

*John F. Kennedy - in a speech on May 25, 1961
"I believe this nation should commit itself, to achieving
the goal, before this decade is out, of landing a man on
the moon and returning him safely to the earth."*

Now just wrap your heads around that. You think your goals and deadlines are tough? In a time when computers were a rarity, and even the most sophisticated computer had much less power than today's average laptop... in a time of no internet, no wireless phones, no blackberry devices, JFK charged a nation to put a man on the moon and get him back to earth safely. You've got about eight years to do it. Go!

Well...Apollo Mission accomplished. When people have a common goal, a common cause, a common mission, the impossible can be achieved. Let's work together to put people in houses they can afford with common sense mortgages. Let's pressure the involved parties into lending money once again for commercial properties. Let's once again encourage the country's entrepreneurial spirit. Stop the nay-sayers in their tracks. Let's make 2011 our turn around year. 2011 is the year we revive the American Dream of home ownership.

We do have reasons to be grateful this Thanksgiving season. We have seen some encouraging signs in the economy. Those of us left standing after this storm are a select group of business people capable of forging the changes necessary in this industry. We are energized by ideas of what we may do together in the years ahead.

As Thanksgiving approaches, this time of year affords us another opportunity to thank our loyal customers. We know Judicial's longevity and success belong to you. Our success depends on your success.

We wish you a peaceful and festive holiday season.

Happy Thanksgiving from your friends at Judicial Title.

Sincerely,



Richard Giliotti
President

RG/rm