

# PRESS RELEASE



[www.MortgageReliefFund.com](http://www.MortgageReliefFund.com)

Massachusetts Bankers Association

[www.MassBankers.org](http://www.MassBankers.org)



[www.BOS.FRB.org](http://www.BOS.FRB.org)

**FOR IMMEDIATE RELEASE**

## Media Contacts:

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*Federal Reserve Bank of Boston: Thomas Lavelle, 617-973-3647 or Joel Werkema, 617-973-3510*

## **Mortgage Relief Initiative Expands and Evolves**

BOSTON, JUNE 5, 2008 – The Federal Reserve Bank of Boston and the Massachusetts Bankers Association (MBA) announced today that the Mortgage Relief initiative introduced in December is *growing* – from an initial five banks to more than 50 banks of every size, with branches throughout Massachusetts and much of New England. The expansion comes as community banks affiliated with the MBA join the effort (*see attached list of banks*).

The Mortgage Relief initiative is also *evolving*. The original plan was to reach out to borrowers with high-rate “subprime” loans who might be eligible for a more secure, predictable, affordable mortgage from a bank. However, falling home prices in many parts of New England have eroded home equity. As a result, some borrowers’ homes are now worth less than their loans, and refinancing into a new mortgage can be difficult.

“There is no single, easy answer,” says Daniel Forte, president and CEO of the MBA. “Banks did not cause this problem but the Mortgage Relief banks, regardless of their size, want to be part of the solution. They have a stake in the success of the local and regional economy.”

Whenever possible, the banks participating in the initiative will help eligible homeowners refinance into conventional loans that will better meet their needs. “Unlike many subprime lenders,” Forte adds, “banks are a safe and sound place to discuss your credit needs and financial situation, with expertise and respect.”

### **The Banks’ Commitments**

Much like the original five institutions – Citizens Bank, Sovereign Bank, TD Banknorth, Webster Bank, and Bank of America – the banks joining the Mortgage Relief initiative have made a number of commitments:

- 1) *Outreach* – to reach out to borrowers in difficult mortgages, in part by contributing to a pool for mortgage relief advertising (in amounts based on the bank's size);
- 2) *Innovation* – to expand their utilization of programs that may help borrowers with limited home equity (programs like Federal Housing Authority loan guarantees, and those of state agencies);
- 3) *Personnel* – to designate one or more “go to” staff members who can help borrowers explore their mortgage relief options;
- 4) *Lending* – to adopt a goal for responsible lending under the program (ranging from \$500,000 for small banks with under \$250 million in assets to \$2.5 million for community banks with over \$1 billion in assets).
- 5) *Collaboration and Referral* – to share with fellow participants the products and approaches that prove effective in helping challenged borrowers, and to refer individuals they cannot help to other participating banks or housing-counseling agencies.

The Federal Reserve Bank of Boston applauds the banks' continued efforts. “These are very challenging times for some borrowers,” says Eric Rosengren, president and CEO of the Federal Reserve Bank of Boston, “and I am genuinely pleased to see banks of all sizes and types stepping up and trying to make a difference. It is not only the right thing to do for borrowers in distress, but also is in the long-term interest of the local and regional economy.”

### **Challenges Encountered as the Landscape Changed**

The five original banks, and the Boston Fed have been working intently on this program since December, notes Lynn Browne, executive vice president at the Federal Reserve Bank of Boston and a member of the program's steering group. “The biggest challenge we have encountered, however, is that declining home prices have left many of the target borrowers ‘under water’ in terms of home equity, and those loans are just incredibly difficult for lenders to arrange.”

When they can't assist with a loan, the Mortgage Relief banks urge borrowers in difficult situations to contact the servicer of their mortgage as soon as possible (in particular, the servicer's loss mitigation department), or a mortgage-counseling service such as the Homeownership Preservation Foundation or regional foreclosure-prevention centers identified by states (*see attached list, for Massachusetts*).

### **The Need for Policy and Product Development**

The banks will continue to reach out to borrowers who are paying high rates, and those who may be qualified to get a more affordable loan than they have currently. The Mortgage Relief participants also acknowledge the work that the Congress, individual states, and HUD/FHA are doing to provide more tools to meet the challenge of serving borrowers with negative home equity and unaffordable loan payments, and they encourage policymakers to continue in these efforts.

Legislation currently working through Congress, and continued innovation by state agencies and others, may provide many more tools for lenders and borrowers. The Mortgage Relief banks will be well positioned to make progress quickly and effectively should legislation be passed.

