

## 2010 Community Land Trust First Mortgage Lender List

Below is a list of the institutions that originate first mortgage loans or provide conventional first mortgage loans for homebuyers of resale-restricted, owner-occupied homes at the end of 2010. This data was gathered from 96 CLTs who participated in *The 2011 Comprehensive CLT Survey*. Organizations had the option to not share the names of their organizations. For those organizations, only the state where these organizations are located is provided on the list. This list is organized by the lending institutions that were most frequently listed by organizations.

Lender	#	Organizations	City	State
<b>Wells Fargo</b>	1	<i>City of Flagstaff</i>	Flagstaff	AZ
	2	<i>Newtown Community Development Corporation</i>	Tempe	AZ
	3			CO
	4			CO
	5	<i>Diamond State CLT, Inc.</i>	Dover	DE
	6	<i>First Homes Properties</i>	Rochester	MN
	7	<i>City of Lakes Community Land Trust</i>	Minneapolis	MN
	8			MN
	9	<i>Northern Communities Land Trust</i>	Duluth	MN
	10	<i>North-Missoula Community Development Corporation</i>	Missoula	MT
	11	<i>Outer Banks Community Development Corporation</i>	Kill Devil Hills	NC
	12	<i>Sawmill Community Land Trust</i>	Albuquerque	NM
	13	<i>Lincoln Community Land Trust</i>	Corvallis	OR
	14	<i>Clackamas Community Land Trust</i>	Milwaukie	OR
	15	<i>Mountainlands Community Housing Trust /Mountainlands Community Land Trust</i>	Park City	UT
	16	<i>Columbia Valley Housing Association</i>	Wenatchee	WA
<b>USDA Rural Development</b>	1			CA
	2	<i>Chaffee Housing Trust</i>	Salida	CO
	3	<i>Lakes Community Land Trust</i>	Spirit Lake	IA
	4	<i>United Voice Community Land Trust</i>	Bath	ME
	5	<i>Outer Banks Community Development Corporation</i>	Kill Devil Hills	NC
	6	<i>Yellow Springs Home, Inc.</i>	Yellow Springs	OH
	7	<i>Mountainlands Community Housing Trust /Mountainlands Community Land Trust</i>	Park City	UT
	8	<i>Champlain Housing Trust</i>	Burlington	VT
	9	<i>Upper Valley MEND/SHARE CLT</i>	Leavenworth	WA
	10	<i>OPAL Community Land Trust</i>	Eastsound	WA
	11	<i>Columbia Valley Housing Association</i>	Wenatchee	WA
	12	<i>Homeward Bound</i>	Port Angeles	WA

	13	<i>San Juan Community Home Trust</i>	Friday Harbor	WA
	14	<i>Vashon HouseHold</i>	Vashon	WA
	15	<i>Island Affordable Housing Trust dba Saratoga Community Housing</i>	Freeland	WA
<b>US Bank</b>	1	<i>Newtown Community Development Corporation</i>	Tempe	AZ
	2	<i>City of Lakes Community Land Trust</i>	Minneapolis	MN
	3	<i>Northern Communities Land Trust</i>	Duluth	MN
	4	<i>First Homes Properties</i>	Rochester	MN
	5			MN
	6	<i>North-Missoula Community Development Corporation</i>	Missoula	MT
	7	<i>The Whitefish Housing Authority and Whitefish Area Land Trust</i>	Whitefish	MT
	8	<i>Lincoln Community Land Trust</i>	Corvallis	OR
<b>Bank of America</b>	1	<i>City First Homes, Inc.</i>	Washington DC	DC
	2	<i>Diamond State CLT, Inc.</i>	Dover	DE
	3	<i>Chicago Community Land Trus</i>	Chicago	IL
	5	<i>Worcester Common Ground, Inc.</i>	Worcester	MA
	4	<i>Austin PeopleTrust</i>	Austin	TX
	6	<i>Mountainlands Community Housing Trust /Mountainlands Community Land Trust</i>	Park City	UT
<b>HomeStreet Bank</b>	1	<i>Housing and Land Enterprise of Maui, dba: Na Hale O Maui</i>	Wailuku	HI
	2	<i>Clackamas Community Land Trust</i>	Milwaukie	OR
	3	<i>Proud Ground</i>	Portland	OR
	4	<i>Homestead Community Land Trust</i>	Seattle	WA
<b>Key Bank</b>	1			CO
	2	<i>Community Land Trust of Greater Cleveland, Inc.</i>	Cleveland	OH
	3	<i>Clackamas Community Land Trust</i>	Milwaukie	OR
	4	<i>Homestead Community Land Trust</i>	Seattle	WA
<b>Northern Trust Bank</b>	1	<i>Newtown Community Development Corporation</i>	Tempe	AZ
	3	<i>Community Housing Trust of Sarasota County, Inc.</i>	Sarasota	FL
	2	<i>Chicago Community Land Trus</i>	Chicago	IL
	4	<i>Community Partners for Affordable Housing</i>	Highland Park	IL
<b>Peoples Bank</b>	1	<i>Columbia Valley Housing Association</i>	Wenatchee	WA
	2	<i>Homestead Community Land Trust</i>	Seattle	WA
	3	<i>Kulshan Community Land Trust</i>	Bellingham	WA
	4	<i>OPAL Community Land Trust</i>	Eastsound	WA
<b>Umpqua Bank</b>	1	<i>Humboldt Bay Housing Development Corporation</i>	Arcata	CA
	2	<i>Proud Ground</i>	Portland	OR
	3	<i>Lincoln Community Land Trust</i>	Corvallis	OR

