each Class Two Claimant to resolve his/her objection to his/her NOD of disallowance. The Liquidator resolved the objections of all eight Class Two Claimants and reached an agreement with each of them to allow a claim at a reduced amount.

5. Each of the eight Class Two Claimants was issued an Amended NOD on April 4, 2022, stating that the Liquidator would recommend their resolved claims to the Court for allowance at the reduced amounts agreed to by each claimant. Each of the eight Class Two Claimants signed acknowledgments of receipt of the Amended NODs and agreement to its contents. The eight Amended NODs of allowance and acknowledgements are attached collectively as Exhibit "B".

The Class Six Claimants

6. Each of the two Class Six Claimants was issued an NOD on January 12, 2022, stating that the Liquidator would recommend their claims to the Court for allowance. The NODs of allowance provided the Class Six Claimants 60 days after mailing to object to the determinations. Neither of the Class Six Claimants objected to its NOD. The two NODs for allowance are attached collectively as Exhibit "C".

Relief Sought

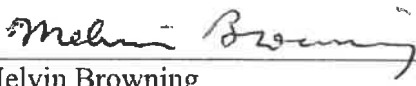
7. Because there are no objections to the Liquidator's Amended NODs to the Class Two Claimants or the Liquidator's NODs to the Class Six Claimants in connection with their respective

claims, and the respective time periods to object have elapsed, the Liquidator respectfully submits that this Court approve the Liquidator's recommendation for the allowance of these claims.

8. No previous application has been made for the relief requested herein, or for any similar relief, to this or any other court.

WHEREFORE, I respectfully request entry of an Order substantially in the form attached as Exhibit "D" confirming the allowance of all above-mentioned ten claims, and for such other and further relief as to this Court seems just and proper.

Dated: New York, New York
August 10, 2022



Melvin Browning

L33863

Exhibit A



New York Liquidation Bureau

Adrienne A. Harris
Acting Superintendent as Receiver

FIRST CLASS US MAIL

Amy Albenda Hill
27 Walden Road
Tarrytown, NY 10591

NOTICE OF DETERMINATION OF DISALLOWANCE ("NOD")

DATE: December 21, 2021

In the Matter of the Liquidation of OneTitle National Guaranty Company, Inc.

Claimant(s): Amy Albenda Hill

Dear Ms. Hill:

Pursuant to an order (the "Liquidation Order") of the Supreme Court of the State of New York ("the Liquidation Court") entered on October 6, 2020, OneTitle National Guaranty Company, Inc. ("OneTitle") was placed into liquidation and the Superintendent of Financial Services of the State of New York and her successors in office were appointed Liquidator. All persons having claims against OneTitle were directed under the Liquidation Order to present them to the Liquidator by a date certain.

The purpose of this letter is to provide you with a determination of the claim(s) you have submitted in the OneTitle liquidation. **The Liquidator hereby gives notice that your claim(s) will be recommended to the Court for disallowance for the reason(s) set forth below.**

Claim: You submitted a claim through the claim portal in the amount of \$5,694.00. Your claim description states "Claimant and husband, Adam Hill, paid \$4,712 for a non-ending owner's policy and \$982 for lender's policy and policy is not [sic] being terminated." In connection with your claim, the following documents were reviewed: (1) OneTitle Land Services LLC Estimated Title Fees and Commitment for Title insurance Issued by OneTitle National Guaranty Company, Inc. (two copies); and (2) OneTitle Land Services LLC Title Fees (two copies).

Reason for Disallowance: (1) New York law does not recognize a claim in a liquidation proceeding for the return of all or part of the premium you paid for your title policy. All premiums on title insurance are fully earned at the time of the issuance of the policy. (2) Your policy with OneTitle was properly terminated under the Liquidation Order.

If you accept the Liquidator's recommendation, please sign and return the attached Acknowledgment of Receipt. The Liquidator will submit an ex parte motion to the Court for an order approving her recommendation for disallowance and your rights under Article 74 of the New York Insurance Law will be fully and finally determined.

Amy Albenda Hill
December 21, 2021
Notice of Determination of Disallowance
Page 2

If you object to the Liquidator's recommendation, the Liquidator must receive your written objection(s) and all supporting documentation within 60 days after the date of mailing the NOD by U.S. mail or email at the address below:

**Receiver Ops
New York Liquidation Bureau
180 Maiden Lane
New York, NY 10038-4925
ReceiverOps@NYLB.org**

If you make an objection, the Liquidator will contact you to attempt to resolve the objection. If the objection is resolved, the Liquidator will seek allowance of the agreed upon amount of the claim. If the objection cannot be resolved, the Liquidator will seek a Court order disallowing the claim. You will receive notice of the filing of any such motion.

If you have any questions concerning this notice you may contact Donald N. Cohen, Special Counsel to the General Counsel, at 212.341.6731 or DCohen@NYLB.org.

cc: Louise S. Albenda
louisealbenda@gmail.com

ACKNOWLEDGMENT OF RECEIPT

_____ I hereby acknowledge receipt of the December 21, 2021 Notice of Determination of Disallowance. By signing this Acknowledgment of Receipt, I understand and agree to the content of the Notice of Determination of Disallowance.

_____ I hereby acknowledge receipt of the December 21, 2021 Notice of Determination of Disallowance. By signing this Acknowledgment of Receipt, I understand and object to the content of the Notice of Determination of Disallowance. My reason for objection is

I request the Superintendent of Financial Services of the State of New York as liquidator of OneTitle National Guaranty Company, Inc. ("Liquidator") mail future correspondence to:

_____ Same address as above

_____ New address

Acknowledgment of Receipt must be completed, signed and returned to the Liquidator in order to be eligible for future distributions, if any.

Date _____

Amy Albenda Hill



New York Liquidation Bureau

Adrienne A. Harris
Acting Superintendent as Receiver

FIRST CLASS US MAIL

Edward W. De Barbieri and Kate Seely-Kirk
78 Marlboro Road
Delmar, NY 12054

NOTICE OF DETERMINATION OF DISALLOWANCE ("NOD")

DATE: December 21, 2021

In the Matter of the Liquidation of OneTitle National Guaranty Company, Inc.

Claimant(s): Edward W. De Barbieri and Kate Seely-Kirk

Dear Mr. De Barbieri and Ms. Seely-Kirk:

Pursuant to an order (the "Liquidation Order") of the Supreme Court of the State of New York ("the Liquidation Court") entered on October 6, 2020, OneTitle National Guaranty Company, Inc. ("OneTitle") was placed into liquidation and the Superintendent of Financial Services of the State of New York and her successors in office were appointed Liquidator. All persons having claims against OneTitle were directed under the Liquidation Order to present them to the Liquidator by a date certain.

The purpose of this letter is to provide you with a determination of the claim(s) you have submitted in the OneTitle liquidation. **The Liquidator hereby gives notice that your claim(s) will be recommended to the Court for disallowance for the reason(s) set forth below.**

Claim: You submitted a claim through the claim portal in the amount of \$2,022.00. Your claim description states "Claim related to issuance of (1) Owner's Policy and (2) Lender's Policy related to the residential purchase of the property in Albany County, New York. Claimants paid \$2,022 for the combined Owner's and Lender's policies at closing on Sept. 7, 2016. OneTitle's liquidation risks making claimants out of compliance with obligations under their primary mortgage." In connection with your claim, the following documents were reviewed: (1) Loan Policy of Title Insurance Issued by OneTitle National Guaranty Company, Inc.; (2) Owner's Policy of Title Insurance Issued by OneTitle National Guaranty Company, Inc.; (3) OneTitle National Guaranty Company Title Insurance Bill; (4) OneTitle National Guaranty Company Commitment for Title Insurance File Number: NY16081957; and (5) Commitment for Title Insurance Issued by OneTitle National Guaranty Company, Inc.

Reason for Disallowance: (1) New York law does not recognize a claim in a liquidation proceeding for the return of all or part of the premium you paid for your title policy. All premiums on title insurance are fully earned at the time of the issuance of the policy. (2) Your policy with OneTitle was properly terminated under the Liquidation Order.

