

# 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	
<b>Twin Cities Metro Area</b> 11-County Metro	<b>Alerus Affordable Home Ownership in Minnesota</b> <ul style="list-style-type: none"> <li>• The Initiative Targets:                             <ul style="list-style-type: none"> <li>○ <a href="#">Emerging Markets</a></li> <li>○ <a href="#">Single Headed Households</a></li> <li>○ Workforce Housing - the initiative targets new construction and significant rehabilitation. New construction in Anoka, Carver, Hennepin, Scott &amp; Washington counties. Significant rehabilitation within the Light Rail Corridor and Nokomis area.</li> </ul> </li> <li>• Community Partners: PRG, Inc., Nokomis Organization for Affordable Housing</li> <li>• <a href="#">CASA Metro and Greater MN Income and Purchase Price Limits</a></li> <li>• Homebuyer Training Required</li> </ul>	YES	<b>Residential Mortgage Group, a division of Alerus Financial</b> 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
<b>Twin Cities Metro Area</b>	<b>American Mortgage and Equity Consultants</b> <ul style="list-style-type: none"> <li>• The Initiative Targets:                             <ul style="list-style-type: none"> <li>○ <a href="#">Emerging Markets</a></li> <li>○ <a href="#">Single Headed Households</a></li> <li>○ Workforce Housing Foreclosure Remediation</li> </ul> </li> <li>• Community Partner: Neighborhood Housing Services of Minneapolis</li> </ul>	YES	<b>American Mortgage and Equity Consultants</b> Darin Ellestad Jim Schlieff Joe Wagner Marc Washburn Phillip Olson Shari Olson, 952-288-7310

Geographic Focus	Description of CASA Initiative	Offers:	Lenders / Contacts
		HOME HELP	
Twin Cites Metro Area	<p><b>Bremer Bank's 11-County Metro CASA Initiative</b></p> <ul style="list-style-type: none"> <li>The Initiative Targets: <ul style="list-style-type: none"> <li><a href="#">Emerging Markets</a></li> <li><a href="#">Single Headed Households</a></li> <li>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.</li> </ul> </li> <li>Community Partners: City of Lakes CLT, Two Rivers CLT, Greater Metropolitan Housing Corp and Anoka County Community Action</li> <li><a href="#">CASA Metro and Greater MN Income and Purchase Price Limits</a></li> <li>Homebuyer Training Required</li> </ul>	YES	<p><b>Bremer Bank</b></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><b>Brooklyn Park Homebuyer Initiative</b></p> <ul style="list-style-type: none"> <li>The Initiative Targets: <ul style="list-style-type: none"> <li><a href="#">Emerging Markets</a></li> <li>Workforce Housing - New construction or significant rehabilitation located in Hennepin County</li> </ul> </li> <li><a href="#">CASA Metro and Greater MN Income and Purchase Price Limits</a></li> <li>Homebuyer Training Required</li> </ul>	YES	<p><b>1. Bremer Bank</b></p> <p>Carolyn Rice, 651-486-3248  Vickie Rearden, 651-259-2510</p>
		YES	<p><b>2. MidCountry Mortgage</b></p> <p>Kim Quayson, 651-789-3792</p>
		YES	<p><b>3. U.S. Bank Home Mortgage</b></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><b>4. Wells Fargo Home Mortgage</b></p> <p>Lynn Bohm, 763-424-1540  Soye Chalte, 612-501-6435  Brian Warhol, 612-752-5764</p>
		YES	<p><b>5. Clearwater Mortgage</b></p> <p>Brian Nelson, 952-428-6749</p>
		YES	<p><b>6. Lake Area Mortgage</b></p> <p>Eric Otterness, 651-209-2900</p>
		YES	<p><b>7. Bell Mortgage</b></p> <p>Eric Bloomstrand, 952-277-3009  Nancy Hostetler, 612-374-9911</p>
Twin Cites Metro Area	<p><b>Cornerstone Mortgage 11-County Metro</b></p> <ul style="list-style-type: none"> <li>The Initiative Targets: <ul style="list-style-type: none"> <li><a href="#">Emerging Markets</a></li> <li><a href="#">Single Headed Households</a></li> <li>Workforce Housing – the initiative targets Foreclosure Remediation</li> </ul> </li> <li>Community Partners: Community Neighborhood Housing Services, Three Rivers Community Action, Central MN Housing Partnership, Washington County HRA, GMHC</li> <li><a href="#">CASA Metro and Greater MN Income and Purchase Price Limits</a></li> <li>Homebuyer Training Required</li> </ul>	YES	<p><b>Cornerstone Mortgage Company</b></p> <p>Darcy McDonald, 952-808-0042  Elizabeth Vaughan, 952-808-0042  Carrie Guarrero, 952-808-2810</p>

