

Edgar Filing: Fidelity National Title Group, Inc. - Form SC 13G

Fidelity National Title Group, Inc.  
Form SC 13G  
December 01, 2005

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington D.C. 20549

SCHEDULE 13G

Under the Securities Exchange Act of 1934  
(Amendment No. \_\_\_)\*

FIDELITY NATIONAL TITLE GROUP, INC.  
(Name of Issuer)

CLASS A COMMON STOCK, \$0.0001 PAR VALUE  
(Title of Class of Securities)

31620R105  
(CUSIP Number)

November 21, 2005  
(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

- Rule 13d-1(b)
- Rule 13d-1(c)
- Rule 13d-1(d)

\*The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter the disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

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|       |   |       |
|-------|---|-------|
| 1     | NAME OF REPORTING PERSON                          |       |
|       |   |       |
|       | Basswood Capital Management, LLC                  |       |
|       |   |       |
|       | S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON |       |
| ----- |   |       |
| 2     | CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP* |       |
|       |   | (a)   |
|       |   | (b) X |
| ----- |   |       |
| 3     | SEC USE ONLY                                      |       |

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|  |   |                          |
|--|---|--------------------------|
| 4   CITIZENSHIP OR PLACE OF ORGANIZATION                                   |   |                          |
| Delaware   |   |                          |
| -----  |   |                          |
|  | 5 | SOLE VOTING POWER        |
| NUMBER OF  |   | -0-                      |
| -----  |   |                          |
|  | 6 | SHARED VOTING POWER      |
| SHARES BENEFICIALLY OWNED BY   |   | 1,544,756 shares         |
| -----  |   |                          |
|  | 7 | SOLE DISPOSITIVE POWER   |
| EACH REPORTING PERSON  |   | -0-                      |
| -----  |   |                          |
|  | 8 | SHARED DISPOSITIVE POWER |
| WITH   |   | 1,544,756 shares         |
| -----  |   |                          |
| 9   AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON           |   |                          |
| 1,544,756 shares   |   |                          |
| -----  |   |                          |
| 10   CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES* |   |                          |
| -----  |   |                          |
| 11   PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)                     |   |                          |
| 5.1%   |   |                          |
| -----  |   |                          |
| 12   TYPE OF REPORTING PERSON*   |   |                          |
| 00   |   |                          |

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|   |   |                     |
|---|---|---------------------|
| 1   NAME OF REPORTING PERSON                          |   |                     |
| Matthew Lindenbaum                                    |   |                     |
| S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON     |   |                     |
| -----   |   |                     |
| 2   CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP* |   |                     |
|   |   | (a)                 |
|   |   | (b) X               |
| -----   |   |                     |
| 3   SEC USE ONLY                                      |   |                     |
| -----   |   |                     |
| 4   CITIZENSHIP OR PLACE OF ORGANIZATION              |   |                     |
| United States   |   |                     |
| -----   |   |                     |
|   | 5 | SOLE VOTING POWER   |
| NUMBER OF   |   | -0-                 |
| -----   |   |                     |
|   | 6 | SHARED VOTING POWER |

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|  |   |                          |
|--|---|--------------------------|
| BENEFICIALLY OWNED BY  |   | 1,544,756 shares         |
| EACH REPORTING PERSON  | 7 | SOLE DISPOSITIVE POWER   |
|  |   | -0-                      |
| WITH   | 8 | SHARED DISPOSITIVE POWER |
|  |   | 1,544,756 shares         |
| 9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON           |   |                          |
|  |   | 1,544,756 shares         |
| 10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES* |   |                          |
| 11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)                     |   |                          |
|  |   | 5.1%                     |
| 12 TYPE OF REPORTING PERSON*   |   |                          |
|  |   | IN                       |

