

LOCAL BANKS AND MORTGAGE OFFICERS

Bank Name	Address	Contact	Phone	E-Mail / Website
Alternatives Federal Credit Union	125 North Fulton St. Ithaca, NY 14850	Phil Shay	607-216-3474	ps Shay@alternatives.org
	202 E. State Street Ithaca, NY 14850	Missy Park	607-592-5295 ph	missy.park@mycfcu.com
	1022 Ellis Hollow Rd Ithaca, NY 14850	Kim Rozell	607-257-3282 ext. 3610 607-229-5008	kimberly.rozell@mycfcu.com
	99 Sheraton Dr. Ithaca, NY 14850	Kate Barth	607-257-3011 ext. 3257 607-257-3014	kate.barth@mycfcu.com
	3910 Route 281 Cortland, NY	Nicole Cottone	607-756-6968 ph 607-342-5240	nicole.cottone@mycfcu.com
Chemung Canal Trust	Community Corners Ithaca, NY 14850	Sherry Armstrong	607-378-7454 ph 607-257-4563 fax	sarmstrong@chemungcanal.com www.chemungcanal.com
Community Bank, NA	200 E. Buffalo St. Suite 101B Ithaca, NY 14850	Eric Allen ----- Michael Macdonald	607-272-4880 ph 607-272-9387 fax	www.communitybankna.com michael.macdonald@cbna.com
	2300 N. Triphammer Rd., Suite 5 Ithaca, NY 14850	Margaret Hurd	607-749-7251 ph 607-481-5557 cell 607-749-6427 fax	mhurd@elmirasavingsbank.com
	602 W. State St. Ithaca, NY 14850	Taryn Schwartz	607-257-3584 ph 607-229-3112 cell 607-257-3608 fax	tschwartz@elmirasavings.com
First National Bank of Dryden	7 West Main St. Dryden, NY 13053	Michelle Browngardt ----- Bob Porteus	607-844-8141 ph 607-844-8147 fax	mbrowngardt@drydenbank.com rporteus@drydenbank.com
First National Bank of Groton	161 Main St. Groton, NY 13073	Gary Watrous ----- Kelly Gavitt	607-898-5871 ph 607-898-4015 fax	www.grotonbank.com
	41 S. Main St. Moravia, NY 13118	Andy Miller ----- Matt DeGraw	315-497-2707	lenders@grotonbank.com
Homestead Funding Corp.	8 Airline Dr. Albany, NY	Tammie Cox	518-542-9717 cell 518-464-1100 ext. 361	tc Cox@homesteadfunding.com
INHS/Better Housing	115 W. Clinton St. Ithaca, NY 14850	Delia Yarrow ----- Patrick Mitchell	607-277-4500 ph 607-277-4536 fax	www.ithacanhs.org
Key Bank	300 N. Tioga St. Ithaca, NY 14850	Mark Huefner	607- 327 -1225 (cell)	mark_huefner@keybank.com
M&T Mortgage Corp.	118 N. Tioga St. Ithaca, NY 14850	Ryan Wuerther	607-237-8884 855-583-7300 fax	rwuerthner@mtb.com
Movement Mortgage	528 W. Green St. Ithaca, NY 14850	Brendan Burns	607-768-5222	brendan.burns@movement.com
Tioga State Bank	950 Danby Rd., Ste 100B Ithaca, NY 14850	Jessica Boynton	607-229-4784 cell	jboynton@tiogabank.com
	118 E. Seneca St. Ithaca, NY 14850	Judy Malys	607-266-5485 ph 607-257-0801 fax	jmalys@tompkinsfinancial.com
		Bonnie Osadchey	607 266-5455 ph 607-257-0801 fax	bosadchey@tompkinsfinancial.com
		Stephanie Klym	607-266-5453 ph 607-257-0801 fax	sklym@tompkinsfinancial.com
	36 Main St. Cortland, NY 13045	Laurie Anania	607-756-0436	lanania@tompkinsfinancial.com
	86 North St. Auburn, NY 13021	Lisa Giannone	315-253-4310 ph Ext: 11525	lgiannone@tompkinsfinancial.com

This list is being provided as a convenience for our clients and customers. In no way should it be considered as an endorsement, recommendation or indication of the quality of services of the individuals or companies on this list.

