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VHFA HONORS TOP MORTGAGE LOAN ORIGINATORS, LENDING INSTITUTIONS FOR FY2007

BURLINGTON— Vermont Housing Finance Agency is pleased to announce its top mortgage loan originators for fiscal year 2007: **Michelle Shambo**, Chittenden Bank, Middlebury, Addison County; **Wendy Chenaille**, Bank of Bennington, Bennington, Bennington County; **Cathy Clark**, Northeast Home Loan/Passumpsic Bank, St. Johnsbury, Caledonia and Essex counties; **Jeanne Boucher**, New England Federal Credit Union, South Burlington, Chittenden and Grand Isle counties; **Carol McKinney**, New England Federal Credit Union, St. Albans, Franklin County; **Wanda Allaire**, Universal Mortgage Corp., Morrisville, Lamoille County; **Wanda French**, Universal Mortgage Corp., Barre, Orange County; **Hope Colburn**, Community National Bank, Barton, Orleans County; **Laurie Laliberte**, Chittenden Bank, Rutland, Rutland County; **Lee Youngman**, Vermont State Employees Credit Union, Berlin, Washington County; **Cathy Eakins**, Chittenden Bank, Brattleboro, Windham County; and **Kathy Sarnes**, Connecticut River Bank, Springfield, Windsor County.

"We rely on loan originators at VHFA participating lenders to act as our mortgage sales force," explained VHFA Executive Director Sarah Carpenter. "We're pleased to have originators like these on our team."

The Agency's top five lending institutions for 2007 are: **New England Federal Credit Union**, first; **Chittenden Bank**, second; **Universal Mortgage Corp.**, third; **Community National Bank**, fourth; and **Mortgage Financial Inc.**, fifth.

VHFA has 38 participating lending institutions around the state that help homebuyers qualify for VHFA mortgage loans. VHFA has several home mortgage loan programs, all of which have income and purchase-price limits. A list of participating lenders and information about VHFA's programs and interest rates can be found on the Agency's Web site: www.vhfa.org.

VHFA was created by the Vermont Legislature in 1974 to finance and promote affordable housing opportunities for low- and moderate-income Vermonters. Since its inception, the Agency has helped more than 25,000 Vermont households with affordable mortgages and financed the development of nearly 7,000 affordable rental units.