

**THE CHOICE IS YOURS.** While we are not recommending or referring you to any particular lender, the following provides a list of lenders that currently offer financing for the construction of manufactured and modular home purchases in your general area. Please consider the information provided by these lenders and select one or more lenders to whom your application will be sent by checking the appropriate box(es). By signing below, you are confirming that the retailer or its employees did not recommend, refer, steer, or otherwise influence your decision of lender(s) to whom your credit application was sent. Thank you, The Staff at Plattsburgh Housing Outlet.

Choice(s)	Lender Name	Lender Type(s)	Contact Name	Phone Number(s)	Website and Email
	21 <sup>st</sup> Mortgage	Home Only Land/Home	Jeff Webber	Office: (800)955.0021 ex. 1029	www.21stmortgage.com infosalesteam@21stmortgage.com
	Union Bank-Vt only	Land/ Construction/ Conventional USDA Modular/ Manufactured	Mortgage dept	800-753-4343	www.Unionbankvt.com
	Homestead Funding Corporation	Modular construction FHA/ conventional	James Dugan	518-495-9677 cell 518-464-1100 x 344 office	https://jdugan.homesteadfunding.com jdugan@homesteadfunding.com
	Land Home Financial Manufactured/ modular	Land/ home construction FHA/ conventional/ VA	Mark Franco Loan Officer- NY and VT	Direct 612-263-9424 Mark.Franco@LHFS.com	https://mortgage.lhfs.com/MarkFranco/
	North Country Savings Bank	Conventional Mortgage- single Or multi section mfd or modular	Nathan Caster Malone & Plattsburgh Offices	(518)317-7777 Fax (518) 317-7014	www.northcountrysavings.com ncaster@northcountrysavings.com
	Community Bank	Conventional Mortgage Manufactured & Modular	Nancy McDowell-Plattsburgh Tim Taylor- Lake Placid	Office: (518)563.5377(PL) 523-9535(LP) timothy.taylor@communitybankna.com	www.communitybankna.com nancy.mcdowell@communitybankna.com
	Dannemora Federal Credit Union	Land/Home Construction	Heather Rancour	Office: (518)825.0323 ex. 2210	www.dfcu.net hrancour@dfcu.net
	Adirondack Bank	Conventional Modular Mortgage	Kathleen Eppler	Phone: (518) 561-1816 Fax: (518) 561-0672	www.adkbank.com keppler@adirondackbank.com
	Glens Falls National	Conventional Modular Mortgage	Stacey Hillman	Office: (518)561.9705 Fax: (518)561.2749	www.gfnational.com shillman@arrowbank.com
	MHD Empire	Home Only/Manufactured Land/Home	Tim Nolan	Office: (866)870.2612 Fax: (800)308.4842	www.mhdempire.com tnolan@haylor.com
	NBT Bank	USDA/Conventional Modular & Manufactured	Allen Fry	Cell: (518)241-0636 Office: (518) 523-1887	www.nbtbank.com afry@nbtbank.com
	New England Federal Credit Union (VT only)	Conventional/Manufactured Land/Construction	Mortgage Department	Office: 800.400.8790 ex.2052	www.nefcu.com mortgages@nefcu.com
	Champlain National Bank	Conventional Modular Homes Only	Per the website Contact your local branch	info@champlainnationalbank.com	www.champlainnationalbank.com
	Seacomm Federal Credit Union	FHA/VA/Conventional Manufactured	Sarah Blair- Malone Plattsburgh- call branch	Office: (518)483.7638 ex.501 Plattsburgh 800-764-0566	www.seacomm.org sblair@seacomm.org
	UFirst	Conventional	Colleen West	Office: (518)324.0614	cwest@ufirstfcu.net
	USDA Direct Program	Low to Moderate Income based Manufactured & Modular	Bonnie Murray	Phone: (315)386.2401 ex. 4 Fax: (855)889.1629	www.rurdev.usda.gov Bonnie.Murray@ny.usda.gov
	SECTION 184	Native American Lending	Presently not Available- check back	Contact Mary Keenan at the Akwesasne Housing Authority for an update	518-358-2958 mkeenana@aha-nsn.gov
	PrimeLending	FHA/VA/Conventional- MOD	Rick Daniels	Cell: (585)317-3864	rick.daniels@primelending.com
	Yankee Farm Credit	Farm Owners Only	Branches- Chazy: (800)545.8374 St. Albans: (800)545.1097	Middlebury: (800)545.1169 Williston: (800)639.3053	www.yankeeaca.com tom@yankeeaca.com
	Farm Credit East	Single/ multi/ mod/ land purchase		800-626-3276	www.countrylivingloans.com
	Tammac Corporation	Single/ multi- Home only and land home	Dana Lavoie	888-617-3800 315-663-1393	www.tammac.com dlavoie@tammacorp.cp.
	Massena Savings & Loan	Manufactured and modular	Norman DeCelles	Office: (315)764-0541 Fax: (315) 769-6542	www.massenasavingsloan.com ndecelles@massenasavingsloan.com

Print Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_