

Entry Level Buyer Mortgage Products and Programs

Banks Include:

Citizens Bank: PHFA, Neighborhood Plus, Destination Home Program. George Dillinger: 1-412-462-8009

Community National Bank: Meredith Sherman: 833-4550, Steve Lombard: 734-1655, Edward Kempf: 814-756-4138, Susan Morley: 814-922-3167

Erie Bank: Heidi Bemiss: 899-5101, Kelly Buck: 454-3477, Carla Laboda: 835-1116, Abby Mouyard: 868-7523

First National Bank: Family Home Ownership Program. Janice Thompson: 871-1791, Linda Borges: 871-1764

First Niagara Bank: PHFA Programs. Bonnie Crisman: 528-2967, Laura Brokos: 897-6828

Huntington Bank: PHFA and Good Start Programs, Welcome Home Grant Program. Michelle Lewis: 860-8421
Denise Laborde: 456-7794

Marquette Savings Bank: Hometown Mortgage Program. Grace Ewanick, Mickey Conway: 823-0038, Rita Wood: 459-2005, Dave Carll: 864-4941

NorthWest Savings Bank: PHFA and FHA Programs. Paul Kruszewski: 868-5161, Judy Gerlach: 866-3900, Stephanie Fitzgerald: 452-6465

PNC Bank: PHFA Programs, Portfolio Programs. Kevin Boozel: 323-4311 or 456-2795

Mortgage Companies Include:

Bank of America: PHFA Programs. Fran Mifsud, Maxine Sweet, Beth Nicoson: 454-3344.

Howard Hanna Financial: PHFA Programs. Judy Dunn; 833-1000, Jeff Konkel: 835-1200

Liberty Mortgage: PHFA Programs. Debbie Bertges-Gilmour, Mary Ann Platz, Sharon Chrispen: 868-8564

Select Mortgage: 836-7800: PHFA Programs. Megan Marsh, Sheila Schenk, Goodie Waterhouse, Debby Conrad

Signature Mortgage: PHFA Programs. Sue Busse: 838-0740 x 100, c450-2176

Wells Fargo: PHFA Programs & Emerging Markets. Maureen Madara: 836-4011, Bob Baran: 836-4002, Lori Fabrizio: 836-4004, Colleen Konkell: 836-9433, Amanda Sutton: 833-8647, Anne Walker: 814-724-8373, Sandy Ohl: 724-588-0263.

Credit Unions Include:

Erie Federal Credit Union: PHFA Programs. John Giordano: 825-2436

G.E. Federal Credit Union: Stacy Wyrich: 456-6231 x 364; Elizabeth Butler: 456-6231 x 365

****Income Driven First Time Buyer Programs and Initiatives (many include buy-down subsidies of \$24,999 and more)**

**Bayfront East Side Taskforce (BEST):	Sue Moyer: 456-7062
**Bayfront NATO / MLK Center:	Wayne Harbison: 459-2761 x229
**Erie Redevelopment Authority:	Rich Bertges: 453-4505
**Erie Dawn:	Maureen Dunn: 453-5921 x206
**HACE Homeownership Assistance Program:	Main: 452-2425
**Sisters of St. Joseph Neighborhood Network / Little Italy area:	Wally Brown: 454-7814
**St. Martin Center: Erie City Homeownership & ERA Center City Programs:	Veronica Hopkins: 452-6113 x207
**Zoey Meadows Homeownership Program:	Chris Myers: 898-4032

** Some of the above programs pay real estate commissions. Call to find out!!
Many lenders also offer FHA, VA, USDA Programs, along with Fannie Mae Products. Ask about them!!