



Vermont Housing Finance Agency

news release

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VHFA HONORS TOP MORTGAGE LOAN ORIGINATORS, LENDING INSTITUTIONS FOR FY2008

BURLINGTON—Vermont Housing Finance Agency is pleased to announce its top mortgage loan originators for fiscal year 2008: **Julie Heffernan**, National Bank of Middlebury, Addison County, Middlebury; **Debbie Corey**, Chittenden Bank, Bennington County, Bennington; **Susan Laferriere**, Union Bank, Caledonia/Essex counties, St. Johnsbury; **Sarah Britton Cote**, New England Federal Credit Union, Chittenden/Grand Isle counties, Williston; **Carol McKinney**, New England Federal Credit Union, Franklin County, St. Albans; **Wanda Allaire**, Universal Mortgage Corp., Lamoille County, Morrisville; **Don Waterman**, Wells River Savings Bank/Northeast Home Loan, Orange County, Barton; **Paul Chandler**, Universal Mortgage Corp., Orleans County, Newport; **Laurie Laliberte**, Chittenden Bank, Rutland County, Rutland; **Joanne Hardy**, Community National Bank, Washington County, Montpelier; **Cathy Eakins**, Chittenden Bank, Windham County, Brattleboro; and **Kathy Sarnes**, Connecticut River Bank N.A., Windsor County, Springfield.

"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 2008 are: **New England Federal Credit Union**, first; **Chittenden Bank**, second; **Universal Mortgage Corp.**, third; **Mortgage Financial Inc.**, fourth; and **Community National Bank**, fifth.

VHFA has more than 30 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 approximately 26,000 Vermont households with affordable mortgages and financed the development of 7,400 affordable rental units.