

CASA MATRIX - TWIN CITIES METRO AREA

Markets Targeted through CASA Initiatives

1. Emerging Markets

- Households of Color or Hispanic Ethnicity.
- Pilots endorsed by the Emerging Markets Homeownership Initiative (EMHI).

2. Single Headed Households

- A family with one adult householder, no spouse/partner in the household, and one or more dependents in the household.

3. Workforce Housing (see individual initiatives)

- New construction in Target Counties*
- New construction in approved developments
- Homes sold by government or non-profit agencies
- Homes with long-term affordability including Community Land Trust and deed restricted homes
- Approved employer-based initiatives
- Neighborhood/Community revitalization efforts
- Foreclosure Remediation

* Metro Area Target Counties: Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Sherburne, Washington, Wright



Twin Cities Metro Area

Geographic Focus	Description of CASA Initiative	Offers:	Lenders / Contacts
		HOME HELP	
Twin Cities Metro Area 11-County Metro	<p style="text-align: center;">Alerus Affordable Home Ownership in Minnesota</p> <ul style="list-style-type: none"> • The Initiative Targets: <ul style="list-style-type: none"> ○ Emerging Markets ○ Single Headed Households ○ Workforce Housing - the initiative targets new construction and significant rehabilitation. New construction in Anoka, Carver, Hennepin, Scott & Washington counties. Significant rehabilitation within the Light Rail Corridor and Nokomis area. • Community Partners: PRG, Inc., Nokomis Organization for Affordable Housing • CASA income and house price limits apply • Homebuyer Training Required • Initiative Expires on May 1, 2011 	YES	<p>Residential Mortgage Group, a division of Alerus Financial</p> Adam Farrell, 952-417-8473 Patty McLain, 952-417-8460 Cheryl Olmscheid, 952-417-8487 Brian Parkinson, 952-847-9834 Peggy Ryan, 952-417-8474 Rollin Thornton, 651-203-8311 Pat Gleason, 952-847-9834
Twin Cities Metro Area	<p style="text-align: center;">Advisor's Mortgage Welcome Home</p> <ul style="list-style-type: none"> • The Initiative Targets: <ul style="list-style-type: none"> ○ Emerging Markets ○ Single Headed Households ○ Workforce Housing - the initiative targets newly constructed homes located in Carver, Hennepin, and Ramsey Counties. • Community Partners: Powderhorn Residence Group, Merit Title, Center for Energy and Environment, K. Hovanian • CASA income and house price limits apply • Homebuyer Training Required • Initiative Expires on November 1, 2010 	YES	<p>Advisor's Mortgage, LLC</p> Michael Lattery, 612-270-9039