	4	<i>Clackamas Community Land Trust</i>	Milwaukie	OR
<b>Bremer Bank</b>	1			MN
	2			MN
	3	<i>City of Lakes Community Land Trust</i>	Minneapolis	MN
<b>Neighborhood Housing Services</b>	1	<i>Community Foundation Land Trust</i>	Los Angeles	CA
	2	<i>First Community Land Trust of Chicago</i>	Chicago	IL
	3	<i>Chicago Community Land Trus</i>	Chicago	IL
<b>Banner Bank</b>	1	<i>San Juan Community Home Trust</i>	Friday Harbor	WA
	1	<i>Columbia Valley Housing Association</i>	Wenatchee	WA
<b>BB &amp; T</b>	1	<i>Community Home Trust</i>	Carrboro	NC
	2	<i>Cape Fear Housing Land Trust</i>	Wilmington	NC
<b>Community Bank</b>	2	<i>Irvine Community Land Trust</i>	Irvine	CA
	1	<i>North-Missoula Community Development Corporation</i>	Missoula	MT
<b>Fifth Third Bank</b>	1	<i>Community Partners for Affordable Housing</i>	Highland Park	IL
	2	<i>Yellow Springs Home, Inc.</i>	Yellow Springs	OH
<b>First Bank</b>	1	<i>Outer Banks Community Development Corporation</i>	Kill Devil Hills	NC
	2			CO
<b>Habitat for Humanity</b>	1	<i>Island Housing Trust Corporation</i>	West Tisbury	MA
	2	<i>Adirondack Community Housing Trust</i>	Elizabethtown	NY
<b>Huntington National Bank</b>	1	<i>Community Land Trust of Greater Cleveland, Inc.</i>	Cleveland	OH
	2	<i>Yellow Springs Home, Inc.</i>	Yellow Springs	OH
<b>Merchants Bank</b>	1	<i>First Homes Properties</i>	Rochester	MN
	2	<i>Coulee Housing Development Corporation</i>	Westby	WI
<b>Meriwest Mortgage Company</b>	1	<i>Northern California Land Trust</i>	Berkeley	CA
	2	<i>Oakland Community Land Trust</i>	Oakland	CA
<b>Mountain West Bank</b>	1	<i>North-Missoula Community Development Corporation</i>	Missoula	MT
	2	<i>The Whitefish Housing Authority and Whitefish Area Land Trust</i>	Whitefish	MT
<b>PNC</b>	1	<i>Chicago Community Land Trust</i>	Chicago	IL
	2	<i>Community Partners for Affordable Housing</i>	Highland Park	IL
<b>Premier/Cherry Creek Mortgage</b>	1			CO
	2			CO
<b>RBC Bank</b>	1	<i>Cape Fear Housing Land Trust</i>	Wilmington	NC
	2	<i>Community Home Trust</i>	Carrboro	NC
<b>Suntrust</b>	1	<i>Outer Banks Community Development Corporation</i>	Kill Devil Hills	NC
	2	<i>Durham Community Land Trustees, Inc.</i>	Durham	NC
<b>W.R. Starkey Mortgage</b>	1			CO
	2			CO

