



CITY OF QUINCY – MASSACHUSETTS
FIRST-TIME HOMEBUYERS PROGRAM
2009



This Program is made possible by funding from
HOME Program and
Community Development Block Grant (CDBG) Program.

Supported by:

Dept. of Planning and Community Development
1305 Hancock Street
Quincy, MA 02169

Mayor Thomas P. Koch
Dennis E. Harrington, Planning Director



Telephone (617) 376-1411
Fax (617) 376-1097

Thank you for your interest in the City of Quincy's First-Time Homebuyers Program! Please read the following information carefully to learn how the Program can help you purchase a home. You can call the PCD with any questions or for information on other home buying programs.

What is the City of Quincy's First-Time Homebuyers Program?

This is a program of the City of Quincy, through its Department of Planning and Community Development (PCD) that provides financial assistance to first time homebuyers that meet certain income requirements.

If you qualify, the Program can help your first home in **three** ways:

1. assistance with **down payment and closing costs** from the City
2. affordable mortgage financing known as the "**Soft Second Loan Program**" from Massachusetts Housing Partnership.
3. **Housing rehabilitation assistance and lead paint hazard control assistance** from the City.

Do I Qualify for the City's Program?

1. Look at the chart below to determine if your income is within the limits for the size of your household. You must count the income of all adult members of your household who will reside in the house. However, do not count any income of children under 18 or any income you receive for the care of foster children.

FIRST-TIME HOMEBUYER INCOME LIMITS (as of 03/07)

(Note: These income limits are subject to change by the US Department of Housing & Urban Development).

<u>Household Size</u>	<u>Maximum Annual Income*</u>
1 person	\$46,300*
2 persons	\$52,950*
3 persons	\$59,550*
4 persons	\$66,150
5 persons	\$71,450
6 persons	\$76,750
7 persons	\$82,050
8 persons	\$87,350

*One, two, or three-person households may have incomes of up to \$59,550 and still qualify for the Soft Second mortgage financing. However, they would not be eligible for City down payment and closing cost assistance.

Program for those with higher income

If your income exceeds these limits, you may still qualify under another program that is funded through Mass Housing. This is a separate program and is not discussed in this material. If you want to receive information about this program, please contact them at (617) 854-1000.

2. If you have never owned a home or have not owned a home in the past three years. Displaced homemakers and single parents are considered first-time homebuyers even if they have previously owned a home. You must plan to use the home as your principal residence, and not as a second or vacation home.
3. You must have your own 3% of the purchase price of the home (savings, investments, etc.).
4. All homes purchased through this program must be located in Quincy. Although you do not have to be a current resident of Quincy, City residents may be given priority.
5. The property must be decent safe and sanitary before you move in. The property must be free of lead paint hazards (chipping paint, worn window frames, etc.) and it must meet Section 8 Housing Quality Standards. These standards are found in the regulations at 24 CFR Part 982.401.
6. The purchase price of the home must be within certain price restrictions, which may include any necessary rehabilitation or lead abatement work required by the bank for mortgage approval and/or to meet housing codes. The rehabilitation work may also be undertaken after the house has been purchased. The home price limits are as follows:

FEDERAL HUD/HOME PRICE LIMITS (effective 02/08)

Condominium	up to \$362,790
Single family	up to \$362,790
Two-family	up to \$461,113
Three-family	up to \$560,231

**Note: Price limits subject to change by Housing and Urban Development (HUD).*

**Massachusetts Housing Partnership soft second no longer has price limits.*

HOW DOES THE CITY OF QUINCY HELP?

Down payments and closing costs can be large hurdles to purchasing a home. This is where the City's assistance can be particularly helpful. Under this program, the City of Quincy can provide you with up to 9% of the down payment. You must have 3% of the purchase price on hand for a down payment. **Any amount of down payment you can provide above the required 3% is encouraged though unnecessary.** The City will also **reimburse some of your closing costs** (equal to 1% of selling price, up to a maximum of \$2,000).

The City will provide various First Time Homebuyers Program options to you. The First Time Homebuyers Program may be used in conjunction with the City's [Housing Rehabilitation Programs](#).

WHAT IS THE SOFT SECOND LOAN PROGRAM?

