



The KMF Group

Our Program:

- **WE LEND TO UNION MEMBERS ONLY.**
We are not open to the general public. No other lender is a Union Only lender.
- **WE CHARGE NO FEES ON YOUR MORTGAGE LOAN.**
Other lenders have discounted fees. We have no fees. There are no hidden fees or surprise fees at closing! It is all in writing.
- **WE HAVE THE BEST MORTGAGE RATES AVAILABLE.**
We don't make up for lost fees by charging a higher rate. In fact we are usually 1/8 to 1/4 better than the market.
- **WE HAVE THE BEST SERVICE AND THE HAPPIEST CLIENTS!**
We don't compromise our service because we are free! Since we deal only with Union families we are very familiar with their issues and concerns.
- **WE SAVE YOU THE MOST MONEY.**
You save an average of \$6,600 per closing. We have saved union members and their families over \$12 million in closing cost to date.

The KMF Group has long been a friend of labor unions. We are proud of our commitment to union members and their families.

The program is currently available to the following major Union Memberships:

- NYC Firefighters
- NYC Police Officers
- NYC Central Labor Council
- NYC Building & Construction Trades
- Nassau/Suffolk Building & Construction Trades
- Long Island Federation of Labor
- New York State Teachers
- United Food & Commercial Workers
- Retail Wholesale & Department Store Workers
- ... and more!



FINALLY.... An Honest Mortgage Program



The KMF Group

- Members Mortgage Corp.
"No Fees" Mortgage loans
- Long Island Title Agency
Discounted title insurance fees
- Long Island Settlement
Discounted bank attorney fees
- KMF Legal Services
Attorneys at Law
Reduced Real Estate contract fees and other services.
- KMF Associates, Inc
Mortgage Modifications
Mortgage Insurance

We Are Celebrating Our 10 Year Anniversary as a "UNION ONLY" Service Provider !

All Types of Financing Available

Conventional Loans

(need 720 FICO...Rates at all time lows!)

FHA Mortgages

(620 FICO...UP to 96.5% LTV)

Reverse Mortgages

(for 62 & older...no monthly payments !)

www.membersmortgagecorp.com

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"NO FEES"

UNION MORTGAGE LOAN PROGRAM

exclusively for



*Court Officers Benevolent
Assoc. of Nassau County*

Active & Retired

Members Mortgage Corp.

Registered Mortgage Broker,
NY & FL State Banking Depts.
600 Old Country Road, Garden City, New York 11530
(516) 622-9000

WE ARE A "UNION ONLY" Lender

NOT OPEN TO THE GENERAL PUBLIC