Edward W. De Barbieri and Kate Seely-Kirk
December 21, 2021
Notice of Determination of Disallowance
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If you accept the Liquidator's recommendation, please sign and return the attached Acknowledgment of Receipt. The Liquidator will submit an ex parte motion to the Court for an order approving her recommendation for disallowance and your rights under Article 74 of the New York Insurance Law will be fully and finally determined.

If you object to the Liquidator's recommendation, the Liquidator must receive your written objection(s) and all supporting documentation within 60 days after the date of mailing the NOD by U.S. mail or email at the address below:

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New York Liquidation Bureau
180 Maiden Lane
New York, NY 10038-4925
ReceiverOps@NYLB.org**

If you make an objection, the Liquidator will contact you to attempt to resolve the objection. If the objection is resolved, the Liquidator will seek allowance of the agreed upon amount of the claim. If the objection cannot be resolved, the Liquidator will seek a Court order disallowing the claim. You will receive notice of the filing of any such motion.

If you have any questions concerning this notice you may contact Donald N. Cohen, Special Counsel to the General Counsel, at 212.341.6731 or DCohen@NYLB.org.

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I request the Superintendent of Financial Services of the State of New York as liquidator of OneTitle National Guaranty Company, Inc. ("Liquidator") mail future correspondence to:

_____ Same address as above

_____ New address

Acknowledgment of Receipt must be completed, signed and returned to the Liquidator in order to be eligible for future distributions, if any

Date _____

Edward W. De Barbieri

Date _____

Kate Seely-Kirk



New York Liquidation Bureau

Adrienne A. Harris
Acting Superintendent as Receiver

FIRST CLASS US MAIL

Linda Sutkin
434 West Penn Street
Long Beach, NY 11561

NOTICE OF DETERMINATION OF DISALLOWANCE ("NOD")

DATE: December 21, 2021

In the Matter of the Liquidation of OneTitle National Guaranty Company, Inc.

Claimant(s): Linda Sutkin

Dear Ms. Sutkin:

Pursuant to an order (the "Liquidation Order") of the Supreme Court of the State of New York ("the Liquidation Court") entered on October 6, 2020, OneTitle National Guaranty Company, Inc. ("OneTitle") was placed into liquidation and the Superintendent of Financial Services of the State of New York and her successors in office were appointed Liquidator. All persons having claims against OneTitle were directed under the Liquidation Order to present them to the Liquidator by a date certain.

The purpose of this letter is to provide you with a determination of the claim(s) you have submitted in the OneTitle liquidation. **The Liquidator hereby gives notice that your claim(s) will be recommended to the Court for disallowance for the reason(s) set forth below.**

You submitted a claim in the amount of \$2,329.00. Your claim description states "Claim for title coverage." In connection with your claim, the following documents were reviewed: (1) OneTitle National Guaranty Company Title Closing Package File Number: NY16122238; and (2) OneTitle National Guaranty Company Title Insurance Bill.

Reason for Disallowance: (1) New York law does not recognize a claim in a liquidation proceeding for the return of all or part of the premium you paid for your title policy. All premiums on title insurance are fully earned at the time of the issuance of the policy. (2) New York law does not recognize a claim in a liquidation proceeding to provide replacement insurance or to pay the cost of replacement insurance.

If you accept the Liquidator's recommendation, please sign and return the attached Acknowledgment of Receipt. The Liquidator will submit an ex parte motion to the Court for an order approving her recommendation for disallowance and your rights under Article 74 of the New York Insurance Law will be fully and finally determined.

Linda Sutkin
December 21, 2021
Notice of Determination of Disallowance
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If you object to the Liquidator's recommendation, the Liquidator must receive your written objection(s) and all supporting documentation within 60 days after the date of mailing the NOD by U.S. mail or email at the address below:

**Receiver Ops
New York Liquidation Bureau
180 Maiden Lane
New York, NY 10038-4925
ReceiverOps@NYLB.org**

If you make an objection, the Liquidator will contact you to attempt to resolve the objection. If the objection is resolved, the Liquidator will seek allowance of the agreed upon amount of the claim. If the objection cannot be resolved, the Liquidator will seek a Court order disallowing the claim. You will receive notice of the filing of any such motion.

If you have any questions concerning this notice you may contact Donald N. Cohen, Special Counsel to the General Counsel, at 212.341.6731 or DCohen@NYLB.org.

cc: Steven Kaiser, Esq. (stevenkaiser414@gmail.com)

Linda Sutkin
December 21, 2021
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ACKNOWLEDGMENT OF RECEIPT

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I request the Superintendent of Financial Services of the State of New York as liquidator of OneTitle National Guaranty Company, Inc. ("Liquidator") mail future correspondence to:

_____ Same address as above

_____ New address

Acknowledgment of Receipt must be completed, signed and returned to the Liquidator in order to be eligible for future distributions, if any.

Date _____

Linda Sutkin



New York Liquidation Bureau

Adrienne A. Harris
Acting Superintendent as Receiver

FIRST CLASS US MAIL

Joseph Battaglia and Donna Battaglia
3977 Greatree Drive
Oceanside, NY 11572

NOTICE OF DETERMINATION OF DISALLOWANCE ("NOD")

DATE: December 21, 2021

In the Matter of the Liquidation of OneTitle National Guaranty Company, Inc.

Claimant(s): Joseph Battaglia and Donna Battaglia

Dear Mr. Battaglia and Ms. Battaglia:

Pursuant to an order (the "Liquidation Order") of the Supreme Court of the State of New York ("the Liquidation Court") entered on October 6, 2020, OneTitle National Guaranty Company, Inc. ("OneTitle") was placed into liquidation and the Superintendent of Financial Services of the State of New York and her successors in office were appointed Liquidator. All persons having claims against OneTitle were directed under the Liquidation Order to present them to the Liquidator by a date certain.

The purpose of this letter is to provide you with a determination of the claim(s) you have submitted in the OneTitle liquidation. **The Liquidator hereby gives notice that your claim(s) will be recommended to the Court for disallowance for the reason(s) set forth below.**

You submitted a claim in an unstated amount for "premium paid," which we believe to be \$3,688.00. Your claim description states "Claim for coverage." In connection with your claim, the following documents were reviewed: (1) Loan Policy of Title Insurance Issued by OneTitle National Guaranty Company Inc.; and (2) OneTitle National Guaranty Company Title Insurance Bill.

Reason for Disallowance: (1) New York law does not recognize a claim in a liquidation proceeding for the return of all or part of the premium you paid for your title policy. All premiums on title insurance are fully earned at the time of the issuance of the policy. (2) New York law does not recognize a claim in a liquidation proceeding to provide replacement insurance or to pay the cost of replacement insurance.

If you accept the Liquidator's recommendation, please sign and return the attached Acknowledgment of Receipt. The Liquidator will submit an ex parte motion to the Court for an order approving her recommendation for disallowance and your rights under Article 74 of the New York Insurance Law will be fully and finally determined.

Joseph Battaglia and Donna Battaglia
December 21, 2021
Notice of Determination of Disallowance
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If you object to the Liquidator's recommendation, the Liquidator must receive your written objection(s) and all supporting documentation within 60 days after the date of mailing the NOD by U.S. mail or email at the address below:

**Receiver Ops
New York Liquidation Bureau
180 Malden Lane
New York, NY 10038-4925
ReceiverOps@NYLB.org**

If you make an objection, the Liquidator will contact you to attempt to resolve the objection. If the objection is resolved, the Liquidator will seek allowance of the agreed upon amount of the claim. If the objection cannot be resolved, the Liquidator will seek a Court order disallowing the claim. You will receive notice of the filing of any such motion.

If you have any questions concerning this notice you may contact Donald N. Cohen, Special Counsel to the General Counsel, at 212.341.6731 or DCohen@NYLB.org.

cc: Steven Kaiser, Esq. (stevenkaiser414@gmail.com)

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I request the Superintendent of Financial Services of the State of New York as liquidator of OneTitle National Guaranty Company, Inc. ("Liquidator") mail future correspondence to:

_____ Same address as above

_____ New address _____

Acknowledgment of Receipt must be completed, signed and returned to the Liquidator in order to be eligible for future distributions, if any.

