

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

* Borrowers are not required to be a member of a targeted population group to be eligible for a CASA loan.

Twin Cities Metro Area

Geographic Focus	Description of CASA Initiative	Offers:	Lenders / Contacts
		HOME HELP	
Twin Cities Metro Area 11-County Metro	Alerus Affordable Home Ownership in Minnesota <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 Metro and Greater MN Income and Purchase Price Limits • Homebuyer Training Required • Initiative Expires on May 1, 2012 	YES	Residential Mortgage Group, a division of Alerus Financial Peggy Ryan, 952-417-8474 Cheryl Olmsheid, 952-417-8487 Brian Parkinson, 952-847-9834 Rollin Thorton, 651-203-8311 Sunny Nelson, 952-417-8450 Marilyn Roelofs, 952-417-8485 Curt Conrad, 952-847-9824 Pat Gleason, 952-847-9834 Sam Giannakakis, 952-417-8484 Mary Taylor, 612-940-7654
Twin Cities Metro Area	Bank of America Home Loans, CASA House Minnesota <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 Metro and Greater MN Income and Purchase Price Limits • Homebuyer Training Required • Initiative Expires on May 1, 2012 	YES	Bank of America Home Loans Chad Selberg, 612-716-7837 Janelle Schartz, 612-978-4561 Jena Stanislawski, 763-568-1096 Melanie Benjamin, 651-261-4789 Lynn Elkin, 612-998-1738 Lisa Schreifels, 320-249-7047

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		HOME HELP	
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 Metro and Greater MN Income and Purchase Price Limits Homebuyer Training Required Initiative Expires on May 1, 2012 	YES	<p>Bremer Bank</p> <p>Vickie Rearden, 651-259-2510 Rebecca Becker, 763-389-2020 Mark Miron, 651-702-7231 Esther Drew, 763-569-2617 Carolyn Rice, 651-486-3248</p>
Twin Cites Metro Area	<p>Brooklyn Park Homebuyer Initiative</p> <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 Metro and Greater MN Income and Purchase Price Limits Homebuyer Training Required Initiative Expires on September 15, 2012 	YES	<p>1. Bremer Bank</p> <p>Carolyn Rice, 651-486-3248 Vickie Rearden, 651-259-2510</p>
		YES	<p>2. MidCountry Mortgage</p> <p>Kim Quayson, 651-789-3792</p>
		YES	<p>3. U.S. Bank Home Mortgage</p> <p>Aaron Nelson, 612-616-2077 Jeff Zopf, 651-746-8317 Jeff Gessell, 612-378-7115 Barbara Graham, 763-536-5304</p>
		YES	<p>4. Wells Fargo Home Mortgage</p> <p>Lynn Bohm, 763-424-1540 Soye Chalte, 612-501-6435 Brian Warhol, 612-752-5764</p>
		YES	<p>5. Clearwater Mortgage</p> <p>Brian Nelson, 952-428-6749</p>
		YES	<p>6. Lake Area Mortgage</p> <p>Eric Otterness, 651-209-2900</p>
		YES	<p>7. Bell Mortgage</p> <p>Eric Bloomstrand, 952-277-3009 Nancy Hostetler, 612-374-9911</p>
Twin Cites Metro Area	<p>Cornerstone Mortgage 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 Foreclosure Remediation Community Partners: Community Neighborhood Housing Services, Three Rivers Community Action, Central MN Housing Partnership, Washington County HRA, GMHC CASA Metro and Greater MN Income and Purchase Price Limits Homebuyer Training Required Initiative Expires on September 15, 2012 	YES	<p>Cornerstone Mortgage Company</p> <p>Darcy McDonald, 952-808-0042 Elizabeth Vaughan, 952-808-0042 Carrie Guarrero, 952-808-2810</p>

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Twin Cites 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 Metro and Greater MN Income and Purchase Price Limits Homebuyer Training Required Initiative Expires on May 1, 2012 	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 Cites 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 Metro and Greater MN Income and Purchase Price Limits Homebuyer Training Required Initiative Expires on November 1, 2011 	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>
<p>Twin Cites Metro Area</p> <hr/> <p>Scott County Carver County Dakota County Hennepin County</p>	<p>KleinBank SW Metro Revitalization Housing Initiative</p> <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 Partner: Carver County CDA CASA Metro and Greater MN Income and Purchase Price Limits Homebuyer Training Required Initiative Expires on September 15, 2012 	YES	<p>KleinBank</p> <p>Ramona Bischof, 952-361-5325</p>
Twin Cites Metro Area	<p>Lake Area Mortgage CASA Initiative</p> <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 Metro and Greater MN Income and Purchase Price Limits Homebuyer Training Required Initiative Expires on October 1, 2011 	YES	<p>Lake Area Mortgage</p> <p>Eric Otterness 651-209-2900 Joy Bender Eric Crouch Brian Lindstrom Chuck Johnson Michelle Shull Jim Peterson Joe Lanser Mark Gobran</p> <p style="text-align: right;">}</p>