EQUAL MONTHLY PAYMENT TO AMORTIZE A LOAN OF \$1,000

TERM (years)	5	10	15	20	25	30
RATE						
3.00%	17.97	9.66	6.91	5.55	4.74	4.22
3.25%	18.08	9.77	7.03	5.67	4.87	4.35
3.50%	18.19	9.89	7.15	5.80	5.01	4.49
3.75%	18.30	10.01	7.27	5.93	5.14	4.63
4.00%	18.42	10.12	7.40	6.06	5.28	4.77
4.25%	18.53	10.24	7.52	6.19	5.42	4.92
4.50%	18.64	10.36	7.65	6.33	5.56	5.07
4.75%	18.76	10.48	7.78	6.46	5.70	5.22
5.00%	18.87	10.61	7.91	6.60	5.85	5.37
5.25%	18.99	10.73	8.04	6.74	5.99	5.52
5.50%	19.10	10.85	8.17	6.88	6.14	5.68
5.75%	19.22	10.98	8.30	7.02	6.29	5.84
6.00%	19.33	11.10	8.44	7.16	6.44	6.00
6.25%	19.45	11.23	8.57	7.31	6.60	6.16
6.50%	19.57	11.35	8.71	7.46	6.75	6.32
6.75%	19.68	11.48	8.85	7.60	6.91	6.49
7.00%	19.80	11.61	8.99	7.75	7.07	6.65
7.25%	19.92	11.74	9.13	7.90	7.23	6.82
7.50%	20.04	11.87	9.27	8.06	7.39	6.99
7.75%	20.16	12.00	9.41	8.21	7.55	7.16
8.00%	20.28	12.13	9.56	8.36	7.72	7.34
8.25%	20.40	12.27	9.70	8.52	7.88	7.51
8.50%	20.52	12.40	9.85	8.68	8.05	7.69
8.75%	20.64	12.53	9.99	8.84	8.22	7.87
9.00%	20.76	12.67	10.14	9.00	8.39	8.05
9.25%	20.88	12.80	10.29	9.16	8.56	8.23
9.50%	21.00	12.94	10.44	9.32	8.74	8.41
9.75%	21.12	13.08	10.59	9.49	8.91	8.59
10.00%	21.25	13.22	10.75	9.65	9.09	8.78
10.25%	21.37	13.35	10.90	9.82	9.26	8.96
10.50%	21.49	13.49	11.05	9.98	9.44	9.15
10.75%	21.62	13.63	11.21	10.15	9.62	9.33
11.00%	21.74	13.78	11.37	10.32	9.80	9.52
11.25%	21.87	13.92	11.52	10.49	9.98	9.71
11.50%	21.99	14.06	11.68	10.66	10.16	9.90
11.75%	22.12	14.20	11.84	10.84	10.35	10.09
12.00%	22.24	14.35	12.00	11.01	10.53	10.29
12.25%	22.37	14.49	12.16	11.19	10.72	10.48
12.50%	22.50	14.64	12.33	11.36	10.90	10.67
12.75%	22.63	14.78	12.49	11.54	11.09	10.87
13.00%	22.75	14.93	12.65	11.72	11.28	11.06
13.25%	22.88	15.08	12.82	11.89	11.47	11.26
13.50%	23.01	15.23	12.98	12.07	11.66	11.45
13.75%	23.14	15.38	13.15	12.25	11.85	11.65
14.00%	23.27	15.53	13.32	12.44	12.04	11.85
14.25%	23.40	15.68	13.49	12.62	12.23	12.05
14.50%	23.53	15.83	13.66	12.80	12.42	12.25