

Polunsky & Beitel, LLP

On-time residential loan documents done right.

Polunsky & Beitel, LLP


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Residential mortgage lenders rely on Polunsky & Beitel for document preparation that's done right and on time. For more than 30 years, firm founders Allan Polunsky and Jay Beitel and their experienced staff have helped lenders complete millions of successful loans.

This is how they do it . . .

SERVICE

Polunsky & Beitel is dedicated to making sure clients get what they need when they need it. No exceptions. We know residential mortgage lenders need their documents on time, so we make sure they get them on time. We know lenders can't afford delays caused by mistakes at closing, so we don't tolerate mistakes. Our staff brings hundreds of years of combined experience to every transaction, and we strive to provide flawless closing documents in addition to the legal and regulatory support necessary to protect our clients' interests. From our primary offices in San Antonio and Dallas, we produce residential mortgage loan documents including, but not limited to:

Notes

Deeds

Deeds of Trust

Riders and Addendums

Truth-in-Lending Statements

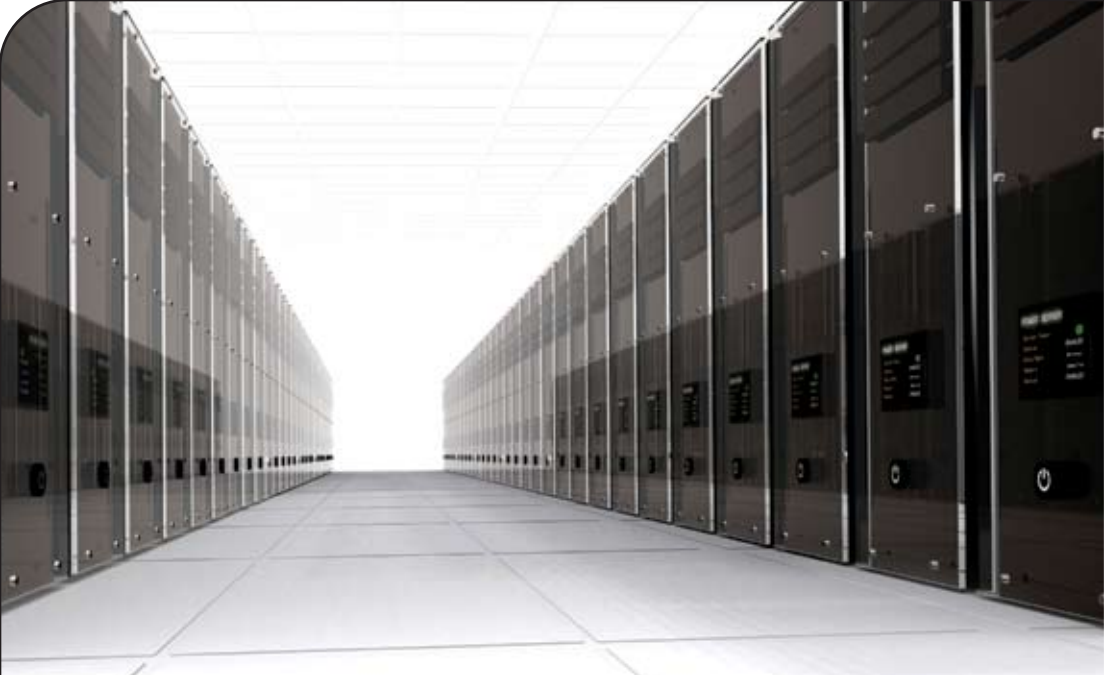
Lender-Specific Closing Instructions

Lender-Specified Miscellaneous Documents

"We have relied on Polunsky & Beitel's residential loan document preparation service for years and appreciate the firm's exemplary commitment to service. Their attorneys and document preparation personnel work closely with us and are always accessible. They understand that customer service is everything in loan closings. They have always gone the 'extra mile' to make us shine."

Robert Furtick

*Vice President, National Closing Manager
CTX Mortgage*



SECURITY

Polunsky & Beitel is among the original pioneers of two-way electronic data transmission for residential mortgage loans. The firm's interactive Web site, **www.mortgagelaw.com**, utilizes a proprietary communication system and software that allows clients to easily submit data and receive flawless closing documents over a completely secure network. Clients receive accurate documents in unprecedented time through our state-of-the-art SSH and SSL data encryption and data transfer system. In addition, we maintain multiple copies of documents in separate geographic locations to insure that our clients have access to their documents with no "down time" regardless of the circumstances.

"No lender can afford data loss in this business, and that's one of the reasons why we work with Polunsky & Beitel. We know that our documents are always maintained on secure networks in multiple locations consistent with the firm's information security and disaster recovery strategies. That level of security and reliability is a must for us."

Kerri Crabtree
Senior Vice President, West Division Fulfillment
Wells Fargo Home Mortgage

"When Polunsky & Beitel prepares our closing packages, there are three things we know we can count on: Our documents will always be on time, they will be prepared without any mistakes, and that they are in full compliance with all laws and regulations. That's everything we could ask for."

Lisa Wagner
Vice President, Loan Fulfillment Manager
Washington Mutual Bank

SATISFACTION

Do it right in the residential mortgage industry and you succeed. Polunsky & Beitel has been doing it right for more than 30 years. The country's leading residential lenders – both large and small – call on our firm because we know how to get their loan documents processed quickly and correctly.





Allan Polunsky and Jay Beitel

STABILITY

Polunsky & Beitel was founded in 1976 by Allan B. Polunsky, and he was soon joined by Jay G. Beitel. Their firm has been AV rated by Martindale Hubbell since 1981. This top rating from Martindale Hubbell is reserved for only the top 10 percent of U.S. law firms.

Mr. Polunsky is the former general counsel to the Texas Association of Mortgage Brokers and he has been named a "Texas Super Lawyer" in *Texas Monthly* magazine.

Mr. Beitel is a frequent author, lecturer and instructor in various areas of real estate law. Like Mr. Polunsky, he, too, was named by fellow attorneys as a "Texas Super Lawyer" in *Texas Monthly*.

Both Mr. Polunsky and Mr. Beitel hold dual certifications from the Texas Board of Legal Specialization in Residential Real Estate Law and Commercial Real Estate Law. They are among the first 50 attorneys in the state to receive these designations.

Over the past 30 years, Mr. Polunsky and Mr. Beitel have helped residential lenders complete millions of successful on-time loans.