Date _____

Joseph Battaglia

Date _____

Donna Battaglia



New York Liquidation Bureau

Adrienne A. Harris
Acting Superintendent as Receiver

FIRST CLASS US MAIL

Maxwell Medwed and Michelle Medwed
651 Magnolia Boulevard
Long Beach, NY 11561

NOTICE OF DETERMINATION OF DISALLOWANCE ("NOD")

DATE: December 21, 2021

In the Matter of the Liquidation of OneTitle National Guaranty Company, Inc.

Claimant(s): Maxwell Medwed and Michelle Medwed

Dear Mr. Medwed and Ms. Medwed:

Pursuant to an order (the "Liquidation Order") of the Supreme Court of the State of New York ("the Liquidation Court") entered on October 6, 2020, OneTitle National Guaranty Company, Inc. ("OneTitle") was placed into liquidation and the Superintendent of Financial Services of the State of New York and her successors in office were appointed Liquidator. All persons having claims against OneTitle were directed under the Liquidation Order to present them to the Liquidator by a date certain.

The purpose of this letter is to provide you with a determination of the claim(s) you have submitted in the OneTitle liquidation. **The Liquidator hereby gives notice that your claim(s) will be recommended to the Court for disallowance for the reason(s) set forth below.**

You submitted a claim in the amount of \$2,273.00. Your claim description states "Claim [f]or title insurance coverage under reinsurance or return of premium." In connection with your claim, the following documents were reviewed: (1) Loan Policy of Title Insurance Issued by OneTitle National Guaranty Company Inc.; (2) Owner's Policy of Title Insurance Issued by OneTitle National Guaranty Company Inc.; and (3) OneTitle National Guaranty Company Title Insurance Bill.

Reason for Disallowance: (1) New York law does not recognize a claim in a liquidation proceeding for the return of all or part of the premium you paid for your title policy. All premiums on title insurance are fully earned at the time of the issuance of the policy. (2) New York law does not recognize a claim in a liquidation proceeding to provide replacement insurance or to pay the cost of replacement insurance.

If you accept the Liquidator's recommendation, please sign and return the attached Acknowledgment of Receipt. The Liquidator will submit an ex parte motion to the Court for

Maxwell Medwed and Michelle Medwed
December 21, 2021
Notice of Determination of Disallowance
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an order approving her recommendation for disallowance and your rights under Article 74 of the New York Insurance Law will be fully and finally determined.

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**Receiver Ops
New York Liquidation Bureau
180 Maiden Lane
New York, NY 10038-4925
ReceiverOps@NYLB.org**

If you make an objection, the Liquidator will contact you to attempt to resolve the objection. If the objection is resolved, the Liquidator will seek allowance of the agreed upon amount of the claim. If the objection cannot be resolved, the Liquidator will seek a Court order disallowing the claim. You will receive notice of the filing of any such motion.

If you have any questions concerning this notice you may contact Donald N. Cohen, Special Counsel to the General Counsel, at 212.341.6731 or DCohen@NYLB.org.

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_____ Same address as above

_____ New address _____

Acknowledgment of Receipt must be completed, signed and returned to the Liquidator in order to be eligible for future distributions, if any.

Date _____

Maxwell Medwed

Date _____

Michelle Medwed



New York Liquidation Bureau

Adrienne A. Harris
Acting Superintendent as Receiver

FIRST CLASS US MAIL

Solomon Tiegerman and Carol Weiss
26 West Broadway, Apt. # 701
Long Beach, NY 11561

NOTICE OF DETERMINATION OF DISALLOWANCE ("NOD")

DATE: December 21, 2021

In the Matter of the Liquidation of OneTitle National Guaranty Company, Inc.

Claimant(s): Solomon Tiegerman and Carol Weiss

Dear Mr. Tiegerman and Ms. Weiss:

Pursuant to an order (the "Liquidation Order") of the Supreme Court of the State of New York ("the Liquidation Court") entered on October 6, 2020, OneTitle National Guaranty Company, Inc. ("OneTitle") was placed into liquidation and the Superintendent of Financial Services of the State of New York and her successors in office were appointed Liquidator. All persons having claims against OneTitle were directed under the Liquidation Order to present them to the Liquidator by a date certain.

The purpose of this letter is to provide you with a determination of the claim(s) you have submitted in the OneTitle liquidation. **The Liquidator hereby gives notice that your claim(s) will be recommended to the Court for disallowance for the reason(s) set forth below.**

You submitted a claim in the amount of \$3,427.00. Your claim description states "Claim to either be reinsured or return the policy premium." In connection with your claim, the following documents were reviewed: (1) Loan Policy of Title Insurance Issued by OneTitle Insurance National Guaranty Company, Inc.; (2) Owner's Policy of Title Insurance Issued by OneTitle Insurance National Guaranty Company, Inc.; and (3) OneTitle National Guaranty Company Title Insurance Bill.

Reason for Disallowance: (1) New York law does not recognize a claim in a liquidation proceeding for the return of all or part of the premium you paid for your title policy. All premiums on title insurance are fully earned at the time of the issuance of the policy. (2) New York law does not recognize a claim in a liquidation proceeding to provide replacement insurance or to pay the cost of replacement insurance.

If you accept the Liquidator's recommendation, please sign and return the attached Acknowledgment of Receipt. The Liquidator will submit an ex parte motion to the Court for

Solomon Tiegerman and Carol Weiss
December 21, 2021
Notice of Determination of Disallowance
Page 2

an order approving her recommendation for disallowance and your rights under Article 74 of the New York Insurance Law will be fully and finally determined.

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cc: Steven Kaiser, Esq. (stevenkaiser414@gmail.com)

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_____ New address _____

Acknowledgment of Receipt must be completed, signed and returned to the Liquidator in order to be eligible for future distributions, if any.

Date _____

Solomon Tiegerman

Date _____

Carol Weiss



New York Liquidation Bureau

Adrienne A. Harris
Acting Superintendent as Receiver

FIRST CLASS US MAIL

Israel Wahrman
43 Dutchess Boulevard
Atlantic Beach, NY 11509

NOTICE OF DETERMINATION OF DISALLOWANCE ("NOD")

DATE: December 21, 2021

In the Matter of the Liquidation of OneTitle National Guaranty Company, Inc.

Claimant(s): Israel Wahrman

Dear Mr. Wahrman:

Pursuant to an order (the "Liquidation Order") of the Supreme Court of the State of New York ("the Liquidation Court") entered on October 6, 2020, OneTitle National Guaranty Company, Inc. ("OneTitle") was placed into liquidation and the Superintendent of Financial Services of the State of New York and her successors in office were appointed Liquidator. All persons having claims against OneTitle were directed under the Liquidation Order to present them to the Liquidator by a date certain.

The purpose of this letter is to provide you with a determination of the claim(s) you have submitted in the OneTitle liquidation. **The Liquidator hereby gives notice that your claim(s) will be recommended to the Court for disallowance for the reason(s) set forth below.**

You submitted a claim in an unstated amount for "cost of replacement insurance," which amount is believed to be approximately \$3,200.00. Your claim description states "Claim for title insurance coverage." In connection with your claim, the following documents were reviewed: (1) OneTitle National Guaranty Company Closing Package File Number: NY15081459; (2) OneTitle National Guaranty Company Title Insurance Bill; (3) Spano Abstract Service Corp. Good Faith Estimate; and (4) First American Title Owner's Policy of Title Insurance.

Reason for Disallowance: (1) New York law does not recognize a claim in a liquidation proceeding for the return of all or part of the premium you paid for your title policy. All premiums on title insurance are fully earned at the time of the issuance of the policy. (2) New York law does not recognize a claim in a liquidation proceeding to provide replacement insurance or to pay the cost of replacement insurance.

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Israel Wahrman
December 21, 2021
Notice of Determination of Disallowance
Page 2

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cc: Steven Kaiser, Esq. (stevenkaiser414@gmail.com)

ACKNOWLEDGMENT OF RECEIPT

_____ I hereby acknowledge receipt of the December 21, 2021 Notice of Determination of Disallowance. By signing this Acknowledgment of Receipt, I understand and **agree** to the content of the Notice of Determination of Disallowance.