Geographic Focus	Description of CASA Initiative	Offers:	Lenders / Contacts
		HOME HELP	
Twin Cites Metro Area	<p><b>Edina Realty Affordable Loan Initiative</b></p> <ul style="list-style-type: none"> <li>The Initiative Targets: <ul style="list-style-type: none"> <li><a href="#">Emerging Markets</a></li> <li><a href="#">Single Headed Households</a></li> <li>Workforce Housing - Foreclosure Remediation</li> </ul> </li> <li>Community Partners: Community Action Partnership of Suburban Hennepin and Neighborhood Development Alliance</li> <li><a href="#">CASA Metro and Greater MN Income and Purchase Price Limits</a></li> <li>Homebuyer Training Required</li> </ul>	YES	<p><b>Edina Realty Mortgage</b></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><b>Fairway Independent Mortgage Home Sweet Home MN</b></p> <ul style="list-style-type: none"> <li>The Initiative Targets: <ul style="list-style-type: none"> <li><a href="#">Emerging Markets</a></li> <li><a href="#">Single Headed Households</a></li> <li>Workforce Housing – the initiative targets newly constructed homes located in Minnesota Housing Targeted Counties.</li> </ul> </li> <li>Community Partners: Community Action Partnership of Suburban Hennepin, Scott County HRA, Carver County HRA, Plymouth HRA, Anoka County Community Action Program, Ramsey County Community &amp; Economic Development, Hennepin County Housing Community Works &amp; Transit, Northwest Community Revitalization Corp., and Washington County HRA.</li> <li><a href="#">CASA Metro and Greater MN Income and Purchase Price Limits</a></li> <li>Homebuyer Training Required</li> </ul>	YES	<p><b>Fairway Independent Mortgage Corp.</b></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> <p>Scott County  Carver County  Dakota County  Hennepin County</p>	<p><b>KleinBank SW Metro Revitalization Housing Initiative</b></p> <ul style="list-style-type: none"> <li>The Initiative Targets: <ul style="list-style-type: none"> <li>This Workforce Housing initiative targets new construction or significant rehabilitation in Scott and Carver Counties and Foreclosure Remediation</li> </ul> </li> <li>Community Partner: Carver County CDA</li> <li><a href="#">CASA Metro and Greater MN Income and Purchase Price Limits</a></li> <li>Homebuyer Training Required</li> </ul>	YES	<p><b>KleinBank</b></p> <p>Ramona Bischof, 952-361-5325</p>
Twin Cites Metro Area	<p><b>Lake Area Mortgage CASA Initiative</b></p> <ul style="list-style-type: none"> <li>The Initiative Targets: <ul style="list-style-type: none"> <li><a href="#">Emerging Markets</a></li> <li><a href="#">Single Headed Households</a></li> </ul> </li> <li>Community Partners: Neighborhood Housing Services of Minneapolis, Neighborhood Development Alliance and Rondo Community Land Trust</li> <li><a href="#">CASA Metro and Greater MN Income and Purchase Price Limits</a></li> <li>Homebuyer Training Required</li> </ul>	YES	<p><b>Lake Area Mortgage</b></p> <p>Eric Otterness 651-209-2900  Joy Bender  Eric Crouch  Brian Lindstrom  Chuck Johnson  Michelle Shull  Jim Peterson  Joe Lanser  Brandon Peterson  Mark Gobran</p>

Geographic Focus	Description of CASA Initiative	Offers:	Lenders / Contacts
		HOME HELP	
