



Home Purchase Mortgage Lenders

You should be “pre-qualified” (or better yet “pre-approved”) for financing before you make an offer on a house. This gets your loan shopping done ahead of time and proves to the seller that you’re a serious and able buyer. You are welcome to go anywhere you want for a mortgage. In the past, our clients have reported good experiences with the following lenders and loan products:

<p>HSBC Mortgage <i>Community Works Loan Program</i> Paul Hurley: (518) 785-0300</p>	<p style="text-align: center;">Compare:</p> <ul style="list-style-type: none"> • Responsiveness • Interest Rate • Points (if any) • Up-Front Fees • Down-Payment Required • Mortgage Insurance Requirements • Special Grant Incentives • Other Loan Features • Pre-Qualify <p><i>By providing this list, Community Realty is not making a specific recommendation as to your choice of a lender. You are welcome to choose any lender who might not be on this list. Confirm details, rates, terms, fees, and availability with the lender(s) you choose. Some special programs may have income and/or geographic eligibility requirements.</i></p>
<p>Citizens Bank <i>Destination Home 100% Financing</i> Lisa Stepp: (518) 432-2290</p>	
<p>M&T Mortgage Corp. <i>Various Loan Programs</i> Gina Kubow (518) 877-3612</p>	
<p>NBT Bank <i>100% Financing Program</i> Joe Culver: (518) 506-2200</p>	
<p>TD Banknorth Mortgage Group <i>Simply Home Loan Program</i> Bill Powell: (518) 439-4426</p>	
<p>Trustco Bank <i>Affordable Housing Program</i> Richard LaChance, Jr.: (518) 438-7838</p>	
<p>Pioneer Bank <i>Affordable Housing Loan Program</i> Al Wells: (518) 274-4800</p>	
<p>SEFCU Mortgage Services Alex Torossian: (518) 783-1234 Elaine Dickinson: (518) 783-1234 x205</p>	
<p>Key Bank <i>100% Financing, no PMI</i> Joseph Riedhammer: (518) 466-9905</p>	
<p>Bank of America <i>FHA and other options</i> Tom Tokos: (518) 459-3054</p>	