<b>66 Federal Credit Union</b>	1	<i>Tenants to Homeowners, Inc.</i>	Lawrence	KS
<b>Altra Federal Credit Union</b>	1	<i>Coulee Housing Development Corporation</i>	Westby	WI
<b>Anchor Bank</b>	1	<i>Madison Area CLT Corp.</i>	Madison	WI
<b>Athens First Bank &amp; Trust (Synovus)</b>	1	<i>Athens Land Trust</i>	Athens	GA
<b>Bank Atlantic</b>	1	<i>Community Land Trust of Palm Beach County, Inc.</i>	West Palm Beach	FL
<b>Bank First</b>	1	<i>Hannibal Square Community Land Trust, Inc.</i>	Winter Park	FL
<b>Bank of Pacific</b>	1	<i>Kulshan Community Land Trust</i>	Bellingham	WA
<b>BankNewport</b>	1	<i>Church Community Housing Corporation</i>	Newport	RI
<b>Bath Savings Institution</b>	1	<i>United Voice Community Land Trust</i>	Bath	ME
<b>Bell Mortgage</b>	1	<i>City of Lakes Community Land Trust</i>	Minneapolis	MN
<b>Boulder Valley Credit Union</b>	1			CO
<b>Branch Banking &amp; Trusts</b>	1	<i>Durham Community Land Trustees, Inc.</i>	Durham	NC
<b>Capital Affordable Funding Corporation</b>	1	<i>Albany Community Land Trust</i>	Albany	NY
<b>Charter One</b>	1	<i>Chicago Community Land Trus</i>	Chicago	IL
<b>Citizens Bank</b>	1	<i>Diamond State CLT, Inc.</i>	Dover	DE
<b>City National Bank</b>	1	<i>Delray Beach Community Land Trust, Inc.</i>	Delray Beach	FL
<b>Colorado Capital Mortgage</b>	1			CO
<b>Cornerstone Lending</b>	1	<i>Columbia Valley Housing Association</i>	Wenatchee	WA
<b>Eastwood Bank</b>	1	<i>First Homes Properties</i>	Rochester	MN
<b>Elevations Credit Union</b>	1			CO
<b>Federation of Housing Enterprise</b>	1	<i>Woodland Community Land Trust</i>	Clairfield	TN
<b>First Bank of Boulder</b>	1			CO
<b>First Interstate Bank</b>	1	<i>North-Missoula Community Development Corporation</i>	Missoula	MT
<b>First National Bank</b>	1	<i>State College Community Land Trust, Inc.</i>	State College	PA
<b>First Security Bank</b>	1	<i>North-Missoula Community Development Corporation</i>	Missoula	MT
<b>Frontier Bank</b>	1	<i>Mountainlands Community Housing Trust /Mountainlands Community Land Trust</i>	Park City	UT
<b>Glacier Bank</b>	1	<i>The Whitefish Housing Authority and Whitefish Area Land Trust</i>	Whitefish	MT
<b>Golf Savings Bank</b>	1	<i>North-Missoula Community Development Corporation</i>	Missoula	MT
<b>Guaranty Bank</b>	1			MO
<b>Guild Mortgage</b>	1	<i>Homestead Community Land Trust</i>	Seattle	WA
<b>Harrington Bank</b>	1	<i>Community Home Trust</i>	Carrboro	NC
<b>Home Federal</b>	1	<i>First Homes Properties</i>	Rochester	MN
<b>Home Funding Finders</b>	1	<i>Adirondack Community Housing Trust</i>	Elizabethtown	NY
<b>Islanders Bank</b>	1	<i>Lopez Community Land Trust</i>	Lopez Island	WA
<b>Jersey Shore State Bank</b>	1	<i>State College Community Land Trust, Inc.</i>	State College	PA