Twin Cites Metro Area	<b>LendSmart Mortgage Minnesota Opportunity Program</b> <ul style="list-style-type: none"> <li>The Initiative Targets: <ul style="list-style-type: none"> <li><a href="#">Emerging Markets</a></li> <li><a href="#">Single Headed Households</a></li> </ul> </li> <li>Community Partners: Community Neighborhood Housing Services and Kootasca Community Action Partnership</li> <li><a href="#">CASA Metro and Greater MN Income and Purchase Price Limits</a></li> <li>Homebuyer Training Required</li> </ul>	YES	<b>LendSmart Mortgage</b> 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	<b>Marketplace Home Mortgage - Emerging Markets for Hennepin &amp; Ramsey</b> <ul style="list-style-type: none"> <li>The Initiative Targets: <ul style="list-style-type: none"> <li><a href="#">Emerging Markets</a></li> <li>Workforce Housing - the initiative targets significant rehabilitation and foreclosure remediation</li> </ul> </li> <li>Community Partners: Hmong Village, Remax "We Team" and Real Estate Masters</li> <li><a href="#">CASA Metro and Greater MN Income and Purchase Price Limits</a></li> <li>Homebuyer Training Required</li> </ul>	YES	<b>Marketplace Home Mortgage</b> 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	<b>MidCountry CASA</b> <ul style="list-style-type: none"> <li>The Initiative Targets: <ul style="list-style-type: none"> <li><a href="#">Emerging Markets</a></li> <li><a href="#">Single Headed Households</a></li> </ul> </li> <li>Community Partners: Powderhorn Residence Group, Minnesota Home Ownership Center, City of Brooklyn Park</li> <li><a href="#">CASA Metro and Greater MN Income and Purchase Price Limits</a></li> <li>Homebuyer Training Required</li> </ul>	YES	<b>MidCountry Bank</b> Twila Hanks, 952-653-5013 Janelle Kuznia, 952-653-5014 John Pestka, 952-351-5421

Geographic Focus	Description of CASA Initiative	Offers:	Lenders / Contacts
		HOME HELP	
Twin Cites Metro Area	<b>Minnesota Housing FHA 203 Streamlined (K)</b> <ul style="list-style-type: none"> <li>The Initiative Targets: <ul style="list-style-type: none"> <li>Workforce Housing Foreclosure Remediation</li> </ul> </li> <li>Community Partner: Minnesota Housing</li> <li><a href="#">CASA Metro and Greater MN Income and Purchase Price Limits</a></li> <li>Homebuyer Training Required</li> </ul>	YES	<b>1. Cornerstone Mortgage Company</b> Darcy McDonald, 952-808-0042 Carrie Guarrero, 952-808-2810
		YES	<b>2. Bremer Bank</b> Lori Robinson, 651-734-4339
		YES	<b>3. Lake Area Mortgage</b> Eric Otterness, 651-209-2912
Twin Cites Metro Area	<b>Mortgages Unlimited Home Opportunities</b> <ul style="list-style-type: none"> <li>The Initiative Targets: <ul style="list-style-type: none"> <li><a href="#">Emerging Markets</a></li> <li><a href="#">Single Headed Households</a></li> </ul> </li> <li>Community Partners: Neighborhood Development Alliance,</li> <li><a href="#">CASA Metro and Greater MN Income and Purchase Price Limits</a></li> <li>Homebuyer Training Required</li> </ul>	YES	<b>Mortgages Unlimited</b> Alan Sakry, 763-416-2659 Kay Halvorson, 651-403-6611 David Fahmann, 612-998-1455
Twin Cites Metro Area	<b>PHH Home Loans - A Dream Home For You</b> <ul style="list-style-type: none"> <li>The Initiative Targets: <ul style="list-style-type: none"> <li><a href="#">Emerging Markets</a></li> <li><a href="#">Single Headed Households</a></li> </ul> </li> <li>Community Partner: Neighborhood Development Alliance</li> <li><a href="#">CASA Metro and Greater MN Income and Purchase Price Limits</a></li> <li>Homebuyer Training Required</li> </ul>	YES	<b>PHH Home Loans</b> 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
Twin Cites Metro Area	<b>Pulte/Centex Homes Housing Initiative 2010</b> <ul style="list-style-type: none"> <li>The Initiative Targets: <ul style="list-style-type: none"> <li>Workforce Housing - the initiative targets new construction properties in target counties</li> </ul> </li> <li>Community Partners: Minnesota Homeownership Center</li> <li><a href="#">CASA Metro and Greater MN Income and Purchase Price Limits</a></li> <li>Homebuyer Training Required</li> </ul>	NO	<b>Pulte Mortgage</b> Aaron Scholl, 952-933-8899

Geographic Focus	Description of CASA Initiative	Offers:	Lenders / Contacts
		HOME HELP	
