



MORTGAGE Housing Incentive Program

Planning to buy, sell or refinance a home.....

....learn what mortgage options are best for you!

The University has identified several banks in the Greater Rochester area that have agreed to help employees through the mortgage process. Whether becoming a first-time homeowner or selling or refinancing your current home, banking representatives will answer your questions, explain their specific mortgage programs and housing incentives, and discuss your particular needs with you.

Special incentives offered for homebuyers in the City of Rochester. Contact each financial institution for specific information.

Full-time and part-time employees of the University are eligible to participate by contacting any of the following banks directly:

- Advantage FCU
 - Laura Dewey, Mt. Hope Office, (585) 295-5151
 - Sandy Leavy, Sr. Credit Underwriter, (585) 295-5124
- HSBC
 - Laura J. Smith, 585-292-1220, ext. 303
 - Tim Bargelski, (315) 424-2011 or 585-292-1220
- JPMorgan Chase Bank
 - John Kotrides, River Campus Office, (585) 275-4560
 - Deborah Bruner, Medical Center Office, (585) 275-5703
- M&T Bank
 - James Condello, 585-258-8310
 - Pam Short, 585-739-2840 www.mandmtg.com/pshortuofr
 - Lisa Tung, 585-957-2919 www.mandmtg.com/ltunguofr

Cosponsored by the University and its banking partners; the programs offer a range of housing incentives, including closing cost assistance.