ESMBA Legal Line

The Empire State Mortgage Bankers is pleased to announce the creation of the ESMBA Legal Line. The purpose of the ESMBA Legal Line is to provide members who have questions or concerns regarding matters pertaining to the mortgage banking industry (compliance, licensing, etc.) with an experienced, centralized source of information. The ESMBA Legal Line will be available on business days (other than holidays) from the hours of 10:00 AM to 11:00 AM. It will be staffed by attorneys from the law firm of Abrams Garfinkel Margolis Bergson, LLP. Neil Garfinkel is a long standing board member of the ESMBA and serves as ESMBA Counsel. The phone number for the ESMBA Legal Line is (212) 201-1170.

When Members contact the ESMBA Legal Line, they should be prepared to give their name and their firm's name. Members are encouraged to consider their questions prior to contacting the ESMBA Legal Line and such questions will be presumed to be hypothetical in nature. Neither ESMBA nor its counsel will independently verify the questions or information provided by members and all comments will be based solely on such information. Only questions regarding mortgage banking issues or matters will be addressed.

While the ESMBA Legal Line will be staffed by attorneys, the materials, comments and answers provided to members who contact the ESMBA Legal Line will be for informational purposes only. No legal advice will be given by the attorneys staffing the ESMBA Legal Line and no attorney-client relationship will be created or implied by contacting the ESMBA Legal Line or by using materials or information presented in connection therewith.

The ESMBA Legal Line is not intended to replace a member's need for its own counsel. All members should seek independent legal advice where they have specific legal questions pertaining to specific legal circumstances or where otherwise appropriate.

ESMBA will have no liability, and assumes no responsibility, for the answers provided by the attorneys who staff the ESMBA Legal Line.