

CASA MATRIX - GREATER MINNESOTA

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.




Central Minnesota


Geographic Focus	Description of CASA Initiative	Offers:	Lenders / Contacts
		HOME HELP	
Central Minnesota Cambridge	Cambridge Heritage Greens BBN <ul style="list-style-type: none"> • This Workforce Housing initiative targets affordable homes in the Heritage Greens development. • Community Partner: Central Minnesota Housing Partnership and Lumber One Avon • Lower income and/or house price limit apply. Contact initiative for specific income and house price limits. • Homebuyer Training Required • Initiative Expires on May 1, 2012 	NO	1. Wells Fargo Home Mortgage Jean Mickelson, 763-689-3048
		NO	2. Bremer Bank Jackie Wessels, 320-656-3331
		NO	3. Mortgages Unlimited, Inc. Angie Gerharson, 763-691-0202
Central Minnesota Brainerd St. Cloud	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 Partners: 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


Geographic Focus	Description of CASA Initiative	Offers:	Lenders / Contacts
		HOME HELP	
Central Minnesota Wright, Sherburne, Stearns & Benton Counties	US Bank Home Mortgage Central MN 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 affordable homes sold by government agencies or non-profits and neighborhood / community revitalization • Community Partners: Central Minnesota Housing Partnership, St. Cloud HRA, and Tri-County Action Program • CASA Metro and Greater MN Income and Purchase Price Limits • Homebuyer Training Required • Initiative Expires on September 1, 2011 	YES	US Bank Home Mortgage Don Welker, 320-203-6477 Sharon Schumacher, 320-259-8383


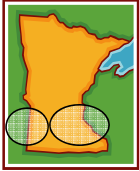
Geographic Focus	Description of CASA Initiative	Offers:	Lenders / Contacts
		HOME HELP	
	Southwest Minnesota		
Southwest Minnesota Hutchinson	2011 Hutchinson Workforce Housing <ul style="list-style-type: none"> • The Initiative Targets: <ul style="list-style-type: none"> ◦ Emerging Markets ◦ Single Headed Households ◦ Workforce Housing Foreclosure Remediation purchase of vacant, short sale or foreclosed homes or such homes acquired/ rehabbed by the HRA or existing homes needing rehabilitation (contact HRA for rehab/home improvement programs) • Community Partner: Hutchinson Housing & Redevelopment Authority (HRA) • CASA program limit applies and maximum purchase price limit is \$190,000 • Hutchinson HRA entry cost assistance available through participating lenders • Homebuyer Training Required • Initiative Expires on June 1, 2012 	YES	1. Wells Fargo Home Mortgage Dan Robertson Joan Johnson Juanita Estrada Paul Garrison } 320-587-5777
		YES	2. Cornerstone Mortgage Company Ian McDonald, 320-587-8111
		YES	3. First Minnesota Bank Lisa Kirkpatrick, 952-908-3830
Southwest Minnesota Hutchinson	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 Partners: 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 Ian McDonald, 320-587-8111
		YES	2. Bremer Bank Lori Robinson, 651-734-4339
		YES	3. Lake Area Mortgage Eric Otterness, 651-209-2912