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|   |   |                          |
|---|---|--------------------------|
| 1 NAME OF REPORTING PERSON                          |   |                          |
|   |   | Bennett Lindenbaum       |
| S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON   |   |                          |
| 2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP* |   |                          |
|   |   | (a)<br>(b) X             |
| 3 SEC USE ONLY                                      |   |                          |
| 4 CITIZENSHIP OR PLACE OF ORGANIZATION              |   |                          |
|   |   | United States            |
| NUMBER OF   | 5 | SOLE VOTING POWER        |
|   |   | -0-                      |
| SHARES BENEFICIALLY OWNED BY                        | 6 | SHARED VOTING POWER      |
|   |   | 1,544,756 shares         |
| EACH REPORTING PERSON                               | 7 | SOLE DISPOSITIVE POWER   |
|   |   | -0-                      |
| WITH  | 8 | SHARED DISPOSITIVE POWER |

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|    |   |                  |  |
|----|---|------------------|--|
|    |   | 1,544,756 shares |  |
| 9  | AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON          |                  |  |
|    |   |                  |  |
|    | 1,544,756 shares  |                  |  |
| 10 | CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES* |                  |  |
| 11 | PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)                     |                  |  |
|    |   |                  |  |
|    | 5.1%  |                  |  |
| 12 | TYPE OF REPORTING PERSON*   |                  |  |
|    | IN  |                  |  |

Item 1(a). Name of Issuer:

FIDELITY NATIONAL TITLE GROUP, INC.

Item 1(b). Address of Issuer's Principal Executive Offices:

601 Riverside Avenue  
Jacksonville, Florida 32204

Items 2(a) Name and Principal Business Address of Person Filing:  
and 2(b).

This Schedule is being jointly filed by:

- (i) Basswood Capital Management, LLC, a Delaware limited liability company ("Basswood"), which acts as investment advisor to one or more domestic investment funds (the "Domestic Funds"), offshore investment funds (the "Offshore Funds", and collectively with the Domestic Funds, the "Funds") and institutional managed accounts (the "Managed Accounts"), with respect to the shares held by the Funds and the Managed Accounts;
- (ii) Matthew Lindenbaum, a Managing Member of Basswood, with respect to all of the reported shares; and
- (iii) Bennett Lindenbaum, a Managing Member of Basswood, with respect to all of the reported shares.

The principal business address of each reporting person is 645 Madison Avenue, 10th Floor, New York, New York 10022.

Item 2(c). Citizenship:

- (i) Basswood Capital Management, LLC is a Delaware limited liability company.
- (ii) Messrs. Lindenbaum are citizens of the United States.

Item 2(d). Title of Class of Securities:

Class A Common Stock, \$0.0001 par value.

Item 2(e). CUSIP Number:

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31620R105

Item 3. If this statement is filed pursuant to Rules 13d-1(b), or 13d-2(b) or (c), check whether the person filing is a:

- (a)  Broker or Dealer registered under section 15 of the Act,
- (b)  Bank as defined in section 3(a)(6) of the Act,
- (c)  Insurance Company as defined in section 3(a)(19) of the Act,
- (d)  Investment Company registered under Section 8 of the Investment Company Act of 1940,
- (e)  An investment adviser in accordance with ss. 240.13d-1(b)(1)(ii)(E),
- (f)  An employee benefit plan or endowment fund in accordance with ss. 240.13d-1(b)(1)(ii)(F),
- (g)  A parent holding company or control person in accordance with ss. 240.13d-1(b)(1)(ii)(G),
- (h)  A savings association as defined in Section 3(b) of the Federal Deposit Insurance Act,
- (i)  A church plan that is excluded from the definition of an investment company under section 3(c)(14) of the Investment Company Act of 1940,
- (j)  A group, in accordance with ss. 13d-1(b)(1)(ii)(J).

Item 4. Ownership.

The following states the beneficial ownership of the reporting persons as of November 21, 2005. This report relates to the same shares of Class A Common Stock which may be deemed to be owned (i) directly (in the aggregate) by the Funds and the Managed Accounts, none of which individually beneficially own more than 5% of the class; (ii) indirectly by Basswood Capital Management, LLC, in its capacity as investment advisor to the Funds and the Managed Accounts; and (iii) indirectly by Messrs. Lindenbaum, who, as principals of Basswood Capital Management, LLC, have the power to direct the vote or disposition of such securities.