## **Expansion Means More Avenues to Speak with a Bank about Credit Concerns**

Why expand the program now? “Banks have always quietly worked with borrowers in distress. However, despite the present challenges, more banks want to stand up and be counted as part of the solution,” says Kevin Kiley, the MBA’s executive vice president and chief operating officer. “No question, these are challenging times in the region, and for many New Englanders the situation is difficult. But talking to a safe and secure bank about your credit concerns and your home loan – most peoples’ largest financial obligation – is always a good idea. Many of the banks, even those not formally in the Mortgage Relief initiative, already participate in a variety of programs at the federal, state, and local level that may work for you.”

To learn more, borrowers can speak with any of the banks participating in the Mortgage Relief initiative. The five founding institutions are listed at the web site [www.MortgageReliefFund.com](http://www.MortgageReliefFund.com) along with a link to the list of community banks that participate as part of the Massachusetts Bankers Association. Applicants can get an initial sense of their eligibility for the program by reviewing the criteria on the site. Interested borrowers should contact the bank of their choice.

### **Attached:**

*List of banks joining the initiative*

*List of Massachusetts regional foreclosure-prevention centers*

## Community Bank Initiative Participating Lenders

### Avidia Bank

[www.avidiabank.com](http://www.avidiabank.com)  
42 Main Street  
Hudson, MA 01749

**Contact:**  
Joseph A Festa, Jr., VP Residential Lending  
978-567-3599

### Athol Savings Bank

[www.atholsb.com](http://www.atholsb.com)  
444 Main Street  
Athol, MA 01331

**Contacts:**  
Debra L. Vescovi, Senior Vice President  
978-249-7258

Peter J. Russell, Senior Vice President  
978-297-3784

### Bank of Fall River

[www.bankoffallriver.com](http://www.bankoffallriver.com)  
30 Bedford Street  
Fall River, MA 02720

**Contact:**  
Lidia Rebello, Vice President, Residential  
Lending  
508-678-7655

### BankFive

[www.bankfive.com](http://www.bankfive.com)  
79 North Main Street, P.O. Box 1191  
Fall River, MA 02722

**Contacts:**  
Dawn A. Young, Vice President/Team Leader  
774-888-6189

Anna R. Freitas, Vice President  
774-888-6177

### Bay State Savings Bank

[www.baystatesavings.com](http://www.baystatesavings.com)  
28 Franklin Street  
Worcester, MA 01608

**Contact:**  
Paul P. Buonopane, Vice President  
508-890-9064

**Please Call For More Information:**  
508-890-9060

## **Benjamin Franklin Bank**

[www.benfranklinbank.com](http://www.benfranklinbank.com)  
58 Main Street, P.O. Box 309  
Franklin, MA 02038

**Contact:**  
Laura Reed, Loan Officer  
800-528-7000 x 8359

## **Bridgewater Savings Bank**

[www.bridgewatersavings.com](http://www.bridgewatersavings.com)  
756 Orchard Street  
Raynham, MA 02767

**Contacts:**  
Michelle Durette, AVP and Loan Officer  
508-884-3372

**Please Call For More Information:**  
1-800-356-8622

Ron Hill, AVP and Loan Officer  
508-884-5727

## **Bristol County Savings Bank**

[www.bristolcountysavings.com](http://www.bristolcountysavings.com)  
29 Broadway  
Taunton, MA 02780

**Contacts:**  
Nelson Braga, Vice President  
508-880-0503

**Please Call For More Information:**  
1-800-643-2272 or 508-828-5329

David Tipping, Vice President  
508-828-5332

## **Cape Ann Savings Bank**

[www.capeannsavingsbank.com](http://www.capeannsavingsbank.com)  
109 Main Street  
Gloucester, MA 01930

**Contacts:**  
Holly L. S. Wieckowski, Assistant Treasurer  
978-283-0245 x 5701

Robert J. Gillis, Jr., Vice President  
978-283-0245 x 5723

## **Cape Cod Cooperative Bank**

[www.mycapocodbank.com](http://www.mycapocodbank.com)  
25 Benjamin Franklin Way  
Hyannis, MA 02601

**Contacts:**  
Tom Russett, Loan Originator  
508-568-1204

**Please Call For More Information:**  
1-800-641-1100

Mary Miller, Senior Vice President  
508-568-3207

## Cape Cod Five Cents Savings Bank

[www.capecodfive.com](http://www.capecodfive.com)

