

MSHDA LENDERS IN GREATER GENESEE COUNTY AREA

		Phone Number	FAX Number
1	AMERIHOM MORTGAGE (City, County, and MSHDA Lender)		
	Lynne Black – Loan Originator	(810) 257-1335	(810) 237-7670
	Sue Kietzman – Loan Originator	(810) 257-1335	(810) 237-7670
	Dawn Swadling – Loan Originator	(810) 257-1335	(810) 237-7670
2	BANK OF AMERICA - (City, County and MSHDA Lender)		
	Cheryl Ouimet – Loan Originator	(248) 623-1510	(810) 623-2743
3	CHASE MORTGAGE (City, County and MSHDA Lender)		
	Denise Steele – Loan Originator	office (810) 785-7261 cell (810) 869-2407	(866) 403-1756
4	CHEMICAL BANK – MSHDA and USDA		
	Randy Horton – Loan Originator	(989) 725-3624	(989) 723-1186
	Norelle Shaker – Loan Originator	(810) 732-1200	(810) 732-9211
5	CITIZENS BANK (City, County and MSHDA Lender)		
	Amy Law – Loan Originator	(810) 750-7689	(810) 629-3131
	Cindy Sullivan – Loan Originator	(810) 766-7784	(810) 238-3734
	Mindy Ball – Loan Originator	(810) 516-1854	(810) 659-9693
6	FIFTH THIRD BANK - (City, County and MSHDA Lender)		
	Sharon Hurd – Loan Originator	(810) 257-2192	(810) 257-2180
7	FLAGSTAR BANK - (City, County and MSHDA Lender)		
	Sue Wendling – Loan Originator	(810) 629-1868	(810) 629-5044
8	NATIONAL CITY MORTGAGE (City, County and MSHDA)		
	Karen Sakowski – Loan Originator	(810) 687-0788	(810) 687-9739

CREDIT BUREAU CONTACTS FOR INFORMATION

CREDIT BUREAU – Equifax	phone	
Equifax Credit Information Services P.O. Box 740241, Atlanta, GA 30374	(800) 685-1111	www.equifax.com
CREDIT BUREAU - Trans Union		
TransUnion 2 Baldwin Place P.O. Box 2000, Chester, PA 19022	(800) 888-4213	www.transunion.com
CREDIT BUREAU - Experian		
Experian, NCAC P.O. Box 2104, Allen, TX 75013	(888) 397-3742	www.experian.com

IMPORTANT WEB SITES

1 Property Tax Estimator	https://treas-secure.state.mi.us/ptestimator/PTEstimator.asp
2 Credit Laws & Disputes	http://www.fair-credit-reporting.com
3 Assessed Valuation – Genesee County	http://www.co.genesee.mi.us/treasurer/pi.htm
4 Register of Deeds – for Genesee County	http://www.co.genesee.mi.us/rod
5 City of Flint – Property Look-up	http://taxes.cityofflint.com/search.asp
6 Important Financial Calculators	http://www.bankrate.com/qookeyword/rate/calc_home.asp
7 Healthy Homes - Avoiding LEAD poisoning	http://www.healthyhomescoalition.org/lead/for-parents-lead/

2008 LOAN AND INCOME LIMITS FOR RESCUE REFINANCE LOANS

Genesee County MSHDA and FHA Loan Limits

MSHDA Refinance	\$224,500. MAXIMUM	\$ 224,500.00
\$108,000 MAXIMUM HOUSEHOLD INCOME	LOAN AMOUNT IN	
Must be Owner Occupied for MSHDA	GENESEE COUNTY	

FHA Refinance	MAXIMUM LOAN AMOUNT IN GENESEE COUNTY
NO INCOME LIMIT FOR THIS LOAN	Single Family Home \$271,050
Must be Owner Occupied for FHA	Duplex Unit - \$347,000