

**Harroun P.C.** provides:

- ◆ Required up-front compliant documents for Credit Union Home Equity and/or Mortgage Refinance processing;
- ◆ Ordering and Review of title insurance and survey, if required;
- ◆ Home Equity Mortgage Closing Packages customized to your Credit Union's Program(s).

## **MORTGAGE COMPLIANT DOCUMENTS**

- ◆ Home Equity Mortgages Programs, Disclosures & Agreements
- ◆ 1st or 2nd Second Mortgages
- ◆ Fixed and Variable Interest Rate Closing Packages
- ◆ Open-End and Closed-End Mortgage Closing Packages
- ◆ Refinancing of either first or second mortgages
- ◆ Balloon Mortgage programs

## **MEMBER COMPLIANT DOCUMENTS**

### **CONSUMER LENDING**

- ◆ Overdraft Line of Credit Agreements
- ◆ Closed and Revolving Credit Agreements
- ◆ Secured Loan Notes
- ◆ Guarantor Agreement
- ◆ VISA/MasterCard Agreement and Disclosure
- ◆ Advance Voucher and Security Agreement
- ◆ Patriot Act Notice
- ◆ Notice to Cosigner
- ◆ Adverse Action Notice
- ◆ Check 21 Notice
- ◆ Many others

### **CREDIT UNION MEMBERSHIP DOCUMENTS**

- ◆ Membership Agreements
- ◆ Electronic Fund Transfer Disclosures
- ◆ Wire Transfer Disclosures
- ◆ Truth in Savings Disclosures
- ◆ Extensive Compliant Documents