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Twin Cites Metro Area	<p>American Family Mortgage Low Cost Home</p> <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> Emerging Markets Community Partners: Lao Family Community of Minnesota, Lao Assistance Center of Minnesota, Wat Lao Minnesota, Wat Lao Minneapolis, Wat Lao Munisidhammaram CASA income and house price limits apply Homebuyer Training Required Initiative Expires on May 1, 2011 	YES	<p>American Family Mortgage</p> <p>Thomas Cary, 952-698-3356 Sonny Syonesa, 952-698-3353 Angela Hensley, 952-698-3328 Sithya Khieu, 952-250-2388 Pat Cadwell, 952-698-3307 Charles Ruffin, 952-698-3330</p>
Twin Cites Metro Area	<p>Bank of America Home Loans, CASA House Minnesota</p> <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> Emerging Markets Single Headed Households Community Partners: Neighborhood Development Alliance, Powderhorn Residence Group, Community Neighborhood Housing and Minnesota Title Co. CASA income and house price limits apply Homebuyer Training Required Initiative Expires on May 1, 2011 	YES	<p>Bank of America Home Loans</p> <p>Bryce Plocharz, 763-780-7505 Nelson Valenzuela, 612-285-7300 Mike Cass, 612-285-7310 Denny Bennett, 612-285-7312 Ross Budd, 763-780-7510 Kim Zinda, 715-220-8717</p>
<p>Twin Cites Metro Area</p> <hr/> <p>Northfield New Prague</p>	<p>Bell Mortgage Dream Maker</p> <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> Emerging Markets Single Headed Households Workforce Housing – the initiative targets newly constructed and bank owned/foreclosed homes in Minnesota Housing Targeted Counties. Community Partner: East Edina Housing Foundation CASA income and house price limits apply Homebuyer Training Required Initiative Expires on June 1, 2011 	YES	<p>Bell Mortgage</p> <p>Kathy Harrison, 952-893-0865 } Alec Grebis } Mary Kay McNee } Cheryl Stuntebeck, 952-591-1880 } Eric Bloomstrand } Mikal Knotek } Don Huhn, 952-746-4800 } Mary Dack } Connie Hess } Lu Gronseth, 952-808-0788 } Keenan Raverty, 651-209-2650 } Nancy Hostetler, 612-374-9907 } Nathan Marsten } Dan Dikken, 763-549-1880 } John Hastings } Debbie French, 320-258-2300 }</p>
Twin Cites Metro Area	<p>Bremer Bank's 11-County Metro CASA Initiative</p> <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> Emerging Markets Single Headed Households Workforce Housing – the initiative targets community land trust homes, existing homes through the Roseville Senior Housing Regeneration Program, and homes sold by government or non-profit agencies. Community Partners: City of Lakes CLT, Two Rivers CLT, Greater Metropolitan Housing Corp and Anoka County Community Action CASA income and house price limits apply Homebuyer Training Required Initiative Expires on May 1, 2011 	YES	<p>Bremer Bank</p> <p>Vickie Rearden, 651-259-2510 Rebecca Becker, 763-389-2020</p>

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Twin Cites Metro Area	Brooklyn Park Homebuyer Initiative <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> Emerging Markets Workforce Housing - New construction or significant rehabilitation located in Hennepin County CASA income and house price limits apply Homebuyer Training Required Initiative Expires on September 1, 2011 	YES	1. Bremer Bank Vickie Rearden, 651-259-2510
		YES	2. MidCountry Mortgage Kim Quayson, 651-789-3792 Carolyn Rice, 651-789-3766
		YES	3. U.S. Bank Home Mortgage Aaron Nelson, 651-746-8300 Jeff Zopf, 651-746-8317 Jeff Gessell, 612-378-7115 Barbara Graham, 763-536-5304
		YES	4. Wells Fargo Home Mortgage Lynn Bohm, 763-424-1540 Soye Chalthe, 612-501-6435 Brian Warhol, 612-752-5764
		YES	5. Clearwater Mortgage Brian Nelson, 952-428-6749
		YES	6. Lake Area Mortgage Eric Otterness, 651-209-2900
		YES	7. Bell Mortgage Eric Bloomstrand, 952-277-3009 Nancy Hostetler, 612-374-9911
		YES	8. River City Mortgage Hudson Murphy, 651-259-4108 Chris Larson, 651-406-5000
		NO	9. M & I Bank Sandy Surette-Lynne, 763-488-5965
Twin Cites Metro Area St. Paul	City of St. Paul's City Living/MN Housing CASA Initiative <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> Emerging Markets Single Headed Households Workforce Housing – the initiative targets Foreclosure Remediation Community Partners: Dayton's Bluff Neighborhood Housing Services, East Side Neighborhood Development Corporation, Neighborhood Development Alliance, Greater Frogtown Community Development Corporation, and Rondo Community Land Trust CASA income and house price limits apply Homebuyer Training Required Initiative Expires on March 1, 2011 	NO	City of St. Paul HRA Ed Niewinski, 651-266-6620
Twin Cites Metro Area	Cornerstone Mortgage 11-County Metro <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> Emerging Markets Single Headed Households Workforce Housing – the initiative targets Foreclosure Remediation Community Partners: Community Neighborhood Housing Services, Three Rivers Community Action, Central MN Housing Partnership, Washington County HRA, GMHC CASA income and house price limits apply Homebuyer Training Required Initiative Expires on July 1, 2011 	YES	Cornerstone Mortgage Company Darcy McDonald, 952-808-0042 Elizabeth Vaughan, 952-808-0042 Carrie Guarrero, 952-808-2810