Geographic Focus	Description of CASA Initiative	Offers: HOME HELP	Lenders / Contacts
	Southeast Minnesota		
Southeast Minnesota Rochester Chatfield Dover Grand Meadow Kasson Pine Island Plainview Spring Valley Zumbrota	<p style="text-align: center;">First Homes</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 and community land trust homes. • Community Partner: First Homes • Lower income and/or house price limit apply. Contact initiative for specific income and house price limits. • Homebuyer Training Required • Initiative Expires on July 1, 2012 	<p style="text-align: center;">NO</p> <p style="text-align: center;">YES</p> <p style="text-align: center;">YES</p> <p style="text-align: center;">YES</p> <p style="text-align: center;">YES</p>	<ol style="list-style-type: none"> 1. Eastwood Bank Kim Novotny, 507-533-6400 Deanne Begin, 507-932-5001 2. Wells Fargo Home Mortgage Pamela Hatcher, 507-533-7913 3. Home Federal Bob Matthews, 507-280-3444 4. Merchants Bank Jeanne Struckman, 507-535-1543 Rhonda Merchlewitz, 507-932-6767 5. US Bank Jim Fritsche, 507-252-8771
Southeast Minnesota Mankato	<p style="text-align: center;">Mankato Workforce Housing</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. Employer-based assistance and gap financing through Minnesota Housing's CRV program may also be available. • Community Partner: Mankato Economic Development Authority • CASA Metro and Greater MN Income and Purchase Price Limits • Homebuyer Training Required • Initiative Expires on September 15, 2012 	<p style="text-align: center;">YES</p> <p style="text-align: center;">YES</p> <p style="text-align: center;">NO</p> <p style="text-align: center;">NO</p> <p style="text-align: center;">YES</p> <p style="text-align: center;">NO</p> <p style="text-align: center;">NO</p>	<ol style="list-style-type: none"> 1. Wells Fargo Home Mortgage Bradley Brozik, 507-387-9225 2. Pioneer Bank Alissa Brekke, 507-625-3268 3. Wells Federal Bank Keith Balster, 507-345-4558 4. US Bank Deanna Henderson, 507-387-9462 5. Community Bank Mankato Justin Giefer, 507-385-4452 6. United Prairie Bank Deb Ikier, 507-386-4823 7. Progrowth Bank Allan Kiefer, 507-344-1737
Southeast Minnesota North Mankato	<p style="text-align: center;">North Mankato Emerging Markets</p> <ul style="list-style-type: none"> • The Initiative Targets: <ul style="list-style-type: none"> ◦ Emerging Markets ◦ Single Headed Households • Community Partner: City of North Mankato • CASA Metro and Greater MN Income and Purchase Price Limits • Homebuyer Training Required • Initiative Expires on January 1, 2012 	<p style="text-align: center;">YES</p> <p style="text-align: center;">YES</p> <p style="text-align: center;">YES</p> <p style="text-align: center;">NO</p>	<ol style="list-style-type: none"> 1. Wells Fargo Home Mortgage Bradley Brozik, 507-387-9225 2. Pioneer Bank Alissa Brekke, 507-625-3268 3. Community Bank Mankato Alyssa Bowers, 507-385-4492 4. United Prairie Bank Deb Ikier, 507-386-4823

Geographic Focus	Description of CASA Initiative	Offers:	Lenders / Contacts
		HOME HELP	
Southeast Minnesota Rochester Olmsted Dodge Fillmore Goodhue Wabasha and Winona Counties	Rochester Community Housing Partnership <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> Emerging Markets Single Headed Households Community Partners: Rochester/Olmsted Community Housing Partnership, Southeast Minnesota Association of Realtors and Three Rivers Community Action <ul style="list-style-type: none"> CASA Metro and Greater MN Income and Purchase Price Limits Homebuyer Training Required Initiative Expires on December 1, 2011 	YES	1. Wells Fargo Home Mortgage Pamela Bleifus Hatcher, 507-533-7913
		YES	2. Home Federal Savings Bank Bob Matthews, 507-280-3444
		YES	3. Merchants Bank Tom Theis, 507-536-3901 Jeanne Struckman, 507-535-1543
		YES	4. Edina Realty Mortgage Kathy Quandt, 507-529-5170 Vickie Philipps, 507-292-4040
		NO	5. Eastwood Bank Amber Hamernick, 507-452-5202 Kim Novotny, 507-424-4660 Holly Eisenman, 507-634-4444 Christina Wooner, 507-545-2111 Melissa Pedretti, 507-896-3179 Barbara Kompelien, 507-689-2151 DeAnne Begin, 507-932-5001
		NO	6. Think Mutual Bank Teresa Dukart, 507-288-3425
		YES	7. PHH Home Loans Serena Powers, 507-252-6710 Sanela Dzumalija, 507-252-6747
		YES	8. Bank of America Jill Savage, 507-252-5626 Doug Gillard, 507-536-3160 Todd Heim, 507-536-3159
		NO	9. Prime Lending Barb Brown, 507-289-8800 Sandy Frank Tom Thomason }
Southeast Minnesota Winona County	Winona Area First-Time Homebuyer Program <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 foreclosed homes in the area. Community Partners: City of Winona CASA Metro and Greater MN Income and Purchase Price Limits Homebuyer Training Required Initiative Expires on January 1, 2012 	NO	1. Merchants Bank Arlene Schwerzler, 507-457-1133 Greg Thrune, 507-457-1133
		NO	2. Eastwood Bank Amber Hamernik, 507-452-5298
		NO	3. Home Federal Savings Bank Jeremy Delger, 507-453-6460

