



# METROPOLITAN TRANSPORTATION AUTHORITY POLICE BENEVOLENT ASSOCIATION



## CROSSCOUNTRY MORTGAGE®

As the Preferred Mortgage Lender, you can count on us for answers and advice, plus savings and options available only to members and their families.

### Complimentary LINE OF DUTY DEATH PROTECTION

designed to provide financial protection.

This complimentary, one-time protection cancels the balance of your mortgage, up to \$525,000, in the event of loss of life. It covers any work-related activities involving external force and violence, as well as heart attack or stroke that may occur during strenuous training or activity.

Plus

## NO LENDER FEES

Get up to \$2,200.00 to help cover fees towards a home purchase or refinance\*

### and FREE credit review\*\*

Let us show you how your credit impacts your rate and payment

Call today to speak to your representative to get the protection you and your family deserve.



833.724.8700



union@ccm.com



#1 US Retail  
Mortgage Lender\*

\*Source: 2025 Scotsman Guide



### Eligibility

- Federal, state, county, or municipal agency first responder or transit worker
  - Including full-time, part-time, and volunteer law enforcement, fire & rescue, and EMS
- Must be under 70 years old at loan inception
- First-lien mortgages serviced by CrossCountry Mortgage
- Eligible conventional or government loans\*
- Primary residences, second homes & investment properties
- Purchase & refinance transactions

\*Fannie Mae, Freddie Mac, Ginnie Mae, USDA and VA

100 Motor Parkway, Suite 112 Hauppauge, NY 11788 | NMLS 1681501 | Equal Housing Opportunity. All loans subject to underwriting approval. Certain restrictions apply. All borrowers must meet minimum credit score, loan-to-value, debt-to-income, and other requirements to qualify for any mortgage program. CrossCountry Mortgage, LLC NMLS3029 (www.nmlsconsumeraccess.org). The LODDB is for 1st mortgages closed with CrossCountry Mortgage LLC only, and is not available on Home Equity Lines of Credit (HELOC). All Law Enforcement Members must be under 70 years of age and cannot currently be enrolled in an "End of Watch Benefit" Program. \* **Terms & Conditions:** This is not a commitment to lend. All loans subject to program guidelines and underwriting approval. Loan program terms and conditions are subject to change without notice. Available for first lien mortgage purchase money loans or refinance loans only, subject to certain minimum loan amounts. Discounts will be applied at closing as a lender credit up to a maximum of \$2,200, to cover Processing, Underwriting, and Application fees, limitations may apply. Borrower cannot receive cash at closing. Only one offer per loan transaction will be accepted. No cash value. Available only on loans originated by CrossCountry Mortgage, LLC. Borrower must mention the program at the time of application. CrossCountry Mortgage, LLC has the right to accept, decline, or limit the use of any discount or offer. Lic. Mortgage Banker-NYS Banking Dept. \*\*CrossCountry Mortgage is not a credit repair company, credit reporting agency, broker, or advisor. We do not provide any services to repair or improve your credit profile or score, nor do we provide any representation that the information we provide will actually repair or improve your profile. Consult the services of a competent professional when you need any type of assistance.