19 West Road, P.O. Box 10  
Orleans, MA 02653

**Contacts:**

Paul McCracken, Vice President  
508-247-2118

**Please Call For More Information:**  
1-888-225-4636

Darin Weeks, Loan Officer & Affordable Housing  
Specialist  
508-477-0159

## Colonial Co-operative Bank

[www.colonial4banking.com](http://www.colonial4banking.com)

6 City Hall Avenue  
Gardner, MA 01440

**Contact:**

Susan M. Monette, Vice President and Chief  
Loan Officer  
978-632-0171

## Commonwealth National Bank

[www.commonwealthworchester.com](http://www.commonwealthworchester.com)

33 Waldo Street  
Worcester, MA 01608

**Contact:**

Mark E. La Mountain, Vice President  
508-793-8314

## The Community Bank

[www.communitybank.com](http://www.communitybank.com)

1265 Belmont Street  
Brockton, MA 02301

**Contacts:**

John Whitaker, Mortgage Originator  
508-631-2169

**Please Call For More Information:**  
508-587-3210

Kevin Fitzpatrick, Mortgage Originator  
508-468-4054

## The Cooperative Bank

[www.thecooperativebank.com](http://www.thecooperativebank.com)

40 Belgrade Avenue  
Roslindale, MA 02131

**Contacts:**

Marie A. Kunerth, Loan Officer  
617-325-2900 x 216

**Please Call For More Information:**  
617-325-2900

Janice Garcia, Mortgage Underwriter  
617-325-2900 x 247

## **Danversbank**

[www.danversbank.com](http://www.danversbank.com)

1 Conant Street  
Danvers, MA 01923

**Please Call For More Information:**  
978-624-1152

**Contacts:**

Stephen J. Britton, 1st VP, Mortgage &  
Consumer Lending  
978-624-1190

Cheryl Preston, AVP, Mortgage and Consumer  
Lending  
978-646-0371

## **Dedham Institution for Savings**

[www.dedhamsavings.com](http://www.dedhamsavings.com)

55 Elm Street  
Dedham, MA 02026

**Contacts:**

Beverly Somerville, Community Loan Officer  
781-320-4888

Beth Santella, Loan Officer  
781-320-4885

## **Eastern Bank**

[www.easternbank.com](http://www.easternbank.com)

195 Market Street  
Lynn, MA 01901

**Contact:**

Edward C. Cinella, Vice President  
781-388-1203

## **Easthampton Savings Bank**

[www.bankesb.com](http://www.bankesb.com)

36 Main Street, P.O. Box 351  
Easthampton, MA 01027

**Please Call For More Information:**  
413-527-4111

**Contacts:**

Denise V. Laizer, SVP & Chief Lending Officer  
413-527-4111 x 205

Anthony Grimaldi, Vice President, Residential  
Lending  
413-527-4111 x 203

## **Georgetown Savings Bank**

[www.georgetownsb.com](http://www.georgetownsb.com)

2 E. Main Street  
Georgetown, MA 01833

**Please Call For More Information:**  
978-352-8600

**Contacts:**

Karen Cohn, Vice President  
978-352-8600 x 1106

Sandra Corrao, Loan Servicing Manager  
978-352-8600 x 1300

## Granite Savings Bank

[www.granitesavingsbank.com](http://www.granitesavingsbank.com)

P.O. Box 180  
Rockport, MA 01966

**Contact:**

Patricia Paradis, Vice President/Mortgage Officer  
978-546-0362

**Please Call For More Information:**

978-546-0360

## Mansfield Co-operative Bank

[www.mansfieldbankonline.com](http://www.mansfieldbankonline.com)

80 North Main Street, P.O. Box 660  
Mansfield, MA 02048

**Contacts:**

Christopher Milne, SVP/Mortgage Banking  
508-851-3665

**Please Call For More Information:**

508-851-3600

David Tetreault, Assistant Vice  
President/Lending  
508-851-3842

## Marlborough Co-operative Bank

[www.bankatmcb.com](http://www.bankatmcb.com)

175 Main Street, P.O. Box K  
Marlborough, MA 01752

**Contact:**

Donna M. Tiso, Vice President/Senior Loan  
Officer  
508-485-3000 x 224

**Please Call For More Information:**

508-485-3000

## Mayflower Bank

[www.mayflowerbank.com](http://www.mayflowerbank.com)

P.O. Box 311  
Middleboro, MA 02346

**Contacts:**

Karen Gallipoli, AVP, Residential Loan Officer  
508-947-4343

John Biggio, Vice President, Senior Loan Officer  
508-947-4343

## Mechanics Cooperative Bank

[www.mechanics-coop.com](http://www.mechanics-coop.com)

