

TRANSPORT WORKERS UNION

OF GREATER NEW YORK • AFL-CIO • LOCAL 100

Tony Utano President Richard Davis Secretary Treasurer **LaTonya Crisp** Recording Secretary Lynwood Whichard Administrative VP

Your Union Has Negotiated a Great New Discounted Mortgage Benefit

Dear Brothers and Sisters:

In our effort to continue to provide this membership with additional benefits programs, TWU Local 100 has secured a preferred/discount mortgage program through Nationwide Mortgage Bankers (see ad on facing page). All Local 100 members — active or retired — and their families are eligible for a discounted mortgage program through Cross Country Mortgage. This unique program offers discounts which include: no processing fees, application fees, commitment fees, document preparation fees or any underwriting or junk fees.

Cross Country Mortgage is one of the largest independently held mortgage lenders in the United States and are licensed in all 50 states. All of their mortgage representatives are fully licensed at both the state and federal levels.

Cross Country Mortgage will provide our membership the opportunity to deal directly with a multi-state Direct Lender that not only offers a reduced and competitive interest rate, but also NO junk fees, NO processing fees, NO application fees, NO document prep fees, NO underwriting fees and reduced attorney fees, coupled with strong service and underwriting that views the entire financial history of the applicants.

For many of our members and their families the purchase of a home is often the largest purchase one will make. We believe Nationwide Mortgage Bankers will provide our members with the guidance and experience necessary throughout the mortgage process. We are happy and proud to offer you this program.

CALL 718-NEWLOAN (639-5626) for more information.

In solidarity,

Tony Utano President

