



## **Multi-Family Lenders Referral List**

### **Brattleboro Savings & Loan: [www.brattbank.com](http://www.brattbank.com)**

Adjustable, portfolio, and conventional loan options.

Participates in Housing Our Workforce/Equity Builder. More information & all lenders can be found here: <https://www.fhlbboston.com/fhlbank-boston/how-members-approved/>

Also check out this BIPOC homeownership opportunity called "Lift Up": <https://www.fhlbboston.com/fhlbank-boston/lift-up-homeownership>

### **Citizens Bank: [www.citizensbank.com](http://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.) Our Home Ready product which would require as little as 3% down and grants of up to \$3,000 available. Our FHA purchase program offers a \$3000 Grant closing cost assistance if the home is purchased in the designated CRA Areas. Housing Our Workforce/Equity Builder participating lender.

Learn more about Citizens Bank's offerings: <https://www.citizensbank.com/learning/mortgage-affordability.aspx>

#### **Michael D Woods**

CRA Mortgage Loan Officer  
NMLS # 21214  
90 N Main Street  
Rochester, NH 03867  
Phone 781-608-8555  
Fax 844-443-3934  
Email [Michael.D.Woods@citizensbank.com](mailto:Michael.D.Woods@citizensbank.com)

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

### **Claremont Savings Bank: [www.claremontsavings.com](http://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. Maximum loan-to-value (LTV) on investment properties is 75%.

#### **Brandy Blackinton**

**Senior Vice President, Retail Lending**

[Bblackinton@claremontsavings.com](mailto:Bblackinton@claremontsavings.com)

Phone: 603-690-2745

NMLS Registry ID: 691191

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## **CMG Financial:** [www.cmgfi.com](http://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.

### **Greg Curry**

Senior Loan Officer

[gcurry@cmgfi.com](mailto:gcurry@cmgfi.com)

**(603) 852-8082**

|

**(603) 852-8082**

69A Island Street, Suite 3, Keene, NH 03431

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NMLS# 772545 | BRANCH NMLS# 1821795 | CORPORATE NMLS# 1820

HOME LOANS SIMPLIFIED

## **Community Bank NA:** <https://cbna.mortgagewebcenter.com/responsive/#/ApplyNow>

Conventional and portfolio loans available for owner-occupied 1-4 units. (3%-25% down depending on the number of units.) 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 III – Vice President  
**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](http://cbna.com)

## **Homestead Funding Corp:** [www.homesteadfunding.com](http://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 for 2-4 units.) 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. Conventional loans require 15% down, limit to 2 units. FHA 203K or Fannie Mae HomeStyle loans available for purchase & renovation projects.

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

More information on “Home Possible” eligibility: <https://sf.freddiemac.com/working-with-us/affordable-lending/home-possible-eligibility-map>

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

*Nicholas Cattell*  
(NMLS ID 2080923)  
[ncattell@homesteadfunding.com](mailto:ncattell@homesteadfunding.com)

**Seder Team**  
Homestead Funding Corp. (NMLS 3232)  
518-265-9538

## **M&T Bank: [www.mtb.com](http://www.mtb.com)**

Offers FHA, VA, or conventional loan and Fannie Mae’s “HomeReady” program for multifamily units. Down payment requirements range from 3.5%-20% depending on the number of units and the loan program. Reserve funds are generally required for multifamily purchases.

More on the “HomeReady” program: <https://singlefamily.fanniemae.com/originating-underwriting/mortgage-products/homeready-mortgage>

**Cathy Eakins**  
Banking Officer Mortgage Originator | NMLS# 515966  
M&T Bank | Mortgage Division  
Brattleboro VT 05301  
OFFICE 802-258-4050 | CELL 802-254-0979 | [www.mtb.com/ceakins](http://www.mtb.com/ceakins)

## **Mascoma Bank: [www.mascomabank.com](http://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](mailto:Cody.Dana@mascomabank.com) | NMLS #1791451

[Apply Now](#)  
[Schedule an Appointment](#)  
<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](http://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.

### ***Cassandra Ellison***

Mortgage Loan Officer | NMLS #2027326

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

Phone: 802-879-8771 | Fax: 802-857-3942

Cell: 802-233-4377

Email: [ellison@nefcu.com](mailto:ellison@nefcu.com)

### ***Martin DiVenuti***

Mortgage Loan Officer | NMLS #1739104

141 Harvest Lane, Williston, VT 05495

Phone: 802-764-2687 | Fax: 802-764-4393 | Cell: 802-318-8818

Email: [divenuti@nefcu.com](mailto:divenuti@nefcu.com)

Institution NMLS #446767

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](http://www.oppsvt.org)**

Offers conventional loans. Participates in FHL Bank of Boston’s Housing Our Workforce/Equity Builder program. 25% down generally required for 3-4 units.

### **Cynthia Yates**

Mortgage Originator





t:

f:

e:

a: (802) 495-5399 | X148

(802) 654-4551

[CYates@oppsvt.org](mailto:CYates@oppsvt.org)

[oppsvt.org](http://oppsvt.org)

## **Prime Lending:** [www.primelending.com](http://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.

**VICTORIA BLODGETT**  
SENIOR LOAN OFFICER

NMLS:179656 | Email:[yblodgett@primelending.com](mailto:yblodgett@primelending.com)

Website:[www.vbprimelending.com](http://www.vbprimelending.com)

Direct: 802.975.0350 | Fax: 866.572.4125

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

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## **Union Bank**

Offers conventional, portfolio, and FHA. FHA offers financing up to 4 units with 3.5% down and allows 75% of rental income from other units to be used to qualify. With 3- and 4-units for FHA there are added requirements for reserves. Participates in FHL Bank of Boston's Housing Our Workforce/Equity Builder program.

## **Kelly Deforge**

NMLS 103643

### **Williston Loan Center**

Senior Mortgage Loan Originator

D: [802.652.2985](tel:802.652.2985)

C: [802.318.7395](tel:802.318.7395)

[KDeforge@UBlocal.com](mailto:KDeforge@UBlocal.com)

[https://www.ublocal.com/team\\_member/kelly-deforge/](https://www.ublocal.com/team_member/kelly-deforge/)

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