The second piece of the City's program is called the "Soft Second" Loan Program, which is obtained through the [participating](#) bank of your choice and it is funded through the Massachusetts Housing Partnership and the State Department of Housing and Community Development.

After subtracting the total down payment, whatever amount remains is financed with a mortgage. Ordinarily, homebuyers apply for a single mortgage from a financial institution. The Soft Second Loan Program can help you by breaking a single large mortgage into **TWO** mortgages: a first mortgage for up to 75% of the purchase price, and a second mortgage for up to 20% of the purchase price. Why is this better than obtaining one single large mortgage?

Since the first mortgage is limited to only 75% of the price of the home, you will avoid the additional expense of private mortgage insurance, which can run several thousand dollars on a typical single FAMILY home, and is usually required by banks when a borrower has little equity in a property. Your first mortgage will function just as any regular mortgage you may

be familiar with - you will begin paying principal and interest back to the bank monthly soon after closing on the house.

The second mortgage functions very differently. Unlike a regular mortgage, you re-pay only the **interest** on the second mortgage during the first ten- (10) years of the loan, **but not the principal**. Not only does this reduce the monthly payment due to the bank, but also depending upon your income, you may qualify for help in meeting the interest-only payment during this time. This means that those interest payments could be subsidized by the State over 10 years. If you qualify for assistance in meeting the interest payments, the amount of "Soft Second" assistance would gradually decrease from year 6 through year 10. After year 10, you begin paying all interest and principal in your monthly payment just like any regular mortgage.

HOW DO I APPLY FOR CITY ASSISTANCE?

-  Read over the enclosed application and gather the documentation listed on the last page of the application form.
-  Complete the application and submit it, along with your documentation, to the City's Department of Planning & Community Development (PCD) at City Hall.
-  The City will check to ensure that you are within the income limits for the program.
-  The City may also perform a preliminary credit check.
-  If your application passes this review, you will be notified in writing, and a copy of your file will be sent to the participating bank of your choice. If you are not eligible, the City will inform you of the reasons why and inform you of any possible options you may have.
-  In order to receive City assistance you must also complete an approved First Time Homebuyer course. For more information on how to sign up for one of these courses, please refer to the application packet, call **Quincy Community Action Program** (617) 479-8181 x 115 or call **Neighborhood Housing Services of the South Shore** (617) 770-2387.
-  You will be required to participate in post purchase counseling if you receive a soft second loan.

WHAT HAPPENS AFTER THE BANK RECEIVES MY LOAN APPLICATION?

-  First you apply to be pre-approved for a mortgage.
-  Based upon your income, your debts, and the type of home you are interested in, the Bank will tell you what price range you can afford so that you can begin looking for a home.
-  If you are eligible, the Bank will conditionally set-aside a Soft Second loan subsidy with the Massachusetts Housing Partnership, at which point you have 90 days to find a home.
-  You locate a suitable house and sign a purchase and sale agreement.
-  The bank will ask you to complete a residential mortgage application, and will perform their own credit and employment verification. **The bank will make the final loan approval or denial.**

-  If the loan is approved, the Bank sends you a commitment letter and a date for closing is set.
-  If you are eligible for down payment and closing cost assistance from the City, the Bank will send an invoice to the City for the appropriate amount. The City will present a check at the closing. At closing, you will also sign a promissory note and other documentation promising to re-pay the City's assistance.

HOW LONG DOES THE WHOLE PROCESS TAKE?

The process varies from person to person depending on the applicant's ability to complete the requirements. The City seeks a turnaround time of two weeks upon receipt of all required documents. We process applications in the order that we receive them and therefore the processing time depends on how many applications we receive before yours. If you have already signed a Purchase and Sale Agreement, the City will give your application priority. Most delays result because certain documents are missing from the application and it takes applicants time to complete the requirements. Banks can usually render a credit decision within 15 days and approved loans should usually close within 40 days of application. If you experience delays in the process, please do not hesitate to contact us.

KEY: Complete requirements as quickly as possible.

WILL THE CITY ASSISTANCE HAVE TO BE REPAID?