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Twin Cities Metro Area	<p>Edina Realty Affordable Loan Initiative</p> <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> Emerging Markets Single Headed Households Workforce Housing - Foreclosure Remediation Community Partners: Community Action Partnership of Suburban Hennepin and Neighborhood Development Alliance CASA income and house price limits apply Homebuyer Training Required Initiative Expires on April 1, 2011 	YES	<p>Edina Realty Mortgage</p> <p>Scott Harris, 952-476-3443 Kara Egan, 952-924-8771 Jeff Long, 952-928-5061 Tyler Zimmerman, 952-927-1613</p>
Twin Cities Metro Area	<p>Fairway Independent Mortgage Home Sweet Home MN</p> <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> Emerging Markets Single Headed Households Workforce Housing – the initiative targets newly constructed homes located in Minnesota Housing Targeted Counties. Community Partners: Community Action Partnership of Suburban Hennepin, Scott County HRA, Carver County HRA, Plymouth HRA, Anoka County Community Action Program, Ramsey County Community & Economic Development, Hennepin County Housing Community Works & Transit, Northwest Community Revitalization Corp., and Washington County HRA. CASA income and house price limits apply Homebuyer Training Required Initiative Expires on November 1, 2010 	YES	<p>Fairway Independent Mortgage Corp.</p> <p>Randy Cullen, 952-851-8962 Kate Wilson, 952-851-8963 Nancy Healy, 952-851-8990 Kristin Wilson, 952-851-8984 Larry Wheelock, 612-799-6280 Barbara Crea, 952-851-8992 Tim Zemanovic, 952-851-8979 Stacy Vasend, 952-851-8977</p>

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Twin Cites Metro Area Anoka County Sherburne County Wright County	Klein Bank NW Metro Revitalization Housing Initiative <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> This Workforce Housing initiative targets new construction or significant rehabilitation in Anoka, Sherburne and Wright Counties and Foreclosure Remediation Community Partners: City of Big Lake, Wright County Community Action, Minnesota Real Estate Advisors, Exit Now Realty ReMax A-1 Excellence, ReMax Integrity, Victory Realty, and ReMax Associates Plus CASA income and house price limits apply Initiative Expires on June 1, 2011 	YES	Klein Bank Joel Muehlberg, 763-263-2100 Suzi Louisiana, 763-684-5519 Sherri Dehn, 763-684-5518 Paul Olson, 763-515-5402
Twin Cites Metro Area Scott County Carver County	KleinBank SW Metro Revitalization Housing Initiative <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> This Workforce Housing initiative targets new construction or significant rehabilitation in Scott and Carver Counties and Foreclosure Remediation Community Partners: Carver County CDA, Counselor Realty, Chesnut Realty, Keller Williams Premier Realty, ReMax Edge and ReMax Action West CASA income and house price limits apply Homebuyer Training Required 	YES	KleinBank Ramona Bischof, 952-361-5325 Alan Henninger, 952-442-7215 Paula Schooley, 952-974-3482 Sandi Tietz, 952-361-3881 Greg Johnson, 952-361-5363 Rose Thies, 952-467-5229
Twin Cites Metro Area	Lake Area Mortgage CASA Initiative <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> Emerging Markets Single Headed Households Community Partners: Neighborhood Housing Services of Minneapolis, Neighborhood Development Alliance and Rondo Community Land Trust CASA income and house price limits apply Homebuyer Training Required Initiative Expires on October 1, 2010 	YES	Lake Area Mortgage Eric Otterness, 651-209-2912