Geographic Focus	Description of CASA Initiative	Offers: HOME HELP	Lenders / Contacts
	Northwest Minnesota		
Northwest Minnesota Beltrami County Bemidji Blackduck Kelliher	Beltrami County Affordable Housing Development 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 newly constructed and rehabilitated homes located in Minnesota Housing Targeted Counties and homes sold by non-profit organizations and government agencies. • Community Partners: Headwaters RDC • CASA Metro and Greater MN Income and Purchase Price Limits • Homebuyer Training Required • Initiative Expires on July 1, 2012 	NO YES YES YES	1. First National Bank Joan Nelson, 218-751-2430 2. Security Bank USA Trey Bowman, 218-751-1510 3. Wells Fargo Bank Anne Kehoe, 218-759-4604 4. Riverwood Bank/Homeland Curt Lundquist, 218-751-5120

Geographic Focus	Description of CASA Initiative	Offers:	Lenders / Contacts
		HOME HELP	
	Northeast Minnesota		
Northeast Minnesota Duluth	Duluth Northern Communities Land Trust <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. • Community Partner: Duluth Northern Communities Land Trust • Lower income and/or house price limit apply. Contact initiative for specific income and house price limits. • Homebuyer Training Required • Initiative Expires on September 15, 2012 	YES	1. North Shore Mortgage Joe Johnson, 218-733-5541
		YES	2. Wells Fargo Home Mortgage Phil Sneve, 218-723-2724
		YES	3. US Bank Home Mortgage Troy Deadrick, 218-723-2820
Northeast Minnesota Duluth	Duluth Workforce Housing <ul style="list-style-type: none"> • This Workforce Housing initiative targets homes in the following neighborhoods: Central Hillside, East Hillside, Endion, Lincoln Park West Duluth, Hawk Ridge Estates, Morgan Park and Foreclosure Remediation. • Community Partner: Duluth Local Initiatives Support Corporation • CASA Metro and Greater MN Income and Purchase Price Limits • Homebuyer Training Required • Initiative Expires on June 1, 2012 	YES	1. North Shore Mortgage Mike Lamminen, 218-733-5543
		YES	2. Wells Fargo Home Mortgage Lori Moe, 218-723-2724
		YES	3. US Bank Home Mortgage Troy Deadrick, 218-723-2820 Gloria Moen, 218-720-1064
Northeast Minnesota Duluth	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 Partners: 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	3. Bremer Bank Lori Robinson, 651-734-4339
		YES	4. Lake Area Mortgage Eric Otterness, 651-209-2912

Geographic Focus	Description of CASA Initiative	Offers:	Lenders / Contacts
		HOME HELP	
Multiple Minnesota Region Initiatives			
Northeast Minnesota Southeast Minnesota 	LendSmart Mortgage Minnesota Opportunity Program <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> This Workforce Housing Initiative targets Foreclosure Remediation 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 Phil Zastrom, 763-201-6900 Andy McGuire, 507-388-7384 Tyler Flowers, 507-388-7384
Southeast Minnesota Southwest Minnesota 	Greater MN Housing Fund EMHI Initiative Pilot Program <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> Emerging Markets Community Partners: Southwest Minnesota Housing Partnership and Three Rivers Community Action, Inc. CASA Metro and Greater MN Income and Purchase Price Limits Homebuyer Training Required Initiative Expires on June 1, 2012 	NO	1. PHH Home Loans Serena Powers, 507-252-6710 Sanela Dzamalija, 507-252-6747 Mary Baymler, 952-844-6300
		YES	2. Wells Fargo Home Mortgage Pamela Bleifus Hatcher, 507-533-7913 Kim Knutson, 507-387-9382
		NO	3. Think Mutual Bank Karen Golberg, 507-536-5914 Jennifer Dunn, 507-536-5909 Kim Taylor, 507-536-5912 Neeta Kamath, 800-288-3425
		YES	4. Pioneer Bank Alissa Brekke, 507-625-3268
		NO	5. Bremer Bank Shawn Bohlsen, 320-231-8131 Deb Blomme, 507-537-0272 Mary Fischer, 507-637-4205 John Michaud, 320-255-7104 Dan Stolt, 320-255-7140 Jackie Wessels, 320-656-3331 Elna Bateman, 320-656-3303
		NO	6. Home Federal Savings Bank Bob Matthews, 507-280-3444 Angie Lee, 507-535-1241
		NO	7. Merchants Bank Martha Grimes, 507-457-1163 Jeanne Struckman, 507-535-1543 Thomas Theis, 507-536-3901
		NO	8. Bank of America Home Loans Barbara Brown, 763-476-3983
		NO	9. Edina Realty Mortgage Dee Olson, 952-928-5360 Kathy Quandt, 507-529-5170 Vicki Phillips, 507-292-4040
		NO	10. Eastwod Bank Kimberly Novotny, 507-424-4660