308 Bay Street, P.O. Box 552  
Taunton, MA 02780

**Contacts:**

Olga Andrade, Loan Officer  
508-823-7722 x 2167

**Please Call For More Information:**

508-823-7744

Diane Aguiar  
508-884-2168



## Meetinghouse Bank

[www.meetinghousebank.com](http://www.meetinghousebank.com)

2250 Dorchester Avenue  
Dorchester, MA 02124

**Please Call For More Information:**  
617-298-2250

**Contacts:**

Reuven Zaslavski, Mortgage Officer  
617-298-2250 x 227

Bruce Crosscup, Mortgage Officer  
617-298-2250 x 114

## Mercantile Bank & Trust Company

[www.mercantileboston.com](http://www.mercantileboston.com)

61 Brookline Avenue  
Boston, MA 02215

**Contacts:**

Joseph Nicotera, Senior Vice President  
617-867-8807

Fred McGrane, Senior Vice President  
617-867-8814

## Middlesex Savings Bank

[www.middlesexbank.com](http://www.middlesexbank.com)

6 Main Street  
Natick, MA 01760

**Contact:**

Patricia Slaney, Mortgage Center Representative  
508-599-5535

## Millbury National Bank

[www.mnbonline.com](http://www.mnbonline.com)

18 Main Street, P.O. Box 318  
Millbury, MA 01527-0318

**Contact:**

Donna M. Garr, Vice President  
508-865-9521

## Monson Savings Bank

[www.monsonsavings.com](http://www.monsonsavings.com)

146 Main Street  
Monson, MA 01057

**Contacts:**

Susan Driscoll, Loan Originator  
413-267-1219

**Please Call For More Information:**  
413-267-4646

Denise D. Hawk, Vice President  
413-267-1217

## **North Easton Savings Bank**

[www.northeastonsavingsbank.com](http://www.northeastonsavingsbank.com)

295 Main Street, P.O. Box 299  
North Easton, MA 02356-0299

**Contacts:**

Kami Azevedo, Mortgage Specialist  
508-238-3331

Marilyn M. Lewis, VP and Mortgage Operations  
Officer  
508-238-3331

## **North Middlesex Savings Bank**

[www.nmsb.com](http://www.nmsb.com)

P.O. Box 469  
Ayer, MA 01432

**Contact:**

Frank J. Gracia, Senior Vice President  
978-772-8502 x 1130

**Please Call For More Information:**  
978-772-3306

## **North Shore Bank**

[www.northshore-bank.com](http://www.northshore-bank.com)

248 Andover Street  
Peabody, MA 01960

**Contact:**

Joanne Donovan, Vice President  
978-538-7002

## **Northampton Cooperative Bank**

[www.northamptoncoop.com](http://www.northamptoncoop.com)

67 King Street  
Northampton, MA 01060-0150

**Contact:**

Tracey E. Egloff, Assistant Vice President  
413-584-4474 x 107

## **Pittsfield Cooperative Bank**

[www.pittsfield-coop.com](http://www.pittsfield-coop.com)

70 South Street  
Pittsfield, MA 01201

**Contact:**

Raymond Callahan, Vice President  
413-447-7304

## **Rockland Trust Company**

[www.rocklandtrust.com](http://www.rocklandtrust.com)

8 A/B Station Ave.  
Middleboro, MA 02346

**Contacts:**

Michael Nickley, SVP Mortgage Operations  
508-946-8427

**Please Call For More Information:**  
1-800-222-2299

Steve Borgerson, VP Regional Mortgage  
Manager  
781-982-6599

### **Savers Co-operative Bank**

[www.saversbank.com](http://www.saversbank.com)  
P.O. Box 250  
Southbridge, MA 01550

**Contact:**  
Marjorie Rockwood, Mortgage Specialist  
508-765-7345

**Please Call For More Information:**  
508-764-4329

### **The Savings Bank**

[www.tsbawake24.com](http://www.tsbawake24.com)  
357 Main Street, P.O. Box 30  
Wakefield, MA 01880

**Contacts:**  
Kathleen Beaulieu, SVP Retail Lending  
781-224-5379

**Please Call For More Information:**  
1-800-246-2009 x 5379

Raichelle Kallery, VP Marketing  
781-224-5423

### **Scituate Federal Savings Bank**

[www.scituatefederal.com](http://www.scituatefederal.com)  
506 Plain Street, Suite 202  
Marshfield, MA 02050