_____ I hereby acknowledge receipt of the December 21, 2021 Notice of Determination of Disallowance. By signing this Acknowledgment of Receipt, I understand and **object** to the content of the Notice of Determination of Disallowance. My reason for objection is

I request the Superintendent of Financial Services of the State of New York as liquidator of OneTitle National Guaranty Company, Inc. ("Liquidator") mail future correspondence to:

_____ Same address as above

_____ New address

Acknowledgment of Receipt must be completed, signed and returned to the Liquidator in order to be eligible for future distributions, if any.

Date _____

Israel Wahrman



New York Liquidation Bureau

Adrienne A. Harris
Acting Superintendent as Receiver

FIRST CLASS US MAIL

Richard Liso
7 Windsor Road
Scarsdale, NY 10583

NOTICE OF DETERMINATION OF DISALLOWANCE ("NOD")

DATE: December 21, 2021

In the Matter of the Liquidation of OneTitle National Guaranty Company, Inc.

Claimant(s): Richard Liso

Dear Mr. Liso:

Pursuant to an order (the "Liquidation Order") of the Supreme Court of the State of New York ("the Liquidation Court") entered on October 6, 2020, OneTitle National Guaranty Company, Inc. ("OneTitle") was placed into liquidation and the Superintendent of Financial Services of the State of New York and her successors in office were appointed Liquidator. All persons having claims against OneTitle were directed under the Liquidation Order to present them to the Liquidator by a date certain.

The purpose of this letter is to provide you with a determination of the claim(s) you have submitted in the OneTitle liquidation. **The Liquidator hereby gives notice that your claim(s) will be recommended to the Court for disallowance for the reason(s) set forth below.**

You submitted a claim in the amount of \$3,408.29. Your claim description states "We used OneTitle back in December 15, 2017. We paid \$2988.80 to OneTitle for that title insurance. Title insurance is supposed to cover us for the life of our home ownership. With OneTitle being liquidated, we had to REPAY [sic] for title insurance (to cover us and our lender), with another Title company (Madison Abstract, Inc.- First American Title Insurance Company), on 10/30/2020, for the amount of \$3408.29." In connection with your claim, the following documents were reviewed: (1) OneTitle National Guaranty Company Title Insurance Bill; (2) Madison Abstract, Inc. Title Closing Invoice; (3) emails from you dated April 15, 2021, April 16, 2021, and May 9, 2021; and (4) OneTitle National Guaranty Company Closing Information Sheet and Title Closing Package File Number: NY17082662.

Reason for Disallowance: (1) New York law does not recognize a claim in a liquidation proceeding for the return of all or part of the premium you paid for your title policy. All premiums on title insurance are fully earned at the time of the issuance of the policy. (2) New York law does not recognize a claim in a liquidation proceeding to provide replacement insurance or to pay the cost of replacement insurance.

Richard Liso
December 21, 2021
Notice of Determination of Disallowance
Page 2

If you accept the Liquidator's recommendation, please sign and return the attached Acknowledgment of Receipt. The Liquidator will submit an ex parte motion to the Court for an order approving her recommendation for disallowance and your rights under Article 74 of the New York Insurance Law will be fully and finally determined.

If you object to the Liquidator's recommendation, the Liquidator must receive your written objection(s) and all supporting documentation within 60 days after the date of mailing the NOD by U.S. mail or email at the address below:

**Receiver Ops
New York Liquidation Bureau
180 Maiden Lane
New York, NY 10038-4925
ReceiverOps@NYLB.org**

If you make an objection, the Liquidator will contact you to attempt to resolve the objection. If the objection is resolved, the Liquidator will seek allowance of the agreed upon amount of the claim. If the objection cannot be resolved, the Liquidator will seek a Court order disallowing the claim. You will receive notice of the filing of any such motion.

If you have any questions concerning this notice you may contact Donald N. Cohen, Special Counsel to the General Counsel, at 212.341.6731 or DCohen@NYLB.org.

ACKNOWLEDGMENT OF RECEIPT

_____ I hereby acknowledge receipt of the December 21, 2021 Notice of Determination of Disallowance. By signing this Acknowledgment of Receipt, I understand and **agree** to the content of the Notice of Determination of Disallowance.

_____ I hereby acknowledge receipt of the December 21, 2021 Notice of Determination of Disallowance. By signing this Acknowledgment of Receipt, I understand and **object** to the content of the Notice of Determination of Disallowance. My reason for objection is

I request the Superintendent of Financial Services of the State of New York as liquidator of OneTitle National Guaranty Company, Inc. ("Liquidator") mail future correspondence to:

_____ Same address as above

_____ New address

Acknowledgment of Receipt must be completed, signed and returned to the Liquidator in order to be eligible for future distributions, if any.

Date _____

Richard Liso

Exhibit B



New York Liquidation Bureau

Adrienne A. Harris
Superintendent as Receiver

FIRST CLASS US MAIL

Amy Albenda Hill
27 Walden Road
Tarrytown, NY 10591

AMENDED NOTICE OF DETERMINATION OF ALLOWANCE ("NOD")

DATE: April 4, 2022

In the Matter of the Liquidation of OneTitle National Guaranty Company, Inc.

Claimant(s): Amy Albenda Hill

Dear Ms. Hill:

Pursuant to an order (the "Liquidation Order") of the Supreme Court of the State of New York ("the Liquidation Court") entered on October 6, 2020, OneTitle National Guaranty Company, Inc. ("OneTitle") was placed into liquidation and the Superintendent of Financial Services of the State of New York and her successors in office were appointed Liquidator. All persons having claims against OneTitle were directed under the Liquidation Order to present them to the Liquidator by a date certain.

The purpose of this letter is to provide you with a determination of the claim(s) you have submitted in the OneTitle liquidation. The Liquidator has now made a revised Determination of the claim(s) filed by you as set forth below in accordance with the laws of the State of New York. **The Liquidator hereby gives notice that your claim(s) will be recommended to the Court for allowance as a single class two claim in the amount of \$2,000.00.** The amount recommended for allowance is a final allowance of all claims that you have against OneTitle.

If you accept the Liquidator's recommendation, please sign and return the attached Acknowledgment of Receipt. The Liquidator will submit an ex parte motion to the Court for an order approving her recommendation for disallowance and your rights under Article 74 of the New York Insurance Law will be fully and finally determined.

If you object to the Liquidator's recommendation, the Liquidator must receive your written objection(s) and all supporting documentation within 60 days after the date of mailing the NOD by U.S. mail or email at the address below:

Amy Albenda Hill
April 4, 2022
Amended Notice of Determination of Allowance
Page 2

**Receiver Ops
New York Liquidation Bureau
180 Maiden Lane
New York, NY 10038-4925
ReceiverOps@NYLB.org**

If you make an objection, the Liquidator will contact you to attempt to resolve the objection. If the objection is resolved, the Liquidator will seek allowance of the agreed upon amount of the claim. If the objection cannot be resolved, the Liquidator will seek a Court order disallowing the claim. You will receive notice of the filing of any such motion.

If you have any questions concerning this notice you may contact Donald N. Cohen, Special Counsel to the General Counsel, at 212.341.6731 or DCohen@NYLB.org.

cc: Louise S. Albenda
louisealbenda@gmail.com

ACKNOWLEDGMENT OF RECEIPT

☒ I hereby acknowledge receipt of the April 4, 2022, Amended Notice of Determination of Allowance. By signing this Acknowledgment of Receipt, I understand and agree to the content of the Amended Notice of Determination of Allowance.

☐ I hereby acknowledge receipt of the April 4, 2022, Amended Notice of Determination of Allowance. By signing this Acknowledgment of Receipt, I understand and object to the content of the Amended Notice of Determination of Allowance. My reason for objection is

I request the Superintendent of Financial Services of the State of New York as liquidator of OneTitle National Guaranty Company, Inc. ("Liquidator") mail future correspondence to:

☒ Same address as above

☐ New address _____

Acknowledgment of Receipt must be completed, signed and returned to the Liquidator in order to be eligible for future distributions, if any

Date

4/27/2022

A. A. Hill

Amy Albenda Hill



New York Liquidation Bureau

Adrienne A. Harris
Superintendent as Receiver

FIRST CLASS US MAIL

Edward W. De Barbieri and Kate Seely-Kirk
78 Marlboro Road
Delmar, NY 12054

AMENDED NOTICE OF DETERMINATION OF ALLOWANCE ("NOD")

DATE: April 4, 2022

In the Matter of the Liquidation of OneTitle National Guaranty Company, Inc.

