



H.B. Wilkinson Title Company Acquires Jo Daviess County Title Services

H.B. Wilkinson Title Company, Inc. (HBW), has acquired all of the assets of Jo Daviess County Title Services, Inc., a title search services firm. It was announced by Daniel D. Mennenoh, President of HBW. With the completion of the sale of the company, Mary Jane Glasker, President and owner of Jo Daviess County Title has joined the staff of the Galena office of HBW.

“We are very excited about the acquisition and very pleased that a person of Mary Jane’s experience will enhance our staff in Galena”, stated Mennenoh, “H.B. Wilkinson Title is a strong regional company that provides a unique level of exceptional service to customers and Mary Jane adds to our strength.”

Jo Daviess County Title Services has provided title searches for owner and buyer financing, real property and farm transfers, foreclosures, and other real estate information for over 20 years.

“The acquisition of Jo Daviess County Title and Mary Jane adds to the capabilities of HBW and will generate new revenue opportunities”, stated Gregory M. Kosin, co-owner of HBW.

Karen Zehr, HBW’s Galena Office Branch Manager added, “We hope to build on the relationships that Mary Jane has developed in her many years of service to the legal community and are thrilled to welcome her to our organization”.

Mary Jane will continue to provide title searches on Jo Daviess County properties to all existing customers without interruption. Orders can be placed by phone (1.815.777.3318), fax (1.815.777.1754) or by email at jodavies@hbwtittle.com.

“I am looking forward to continuing to work with my many loyal customers and happy to be part of the HBW family”, stated Mrs. Glasker.

HBW provides title insurance, closing and real estate information services including abstracts of title, title searches, title insurance, and construction and commercial escrows for properties located throughout sixteen counties in Northwest Illinois and the state of Iowa. In addition, the company recently began providing title insurance services in Southern Wisconsin in order to accommodate the needs of its customers. The company currently operates from a network of nine offices located in Galena, Rock Island, Morrison, Mt. Carroll, Sterling, Dixon, Oregon, Freeport, and Rockford. For further information, please visit www.hbwtittle.com.



Strength Emerging

Is it the perfect storm? A 3.8 trillion mortgage market in 2003 has been reduced to \$1.7 trillion in 2008. The existing housing inventory stands at 3.6 million units. Five-point-four million mortgages are delinquent. Meanwhile giants of the mortgage lending industry have been swept under as the government has taken over the GSE's. Mortgage instruments have been reduced to scrap paper. Unemployment stands at 8.1 percent and depressed areas much higher. Automotive manufacturing icons are begging for billions. Trillions of dollars in government stimulus payments and acid asset purchases will ultimately be charged back to the taxpayers. Need I go on?

Nowadays, everyone has their hand out and even if they don't the government wants to paste it with green. Friends of mine in the banking business talk about government pressure to take federal payments. I met a man at a hotdog stand in Florida who told me his daughter runs a state jobs program. The federal government sent her millions of dollars in aid. When she told the Feds that they didn't need the money, they responded that they didn't care. The orders were to "disburse quickly!" It appears that we have elected a Congress and Administration that is hell bent on spending us into oblivion while absolving us of all responsibility for our poor judgment. Is this any way to learn?

Ninety-two percent of Americans that have mortgages are making their payments on time. Better than 92% of employable Americans have jobs. We are generous and forgiving people. Americans care about the health and welfare of others. Regardless of what our current Administration says, we have the greatest healthcare system in the world. Our military is unsurpassed and protects the freedom that generations have fought to secure. While not perfect, our judicial system maintains our rights with greater certainty than any other system in the world. We place a premium on education. Innovation and creativity are alive and well in the United States. Opportunities abound. Why are these things true?