City of Quincy Assistance

The goal of the City is to help as many people as we can to purchase homes. In order to continue to do this we need to re-use the money we loan to people. [What this means to you](#) is that when and if you sell, take out a home equity loan or refinance the home, you must re-pay to the City of Quincy the same percentage of the sales price that the City provided to you, including closing costs, at the time of your initial purchase. For example, if the City provided you with a total of 9% to purchase a \$150,000 home (\$13,500), and you sell the house for \$200,000 after 20 years, you would re-pay 9% of \$200,000. The future price is defined as the value of the house established by an independent appraisal or the actual price at which the house is sold, whichever is higher. The appraiser must be licensed by the Commonwealth of Massachusetts and approved by PCD. The appraisal fee is paid by the owner. *The re-payment is used to subsidize home purchases for additional first time homebuyers or for other programs providing affordable housing for low and moderate-income people.*

If the net proceeds (selling price minus mortgage repayment and other selling costs) are less than the dollar amount of the City's assistance plus the homeowner's investment (down payment, principal payments and any capital improvement), the City of Quincy will reduce the amount of the re-payment that is due.

To enforce this repayment promise, the City will place a lien on the property. The City of Quincy will also have the right to first refusal on the property.

Massachusetts Housing Partnership (MHP) Subsidy

When the home is sold, you take out an equity loan or refinance; you may be required to repay the MHP subsidy. If you sell within five years from the date of purchase, the full amount of the subsidy used up to that point is due. However, this amount, when combined with the other debt of the first and second mortgages, will not exceed 95 percent of the value of the property. If you remain in the home five years or longer, the MHP repayment is limited to the lesser of the amount of the subsidy used or 20 percent of the net appreciation gained at the time of sale.

WHO DO I CONTACT FOR MORE INFORMATION?

Rob Stevens, Planner

Department of Planning and Community Development

Quincy City Hall

1305 Hancock Street

Quincy, MA 02169

Telephone: (617) 376-1411

This program is subject to change in funding, rules, and to availability of funds.

We do business in accordance with federal fair lending laws. Under the federal fair housing act, it is illegal, on the basis of race, color, national origin, religion, sex, handicap, or familial status (having children under the age of 18), to: deny a loan for the purpose of purchasing, constructing, improving, repairing or maintaining a dwelling, or deny any loan secured by a dwelling; or discriminate in fixing the amount, interest rate, duration, application procedures or other terms or conditions of such a loan, or in appraising property.

We are pledged to the letter and spirit of U.S. Policy for the achievement of EQUAL HOUSING OPPORTUNITY throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.



EQUAL HOUSING OPPORTUNITY

City of Quincy
First-Time Homebuyers Program
Application

Before you complete this application:

 **Review your Credit History**

It is important to know the status of your credit to know the status of your credit history before you attempt to purchase a home. If you are currently behind on any credit card, student loan, or other loan payments, or if you know that there are delinquent or unpaid accounts on your credit history, you should resolve these debts before applying to the City's First-Time Homebuyer Program. The City of Quincy cannot help persons whose credit history contains unpaid or disputed accounts, or does not show a history of responsible use of credit.

For information on how to obtain a copy of your credit report, contact the Consumer Credit Counseling Service at (617) 426-6644.

 **Review your Employment History**

Financial institutions generally look for at least two years of stable income from steady employment in your line of work. If you have less than two years on your present job, have any gaps in your employment history, or have had a number of different jobs within the past two years, you should be prepared to explain these circumstances (such as school, military service, layoffs, etc.). If you cannot explain and document a stable income and employment history, you may want to wait until you have two years of stable income history before applying for a home mortgage.

 **Review your Personal Resources for the Downpayment and Closing Costs**

There is no doubt that becoming a homeowner requires a substantial amount of money up-front! Although the City of Quincy can provide you with help toward your downpayment, **you must put down at least 3% of your own funds.** *You cannot use family gifts in place of your own 3% for the downpayment.* You can only use family gifts to help pay closing costs or to boost your downpayment above the 3% minimum that you must contribute yourself. Gifts can not be greater than 20% of the down payment.

The City's assistance with downpayment and closing costs will not cover everything! Depending upon the type of home you are interested in buying (condo, single family ...), you should plan to have between \$3,500 and \$7,000 in easily-accessible funds to meet downpayment and closing costs.