Claimant(s): Edward W. De Barbieri and Kate Seely-Kirk

Déar Mr. De Barbieri and Ms. Seely-Kirk:

Pursuant to an order (the "Liquidation Order") of the Supreme Court of the State of New York ("the Liquidation Court") entered on October 6, 2020, OneTitle National Guaranty Company, Inc. ("OneTitle") was placed into liquidation and the Superintendent of Financial Services of the State of New York and her successors in office were appointed Liquidator. All persons having claims against OneTitle were directed under the Liquidation Order to present them to the Liquidator by a date certain.

The purpose of this letter is to provide you with a determination of the claim(s) you have submitted in the OneTitle liquidation. The Liquidator has now made a revised Determination of the claim(s) filed by you as set forth below in accordance with the laws of the State of New York. The Liquidator hereby gives notice that your claim(s) will be recommended to the Court for allowance as a single class two claim in the amount of \$1,175.00. The amount recommended for allowance is a final allowance of all claims that you have against OneTitle.

If you accept the Liquidator's recommendation, please sign and return the attached Acknowledgment of Receipt. The Liquidator will submit an ex parte motion to the Court for an order approving her recommendation for allowance and your rights under Article 74 of the New York Insurance Law will be fully and finally determined.

If you object to the Liquidator's recommendation, the Liquidator must receive your written objection(s) and all supporting documentation within 60 days after the date of mailing the NOD by U.S. mail or email at the address below:

Edward W. De Barbieri and Kate Seely-Kirk
April 4, 2022
Amended Notice of Determination of Allowance
Page 2

**Receiver Ops
New York Liquidation Bureau
180 Maiden Lane
New York, NY 10038-4925
ReceiverOps@NYLB.org**

If you make an objection, the Liquidator will contact you to attempt to resolve the objection. If the objection is resolved, the Liquidator will seek allowance of the agreed upon amount of the claim. If the objection cannot be resolved, the Liquidator will seek a Court order disallowing the claim. You will receive notice of the filing of any such motion.

If you have any questions concerning this notice you may contact Donald N. Cohen, Special Counsel to the General Counsel, at 212.341.6731 or DCohen@NYLB.org.

ACKNOWLEDGMENT OF RECEIPT

X I hereby acknowledge receipt of the April 4, 2022, Amended Notice of Determination of Allowance. By signing this Acknowledgment of Receipt, I understand and agree to the content of the Amended Notice of Determination of Allowance.

_____ I hereby acknowledge receipt of the April 4, 2022, Amended Notice of Determination of Allowance. By signing this Acknowledgment of Receipt, I understand and object to the content of the Amended Notice of Determination of Allowance. My reason for objection is

I request the Superintendent of Financial Services of the State of New York as liquidator of OneTitle National Guaranty Company, Inc. ("Liquidator") mail future correspondence to:

_____ Same address as above
_____ New address

Acknowledgment of Receipt must be completed, signed and returned to the Liquidator in order to be eligible for future distributions, if any

Date 4/11/22

Edward W. De Barbieri
Edward W. De Barbieri

Date 4/11/22

Kate Seely-Kirk
Kate Seely-Kirk



New York Liquidation Bureau

Adrienne A. Harris
Superintendent as Receiver

FIRST CLASS US MAIL

Joseph Battaglia and Donna Battaglia
3977 Greatree Drive
Oceanside, NY 11572

AMENDED NOTICE OF DETERMINATION OF ALLOWANCE ("NOD")

DATE: April 4, 2022

In the Matter of the Liquidation of OneTitle National Guaranty Company, Inc.

Claimant(s): Joseph Battaglia and Donna Battaglia

Dear Mr. Battaglia and Ms. Battaglia:

Pursuant to an order (the "Liquidation Order") of the Supreme Court of the State of New York ("the Liquidation Court") entered on October 6, 2020, OneTitle National Guaranty Company, Inc. ("OneTitle") was placed into liquidation and the Superintendent of Financial Services of the State of New York and her successors in office were appointed Liquidator. All persons having claims against OneTitle were directed under the Liquidation Order to present them to the Liquidator by a date certain.

The purpose of this letter is to provide you with a determination of the claim(s) you have submitted in the OneTitle liquidation. The Liquidator has now made a revised Determination of the claim(s) filed by you as set forth below in accordance with the laws of the State of New York. **The Liquidator hereby gives notice that your claim(s) will be recommended to the Court for allowance as a single class two claim in the amount of \$1,400.00.** The amount recommended for allowance is a final allowance of all claims that you have against OneTitle.

If you accept the Liquidator's recommendation, please sign and return the attached Acknowledgment of Receipt. The Liquidator will submit an ex parte motion to the Court for an order approving her recommendation for allowance and your rights under Article 74 of the New York Insurance Law will be fully and finally determined.

If you object to the Liquidator's recommendation, the Liquidator must receive your written objection(s) and all supporting documentation within 60 days after the date of mailing the NOD by U.S. mail or email at the address below:

Joseph Battaglia and Donna Battaglia
April 4, 2022
Amended Notice of Determination of Allowance
Page 2

**Receiver Ops
New York Liquidation Bureau
180 Maiden Lane
New York, NY 10038-4925
ReceiverOps@NYLB.org**

If you make an objection, the Liquidator will contact you to attempt to resolve the objection. If the objection is resolved, the Liquidator will seek allowance of the agreed upon amount of the claim. If the objection cannot be resolved, the Liquidator will seek a Court order disallowing the claim. You will receive notice of the filing of any such motion.

If you have any questions concerning this notice you may contact Donald N. Cohen, Special Counsel to the General Counsel, at 212.341.6731 or DCohen@NYLB.org.

cc: Steven Kaiser, Esq. (stevenkaiser414@gmail.com)

ACKNOWLEDGMENT OF RECEIPT

☒ I hereby acknowledge receipt of the April 4, 2022, Amended Notice of Determination of Allowance. By signing this Acknowledgment of Receipt, I understand and agree to the content of the Amended Notice of Determination of Allowance.

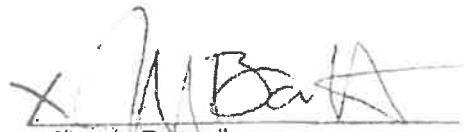
☐ I hereby acknowledge receipt of the April 4, 2022, Amended Notice of Determination of Allowance. By signing this Acknowledgment of Receipt, I understand and object to the content of the Amended Notice of Determination of Allowance. My reason for objection is

I request the Superintendent of Financial Services of the State of New York as liquidator of OneTitle National Guaranty Company, Inc. ("Liquidator") mail future correspondence to:

☐ Same address as above
☐ New address _____

Acknowledgment of Receipt must be completed, signed and returned to the Liquidator in order to be eligible for future distributions, if any.

Date _____


Joseph Battaglia

Date _____


Donna Battaglia



New York Liquidation Bureau

Adrienne A. Harris
Superintendent as Receiver

FIRST CLASS US MAIL

Richard Liso
7 Windsor Road
Scarsdale, NY 10583

AMENDED NOTICE OF DETERMINATION OF ALLOWANCE ("NOD")

DATE: April 4, 2022

In the Matter of the Liquidation of OneTitle National Guaranty Company, Inc.

Claimant(s): Richard Liso

Dear Mr. Liso:

Pursuant to an order (the "Liquidation Order") of the Supreme Court of the State of New York ("the Liquidation Court") entered on October 6, 2020, OneTitle National Guaranty Company, Inc. ("OneTitle") was placed into liquidation and the Superintendent of Financial Services of the State of New York and her successors in office were appointed Liquidator. All persons having claims against OneTitle were directed under the Liquidation Order to present them to the Liquidator by a date certain.

The purpose of this letter is to provide you with a determination of the claim(s) you have submitted in the OneTitle liquidation. The Liquidator has now made a revised Determination of the claim(s) filed by you as set forth below in accordance with the laws of the State of New York. **The Liquidator hereby gives notice that your claim(s) will be recommended to the Court for allowance as a single class two claim in the amount of \$2,000.00.** The amount recommended for allowance is a final allowance of all claims that you have against OneTitle.

