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The title company researches public records to verify legal ownership of a property. They check for any liens, claims, easements, unpaid taxes, or judgments that could affect ownership.



2. TITLE INSURANCE

Title companies issue title insurance policies to protect both the buyer and lender.



3. ESCROW

The title company often acts as a neutral third party (escrow agent) to hold funds, documents, and instructions



4. RECORDING AND FILING

After closing, the title company records the new deed and mortgage with the local county recorder's office



5. COORDINATION ROLE

Title companies coordinate between all parties; buyer, seiler, lender, agents, and attorneys



6. RISK MANAGEMENT

They mitigate financial and legal risks in property transfers by ensuring compliance with local, state, and federal laws

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The Vishal Raju Bhagat Foundation
Est. November 2006
"Sacred Warrior Fights Against Diabetes"
Vishal Raju Bhagat Foundation

History

On August 26, 2006, Vishal Bhagat, the only son of Mr. Raju Bhagat lost his precious life in a drowning accident at Lake Corpus Christi. It was a heavy sorrow for him, his family and friends. We all understood reality, and stood up for Vishal's noble and sacred war against diabetes. Vishal's spark of life motivated all of us. In November of 2006, we started the Vishal Bhagat Memorial Golf Tournament to raise funds, primarily to fight against juvenile diabetes. This is the 19th year of this journey. Now, it has become a pressing mission to fight against diabetes and raise awareness of the disease within various communities.

Hope

One day, we all hope, we will find a cure for diabetes. The scientific community will make strides to beat this disease, which has affected so many of our brothers and sisters.

Future

The Vishal Raju Bhagat Foundation aspires to continue to broaden this movement through increasing participation in the Vishal Bhagat Memorial Golf Tournament. The Vishal Raju Bhagat Foundation is a platform upon which ideas and thoughts are communicated. Our hope is that our efforts will provide the fuel, that when ignited by Vishal's spark into a flame, will produce the needed energy to eradicate diabetes.

