



- ▶ **Purchase**
- ▶ **Refinance**
- ▶ **Renovation**

SAVE
UP TO
\$2,700*
IN LENDER FEES &
CLOSING COSTS!

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Active, dues-paying PEF members and retirees
receive special purchase and refinance
mortgage discounts for all scenarios!

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

Shawn Dwyer

Vice President, Sales
Union Business Development
NMLS ID 218169

877.5.PEFMBP (877.573.3627)
sdwyer@mortgagecorp.com



Special Mortgage Discounts for **PEF Members**

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- ✓ **NO** Broker Fee
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- ✓ **Concierge-Level** Service

Certain loans that may be arranged through a 3rd party lender are excluded from PEF member and retiree savings.



Contact Me
Now for a
Consultation!

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The PEF Member Benefits Corporation-endorsed Mid-Island Mortgage Union Direct™ Mortgage Program is a PEF 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.



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