If you accept the Liquidator's recommendation, please sign and return the attached Acknowledgment of Receipt. The Liquidator will submit an ex parte motion to the Court for an order approving her recommendation for allowance and your rights under Article 74 of the New York Insurance Law will be fully and finally determined.

If you object to the Liquidator's recommendation, the Liquidator must receive your written objection(s) and all supporting documentation within 60 days after the date of mailing the NOD by U.S. mail or email at the address below:

Richard Liso
April 4, 2022
Amended Notice of Determination of Allowance
Page 2

**Receiver Ops
New York Liquidation Bureau
180 Malden Lane
New York, NY 10038-4925
ReceiverOps@NYLB.org**

If you make an objection, the Liquidator will contact you to attempt to resolve the objection. If the objection is resolved, the Liquidator will seek allowance of the agreed upon amount of the claim. If the objection cannot be resolved, the Liquidator will seek a Court order disallowing the claim. You will receive notice of the filing of any such motion.

If you have any questions concerning this notice you may contact Donald N. Cohen, Special Counsel to the General Counsel, at 212.341.6731 or DCohen@NYLB.org.

ACKNOWLEDGMENT OF RECEIPT

☒ I hereby acknowledge receipt of the April 4, 2022, Amended Notice of Determination of Allowance. By signing this Acknowledgment of Receipt, I understand and agree to the content of the Amended Notice of Determination of Allowance. (For the claim amount of \$2000.00.)

☐ I hereby acknowledge receipt of the April 4, 2022, Amended Notice of Determination of Allowance. By signing this Acknowledgment of Receipt, I understand and object to the content of the Amended Notice of Determination of Allowance. My reason for objection is

I request the Superintendent of Financial Services of the State of New York as liquidator of OneTitle National Guaranty Company Inc. ("Liquidator") mail future correspondence to:

☒ Same address as above (7 Windsor Rd, Scarsdale, N.Y. 10583)
☐ New address

Acknowledgment of Receipt must be completed, signed and returned to the Liquidator in order to be eligible for future distributions, if any.

Date 4/6/2022


Richard Liso



New York Liquidation Bureau

Adrienne A. Harris
Superintendent as Receiver

FIRST CLASS US MAIL

Maxwell Medwed and Michelle Medwed
651 Magnolia Boulevard
Long Beach, NY 11561

AMENDED NOTICE OF DETERMINATION OF ALLOWANCE ("NOD")

DATE: April 4, 2022

In the Matter of the Liquidation of OneTitle National Guaranty Company, Inc.

Claimant(s): Maxwell Medwed and Michelle Medwed

Dear Mr. Medwed and Ms. Medwed:

Pursuant to an order (the "Liquidation Order") of the Supreme Court of the State of New York ("the Liquidation Court") entered on October 8, 2020, OneTitle National Guaranty Company, Inc. ("OneTitle") was placed into liquidation and the Superintendent of Financial Services of the State of New York and her successors in office were appointed Liquidator. All persons having claims against OneTitle were directed under the Liquidation Order to present them to the Liquidator by a date certain.

The purpose of this letter is to provide you with a determination of the claim(s) you have submitted in the OneTitle liquidation. The Liquidator has now made a revised Determination of the claim(s) filed by you as set forth below in accordance with the laws of the State of New York. **The Liquidator hereby gives notice that your claim(s) will be recommended to the Court for allowance as a single class two claim in the amount of \$900.00.** The amount recommended for allowance is a final allowance of all claims that you have against OneTitle.

If you accept the Liquidator's recommendation, please sign and return the attached Acknowledgment of Receipt. The Liquidator will submit an ex parte motion to the Court for an order approving her recommendation for allowance and your rights under Article 74 of the New York Insurance Law will be fully and finally determined.

If you object to the Liquidator's recommendation, the Liquidator must receive your written objection(s) and all supporting documentation within 60 days after the date of mailing the NOD by U.S. mail or email at the address below:

Maxwell Medwed and Michelle Medwed
April 4, 2022
Amended Notice of Determination of Allowance
Page 2

**Receiver Ops
New York Liquidation Bureau
180 Maiden Lane
New York, NY 10038-4925
ReceiverOps@NYLB.org**

If you make an objection, the Liquidator will contact you to attempt to resolve the objection. If the objection is resolved, the Liquidator will seek allowance of the agreed upon amount of the claim. If the objection cannot be resolved, the Liquidator will seek a Court order disallowing the claim. You will receive notice of the filing of any such motion.

If you have any questions concerning this notice you may contact Donald N. Cohen, Special Counsel to the General Counsel, at 212.341.6731 or DCohen@NYLB.org.

cc: Steven Kaiser, Esq. (stevenkaiser414@gmail.com)

ACKNOWLEDGMENT OF RECEIPT

 / I hereby acknowledge receipt of the April 4, 2022, Amended Notice of Determination of Allowance. By signing this Acknowledgment of Receipt, I understand and **agree** to the content of the Amended Notice of Determination of Allowance.

 I hereby acknowledge receipt of the April 4, 2022, Amended Notice of Determination of Allowance. By signing this Acknowledgment of Receipt, I understand and **object** to the content of the Amended Notice of Determination of Allowance. My reason for objection is

I request the Superintendent of Financial Services of the State of New York as liquidator of OneTitle National Guaranty Company, Inc. ("Liquidator") mail future correspondence to:

 / Same address as above
 New address

Acknowledgment of Receipt must be completed, signed and returned to the Liquidator in order to be eligible for future distributions, if any.

Date 4/6/2022

Maxwell Medwed
Maxwell Medwed

Date 4/6/2022

Michelle Medwed
Michelle Medwed



New York Liquidation Bureau

Adrienne A. Harris
Superintendent as Receiver

FIRST CLASS US MAIL

Linda Sutkin
434 West Penn Street
Long Beach, NY 11561

AMENDED NOTICE OF DETERMINATION OF ALLOWANCE ("NOD")

DATE: April 4, 2022

In the Matter of the Liquidation of OneTitle National Guaranty Company, Inc.

Claimant(s): Linda Sutkin

Dear Ms. Sutkin:

Pursuant to an order (the "Liquidation Order") of the Supreme Court of the State of New York ("the Liquidation Court") entered on October 6, 2020, OneTitle National Guaranty Company, Inc. ("OneTitle") was placed into liquidation and the Superintendent of Financial Services of the State of New York and her successors in office were appointed Liquidator. All persons having claims against OneTitle were directed under the Liquidation Order to present them to the Liquidator by a date certain.

The purpose of this letter is to provide you with a determination of the claim(s) you have submitted in the OneTitle liquidation. The Liquidator has now made a revised Determination of the claim(s) filed by you as set forth below in accordance with the laws of the State of New York. The Liquidator hereby gives notice that your claim(s) will be recommended to the Court for allowance as a single class two claim in the amount of \$925.00. The amount recommended for allowance is a final allowance of all claims that you have against OneTitle.

If you accept the Liquidator's recommendation, please sign and return the attached Acknowledgment of Receipt. The Liquidator will submit an ex parte motion to the Court for an order approving her recommendation for allowance and your rights under Article 74 of the New York Insurance Law will be fully and finally determined.

If you object to the Liquidator's recommendation, the Liquidator must receive your written objection(s) and all supporting documentation within 60 days after the date of mailing the NOD by U.S. mail or email at the address below:

Linda Sutkin
April 4, 2022
Amended Notice of Determination of Allowance
Page 2

**Receiver Ops
New York Liquidation Bureau
180 Maiden Lane
New York, NY 10038-4925
ReceiverOps@NYLB.org**

If you make an objection, the Liquidator will contact you to attempt to resolve the objection. If the objection is resolved, the Liquidator will seek allowance of the agreed upon amount of the claim. If the objection cannot be resolved, the Liquidator will seek a Court order disallowing the claim. You will receive notice of the filing of any such motion.