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Schedule of Events

Friday, November 7, 2025

Golf—Four Man Scramble

6:30 am Registration & Breakfast Buffet

7:30 am First Shotgun Start

11:00 am Lunch Buffet

12:30 pm Second Shotgun Start

Awards, Cocktails & Dinner after play

Saturday, November 8, 2025

9:00 am Registration & Brunch Buffet

10:00 am Golf Tournament Shotgun Start

6:30 pm Event Gala — Awards, Dinner & Cocktails

Gala Night

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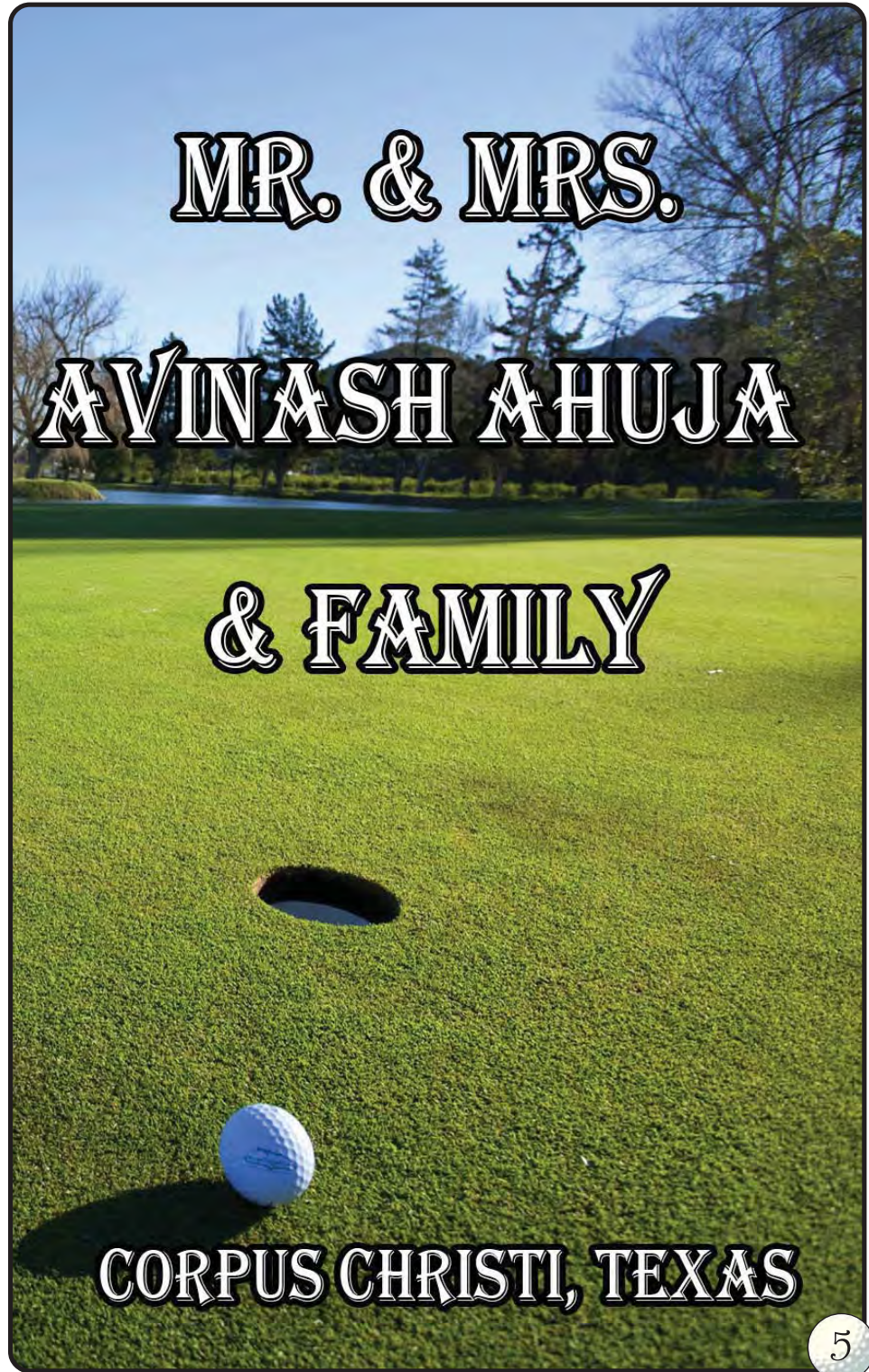
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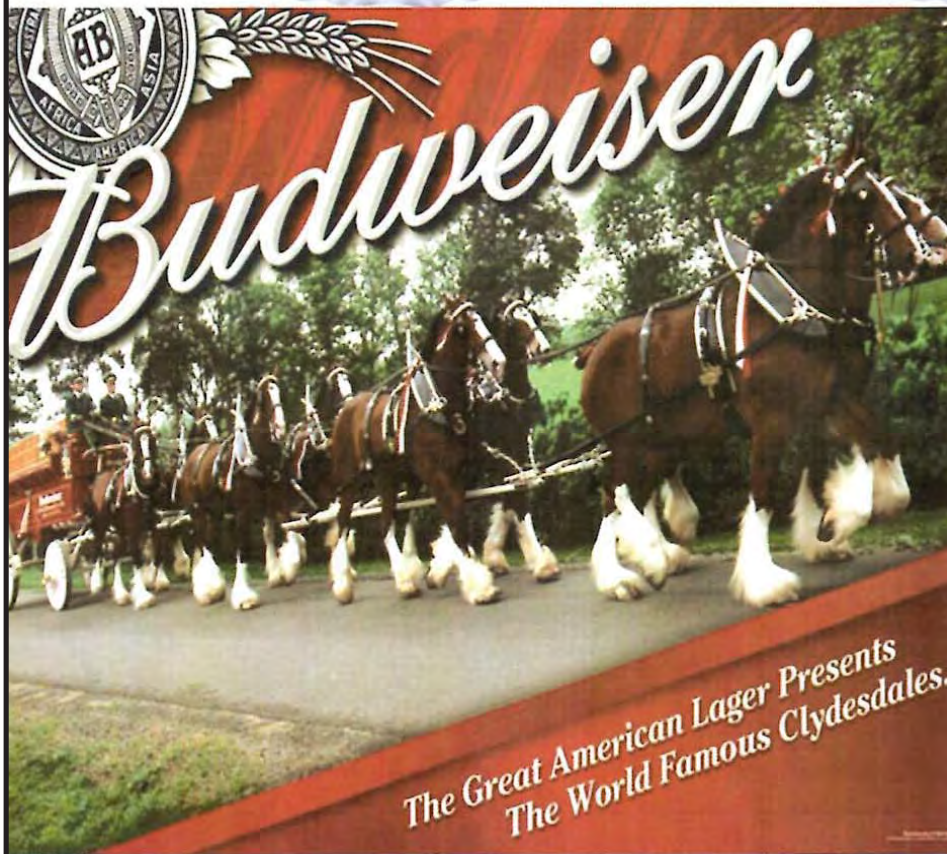
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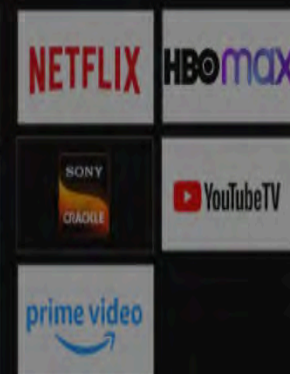