Twin Cities Metro Area	<p align="center"><b>State Bank &amp; Trust Dream Maker</b></p> <ul style="list-style-type: none"> <li>The Initiative Targets: <ul style="list-style-type: none"> <li><a href="#">Emerging Markets</a></li> <li><a href="#">Single Headed Households</a></li> <li>Workforce Housing – the initiative targets newly constructed and bank owned/foreclosed homes in Minnesota Housing Targeted Counties.</li> </ul> </li> <li>Community Partner: East Edina Housing Foundation, City of Brooklyn Park, Neighborhood Development Alliance (NeDA)</li> <li><a href="#">CASA Metro and Greater MN Income and Purchase Price Limits</a></li> <li>Homebuyer Training Required</li> </ul>	YES	<p><b>State Bank &amp; Trust</b></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 Kuehn, 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 Cities Metro Area	<p align="center"><b>Summit Mortgage Community Outreach</b></p> <ul style="list-style-type: none"> <li>The Initiative Targets: <ul style="list-style-type: none"> <li><a href="#">Emerging Markets</a></li> <li><a href="#">Single Headed Households</a></li> </ul> </li> <li>Community Partners: Community Neighborhood Housing Services</li> <li><a href="#">CASA Metro and Greater MN Income and Purchase Price Limits</a></li> <li>Homebuyer Training Required</li> </ul>	YES	<p><b>Summit Mortgage Corporation</b></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 Cities Metro Area	<p align="center"><b>US Bank 7-County Metro Area</b></p> <ul style="list-style-type: none"> <li>The Initiative Targets: <ul style="list-style-type: none"> <li><a href="#">Emerging Markets</a></li> <li><a href="#">Single Headed Households</a></li> <li>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.</li> </ul> </li> <li>Community Partners: Powderhorn Residents Group, ACORN, Community Action for Suburban Hennepin, NHS of Minneapolis, Community Neighborhood Housing Services, Anoka County and Community Action Program.</li> <li><a href="#">CASA Metro and Greater MN Income and Purchase Price Limits</a></li> <li>Homebuyer Training Required</li> </ul>	YES	<p><b>US Bank Home Mortgage</b></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><b>Waterstone Mortgage - Making a Difference</b></p> <ul style="list-style-type: none"> <li>The Initiative Targets: <ul style="list-style-type: none"> <li><a href="#">Emerging Markets</a></li> <li><a href="#">Single Headed Households</a></li> </ul> </li> <li>Community Partners: Powderhorn Residence Group and Minnesota Home Ownership Center</li> <li><a href="#">CASA Metro and Greater MN Income and Purchase Price Limits</a></li> <li>Homebuyer Training Required</li> </ul>	NO	<p><b>Waterstone Mortgage</b></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</p>
Twin Cites Metro Area	<p><b>Wells Fargo 11-County Metro</b></p> <ul style="list-style-type: none"> <li>The Initiative Targets: <ul style="list-style-type: none"> <li><a href="#">Emerging Markets</a></li> <li><a href="#">Single Headed Households</a></li> <li>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.</li> </ul> </li> <li>Community Partners: Neighborhood Development Alliance and Powderhorn Residents Group</li> <li><a href="#">CASA Metro and Greater MN Income and Purchase Price Limits</a></li> <li>Homebuyer Training Required</li> </ul>	YES	<p><b>Wells Fargo Home Mortgage</b></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><b>Wintrust Mortgage Homeownership Initiative</b></p> <ul style="list-style-type: none"> <li>The Initiative Targets: <ul style="list-style-type: none"> <li><a href="#">Emerging Markets</a></li> <li><a href="#">Single Headed Households</a></li> <li>Workforce Housing - the initiative targets foreclosure remediation.</li> </ul> </li> <li>Community Partners: Neighborhood Housing Services of Minneapolis, Neighborhood Development Alliance, Rondo Community Land Trust and Community Neighborhood Housing Services.</li> <li><a href="#">CASA Metro and Greater MN Income and Purchase Price Limits</a></li> <li>Homebuyer Training Required</li> </ul>	YES	<p><b>Wintrust Mortgage</b></p> <p>Tamara Hoffman, 952-820-3256  Lindy Rood, 651-406-5000  Eunice Hallet, 651-406-5000</p>