If you have any questions concerning this notice you may contact Donald N. Cohen, Special Counsel to the General Counsel, at 212.341.6731 or DCohen@NYLB.org.

cc: Steven Kaiser, Esq. (stevenkaiser414@gmail.com)

ACKNOWLEDGMENT OF RECEIPT

☒ I hereby acknowledge receipt of the April 4, 2022, Amended Notice of Determination of Allowance. By signing this Acknowledgment of Receipt, I understand and agree to the content of the Amended Notice of Determination of Allowance.

☐ I hereby acknowledge receipt of the April 4, 2022, Amended Notice of Determination of Allowance. By signing this Acknowledgment of Receipt, I understand and object to the content of the Amended Notice of Determination of Allowance. My reason for objection is _____

I request the Superintendent of Financial Services of the State of New York as liquidator of OneTitle National Guaranty Company, Inc. ("Liquidator") mail future correspondence to:

☒ Same address as above
☐ New address _____

Acknowledgment of Receipt must be completed, signed and returned to the Liquidator in order to be eligible for future distributions, if any.

Date

4/6/22


Linda Sutkin



New York Liquidation Bureau

Adrienne A. Harris
Superintendent as Receiver

FIRST CLASS US MAIL

Solomon Tiegerman and Carol Weiss
28 West Broadway, Apt. # 701
Long Beach, NY 11561

AMENDED NOTICE OF DETERMINATION OF ALLOWANCE ("NOD")

DATE: April 4, 2022

In the Matter of the Liquidation of OneTitle National Guaranty Company, Inc.

Claimant(s): Solomon Tiegerman and Carol Weiss

Dear Mr. Tiegerman and Ms. Weiss:

Pursuant to an order (the "Liquidation Order") of the Supreme Court of the State of New York ("the Liquidation Court") entered on October 8, 2020, OneTitle National Guaranty Company, Inc. ("OneTitle") was placed into liquidation and the Superintendent of Financial Services of the State of New York and her successors in office were appointed Liquidator. All persons having claims against OneTitle were directed under the Liquidation Order to present them to the Liquidator by a date certain.

The purpose of this letter is to provide you with a determination of the claim(s) you have submitted in the OneTitle liquidation. The Liquidator has now made a revised Determination of the claim(s) filed by you as set forth below in accordance with the laws of the State of New York. The Liquidator hereby gives notice that your claim(s) will be recommended to the Court for allowance as a single class two claim in the amount of \$1,300.00. The amount recommended for allowance is a final allowance of all claims that you have against OneTitle.

If you accept the Liquidator's recommendation, please sign and return the attached Acknowledgment of Receipt. The Liquidator will submit an ex parte motion to the Court for an order approving her recommendation for allowance and your rights under Article 74 of the New York Insurance Law will be fully and finally determined.

If you object to the Liquidator's recommendation, the Liquidator must receive your written objection(s) and all supporting documentation within 60 days after the date of mailing the NOD by U.S. mail or email at the address below:

Solomon Tiegerman and Carol Weiss
April 4, 2022
Amended Notice of Determination of Allowance
Page 2

**Receiver Ops
New York Liquidation Bureau
180 Maiden Lane
New York, NY 10038-4925
ReceiverOps@NYLB.org**

If you make an objection, the Liquidator will contact you to attempt to resolve the objection. If the objection is resolved, the Liquidator will seek allowance of the agreed upon amount of the claim. If the objection cannot be resolved, the Liquidator will seek a Court order disallowing the claim. You will receive notice of the filing of any such motion.

If you have any questions concerning this notice you may contact Donald N. Cohen, Special Counsel to the General Counsel, at 212.341.6731 or DCohen@NYLB.org.

cc: Steven Kaiser, Esq. (stevenkaiser414@gmail.com)

Solomon Tiegerman and Carol Weiss
April 4, 2022
Amended Notice of Determination of Allowance
Page 3

ACKNOWLEDGMENT OF RECEIPT

☒ I hereby acknowledge receipt of the April 4, 2022, Amended Notice of Determination of Allowance. By signing this Acknowledgment of Receipt, I understand and agree to the content of the Amended Notice of Determination of Allowance.

☐ I hereby acknowledge receipt of the April 4, 2022, Amended Notice of Determination of Allowance. By signing this Acknowledgment of Receipt, I understand and object to the content of the Amended Notice of Determination of Allowance. My reason for objection is

I request the Superintendent of Financial Services of the State of New York as Liquidator of OneTitle National Guaranty Company, Inc. ("Liquidator") mail future correspondence to:

☐ Same address as above
☐ New address

Acknowledgment of Receipt must be completed, signed and returned to the Liquidator in order to be eligible for future distributions, if any.

Date

4/5/22


Solomon Tiegerman

Date

4/5/22


Carol Weiss



New York Liquidation Bureau

Adrienne A. Harris
Superintendent as Receiver

FIRST CLASS US MAIL

Israel Wahrman
43 Dutchess Boulevard
Atlantic Beach, NY 11509

AMENDED NOTICE OF DETERMINATION OF ALLOWANCE ("NOD")

DATE: April 4, 2022

In the Matter of the Liquidation of OneTitle National Guaranty Company, Inc.

Claimant(s): Israel Wahrman

Dear Mr. Wahrman:

Pursuant to an order (the "Liquidation Order") of the Supreme Court of the State of New York ("the Liquidation Court") entered on October 6, 2020, OneTitle National Guaranty Company, Inc. ("OneTitle") was placed into liquidation and the Superintendent of Financial Services of the State of New York and her successors in office were appointed Liquidator. All persons having claims against OneTitle were directed under the Liquidation Order to present them to the Liquidator by a date certain.

The purpose of this letter is to provide you with a determination of the claim(s) you have submitted in the OneTitle liquidation. The Liquidator has now made a revised Determination of the claim(s) filed by you as set forth below in accordance with the laws of the State of New York. **The Liquidator hereby gives notice that your claim(s) will be recommended to the Court for allowance as a single class two claim in the amount of \$1,250.00.** The amount recommended for allowance is a final allowance of all claims that you have against OneTitle.

If you accept the Liquidator's recommendation, please sign and return the attached Acknowledgment of Receipt. The Liquidator will submit an ex parte motion to the Court for an order approving her recommendation for allowance and your rights under Article 74 of the New York Insurance Law will be fully and finally determined.

If you object to the Liquidator's recommendation, the Liquidator must receive your written objection(s) and all supporting documentation within 60 days after the date of mailing the NOD by U.S. mail or email at the address below:

Israel Wahrman
April 4, 2022
Amended Notice of Determination of Allowance
Page 2

**Receiver Ops
New York Liquidation Bureau
180 Maiden Lane
New York, NY 10038-4925
ReceiverOps@NYLB.org**

If you make an objection, the Liquidator will contact you to attempt to resolve the objection. If the objection is resolved, the Liquidator will seek allowance of the agreed upon amount of the claim. If the objection cannot be resolved, the Liquidator will seek a Court order disallowing the claim. You will receive notice of the filing of any such motion.

If you have any questions concerning this notice you may contact Donald N. Cohen, Special Counsel to the General Counsel, at 212.341.6731 or DCohen@NYLB.org.

cc: Steven Kaiser, Esq. (stevenkaiser414@gmail.com)

ACKNOWLEDGMENT OF RECEIPT

IOW I hereby acknowledge receipt of the April 4, 2022, Amended Notice of Determination of Allowance. By signing this Acknowledgment of Receipt, I understand and agree to the content of the Amended Notice of Determination of Allowance.

_____ I hereby acknowledge receipt of the April 4, 2022, Amended Notice of Determination of Allowance. By signing this Acknowledgment of Receipt, I understand and object to the content of the Amended Notice of Determination of Allowance. My reason for objection is

I request the Superintendent of Financial Services of the State of New York as liquidator of OneTitle National Guaranty Company, Inc. ("Liquidator") mail future correspondence to:

☐ Same address as above.
☒ New address 1536 River Road
Teaneck, NJ 07666

Acknowledgment of Receipt must be completed, signed and returned to the Liquidator in order to be eligible for future distributions, if any.