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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 Metro and Greater MN Income and Purchase Price Limits Homebuyer Training Required Initiative Expires on September 15, 2012 	YES	LendSmart Mortgage Scott Flaherty 763-201-6900 Jeff Wetzel Joe Olson Jon Lahr Bill Malark } Phil Zastrow Nate Radoush Colin Cherry Qwon Hargrove Dean Larson
			Val McKay, 651-247-9982 Steve Brand, 715-377-4772 Jim Lis, 763-427-4116 Michael Dietrich, 651-203-1803 Deb Brengman Muelken, 651-353-8531
			Dan Bengtson 952-942-8502 Shawn Vaiana } Melissa Hall Mike Ruhland
			Eric Peterson 651-631-4919 Jessica Liu } 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 Metro and Greater MN Income and Purchase Price Limits Homebuyer Training Required Initiative Expires on August 1, 2011 	YES	Marketplace Home Mortgage Connie Bloom, 952-278-3443 Tom Reichenbach, 651-255-6501 Jon Peterson, 763-235-6500 Joe Bydzovsky, 651-439-4941 Bjorn Burnevik, 763-416-9387 Carin Norman, 952-278-3449 Matt Cain, 952-426-4810 Denise Harrington, 651-739-0292 x 111
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, Minnesota Home Ownership Center, City of Brooklyn Park CASA Metro and Greater MN Income and Purchase Price Limits Homebuyer Training Required Initiative Expires on March 1, 2012 	YES	MidCountry Bank Twila Hanks, 952-653-5013 Janelle Kuznia, 952-653-5014 John Pestka, 952-351-5421
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 Metro and Greater MN Income and Purchase Price Limits Homebuyer Training Required Initiative Expires on September 15, 2012 	YES	1. Cornerstone Mortgage Company Darcy McDonald, 952-808-0042 Carrie Guarrero, 952-808-2810
		YES	2. Bremer Bank Lori Robinson, 651-734-4339
		YES	3. Lake Area Mortgage Eric Otterness, 651-209-2912

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Twin Cites Metro Area	<p>Mortgages Unlimited Home Opportunities</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, CASA Metro and Greater MN Income and Purchase Price Limits Homebuyer Training Required Initiative Expires on September 15, 2012 	YES	<p>Mortgages Unlimited</p> <p>Alan Sakry, 763-416-2659 Kay Halvorson, 651-403-6611 David Fahmann, 612-998-1455</p>
Twin Cites Metro Area	<p>PHH Home Loans - A Dream Home For You</p> <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 Metro and Greater MN Income and Purchase Price Limits Homebuyer Training Required Initiative Expires on December 1, 2011 	YES	<p>PHH Home Loans</p> <p>Buffalo: Kurt Timm, 763-684-4900 Coon Rapids: Julie Piper, 763-792-6510 Edina: Jerome Nelson, 952-844-6042 Edina: Vicki Boeddeker, 952-844-6454 Minneapolis: Jody Hippen, 651-263-0896 Plymouth: Tyler Anderson, 763-550-7507 Rockford: Ron Monroe, 763-477-6280 Shakopee: Lonnie Kelly, 952-402-9797 South of the River: Lisa Kosse, 651-683-8216 St. Cloud: Julie Brix, 320-258-6701 St. Paul: Doreen Drake, 651-276-3141 St. Paul: Steve Bevan, 651-690-8546 White Bear Lake: Shelly Hanson, 651-402-4883 Woodbury: Alexandra Nelson, 651-442-6218 Woodbury: Tom Lehmann, 651-730-2520</p>
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 Metro and Greater MN Income and Purchase Price Limits Homebuyer Training Required Initiative Expires on July 1, 2012 	YES	<p>Prospect Mortgage</p> <p>John Loomans, 612-281-1001 Cliff Morse, 612-961-8796 Kevin Jaunich, 763-245-7645 Hugh Gustafson, 763-286-5487</p>
Twin Cites Metro Area	<p>Pulte/Centex Homes Housing Initiative 2010</p> <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> Workforce Housing - the initiative targets new construction properties in target counties Community Partners: Minnesota Homeownership Center CASA Metro and Greater MN Income and Purchase Price Limits Homebuyer Training Required Initiative Expires on October 1, 2011 	NO	<p>Pulte Mortgage</p> <p>Aaron Scholl, 952-933-8899</p>