**Contacts:**  
Steve Amico, Assistant Vice President  
617-529-8444

**Please Call For More Information:**  
781-834-2100

Mike Vernazzaro, Mortgage Officer  
774-454-2709

### **South Adams Savings Bank**

[www.sasavings.com](http://www.sasavings.com)  
P.O. Box 306  
Adams, MA 01220

**Contacts:**  
Tim Burdick, Vice President  
413-743-0040

Laurie Pelczynski, Loan Officer  
413-743-0040

### **South Shore Co-operative Bank**

[www.sscbank.com](http://www.sscbank.com)  
195 Washington Street  
Weymouth, MA 02188

**Contact:**  
Meg Sarno, AVP/Residential Lending  
781-682-0203

## South Shore Savings Bank

[www.sssb.com](http://www.sssb.com)

1530 Main Street,  
South Weymouth, MA 02190

**Contacts:**

Brian Desmond, Mortgage Account Executive  
781-682-3134

Brian Madden, Vice President/Senior Lending  
Officer  
781-682-3279

## Southbridge Savings Bank

[www.southbridgesavingsbank.com](http://www.southbridgesavingsbank.com)

253 Main Street  
Southbridge, MA 01550

**Contacts:**

Paul Stonge, Loan Originator  
800-939-9103 x 1018

**Please Call For More Information:**  
800-939-9103

Betty Ianniccheri, Loan Originator  
800-939-9103 x 1011

## Stoneham Bank

[www.stonehambank.com](http://www.stonehambank.com)

80 Montvale Avenue  
Stoneham, MA 02180

**Contacts:**

Jan White  
781-481-5802

Michelle Brissenden  
781-481-5766

## Wainwright Bank & Trust Company

[www.wainwrightbank.com](http://www.wainwrightbank.com)

63 Franklin Street  
Boston, MA 02110

**Contact:**

Sonia Payne  
617-478-4000 x 384

## Washington Savings Bank

[www.washingtonsavings.com](http://www.washingtonsavings.com)

30 Middlesex Street, P.O. Box 1970  
Lowell, MA 01853-1970

**Contact:**

Alzira Picardi, Assistant Vice President of  
Lending  
978-569-1544

**Please Call For More Information:**  
978-275-6003

Gerard Frechette, Vice President of Lending  
978-569-1505

## Webster Five Cents Savings Bank

[www.web5.com](http://www.web5.com)

136 Thompson Road  
Webster, MA 01570

**Contact:**

Beth-Ann Beaudette, Mortgage Loan Officer  
800-696-9401 x 3411

**Please Call For More Information:**

1-800-696-9401 or 508-943-9401

## Winchester Co-operative Bank

[www.wcbonline.com](http://www.wcbonline.com)

19 Church Street  
Winchester, MA 01890

**Contacts:**

Mark L. Fisher, Vice President  
781-756-3543

**Please Call For More Information:**

781-729-3620

Joan Morgan, Assistant Vice President  
781-756-3510

## **The Eleven Regional Foreclosure Centers**

### **Western Massachusetts Foreclosure Prevention Education Center**

322 Main St. Suite 1 Springfield, MA 01105 413-233-1622

**Partners:** HAP, Inc. (lead partner), city of Springfield, MA Fair Housing Center, Berkshire Housing Development Corporation, Franklin County Housing and Redevelopment Authority, Valley CDC, ACORN, Berkshire County Regional Housing Authority, Chicopee NDC, Hilltown CDC, Holyoke Housing Authority, Hungry Hill CDC, New North Citizens Council, Solutions CDC, Springfield Partners for Community Action.

**Service Area:** Hampden, Hampshire, Franklin, and Berkshire Counties

### **City of New Bedford Office of Housing and Community Development**

608 Pleasant St. New Bedford, MA 02740 508-979-1500

**Partners:** Catholic Social Services of the Diocese of Fall River

**Service Area:** Bristol County

### **Housing Assistance Corporation on Cape Cod**

460 West Main St. Hyannis, MA 02601 508-771-5400

**Partners:** Interfaith Council, Lower Cape Cod CDC, Falmouth Service Center, Island Elderly Housing, Nantucket Housing Office

**Service Area:** Barnstable, Nantucket, and Dukes Counties

### **Neighborhood Housing Services of the South Shore**

68 Legion Parkway Brockton, MA 02301 508-895-1783

**Partners:** South Shore Housing

**Service Area:** South Shore and Brockton area: all of Plymouth County, Norfolk county cities/towns of Quincy, Randolph, Milton, Braintree, Holbrook, Weymouth, Cohasset

