



**Exclusive for NYSUT Members**

Are you buying a home? Do you want to lower your mortgage payment?  
Are you planning a home improvement project? NYSUT In-Service and Retiree Members receive special purchase and refinance mortgage discounts for all scenarios!

## Special Discounts for NYSUT Members

- ✓ **NO** Application Fee
- ✓ **NO** Underwriting Fee
- ✓ **NO** Processing Fee
- ✓ **NO** Commitment Fee
- ✓ **NO** Lender or Broker Fee
- ✓ **Reduced** Bank Attorney & Title Fees
- ✓ **Concierge**-Level Service



### SHAWN DWYER

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LET'S GET SOCIAL



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The NYSUT Member Benefits Corporation-endorsed Mid-Island Mortgage Union Direct™ Mortgage Program is a NYSUT Member Benefits Corporation (Member Benefits)-endorsed program. Member Benefits has an endorsement arrangement of \$15,000 annually for this program. All such payments to Member Benefits are used solely to defray the costs of administering its various programs and, where appropriate, to enhance them. Member Benefits acts as your advocate; please contact Member Benefits at 800-626-8101 if you experience a problem with any endorsed program.

\*\$2,700 in discounts for conventional loan as compared with standard New York conventional mortgage fees and closing costs, according to Bankrate.com