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New York Life | October 2, 2024

New York Life unveils statue honoring Jaydev Patel, the most successful agent in its history.

October 2, 2024

To honor Jaydev Patel as the most successful agent in the history of New York Life, the company unveiled a statue on September 19, 2024, recognizing his many accomplishments. The statue sits in a terrace garden adjoining the Jaydev R. Patel Conference Center, a new, state-of-the-art collaboration space that was dedicated in Patel's honor last October, marking his 50th year of service to the company.

"The statue's placement, seated on a bench, will allow anyone visiting the conference center to take a photograph with Jay – fitting given the number of agents and advisors he has inspired and mentored over his long career," said Mark Madgett, Executive Vice President and co-head of New York Life's Foundational Business.

Senior Vice President Sonali Virendra, who will assume leadership of New York Life's Agency Department in January 2025, added, "No one deserves this recognition more than Jay Patel. He is a true legend, and we are so thankful that his legacy at New York Life will live on forever."

Mr. Patel has qualified for New York Life's Chairman's Cabinet, a group of New York Life's top 50 agents based on sales excellence, every year since its inception. A decade into his career, he earned the title of New York Life Council President in 1983 – the highest honor the company can bestow to an agent. He's also a Qualifying Life member of the Million Dollar Round Table, one of the most distinguished groups in the life insurance industry globally as the standard of excellence for sales performance, having qualified for 50 years.

Despite his many achievements over the course of his distinguished and ongoing career, Mr. Patel measures success by the number of lives he has protected and the impact he's had on his clients and their families.

"I personally think there is no other profession, if practiced with integrity and compassion, that provides as much personal satisfaction," explained Mr. Patel. "I truly enjoy my work. No matter how many hours I've put in over the years, they've never been the same as hours spent working for someone else. The greatest blessings of this business are the opportunities to serve and make meaningful impact, while also controlling one's own destiny."

Over the years, Mr. Patel has committed to philanthropic work as well. In particular, he spearheaded and oversaw the renovation of three schools in his hometown, including two high schools and a primary school in Sojitra, India.

Mr. Patel's personal success has played a pivotal role in inspiring many others to become agents and in New York Life's commitment to continuously invest in the career agency model by building a strong presence in the cultural markets, a significant growth area for New York Life today.



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ITS4THEKIDS Foundation focuses on helping children who are facing unique challenges to their health and wellbeing. With chapters located in Florida, New York, North Carolina, Texas and Puerto Rico, ITS4THEKIDS provides resources to children in need worldwide.



Ricky Patel, Esq founded and established ITS4THEKIDS Foundation to specifically help with children's causes. The primary initiatives focus on providing new duffel bags to foster children in the Bags of Hope project, the Drums of Hope project which provides food and necessities to children in need worldwide which includes the Million Meal Pledge, the Nicklaus Children's Hospital in Miami's "Hope Child", the Bridge the Gap project which serves to connect police officers and children in under served communities, and the Pitch Perfect Program available worldwide for anyone to pitch an idea to help children in need and have their project funded.

