

Participating Residential Loan Fund Lenders

Bank of Castile- a subsidiary of Tompkins Financial

110 North Tioga Street P.O. Box 460	Ithaca, NY 14851
Contact Person: Tracy Vanderzee, Branch Manager	tvanderzee@tompkinstrust.com
Phone: (607) 273-6171	Fax: (607) 272-3203
Lending Area includes: Statewide	

Bank of Greene County

288 Main Street, PO Box #470	Catskill, NY 12414
Contact: Trisha Lamb, Assistant Vice President- Lending	trishal@thebankofgreenecounty.com
Phone: (518) 943-1424	Fax: (518) 943-3695
Lending Area includes: Albany, Columbia, Dutchess, Greene, Schoharie, and Ulster Counties	

Capital District Community Loan Fund

255 Orange Street	Albany, NY 12210
Contact: Joseph Landy, Lending Officer	joe@cdclf.org
Phone: (518) 436-8586	Fax: (518) 689-0086
Lending Area includes: Albany, Rensselaer, Saratoga, and Schenectady Counties	
Lending Restrictions: Income or Geographical Restrictions may apply	

Cattaraugus County Bank- a subsidiary of C.C. Bancorp. Inc.

120 Main Street P.O. Box 227	Little Valley, NY 14755
Contact Person: Jeffrey Walker, Retail Loan Officer	jwalker@ccbllu.com
Phone: (716) 938-9128	Fax: (716) 938-6021
Lending Area includes: Cattaraugus, Chautaugua & Southern Erie Counties	

CFCU Community Credit Union

1030 Craft Road	Ithaca, NY 14850
Contact: Judy Hoffman, Assistant Vice President	judy.hoffman@mycfcu.com
Phone: (607) 257-8500	Fax: (607) 257-8186
Lending Area includes: Upstate New York	

Chemung Canal Trust Company

P. O. Box 1522-One Chemung Canal Plaza	Elmira, NY 14902
Contact: Marianne Kalec	mkalec@chemungcanal.com
Phone: (607) 737-3724	Fax: (607) 735-4014
Lending Area includes: Broome, Chemung, Schuyler, Tioga, and Tompkins Counties	
Lending Restrictions: Collateral Mortgage on loans of \$7,500 and above; Owner Occupied	

First National Bank of Scotia

201 Mohawk Avenue	Scotia, NY 12302
Contact: John Wyatt, Senior Lending Officer	jwyatt@firstscotia.com
Phone: (518) 370-1284	Fax: (518) 370-8702
Lending Area includes: Albany, Saratoga, and Schenectady Counties	

First New York Federal Credit Union

2 Wall Street	Albany, NY 12205
Contact: Michael Krywinski, Vice President of Lending	michael.krywinski@firstnewyork.org
Phone: (518) 393-1326 ex. 1001	Fax: (518) 393-5706
Lending Area includes: Albany, Rensselaer, Saratoga, Schenectady and Schoharie Counties	

Five Star Bank

220 Liberty Street	Warsaw, NY 14569
Contact: Donnette Wagar	djwagar@five-starbank.com
Phone: (607) 776-1788	Fax: (607) 776-1338
Lending Area includes: Cayuga, Chautaugua, Erie, Genesee, Livingston, Monroe, Niagara, Ontario, Orleans, Seneca, Wayne, Wyoming, and Yates Counties	

Geddes Federal Savings & Loan Association

2208 West Genesee Street	Syracuse, NY 13219
Contact: Chris Lauricella, Mortgage Consultant	clauricella@geddesfederal.com
Phone: (315) 671-5927	Fax: (315) 468-4002
Lending Area includes: Cayuga, Cortland, Madison, Oneida, Onondaga, and Oswego Counties	

Home HeadQuarters, Inc.

124 East Jefferson Street	Syracuse, NY 13202
Contact: Kerry Quaglia	info@homehq.org
Phone: (315) 474-1939	Fax: (315) 474-0637
Lending Area includes: Broome, Cortland, Jefferson, Onondaga, Oswego, and St. Lawrence Counties	

Hudson Heritage Federal Credit Union	
25 Rykowski Lane	Middletown, NY 10941
Contact: Daniel Brauer, Lending Manager	dbrauer@hhfcu.org
Phone: (845) 561-5607	Fax: (845) 326-1529
Lending Area includes: Orange, Ulster and Dutchess Counties	

Hudson River Community Credit Union	
312 Palmer Avenue	Corinth, NY 12822
Contact Person: James Formosa	jformosa@HRCCU.org
Phone: (518) 654-9028	Fax: (518) 820-2137
Lending Area includes: Saratoga, Warren, Rensselaer Counties	

Ithaca Neighborhood Housing Services, Inc.	
115 West Clinton Street	Ithaca, NY 14850
Contact: Paul Mazarella, Executive Director	info@ithacaNHS.org
Phone: (607) 277-4500	Fax: (607) 277-4536
Lending Area includes: The City of Ithaca and Tompkins County	
Lending Restrictions: Owner Occupied	

Mahopac National Bank- a subsidiary of Tompkins Financial	
110 North Tioga Street P.O. Box 460	Ithaca, NY 14851
Contact Person: Tracy Vanderzee, Branch Manager	tvanderzee@tompkinstrust.com
Phone: (607) 273-6171	Fax: (607) 272-3203
Lending Area includes: Statewide	

National Union Bank of Kinderhook	
1 Hudson Street	Kinderhook, NY 12106
Contact: Jennifer C. Donoghue	jdonoghue@nubk.com