Date April 4, 2022

Israel Wahrman
Israel Wahrman

Exhibit C



New York Liquidation Bureau

Adrienne A. Harris
Acting Superintendent as Receiver

FIRST CLASS US MAIL

F.E. Hall & Company LLC
11 Sycamore Way, Unit 107
PO Box 684
Branford, CT 06405

NOTICE OF DETERMINATION OF ALLOWANCE ("NOD")

DATE: January 12, 2022

In the Matter of the Liquidation of OneTitle National Guaranty Company, Inc.

Pursuant to an order (the "Liquidation Order") of the Supreme Court of the State of New York ("the Liquidation Court") entered on October 6, 2020, OneTitle National Guaranty Company, Inc. ("OneTitle") was placed into liquidation and the Superintendent of Financial Services of the State of New York and her successors in office were appointed Liquidator. All persons having claims against OneTitle were directed under the Liquidation Order to present them to the Liquidator by a date certain.

The purpose of this letter is to provide you with a determination of the claim you have submitted in the OneTitle liquidation proceeding. **The Liquidator hereby gives notice that your claim will be recommended to the Court for an allowance in the amount set forth below:**

Claimant:	F.E. Hall & Company LLC
Liquidator No.:	ON-S&M-1
Creditor Class:	6
Amount Allowed:	\$3,390.00

If you accept the Liquidator's recommendation, please sign and return the attached Acknowledgment of Receipt. The Liquidator will submit an ex parte motion to the Court for an order approving her recommendation for allowance in the amount set forth on this NOD. The recommendation will be approved by the Court and the claimant will be entitled to share, pro rata, in distributions of assets, if any, to be made by the Liquidator based on the amount allowed.

If you object to the Liquidator's recommendation, the Liquidator must receive your written objection(s) and all supporting documentation within 60 days after the date of mailing the NOD by U.S. mail or email at the address below:

F.E. Hall & Company LLC
January 12, 2022
Notice of Determination of Allowance
Page 2

**Receiver Ops
New York Liquidation Bureau
180 Maiden Lane
New York, NY 10038-4925
ReceiverOps@NYLB.org**

If you make an objection, the Liquidator will contact you to attempt to resolve the objection. If the objection is resolved, the Liquidator will seek allowance of the agreed upon amount of the claim. If the objection cannot be resolved, the Liquidator will seek a Court order allowing the claim for the amount set forth on this NOD, and you will receive notice of the filing of that motion.

If you have any questions concerning this notice you may contact Receiver Ops at (212) 341-6728 or ReceiverOps@nylb.org.

ACKNOWLEDGMENT OF RECEIPT

_____ I hereby acknowledge receipt of the January 12, 2022 Notice of Determination of Allowance. By signing this Acknowledgment of Receipt, I understand and **agree** to the content of the Notice of Determination of Allowance.

_____ I hereby acknowledge receipt of the January 12, 2022 Notice of Determination of Allowance. By signing this Acknowledgment of Receipt, I understand and **object** to the content of the Notice of Determination of Allowance. My reason for objection is

I request the Superintendent of Financial Services of the State of New York as liquidator of OneTitle National Guaranty Company, Inc. ("Liquidator") mail future correspondence to:

_____ Same address as above

_____ New address

Acknowledgment of Receipt must be completed, signed and returned to the Liquidator in order to be eligible for future distributions, if any.

Date _____

F.E. Hall & Company LLC



New York Liquidation Bureau

Adrienne A. Harris
Acting Superintendent as Receiver

FIRST CLASS US MAIL

Citibank
100 Citibank Drive
Bldg. 1, FI 1
San Antonio, TX 78245-9966

NOTICE OF DETERMINATION OF ALLOWANCE ("NOD")

DATE: January 12, 2022

In the Matter of the Liquidation of OneTitle National Guaranty Company, Inc.

Pursuant to an order (the "Liquidation Order") of the Supreme Court of the State of New York ("the Liquidation Court") entered on October 6, 2020, OneTitle National Guaranty Company, Inc. ("OneTitle") was placed into liquidation and the Superintendent of Financial Services of the State of New York and her successors in office were appointed Liquidator. All persons having claims against OneTitle were directed under the Liquidation Order to present them to the Liquidator by a date certain.

The purpose of this letter is to provide you with a determination of the claim you have submitted in the OneTitle liquidation proceeding. **The Liquidator hereby gives notice that your claim will be recommended to the Court for an allowance in the amount set forth below:**

Claimant:	Citibank (Re: Account Ending 9123)
Liquidator No.:	ON-S&M-2
Creditor Class:	6
Amount Allowed:	\$1,727.67

If you accept the Liquidator's recommendation, please sign and return the attached Acknowledgment of Receipt. The Liquidator will submit an ex parte motion to the Court for an order approving her recommendation for allowance in the amount set forth on this NOD. The recommendation will be approved by the Court and the claimant will be entitled to share, pro rata, in distributions of assets, if any, to be made by the Liquidator based on the amount allowed.

If you object to the Liquidator's recommendation, the Liquidator must receive your written objection(s) and all supporting documentation within 60 days after the date of mailing the NOD by U.S. mail or email at the address below:

Citibank
January 12, 2022
Notice of Determination of Allowance
Page 2

**Receiver Ops
New York Liquidation Bureau
180 Maiden Lane
New York, NY 10038-4925
ReceiverOps@NYLB.org**

If you make an objection, the Liquidator will contact you to attempt to resolve the objection. If the objection is resolved, the Liquidator will seek allowance of the agreed upon amount of the claim. If the objection cannot be resolved, the Liquidator will seek a Court order allowing the claim for the amount set forth on this NOD, and you will receive notice of the filing of that motion.

If you have any questions concerning this notice you may contact Receiver Ops at (212) 341-6728 or ReceiverOps@nylb.org.

ACKNOWLEDGMENT OF RECEIPT

_____ I hereby acknowledge receipt of the January 12, 2022 Notice of Determination of Allowance. By signing this Acknowledgment of Receipt, I understand and **agree** to the content of the Notice of Determination of Allowance.

_____ I hereby acknowledge receipt of the January 12, 2022 Notice of Determination of Allowance. By signing this Acknowledgment of Receipt, I understand and **object** to the content of the Notice of Determination of Allowance. My reason for objection is

I request the Superintendent of Financial Services of the State of New York as liquidator of OneTitle National Guaranty Company, Inc. ("Liquidator") mail future correspondence to:

_____ Same address as above

_____ New address

Acknowledgment of Receipt must be completed, signed and returned to the Liquidator in order to be eligible for future distributions, if any.

Date _____

Citibank

Exhibit D

At IAS Part 35 of the
Supreme Court of the State of
New York, County of New
York, at the courthouse, 60
Centre Street, New York,
New York, on the ____ day of
_____, 2022

P R E S E N T: HON. CAROL R. EDMEAD

-----X
In the Matter of Index No.: 451834/2020

The Liquidation of **ORDER NO. 1**

ONETITLE NATIONAL GUARANTY COMPANY INC.
-----X

Based upon the attached affirmation of Melvin Browning, Esq., dated August 10, 2022, an attorney with the New York Liquidation Bureau, which serves as the staff of Adrienne A. Harris, the Superintendent of Financial Services of the State of New York as liquidator ("Liquidator") of OneTitle National Guaranty Company, Inc. ("OneTitle"); and upon all other papers previously submitted, and all proceedings heretofore had herein, including, the OneTitle Order of Liquidation filed on October 6, 2020;

NOW, based upon the application of the Liquidator, it is:

ORDERED, that the Liquidator's application is granted; and it is further

ORDERED, that the claims of the class two claimants: (i) Amy Albenda Hill, (ii) Edward W. De Barbieri and Kate Seely-Kirk, (iii) Joseph Battaglia and Donna Battaglia, (iv) Richard Liso, (v) Maxwell Medwed and Michelle Medwed, (vi) Linda

Sutkin, (vii) Solomon Tiegerman and Carol Weiss, (viii) Israel Wahrman are allowed at the reduced amounts agreed to by the claimants and the claimants are entitled to share, *pro-rata*, in a distribution of the assets of OneTitle, if any, with respect to such claims; and it is further

ORDERED, that the claims of the class six claimants: (i) F.E. Hall & Company, Inc. and (ii) Citibank are allowed and the claimants are entitled to share, *pro-rata*, in a distribution of the assets of OneTitle, if any, with respect to such claims.

E N T E R E D:

J. S. C.