Basswood Capital Management, LLC:

- (a) Amount beneficially owned: 1,544,756 shares
- (b) Percent of class: 5.1%
- (c) Number of shares as to which such person has:
  - (i) Sole power to vote or to direct the vote:  
None
  - (ii) Shared power to vote or to direct the vote:  
1,544,756 shares
  - (iii) Sole power to dispose or to direct the disposition of:  
None
  - (iv) Shared power to dispose or to direct the disposition of:  
1,544,756 shares

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Matthew Lindenbaum:

- (a) Amount beneficially owned: 1,544,756 shares
- (b) Percent of class: 5.1%
- (c) Number of shares as to which such person has:
  - (i) Sole power to vote or to direct the vote:  
None
  - (ii) Shared power to vote or to direct the vote:  
1,544,756 shares
  - (iii) Sole power to dispose or to direct the disposition of:  
None
  - (iv) Shared power to dispose or to direct the disposition of:  
1,544,756 shares

Bennett Lindenbaum:

- (a) Amount beneficially owned: 1,544,756 shares
- (b) Percent of class: 5.1%
- (c) Number of shares as to which such person has:
  - (i) Sole power to vote or to direct the vote:  
None
  - (ii) Shared power to vote or to direct the vote:  
1,544,756 shares
  - (iii) Sole power to dispose or to direct the disposition of:  
None
  - (iv) Shared power to dispose or to direct the disposition of:  
1,544,756 shares

Item 5. Ownership of Five Percent or Less of a Class.

Not applicable.

Item 6. Ownership of More Than Five Percent on Behalf of Another Person.

The Funds and the Managed Accounts have the right to receive dividends from and the proceeds of the sale of the subject securities owned by such entities. None of such parties individually owns beneficially more than 5% of the class.

Item 7. Identification and Classification of the Subsidiary which Acquired the Security Being Reported on By the Parent Holding Company.

Not applicable.

Item 8. Identification and Classification of Members of the Group.

Not applicable.

Item 9. Notice of Dissolution of Group.

Not applicable.

Item 10. Certification.

By signing below I (we) certify that, to the best of my (our) knowledge and belief, the securities referred to above were not acquired

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and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

SIGNATURE

After reasonable inquiry and to the best of my (our) knowledge and belief, I (we) certify that the information set forth in this statement is true, complete and correct.

Dated: December 1, 2005

Basswood Capital Management, LLC

/s/ Matthew Lindenbaum

-----  
By: Matthew Lindenbaum  
Title: Managing Member

/s/ Matthew Lindenbaum

-----  
Matthew Lindenbaum, an individual

/s/ Bennett Lindenbaum

-----  
Bennett Lindenbaum, an individual

Joint Filing Agreement

Basswood Capital Management, LLC, a Delaware limited liability company, and Matthew and Bennett Lindenbaum, each an individual, hereby agree to file jointly the statement on Schedule 13G to which this Agreement is attached and any amendments thereto which may be deemed necessary, pursuant to Regulation 13D-G under the Securities Exchange Act of 1934.

It is understood and agreed that each of the parties hereto is responsible for the timely filing of such statement and any amendments thereto, and for the completeness and accuracy of the information concerning such party contained therein, but such party is not responsible for the completeness and accuracy of information concerning any other party unless such party knows or has reason to believe such information is inaccurate.

It is understood and agreed that a copy of this Agreement shall be attached as an exhibit to the statement on Schedule 13G, and any amendments thereto, filed on behalf of each of the parties hereto.

Dated: December 1, 2005

Basswood Capital Management, LLC

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/s/ Matthew Lindenbaum

-----  
By: Matthew Lindenbaum  
Title: Managing Member

/s/ Matthew Lindenbaum

-----  
Matthew Lindenbaum, an individual

/s/ Bennett Lindenbaum

-----  
Bennett Lindenbaum, an individual