Phone: (518) 758-4009	Fax: (518) 758-6963
Lending Area includes: Albany, Greene, Dutchess, Saratoga, Columbia and Rensselaer Counties	

NBT Bank, N.A.	
52 South Broad Street	Norwich, NY 13815
Contact: William O'Mara	william.omara@nbtbank.com
Phone: (607) 337-6147	Fax: (607) 334-6705
Lending Area includes: Albany, Broome, Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Hamilton, Herkimer, Madison, Montgomery, Oneida, Otsego, Rensselaer, Saratoga, Schenectady, Schoharie, St. Lawrence, Tioga and Warren Counties	

Neighborhood Housing Services of New York City Inc.	
307 West 36th Street	New York, NY 10018
Contact: Louis Kilkenny, Interim Chief Operations Officer	louis_kilkenny@nhsnyc.org
Phone: (212) 519-2506	Fax: (212) 675-7058
Lending Area includes: New York, Kings, Queens, Bronx, Richmond and Wsterchester Counties	

NeighborWorks Rochester	
570 South Avenue	Rochester, NY 14620
Contact: Jared Strohl	jstrohl@nwrochester.org
Phone: (585) 325-4170 ex 318	Fax: (585) 325-2587
Lending Area includes: City of Rochester	
Lending Restrictions: Loan Amounts up to \$5,000	

Pathfinder Bank	
214 West First Street	Oswego, NY 13126
Contact: Reyne Pierce, Assistant Vice President	rjpierce@pathfinderbank.com
Phone: (315) 207-8052	Fax: (315) 343-7216
Lending Area includes: Cayuga, Jefferson, Onondaga, Oswego, St. Lawrence, and Wayne Counties	

Putnam County Savings Bank	
2477 Route 6 P.O. Box 417	Brewster, NY 10509
Contact Person: Mark Pawliczko	mpawliczko@mypcsb.com
Phone: (845) 279-7101	Fax: (845) 279-9175
Lending Area includes: Putnam, Dutchess and Westchester Counties	

Reliant Community Federal Credit Union	
10 Benton Place, P.O. Box 40	Sodus, NY 14551
Contact Person: Karen Weaver, Supervisor of Loan Officers	kweaver@reliantcu.com
Phone: (800) 724-9282	Fax: (315) 483-4049
Lending Area includes: Monroe, Wayne and Ontario Counties	

Rhinebeck Savings Bank	
P.O. Box 1191	Poughkeepsie, NY 12602
Contact Person: Dan Koepp, Consumer Lending Officer	Daniel_Koepp@rhinebecksavings.com
Phone: (845) 790-1504	Fax: (845) 790-1598
Lending Area includes: Columbia, Dutchess, Oragne, Putnam, Ulster and Westchester Counties	

Rondout Savings Bank	
300 Broadway	Kingston, NY 12401
Contact: Jeanine Foster, AVP Loan Servicing	jfoster@rondoutsavings.com
Phone: (845) 331-0073	Fax: (845) 331-6818
Lending Area includes: Columbia, Delaware, Dutchess, Greene, Orange, Putnam, Sullivan, and Ulster Counties	

Seneca Federal Savings and Loan Association	
35 Oswego Street	Baldwinsville, NY 13027
Contact: Tammy Purcell, VP	tpurcell@senecafederal.com
Phone: (315) 638-0233	Fax: (315) 638-9871
Lending Area includes: Cayuga, Madison, Onondaga and Oswego Counties	

State Employee Federal Credit Union	
700 Patroon Creek Boulevard	Albany, NY 12206
Contact: Virginia Bromsey, Director of Real Estate Lending	vbromsey@sefcu.com
Phone: (518) 464-5274	Fax: (518) 464-5272
Lending Area includes: Statewide	

Tompkins Trust Company- a subsidiary of Tompkins Financial	
110 North Tioga Street P.O. Box 460	Ithaca, NY 14851

Contact Person: Tracy Vanderzee, Branch Manager	tvanderzee@tompkinstrust.com
Phone: (607) 273-6171	Fax: (607) 272-3203
Lending Area includes: Statewide	

Utica Neighborhood Housing Services, Inc.	
1611 Genesee Street	Utica, NY 13501
Contact: Julie Howarth, Homeownership Coordinator	JHOWARTH@UNHS.org
Phone: (315) 724-4197	Fax: (315) 724-1415
Lending Area includes: Herkimer, Madison and Oneida Counties	
Lending Restrictions: Up to 120% Hud Median Income	

Walden Federal Savings & Loan Association	
12-14 Main Street P.O. Box 418	Walden, NY 12586
Contact Person: MaryAnn Stabner	Mstabner@waldenbank.com
Phone: (845) 778-5371	Fax: (845) 778-5779
Lending Area includes: Dutchess, Orange, Rockland and Ulster Counties	

Walkill Valley Federal Savings & Loan Association	
P.O. Box 290	Wallkill, NY 12589
Contact Person: Karen Dimsey, Senior Vice President	kdimsey@walkill.com
Phone: (845) 895-2051	Fax: (845) 895-2555
Lending Area includes: Orange and Ulster Counties	

Westchester Federal Credit Union	
177 Hillside Avenue	Greenburg, NY 10607
Contact Person: Marianne Costa	marianne@westchesterfcu.org
Phone: (914) 422-2555	Fax: (914) 422-8066
Lending Area includes: Westchester County	