Because the vast majority of the citizens of the United States can accept responsibility for their own actions. They don't need the government's absolution. Our country enjoys the highest standard of living in the world. Why? The free enterprise system. Ronald Regan proved the resiliency of our capitalist system after years of poor administration. The early 80's proved to be difficult for most industries. The title industry was no exception. Many of us remember the 17 and 18 percent interest rates, the FTC and the Savings and Loan debacle. But guess what? We're still here. Guess what else? No policyholder ever suffered a loss because of an insolvent title insurer. Our industry has stepped up time and time again to rescue one of our own. It happened this year and I would bet it will happen again. Why?

Our Industry, our companies and our people accept their responsibilities. Sometimes we have to take our medicine. That comes with the territory. In America, we have the right to fail, to pick ourselves up, dust ourselves off and try it again. We keep trying until we get it right. Kudos to the companies that have faltered and made corrections. Their endeavors have provided the strength that we currently need to preserve. Though each of these cycles, we learn something of value. We learn from our mistakes. I am confident that through the current calamity we will emerge a stronger industry and people.

Rande Yeager

President & CEO

Old Republic National Title Insurance Company

Employee Anniversaries

Chad Shillady, Rockford ~ 2007

H.B. Wilkinson's On-Line Order Forms Just Got Easier!

We have made some changes to our order forms to make it even easier for our customers to place their orders with us on-line. Please visit www.hbwttitle.com and click on "Online Forms". This will give you the option of "Online Order Application" or "Download Title Forms". To order directly from our website choose "Online Order Application" and then choose the application that pertains to your order. And don't forget, to view your documents 24 hours a day, we also offer Paperless Closer. If you have any questions or would like to know more please call Kirsten Adami at (815)777-3318 or (815)541-6517 or you can contact her by email at kadami@hbwttitle.com.



**H. B. Wilkinson Title Co.
will be closed on Friday July 3rd in
observance of
Independence Day**



H.B. Wilkinson Title Company

Office Locations:

Carroll County

108 East Market Street
Mt. Carroll, IL 61053
1.815.244.9566 FAX 1.815.244.2731

Jo Daviess County

(Also servicing Dubuque County, Iowa)
321 North Bench Street
P.O. Box 215
Galena, IL 61036
1.815.777.3318 FAX 1.815.777.1754

Lee County

(Also servicing Bureau County)
218 South Ottawa Avenue
Dixon, IL 61021
1.815.284.1160 FAX 1.815.284.1165

Ogle County

(Also servicing DeKalb County)
203 South 5th Street
Oregon, IL 61061
1.815.732.7840 FAX 1.815.732.4761

Rock Island County

(Also servicing Henry & Mercer Counties
in Illinois & Scott County, Iowa)
322 16th Street
Rock Island, IL 61201
1.309.794.0518 FAX 1.309.794.0617

Stephenson County

216 West Exchange Street
Freeport, IL 61032
1.815.232.2511 FAX 1.815.232.3798

Whiteside County

500 North Cherry Street
P.O. Box 310
Morrison, IL 61270
1.815.772.2159 FAX 1.815.772.4799

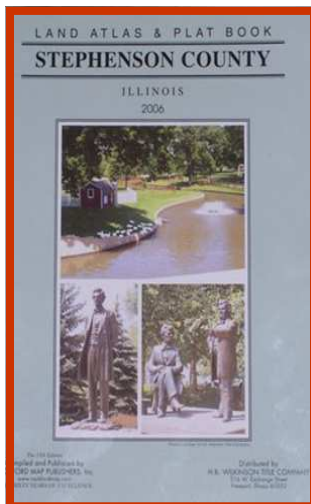
Winnebago County

202 East Sixth Street
Sterling, IL 61081
1.815.626.1066 FAX 1.815.626.6788

Winnebago County

(Also servicing Boone County)
7025 Rote Road, Suite 105
Rockford, IL 61107
1.815.229.1925 FAX 1.815.229.1924

Plat Books On Sale



Whiteside County: On sale at our Morrison, Sterling, Mt. Carroll, Dixon, and Rock Island offices.

Stephenson County: On sale at our Freeport, Galena, Mt. Carroll, and Oregon locations.

\$20.00

