



Multi-Family Lenders Referral List

Brattleboro Savings & Loan: www.brattbank.com

Adjustable, portfolio, and conventional loan options available including Freddie Mac's "HomePossible" program. As little as 5% down options available, PMI may be required. Purchase & rehab available, but will likely require 20% down and use of professional contractors. VHFA and Housing Our Workforce/Equity Builder participating lender.

Freddie Mac HomePossible: <https://sf.freddiemac.com/working-with-us/origination-underwriting/mortgage-products/home-possible>

VHFA participating lenders can be found here: <https://www.vhfa.org/homebuyers/lenders>

Housing Our Workforce/Equity Builder lenders can be found here: <https://www.fhlbboston.com/fhlbank-boston/how-members-approved#/>

Daniel C. Yates

President & CEO

221 Main Street | Brattleboro, VT 05301

tel 802.275.3910 | fax 802.257.0694

dyates@brattbank.com | www.brattbank.com

Citizens Bank: www.citizensbank.com

Conventional, VA, portfolio, or FHA loan options available. Low down payment options available depending on the loan program and number of units (0% down for veterans, 3% or 3.5% down available for other first-time buyers, if owner-occupied.) Citizens Bank portfolio loan product is called "Destination Home" which would require as little as 3% down and grants of up to \$3,000 available (limited to up to 2-units, income-limits, and rental income cannot be counted.) Housing Our Workforce/Equity Builder participating lender.

More on "Destination Home" and other Citizens Bank offerings:

<https://www.citizensbank.com/learning/mortgage-affordability.aspx>

Jonathan Rodd

Senior Loan Officer

NMLS #198291

Cell: 802-922-5581

jonathan.rodd@citizensbank.com

Click Here For Pre-Approval <http://lo.citizensbank.com/jrodd>

Claremont Savings Bank: www.claremontsavings.com

Max loan term of 20 years. Lead test and abatement required for properties older than 1978. Housing Our Workforce/Equity Builder participating lender.

Brandy Blackinton

Senior Vice President, Retail Lending

Bblackinton@claremontsavings.com

Phone: 603-690-2745

NMLS Registry ID: 691191

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CMG Financial: www.cmgfi.com

FHA, VA, and conventional options available. Down payments range from 3.5%-20% down depending on the loan program and number of units. Purchase & rehab options available. 3-6 months of reserves usually required. VHFA participating lender.



Community Bank NA:

<https://cbna.mortgagewebcenter.com/responsive/#/ApplyNow>

First-time homebuyers may be eligible for Community Bank's "No Closing Cost Mortgage" program.

More information on "No Closing Cost Mortgage" program here: <https://cbna.com/home-loans/no-closing-cost-mortgages>

RYAN JENNINGS | BRANCH MANAGER

ryan.jennings@cbna.com

BRATTLEBORO, VT

p 802-257-7961 f 802-257-7661

SPRINGFIELD, VT

P 802-885-4511 f 802-885-1087

Direct Line 802-451-5357 ext. 72051

NMLS# 1428624

cbna.com

Homestead Funding Corp: www.homesteadfunding.com

Offers FHA and conventional including Freddie Mac's "HomePossible" program (which could mean as little as 3.5% or 5% down respectively.) 50%-75% of rental income can be used as qualifying income, depending on the loan program, number of units, and cash reserves of the borrower. FHA 203K or Fannie Mae HomeStyle loans available for purchase & renovation projects.

Fannie Mae HomeStyle: <https://singlefamily.fanniemae.com/originating-underwriting/mortgage-products/homestyle-renovation>

Nicholas Cattell

(NMLS ID 2080923)

ncattell@homesteadfunding.com

Seder Team

Homestead Funding Corp. (NMLS 3232)

518-265-9538

Mascoma Bank: www.mascomabank.com

Borrowers can put less than 20% down with PMI. Portfolio loans can require as little as 5% down. Purchase & rehab options available. First-time homebuyers can get up to \$4,000 of help from Mascoma with closing costs. Housing Our Workforce/Equity Builder participating lender.

