



ABRAMS GARFINKEL MARGOLIS BERGSON, LLP

Banking Practice

- AGMB's attorneys have been closing loans on behalf of lending institutions in New York and New Jersey for over 20 years. We currently represent over 100 lenders. For a complete list of lenders, please visit our website at <http://agmblaw.com/resources/banking/#mortgage-closings>.
- Our offices are conveniently located in Manhattan, Great Neck and Melville. Additionally, we travel throughout New York and New Jersey in order to accommodate our client's closings.
- We perform closings at any time, day or night.
- AGMB is currently undergoing a SOC 2 Audit (conducted by a national accounting firm) to ensure that our internal policies and procedures are the strongest in the industry. This empowers us to protect the financial and personal information of our clients.
- AGMB has met all necessary portions of the ALTA Best Practices Framework for Settlement Companies.
- AGMB reconciles all of its escrow accounts in real time using leading industry software.

CEMA and Co-op Closings

A significant part of our closing practice has been the facilitation of CEMA and Co-op closings.

- We provide vital information including turn-time, letters of authorization and a CEMA Worksheet, which states the net savings to the borrower by closing their loan as a CEMA, inclusive of all fees involved.
- We train the employees of lenders on the CEMA and Co-op process.
- We write and assist in creating CEMA and Co-op policies, guidelines and procedures.
- We act as the exclusive CEMA and Co-op closing attorneys for multiple lenders.

Document Preparation

Our experienced Document Preparation Department prepares loan documents for several national lenders.

- We have software interfaces for the major mortgage loan origination systems.
- We are well versed in drawing state and federally compliant packages in order to ensure loan document compliance with the secondary mortgage market requirements.

212-201-1170 • INFO@AGMBLAW.COM • AGMBLAW.COM
1430 BROADWAY, 17TH FLOOR, NEW YORK, NY 10018
NEW YORK CITY ■ LOS ANGELES ■ LONG ISLAND

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Payoffs (CEMAs and Co-ops)

- AGMB is one of 3 law firms that represent JPMorgan Chase Bank as its "Pay-off Attorney" and has done so for over 13 years.
- We have extensive experience in reviewing collateral documents for accuracy and repairing any existing deficiencies.
- AGMB currently represents 27 lenders as Pay-Off Counsel. For a complete list of lenders we represent, please visit our website at <http://agmblaw.com/resources/banking/#payoff> The following is a partial list of current lenders for whom we act as Pay-Off Counsel:
 - Nationstar Mortgage
 - Freedom Mortgage
 - Fifth Third Bank
 - MB Financial Bank
 - Sterling National Bank
 - Financial Freedom
 - Franklin American Mortgage
 - M&T Bank
 - Caliber Home Loans
 - Shellpoint Mortgage Servicing

Mortgage Compliance

AGMB's Mortgage Compliance Department counsels mortgage bankers and mortgage brokers on:

- state and federal licensing issues.
- complying with the complex laws created under TRID, ECOA, HMDA, TILA, RESPA, Dodd Frank, the SAFE Act, BS/AML, HOEPA and the FHA.
- drafting Policies and Procedures.
- building Compliance Management Systems.
- conducting Compliance Audits.
- creating Vendor Management Systems.
- loan officer compensation issues.

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