Attorney / Insurance Preference – South Carolina

Date:

Application ID **for Your Home Equity Line of Credit (HELOC)**

Thank you for applying for a BECU Home Equity Line of Credit. Please complete, sign, and return the Attorney/Insurance Preference form for this loan. Also enclosed is the Regulatory Agency Disclosure, which specifies the agency designated to receive complaints or inquiries about the origination or making of the loan.

The Attorney/Insurance Preference form provides information about your right to select legal counsel and an insurance agent to facilitate your HELOC closing. If you do not have a preferred attorney, you can select from the following attorneys in the greater Charleston area:

Clement Rivers, LLP
25 Calhoun St., Suite 400
Charleston, SC 29401

https://ycrlaw.com/
843-577-4000

Harvey & Vallini, LLC
497 Bramson Court, Suite 201
Mt. Pleasant, SC 29464

http://www.hvlawsc.com/
843-388-8883

Within your right to select legal counsel, we require your attorney to meet the following legal qualifications:

- Licensed in South Carolina and in good standing with the South Carolina Bar
- Are an approved attorney or agent for an insurance company licensed to issue title insurance in South Carolina
- Maintains professional liability insurance with an insurer
- Has adopted policies and procedures consistent with American Land Title Association (ALTA) Best Practices

What do you need to do next?
Please complete and sign the form and return it to BECU. Fax to **206-835-8027** or scan and email to **homeequityloanproduction@becu.org**.

Questions?
If you have questions, please call a BECU representative at **800-233-2328** or send us a secure message using Messenger in Online Banking or the mobile app.

BECU Consumer Lending

Mortgage Loan Originator (MLO): BECU

This form is pursuant to S.C. Code Ann. 37-10-102(a).

Step 1. Loan Details

Borrower Name(s)			
Date	**Loan Number**	**Property Street Address**	
Property City		**Property State** South Carolina	**Property ZIP Code**

Lender

Boeing Employees' Credit Union, 12770 Gateway Dr. S., MS 1042-1, Tukwila, WA 98168

Mortgage Loan Originator

Step 2. Legal Counsel

You attest to the following:

I/We have been informed by the lender that I/we have a right to select legal counsel to represent me/us in all matters of this transaction relating to the closing of the loan.

- ◯ I/we select the attorney named below.
- ◯ Having been informed of this right, and having no preference, I/we asked for assistance from the lender and was referred to a list of acceptable attorneys. From that list, I/we select the attorney named below.

Law Firm Name	Attorney Name
Telephone Number	**Email Address**

Step 3. Insurance

You attest to the following:

I/we have been informed by the lender that I/we have a right to select an insurance agent in all matters regarding the purchase of homeowners/hazard insurance and flood insurance (if required). I select the following insurance companies:

Homeowner / Hazard Insurance

Insurance Company Name	Insurance Agent Name

Phone Number	Policy Number

Flood Insurance

Insurance Company Name	Insurance Agent Name

Phone Number	Policy Number

Step 4. Form Acknowledgment

By signing below, you certify that you have personally verified and confirmed that all information provided and displayed in this form is accurate, complete, and true. You understand that BECU will rely on such information in BECU's dealings with you.

Borrower / Owner (1) Name	Borrower / Owner (1) Signature	Date

Borrower / Owner (2) Name	Borrower / Owner (2) Signature	Date

Borrower / Owner (3) Name	Borrower / Owner (3) Signature	Date

Borrower / Owner (4) Name	Borrower / Owner (4) Signature	Date

Step 5. Disclosure

This disclosure is pursuant to S.C. Code Ann. 37-23-70(D).

5.1 Loan Details

Borrower Name(s)			
Date	**Loan Number**	**Property Street Address**	
Property City		**Property State** South Carolina	**Property ZIP Code**

Lender

Boeing Employees' Credit Union, 12770 Gateway Dr. S., MS 1042-1, Tukwila, WA 98168

If you have questions or complaints about the originations and making of this loan, you may contact the following regulatory agency:

Agency:
South Carolina Department of Consumer Affairs

Address:
2221 Devine Street, Suite 200
Columbia, SC 29205-2418

Telephone Numbers:
803-734-4200 or 800-922-1594

5.2 Disclosure Acknowledgment

By signing below, I/we acknowledge I/we have read the above disclosure and received a copy of it.

Borrower / Owner (1) Signature	Date
Borrower / Owner (2) Signature	**Date**
Borrower / Owner (3) Signature	**Date**
Borrower / Owner (4) Signature	**Date**