### **United Way of Massachusetts Bay and the Merrimack Valley**

51 Sleeper St. Boston, MA 02210 617-413-7622

**Partners:** Consumer Credit Counseling Services of Southern New England, Viet Aid, Lynn Housing Authority and Neighborhood Development (LHAND), Community Teamwork, Inc. (CTI), Metropolitan Boston Housing Partnership (MBHP), Quincy Community Action Programs (QCAP)  
**Service Area:** Massachusetts east of Worcester County

### **South Middlesex Opportunity Council**

300 Howard St. Framingham, MA 01702      508-620-2300

**Partners:** South Middlesex Legal Services, Legal Assistance Corporation of Central MA, Greater Boston Legal Services  
**Service Area:** MetroWest area centered around Framingham and Marlborough: Acton, Ashland, Avon, Bellingham, Boxborough, Canton, Carlisle, Concord, Dedham, Dover, Foxborough, Framingham, Franklin, Grafton, Holliston, Hopedale, Hopkinton, Hudson, Lincoln, Littleton, Marlborough, Maynard, Medfield, Medway, Mendon, Milford, Millis, Millville, Natick, Needham, Norfolk, Northborough, Northbridge, Norwood, Plainville, Sharon, Sherborn, Shrewsbury, Southborough, Stoughton, Stow, Sudbury, Upton, Uxbridge, Walpole, Waltham, Wayland, Wellesley, Westborough, Weston, Westwood, Wrentham

### **Home Preservation Coalition of the Merrimack Valley**

168 Newbury St. Lawrence, MA 01841      978-685-3115

**Partners:** Lawrence CommunityWorks (lead agency), Arlington Community Trabajando, Community Teamwork Inc., Coalition for a Better Acre, Neighborhood Legal Services, Homeownership Options for MA Elders (HOME)  
**Service Area:** Merrimack Valley, centered on Lawrence and Lowell: Lawrence, Lowell, Haverhill, Methuen, Chelmsford, North Andover, Billerica, Dracut

### **Worcester County Regional Foreclosure Education Center**

674 Main St. Worcester, MA 01608      508-791-2170  
195 Kimball St. Fitchburg, MA 01420      978-342-9561

**Partners:** NeighborWorks Homeownership Centers of Worcester and North Central Worcester County, Oak Hill CDC, City of Worcester, United Way of Central MA, Worcester Community Housing Resources, Central Massachusetts Housing Alliance, East Side CDC, Twin Cities CDC, RCAP, Solutions, Montachusett Opportunity Council, Greater Gardner CDC.  
**Service Area:** Worcester County

## **City of Boston Department of Neighborhood Development**

26 Court St. Boston, MA 02108

617-635-HOME (4663)

email: [homecenter.dnd@cityofboston.gov](mailto:homecenter.dnd@cityofboston.gov)

**Partners:** Acorn Housing, Codman Square CDC, Dorchester Bay EDC, Ecumenical Social Action Committee (ESAC), Mattapan Family Service Center, Metropolitan Boston Housing Partnership (MBHP) Nuestra Comunidad Development Corp., Urban Edge Housing Corp.

**Service Area:** City of Boston

## **Homeownership Options for MA Elders**

150 Grossman Drive, Suite 401 Braintree, MA 02184

781-848-5200

**Partners:** National Consumer Law Center, MA Association of Older Americans, Greater Boston Legal Services, Volunteer Lawyers Project, South Coastal Counties Legal Services, Western MA Legal Services

**Service Area:** Elderly homeowners and buyers statewide

## **North Shore Regional Partnership**

143 Border St. East Boston, MA 02128

617-567-5882

**Partners:** NOAH (lead agency), LHAND (Lynn Housing Authority and Neighborhood Development), NACA, NSCAP (North Shore Community Action Programs, Inc.), Neighborhood Legal Services, Chelsea Restoration Corporation, Salem Harbor CDC

**Service Area:** North Shore from East Boston upward: East Boston, Charlestown, Central Boston, Lynn, Revere, Malden, Everett, Medford, Peabody, Chelsea, Salem, Woburn, Saugus, Somerville, Gloucester, Beverly, Wakefield, Winthrop, Cambridge, Stoneham, Danvers, Wilmington, Reading, Swampscott, Marblehead, Melrose, North Reading, Arlington, Lynnfield, Winchester, Manchester by the Sea, Nahant, Middleton, Topsfield, Rockport, Wenham, Essex, Hamilton.