

OVERVIEW

CEMA is a loan product that provides substantial tax savings for borrowers. It allows for the consolidation, extension and modification of an existing loan into a new loan. CEMA loans require the borrower’s existing lender to assign the borrower’s mortgage to United Wholesale Mortgage (UWM). This can often be a lengthy process, but the savings make the extra time worth it.

In order to make the CEMA process as seamless as possible, UWM has enlisted the help of experts in the state of New York. The attorneys listed below have a great deal of experience working with lenders and are able to get CEMAs processed as fast as anyone in the business. Please reach out to one of our selected attorneys as soon as possible in order to get your CEMA assignment started. The earlier you initiate the assignment process the quicker the loan will close. The attorney selected from the list below will also represent United Wholesale Mortgage at the loan closing.

*****NOTE: UWM to UWM CEMA loan has no fee, and sending a loan to another investor is a \$900 fee. In addition to these costs are also CEMA Attorney fees.**

APPROVED ATTORNEY LIST

This is the United Shore list of approved attorneys. The broker can select any one of these attorneys to use, and the one selected will also represent UWM at Closing. The underwriter will confirm the appropriate attorney is on the loan documentation.

*****NOTE: If the broker wishes to use an attorney that is not currently approved by UWM, the loan can be escalated to determine if the attorney can be added to the list on a case-by-case basis.**

NAME	ADDRESS	CONTACT
<i>Abrams Garfinkel Margolis Bergson, LLP</i>	1430 Broadway, 17th Floor New York, NY 10018	Attorney: Ayana Gray
<i>Ackerman Law PLLP</i>	6901 Jericho Tpke., Suite 211 Syosset, NY 11791	(516)-877-1500
<i>Denis R. Langweber, LLP. Attorneys at Law</i>	3332 Sunrise Highway Wantagh, NY 11793	
<i>Kaplan, Kaplan & DiTrapani LLP.</i>	1 School Street, Suite 303 Glen Cove, NY 11542	Tel: (516) 801-6363 Fax: (516) 801-6364
<i>Kevin Schmitt & Associates, P.C.</i>	600 Old Country Road, Suite 500 Garden City, NY 11530	Kevin Schmitt Tel: 516-794-0774 Fax: 516-741-1254 kschmitt@ksapc.net
<i>Mason & Mason, P.C. **</i>	394 Old Country Road Garden City, NY 11530	Attorney: Lisa Wenchell
<i>Law Office of Robert L. Reda, P.C.</i>	One Executive Boulevard, Suite 201 Suffern, New York 10901	Robert Reda Tel: (845) 357-5555 Fax: (845) 357-3333 cdorcely@redalaw.com
<i>The Law Offices of Jonathan Peldman P.C.</i>	2054 Ralph Avenue Brooklyn, NY 11234	Attorney: Johnathan Peldman Tel: (718) 251-1200