Review your Asset Limits

Households will be ineligible for consideration under the program if;

- a) the household has equity interest in any type of real estate;
- b) the total value of household assets exceed \$75,000.

The City of Quincy Department of Planning and Community Development reserves the right to make the final determination of asset value.

Assets

1. Will be considered cash or non-cash item that may be converted to cash. See Inclusions and Exclusions.
2. The City will use the **Market Value** of assets meaning the dollar value of the asset on the open market.
3. Assets owned by more than one person would be prorated according to the applicant's percentage of ownership. If no percentage is specified or provided by state or local law, the asset will be prorated evenly among all owners.
4. Applicants will be required to complete the FTHB Needs Assessment Form declaring all known assets.
5. Applicants will be required to provide documentation of each asset declaration. All estimated current asset value estimations must be provided by sources acceptable to the City of Quincy's Department of Planning and Community Development.

INCLUSIONS AND EXCLUSIONS

Inclusions

1. Cash held in savings accounts, checking accounts, safe deposit boxes, homes, etc. For savings accounts, use the current balance. For checking accounts, use the average 6-month balance.
2. Cash value of revocable trusts available to the applicant.
3. Equity in rental property or other capital investments. Equity is the estimated current market value of the asset less the unpaid balance on all loans secured by the asset and all reasonable costs (e.g., broker fees) that would be incurred in selling the asset. Under HOME, equity in the family's primary residence is not considered in the calculation of assets for owner-occupied rehabilitation projects.
4. Cash value of stocks, bonds, Treasury bills, certificates of deposit and money market accounts.
5. Individual retirement and Keogh accounts (even though withdrawal would result in a penalty).
6. Retirement and pension funds.
7. Cash value of life insurance policies available to the individual before death (e.g., surrender value of a whole life or universal life policy).
8. Personal property held as an investment such as gems, jewelry, coin collections, antique cars, etc.
9. Lump sum or one-time receipts, such as inheritances, capital gains, lottery winnings, victim's restitution, insurance settlements and other amounts not intended as periodic payments.

Exclusions

1. Necessary personal property, except as noted in number 8 of Inclusions, such as clothing, furniture, cars and vehicles specially equipped for persons with disabilities.
2. Interest in Indian trust lands.
3. Assets not effectively owned by the applicant. That is, when assets are held in an individual's name, but the assets and any income they earn accrue to the benefit of someone else who is not a member of the household and that other person is responsible for income taxes incurred on income generated by the asset.
4. Equity in cooperatives in which the family lives.
5. Assets not accessible to and that provide no income for the applicant.
6. Term life insurance policies (i.e., where there is no cash value).
7. Assets that are part of an active business. "Business" does not include rental of properties that are held as an investment and not a main occupation.

City of Quincy
First-Time Homebuyers Program
Application

APPLICANT INFORMATION

Applicant Name: _____ Date of Birth: _____

Street Address: _____

Town: _____ State: _____ Zip Code: _____

Home telephone: ___-___-____ Work telephone: ___-___-____

Social Security number: ___-__-____

Annual Income: \$ _____ Position/Title: _____

Employer (Name, address, telephone number):

Years employed in this line of work? _____ Years at current job? _____

CO-APPLICANT INFORMATION

Co-Applicant Name: _____ Date of Birth: _____

Street Address: _____

Town: _____ State: _____ Zip Code: _____

Home telephone: ___-___-____ Work telephone: ___-___-____

Social Security number: ___-__-____

Annual Income: \$ _____ Position/Title: _____

Employer (Name, address, telephone number):

Years employed in this line of work? _____ Years at current job? _____

Has either applicant owned real estate before? _____

How did you find out about this housing program? _____

Additional Household Members	Relationship	Age	Annual Income
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Please complete the following section in order to assist us in fulfilling affirmative action requirements.