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Twin Cites Metro Area	LendSmart Mortgage Minnesota Opportunity Program <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> Emerging Markets Single Headed Households Community Partners: Community Neighborhood Housing Services and Kootasca Community Action Partnership CASA income and house price limits apply Homebuyer Training Required Initiative Expires on August 1, 2011 	YES	LendSmart Mortgage Scott Flaherty Jeff Wetzel Joe Olson Jon Lahr Bill Malark } 763-201-6900 Phil Zastrow Nate Radoush Colin Cherry Qwon Hargrove
			Val McKay, 651-247-9982 Steve Brand, 715-377-4772 Jim Lis, 763-427-4116 Michael Dietrich, 651-203-1803
			Dan Bengtson Shawn Vaiana } 952-942-8502 Melissa Hall Mike Ruhland
			Eric Peterson Jessica Liu } 651-631-4919 Mike Christian
Twin Cites Metro Area	Marketplace Home Mortgage - Emerging Markets for Hennepin & Ramsey <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> Emerging Markets Workforce Housing - the initiative targets significant rehabilitation and foreclosure remediation Community Partners: Hmong Village, Remax "We Team" and Real Estate Masters CASA income and house price limits apply Homebuyer Training Required Initiative Expires on August 1, 2011 	YES	Marketplace Home Mortgage Chad Holte, 952-426-7222 Tom Reichenbach, 651-255-6501 Jon Peterson, 763-235-6500 Mike Bergom, 651-439-4941 Bjorn Burnevik, 763-416-9387 Michael Johnson, 218-722-4377 Matt Cain, 952-426-4810
Twin Cites Metro Area	MidCountry CASA <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> Emerging Markets Single Headed Households Community Partners: Powderhorn Residence Group, Neighborhood Development Center, Minnesota Home Ownership Center CASA income and house price limits apply Homebuyer Training Required Initiative Expires on March 1, 2011 	YES	MidCountry Bank Twila Hanks, 952-653-5013 Kim Quayson, 651-789-3792 Janelle Kuznia, 952-653-5014 John Pestka, 952-351-5421

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Twin Cites Metro Area	Minnesota Housing FHA 203 Streamlined (K) <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> Workforce Housing Foreclosure Remediation Community Partner: Minnesota Housing CASA income and house price limits apply Homebuyer Training Required Initiative Expires on August 1, 2011 	YES	1. Cornerstone Mortgage Company Darcy McDonald, 952-808-0042 Carrie Guarrero, 952-808-2810
		YES	2. Bremer Bank Sue Elkins, 651-734-4327
		YES	3. Community Bank Mankato Deb Ikier, 507-385-4452
		NO	4. City of St. Paul HRA Ed Niewinski, 651-266-6621
		YES	5. Lake Area Mortgage
		NO	6. Lake State Federal Credit Union Vanessa McWilliams, 877-351-1339 ext. 4550
Twin Cites Metro Area	Mortgage & Investment Consultants Midtown Metro <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> Emerging Markets Community Partners: Powderhorn Residence Group Edina Title, and Midtown Global Market CASA income and house price limits apply Homebuyer Training Required Initiative Expires on May 1, 2011 	YES	Mortgage & Investment Consultants Michael Dietrich, 651-206-3377 Marcus Downs, 651-867-0719
Twin Cites Metro Area	Mortgages Unlimited Home Opportunities <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> Emerging Markets Single Headed Households Community Partners: Neighborhood Development Alliance, Hispanic Chamber of Commerce of Minnesota CASA income and house price limits apply Homebuyer Training Required Initiative Expires on August 1, 2011 	YES	Mortgages Unlimited Alan Sakry, 763-416-2659
Twin Cites Metro Area	PHH Home Loans - A Dream Home For You <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> Emerging Markets Single Headed Households Community Partner: Neighborhood Development Alliance CASA income and house price limits apply Homebuyer Training Required Initiative Expires on December 1, 2010 	YES	PHH Home Loans Jody Hippen, 651-263-0896 Doreen Drake, 651-276-3141 Lisa Kosse, 651-683-8216 Jerome Nelson, 952-844-6042 Lonnie Kelly, 952-402-9797 Kurt Timm, 763-684-4900 Julie Piper, 763-792-6510 Vicki Boeddeker, 952-844-6454 Matt Weber, 612-850-6915 Steve Bilcik, 612-728-2293 Lisa Sorgdrager, 612-481-5513 Tyler Anderson, 763-550-7507 Ron Monroe, 763-477-6280 Steve Bevan, 651-690-8546 Josh Cambell, 651-430-7792 Shelly Hanson, 651-402-4883 Alexandra Nelson, 651-442-6218 Tom Lehmann, 651-730-2520 Julie Brix, 320-258-6701