Cody Dana | Mortgage Loan Originator | **Mascoma Bank**

P.O. Box 103 | 429 Woodstock Road | Woodstock, VT 05091

Phone: 802-451-0010 | Cody.Dana@mascomabank.com | NMLS #1791451

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<https://calendly.com/cody-dana>

More on Closing cost assistance here: <https://www.mascomabank.com/personal-banking/loans/mortgages/first-time-home-buyer-program/>

New England Federal Credit Union (NEFCU): www.nefcu.com

Allows owner-occupied multifamily units in first-time homebuyer program that covers PMI for borrower (income and non-retirement asset limits may apply.) Depending on the number of units, borrowers can do 0%-15% down. Adjustable rate, conventional, VA, and first-time buyer loan options. Purchase & repair program available (especially good fit with a conventional Freddie Mac "Home Possible" program.) Depending on the loan program, 75% of rental income can be used to qualify. VHFA participating lender.

Useful tool to look up income limit suggested by lender: <https://ami-lookup-tool.fanniemae.com/amilookuptool/>

Annie Rogers

Mortgage Loan Officer | NMLS #202082

141 Harvest Lane, P.O. Box 527, Williston, VT 05495

Phone: 802-764-2651 | Cell: 802-557-7424 | Fax: 802-764-6533

Email: rogers@nefcu.com

Institution NMLS #446767

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Cassandra Ellison

Mortgage Loan Officer | NMLS #2027326
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Cell: 802-233-4377
Email: ellison@nefcu.com

More on NEFCU's "H.O.M.E." Program: <https://www.nefcu.com/borrow/mortgage-loans/first-time-homebuyer.html>

Opportunities Credit Union: www.oppsvt.org

Offers conventional and portfolio loans. Participates with VHFA and Housing Our Workforce/Equity Builder programs for down payment assistance (which can help borrowers meet 15% down payment for 2-unit properties requirement.) 25% down generally required for 3-4 units.

Cynthia Yates

Mortgage Originator



t: (802) 495-5399 | X148
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e: CYates@oppsvt.org
a: oppsvt.org

People's United Bank: www.peoples.com

Offers FHA, VA, or conventional loan for multi-family. VHFA and Housing Our Workforce/Equity Builder participating lender.

Cathy Eakins, Vice President
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NMLS #515966
Residential Lending Officer, CMP
Peoples United Bank
100 Main Street
Brattleboro, VT 05301
Ph. 802.258.4050
Fax 844.258.2121
[APPLY HERE](#)

Prime Lending: www.primelending.com

Offer FHA, VA, and conventional loan options. Conventional offerings include Fannie Mae's "HomeReady" program and Freddie Mac's "Home Possible" program. Depends on the loan program and number of rental units, but 3.5%-25% down payment. VHFA participating lender.

Additional Fannie Mae link: <https://singlefamily.fanniemae.com/originating-underwriting/mortgage-products/homeready-mortgage>

VICTORIA BLODGETT
SENIOR LOAN OFFICER

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Website:www.vbprimelending.com

Direct: 802.975.0350 | Fax: 866.572.4125

126 Main Street, Suite 1C | Ludlow, VT 05149

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Vermont State Employees Credit Union (VSECU): www.vsecu.com

Conventional loans for 1-4 units owner-occupied. As little as 5% down with PMI for 2-units or 15% down for 3-4 units. Reserves after closing may be required. Housing Our Workforce/Equity Builder participating lender.

MICHELLE SHELLY DUPREY

MORTGAGE ORIGINATOR • NMLS # 194769

877.633.3371 • f 802.773.0268 • Toll Free 800.371.5162 • [Vist My Webpage](#)

72 Seward Road, Rutland, VT 05701

www.vsecu.com | [VSECU NMLS # 416195](#)