	Applicant	Co-applicant	Dependents
White	_____	_____	_____
Black	_____	_____	_____
Hispanic	_____	_____	_____
Asian	_____	_____	_____
Native American	_____	_____	_____
Other	_____	_____	_____

MONTHLY INCOME

	APPLICANT	CO-APPLICANT
Gross wages		
Job 1	_____	_____
Job 2	_____	_____
Overtime	_____	_____
Bonuses	_____	_____
Interest/Dividends	_____	_____
Business Income	_____	_____
Child Support	_____	_____
Alimony	_____	_____
Social Security/SSI	_____	_____
Disability	_____	_____
Pensions	_____	_____
Earned Income Tax Credit	_____	_____
Welfare Income	_____	_____
Workmen's Compensation	_____	_____
Unemployment Compensation	_____	_____
Total Monthly Income	(1) _____	(2) _____
Total Monthly Income for Household (add #1 and #2)		(3) _____
Total Annual Income (multiply #3 by 12)		\$ _____

ASSETS**

Bank Account (include Certificates of Deposit)

Name of Bank or Credit Union	Account No.	Balance
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

Net cash value of life insurance \$ _____

Net worth of business \$ _____

Vested interest in retirement funds \$ _____

Stocks, Bonds, Treasury Bills \$ _____

Mutual Funds \$ _____

Automobiles for business use \$ _____

Other: _____ \$ _____

Total Assets \$ _____

**** Please refer to the Asset Determination section of this application on page 9.**

1. Name		2. Social Security Number			
ASSETS					
Family Member	Asset Description	Current Cash Value of Assets		Actual Income from Assets	
3. Net Cash Value of Assets.....		3.			
4. Total Actual Income from Assets.....				4.	
5. If line 3 is greater than 5,000, multiply line 2% (Passbook Rate) and enter results here: otherwise leave blank.				5.	
ANTICIPATED ANNUAL INCOME					
Family Members	a. Wages/ Salaries	b. Benefits/ Pensions	c. Public Assistance	d. Other Income	e. Asset Income
					Enter the greater of lines 4 or 5 from above in e.
6. Totals	a.	b.	c.	d.	e.
7. Enter total of items from 6a. through 6e. This is Annual Income.....					

CERTIFICATION

Please read and sign the following certification.

I understand that completion of this application does not imply approval of any downpayment and closing cost assistance from the City of Quincy, nor any mortgage loan from a financial institution. I also understand that the City of Quincy may request a credit report and/or may contact third parties to verify the information I have provided in this application. I further understand that any private lender, which receives my application, has the power of final loan approval. **I HEREBY CERTIFY UNDER THE PENALTY OF PERJURY THAT THE INFORMATION CONTAINED IN THIS APPLICATION IS ACCURATE, COMPLETE, AND CORRECT TO THE BEST OF MY KNOWLEDGE.**

Applicant's Signature _____ Date _____

Co-Applicant's Signature _____ Date _____

AFTER COMPLETING THIS APPLICATION

In order to process your first-time homebuyer application, the City of Quincy will need to verify your employment and income, as well as your present debts. **PLEASE BE SURE THAT YOU ENCLOSE THE FOLLOWING DOCUMENTATION IN SUPPORT OF YOUR APPLICATION.**

- ❑ 2008 Federal Tax Return and W-2's
- ❑ 2007 Federal Tax Return and W-2's
- ❑ 2006 Federal Tax Return and W-2's
- ❑ 3 most recent pay stubs for all employed household members (except students and children under the age of 18).
- ❑ Documentation of any additional income.
- ❑ Three most recent bank account statement(s) and documentation of other assets to be used for the 3% down payment.
- ❑ First-time Homebuyer Workshop Certificate
- ❑ Protect Your Family From Lead in Your Home (upon acceptance into the FTHB program a signed certification to be submitted to PCD).
- ❑ Return the Verification of Employment form with **ONLY YOUR SIGNATURE ON IT**. Please **DO NOT fill out this form**. Each employed adult in the family must sign a form. If you need more forms please call 617-376-1372.

Please return the completed application and the supporting documentation to:

First-Time Homebuyers Program
 Department of Planning and Community Development
 Quincy City Hall Annex, Third Floor
 1305 Hancock Street
 Quincy, MA 02169
 Attn: Rob Stevens, Planner