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Twin Cites Metro Area	<p align="center">State Bank & Trust 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, City of Brooklyn Park, Neighborhood Development Alliance (NeDA) • CASA Metro and Greater MN Income and Purchase Price Limits • Homebuyer Training Required • Initiative Expires on June 1, 2012 	YES	<p>State Bank & Trust</p> <p>Kathy Harrison, 952-893-0865 Aaron Vang, 952-278-8710 Mary Kay McNee, 952-278-8728 Cheryl Stuntebeck, 952-591-1880 Eric Bloomstrand, 952-277-3009 Mikal Knotek, 952-278-8707 Todd Nowek, 952-278-8750 Karin Wald, 952-278-8762 Pete Ryskamp, 952-277-3030 Don Huhn, 952-746-4800 Mary Dack, 952-746-9369 Connie Hess, 612-750-6326 Lu Gronseth, 952-808-0788 Keenan Raverty, 651-209-2650 Nancy Hostetler, 612-374-9907 Nathan Marsten, 612-374-9909 Dan Dikken, 763-549-1880 John Hastings, 763-862-4899</p>
Twin Cites Metro Area	<p align="center">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 Metro and Greater MN Income and Purchase Price Limits • Homebuyer Training Required • Initiative Expires on September 15, 2012 	YES	<p>Summit Mortgage Corporation</p> <p>Peter Boyle, 612-701-6816 Shelley Jaax, 952-835-9353 Georgia Shedd, 651-762-8001 Brenda Hajicek, 763-754-7774 Eric Anderson, 952-858-8000 Brian Hartman, 952-842-9276 Quan Hargrove, 763-390-7220 Mud Mhiripiri, 651-343-5110 Jeff Anderson, 651-717-4040 Josh Campbell, 612-910-6033 Kevin Lee, 763-421-0548 Matt Olson, 651-262-5122 John Barrows, 763-424-5383 Betsy Lowther, 612-418-3600</p>
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 and Community Action Program. • CASA Metro and Greater MN Income and Purchase Price Limits • Homebuyer Training Required • Initiative Expires on September 1, 2011 	YES	<p>US Bank Home Mortgage</p> <p>Jeff Gessell, 612-378-7115 Kathy Luebke, 651-778-2617 Vincent Jung, 612-728-8308 Allen Smith, 612-378-7108</p>

Geographic Focus	Description of CASA Initiative	Offers:	Lenders / Contacts
		HOME HELP	
Twin Cites Metro Area	<p>Waterstone Mortgage - Making a Difference</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 Metro and Greater MN Income and Purchase Price Limits Homebuyer Training Required Initiative Expires on July 1, 2012 	NO	<p>Waterstone Mortgage</p> <p>JJ Ellingson, 763-300-6876 Blair Mathewson, 763-315-6153 Michele Brandt, 763-315-6238 Keena Maher, 763-315-6149 Liz Peter, 651-341-6705 Angie Sherer, 763-315-6158 Jason Roaldson, 763-315-6147 Ben Bergen, 651-592-6487 Troy Mlenar, 763-315-6144 Steven Goldman, 763-202-8145 George Getsch, 763-746-9920 Paul Wilcox, 763-746-9922 Dan Eveland, 763-202-7600 Craig Anderson, 763-746-9923 Andrey Tsapov, 763-270-8802 Brandon Peterson, 763-746-9925</p>
Twin Cites Metro Area	<p>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 Metro and Greater MN Income and Purchase Price Limits 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>
Twin Cites Metro Area	<p>Wintrust Mortgage 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 Metro and Greater MN Income and Purchase Price Limits Homebuyer Training Required Initiative Expires on November 1, 2011 	YES	<p>Wintrust Mortgage</p> <p>Tamara Hoffman, 952-820-3256 Lindy Rood, 651-406-5000 Eunice Hallet, 651-406-5000</p>