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Twin Cites Metro Area	<p>Prospect Mortgage - Helping Through Existing Homes</p> <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> Emerging Markets Single Headed Households Community Partners: Powderhorn Residence Group and Minnesota Home Ownership Center CASA income and house price limits apply Homebuyer Training Required Initiative Expires on June 1, 2011 	YES	<p>Prospect Mortgage</p> <p>Liz Peter, 651-341-6705 John Loomans, 612-281-1001 Chad Weiss, 612-597-3879 Ron Johnson, 612-590-7641 Deb Brengman, 651-353-8531 Dennis Mohagen, 612-245-3164 Pablo Silva, 952-457-4056 Cliff Morse, 612-961-8796</p>
Twin Cites Metro Area	<p>River City Mortgage & Financial Homeownership Initiative</p> <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> Emerging Markets Single Headed Households Workforce Housing - the initiative targets foreclosure remediation. Community Partners: Neighborhood Housing Services of Minneapolis, Neighborhood Development Alliance, Rondo Community Land Trust and Community Neighborhood Housing Services. CASA income and house price limits apply Homebuyer Training Required 	YES	<p>River City Mortgage & Financial</p> <p>Tamara Hoffman, 952-820-3256 Lindy Rood, 651-406-5000 Eunice Hallet, 651-406-5000</p>
Twin Cites Metro Area	<p>Summit Mortgage Community Outreach</p> <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> Emerging Markets Single Headed Households Community Partners: Community Neighborhood Housing Services CASA income and house price limits apply Homebuyer Training Required Initiative Expires on August 1, 2011 	YES	<p>Summit Mortgage Corporation</p> <p>Darren Lindquist, 763-229-4561 Peter Bolye, 612-701-6816 Shelly Jaax, 952-835-9353 Georgia Shedd, 651-762-8001 Jason Byington, 612-860-3445 Brenda Hajicek, 763-754-7774 Eric Anderson, 952-858-8000</p>
Twin Cites Metro Area	<p>Universal Mortgage Company CASA Initiative</p> <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> Emerging Markets Workforce Housing - the initiative targets foreclosure remediation. Community Partners: Homes and More Realty, Counselor Realty, and Empire Realty. CASA income and house price limits apply Homebuyer Training Required Initiative Expires on March 1, 2011 	YES	<p>Universal Mortgage Company</p> <p>Matt Cain, 763-439-2264</p>

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		HOME HELP	
Twin Cites Metro Area	<p align="center">US Bank 7-County Metro Area</p> <ul style="list-style-type: none"> • The Initiative Targets: <ul style="list-style-type: none"> ○ Emerging Markets ○ Single Headed Households ○ Workforce Housing – the initiative targets community land trust homes. The CLT partners are City of Lakes Community Land Trust, West Hennepin Affordable Housing Land Trust (Homes Within Reach) and Two Rivers Community Land Trust. • Community Partners: Powderhorn Residents Group, ACORN, Community Action for Suburban Hennepin, NHS of Minneapolis, Community Neighborhood Housing Services, Anoka County Community Action Program and Minneapolis Urban League. • CASA income and house price limits apply • Homebuyer Training Required • Initiative Expires on September 1, 2011 	YES	<p>US Bank Home Mortgage</p> <p>Jeff Zopf, 651-746-8317 Jeff Gessell, 612-378-7115 Kathy Luebke, 651-778-2617 Aaron Nelson, 651-746-8300</p>
Twin Cites Metro Area	<p align="center">Wells Fargo 11-County Metro</p> <ul style="list-style-type: none"> • The Initiative Targets: <ul style="list-style-type: none"> ○ Emerging Markets ○ Single Headed Households ○ Workforce Housing – the initiative targets newly constructed and rehabilitated homes located in Minnesota Housing Targeted Counties, community land trust homes, and homes sold by government or non-profit agencies. • Community Partners: Neighborhood Development Alliance and Powderhorn Residents Group • CASA income and house price limits apply • Homebuyer Training Required • Initiative Expires on August 1, 2011 	YES	<p>Wells Fargo Home Mortgage</p> <p>Pearl DuSha, 612-316-4810 Deborah Young, 651-205-5570 Al Macphail, 651-205-7733 Tracy Nooner, 612-316-2429 Greg Hillesheim, 651-205-8128 Lynn Bohm, 763-424-1540</p>