VERIFICATION OF EMPLOYMENT

<p style="text-align: center;">City of Quincy Planning & Community Development 1305 Hancock Street Quincy, MA 02169</p> <p>AUTHORIZATION: FEDERAL REGULATIONS REQUIRE US TO VERIFY EMPLOYMENT INCOME OF ALL MEMBERS OF THE HOUSEHOLD APPLYING FOR PARTICIPATION IN THE HOME PROGRAM WHICH WE OPERATE AND TO REEXAMINE THIS INCOME PERIODICALLY. WE ASK YOUR COOPERATION IN SUPPLYING THIS INFORMATION. THIS INFORMATION WILL BE USED ONLY TO DETERMINE THE ELIGIBILITY STATUS AND LEVEL OF BENEFIT OF THE HOUSEHOLD.</p> <p>YOUR PROMPT RETURN OF THE REQUESTED INFORMATION WILL BE APPRECIATED.</p>	<p>EMPLOYED SINCE: _____ OCCUPATION: _____</p> <p>SALARY: _____</p> <p>EFFECTIVE DATE OF LAST INCREASE: _____</p> <p>BASE PAY RATE: \$_____/Hour; or \$_____/Week; or \$_____/Month</p> <p>Average hours/week at base pay rate: _____ Hours</p> <p>NO. WEEKS _____, OR NO. WEEKS _____ WORKED/YEAR</p> <p>OVERTIME PAY RATE: \$_____ /HOUR</p> <p>EXPECTED AVERAGE NUMBER OF HOURS OVERTIME WORKED PER WEEK DURING NEXT 12 MONTHS _____</p> <p style="text-align: center; color: magenta;">Any other compensation not included above (specify for commissions, bonuses, tips, etc.):</p> <p>FOR: _____ \$_____ PER _____</p> <p>IS PAY RECEIVED FOR VACATION? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>IF YES, NO. OF DAYS PER YEAR _____</p> <p>TOTAL BASE PAY EARNINGS FOR PAST 12 MOS. \$ _____</p> <p>TOTAL OVERTIME EARNINGS FOR PAST 12 MOS. \$ _____</p> <p>PROBABILITY AND EXPECTED DATE OF ANY PAY INCREASE: _____</p> <p>DOES THE EMPLOYEE HAVE ACCESS TO A RETIREMENT ACCOUNT? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>IF YES, WHAT AMOUNT CAN THEY GET ACCESS TO: \$ _____</p>
<p>RELEASE: I HEREBY AUTHORIZE THE RELEASE OF THE REQUESTED INFORMATION.</p> <p>_____</p> <p>(SIGNATURE OF APPLICANT)</p> <p>Date: _____</p> <p>OR A COPY OF THE EXECUTED “HOME PROGRAM ELIGIBILITY RELEASE FORM,” WHICH AUTHORIZES THE RELEASE OF THE INFORMATION REQUESTED, IS ATTACHED.</p>	<p style="text-align: center; color: magenta;">Signature of _____ or Authorized Representative</p> <p>_____</p> <p>Title: _____</p> <p>Date: _____</p> <p>TELEPHONE: _____</p>
<p>WARNING: TITLE 18, SECTION 1001 OF THE U.S. CODE STATES THAT A PERSON IS GUILTY OF A FELONY FOR KNOWINGLY AND WILLINGLY MAKING FALSE OR FRAUDULENT STATEMENTS TO ANY DEPARTMENT OF THE UNITED STATES GOVERNMENT.</p>	

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Quincy Office of Housing Rehabilitation

Please see attached/enclosed Protect Your Family From Lead in Your Home. This document contains key information about lead poisoning and residential lead hazards. All Borrowers must certify below that they have received this information.

Date

Signature

Date

Signature

If you have any questions please contact your local Health Department:

In Quincy:

The Office of Housing Rehabilitation
1305 Hancock Street
Quincy, MA 02169
(617) 376-1050

**BANKS CURRENTLY PARTICIPATING
IN
THE CITY OF QUINCY
FIRST TIME HOMEBUYER PROGRAM**

Bank	Contact Person
Boston Private Bank	Carrie Carrizosa (617) 524-6050
Bank of America	Tom Preston (617) 770-2693
Bank of Canton	Judy Farmer (617) 770-1894
Citizens Bank	Gari Stanley (617) 745-6115
Colonial Federal Savings Bank	Angela Blanchard (617) 471-0750
Eastern Bank	Jean Kenney (617) 689-1738
Mt. Washington Bank	Laura Dorfman (617) 268-0379
Sovereign Bank	Terry Connor (617) 786-1652