Lake Forest Bank & Trust	1	Community Partners for Affordable Housing	Highland Park	IL
Martha's Vineyard Savings Bank	1	Island Housing Trust Corporation	West Tisbury	MA
Minnesota Housing Finance Agency	1	City of Lakes Community Land Trust	Minneapolis	MN
Mission Hills Mortgage Bankers	1	Housing Land Trust of Sonoma County	Petaluma	CA
Missoula Federal Credit Union	1	North-Missoula Community Development Corporation	Missoula	MT
MN Housing CASA	1			MN
National Bank and Trust	1	Adirondack Community Housing Trust	Elizabethtown	NY
National Bank of Arizona	1	Newtown Community Development Corporation	Tempe	AZ
NCHFA First Time Homebuyers Program	1	Outer Banks Community Development Corporation	Kill Devil Hills	NC
New England Federal Credit Union	1	Champlain Housing Trust	Burlington	VT
Nittany Bank	1	State College Community Land Trust, Inc.	State College	PA
North Country Federal Credit Union	1	Champlain Housing Trust	Burlington	VT
North Shore Bank	1	Northern Communities Land Trust	Duluth	MN
Northfield Savings Bank	1	Champlain Housing Trust	Burlington	VT
Northwestern Bank	1	Northern Homes Community Development Corporation	Boyer City	MI
NY State Employees Federal Credit Union	1	Albany Community Land Trust	Albany	NY
Opportunities Credit Union	1	Champlain Housing Trust	Burlington	VT
Oregon Coast Bank	1	Lincoln Community Land Trust	Corvallis	OR
Palm Beach County Credit Union	1	Community Land Trust of Palm Beach County, Inc.	West Palm Beach	FL
Pentucket Bank	1	Bread & Roses Housing, Inc.	Lawrence	MA
People's Credit Union	1	Church Community Housing Corporation	Newport	RI
Peoples United	1	Champlain Housing Trust	Burlington	VT
Prestige Lending	1	Austin PeopleTrust	Austin	TX
Prime Capital	1	City of Flagstaff	Flagstaff	AZ
Prime Lending	1	Northern Homes Community Development Corporation	Boyer City	MI
Priority Home Mortgage	1	Austin PeopleTrust	Austin	TX
Redwood Capital Bank	1	Humboldt Bay Housing Development Corporation	Arcata	CA
Rhode Island Housing	1	Church Community Housing Corporation	Newport	RI
Rio Grande Credit Union	1	Sawmill Community Land Trust	Albuquerque	NM
Shelter Mortgage	1	City of Flagstaff	Flagstaff	AZ
Shorebank Pacific	1	Lincoln Community Land Trust	Corvallis	OR
Sovereign Bank	1	Island Housing Trust Corporation	West Tisbury	MA
Summit Mortgage	1			CO
Taylor Mortgage	1	Columbia Valley Housing Association	Wenatchee	WA
TD Bank	1	Bread & Roses Housing, Inc.	Lawrence	MA
Trident Financial	1	Diamond State CLT, Inc.	Dover	DE

<b>Trust Co. Bank</b>	1	<i>Community Housing Trust of Sarasota County, Inc.</i>	Sarasota	FL
<b>Universal Lending</b>	1			CO
<b>University Federal Credit Union</b>	1	<i>Austin PeopleTrust</i>	Austin	TX
<b>Vectra Bank</b>	1			CO
<b>Vermont Federal Credit Union</b>	1	<i>Champlain Housing Trust</i>	Burlington	VT
<b>Wachovia</b>	1	<i>Outer Banks Community Development Corporation</i>	Kill Devil Hills	NC
<b>Washington Federal</b>	1	<i>Lincoln Community Land Trust</i>	Corvallis	OR
<b>Webster Five</b>	1	<i>Worcester Common Ground, Inc.</i>	Worcester	MA
<b>West Coast Bank</b>	1	<i>Lincoln Community Land Trust</i>	Corvallis	OR
<b>WHEDA</b>	1			MN