ITS4THEKIDS.COM



Bags of Hope

The Bags of Hope project provides new duffel bags and supplies to foster children.



Bridge the Gap

Bridge the Gap initiative serves to connect police officers and children in underserved communities.



Pitch Perfect

The Pitch Perfect Program is an initiative available worldwide for any organization or individual to pitch an idea to help children in need for funding consideration from ITS4THEKIDS.



Drums of Hope

The Drums of Hope initiative provides food and necessities to the Gracious Hands Orphanage in Haiti which includes the Million Meal Pledge.



Hope Child

The Hope Child project supports the Nicklaus Children's Hospital in Miami.



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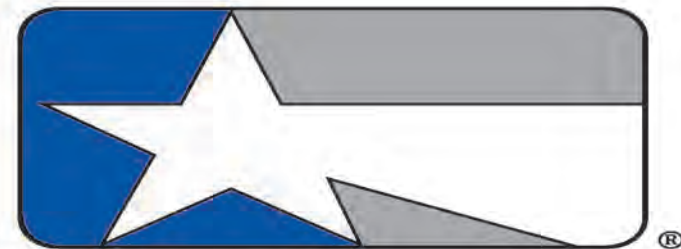


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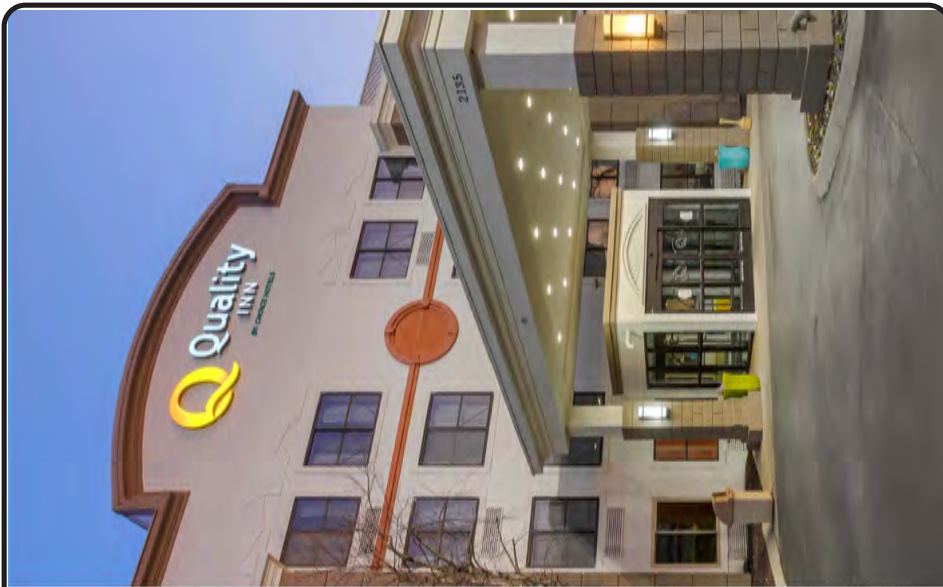
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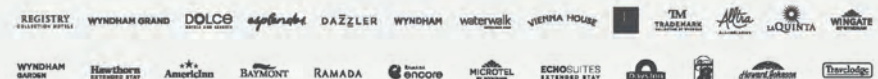
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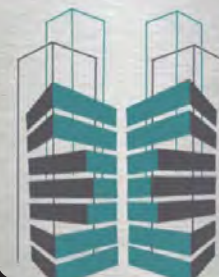
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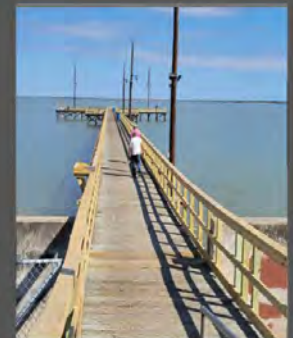
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