

Genesis News

Merrimack Valley Housing Partnership
2010

Congratulations Earl and Chris.



Persistence paid off for Earl Williams, Jr. when he purchased his first home in the Belvedere section of Lowell. Earl and his son Chris are settling in to their home and adjusting to the joys and responsibilities of home ownership.

Earl's process of buying was a bit complicated but well worth the effort. After completing home buyer training, he utilized the Massachusetts Housing Partnership's Soft Second Mortgage Program. He is elated to have a fixed interest rate of 3.99%. Sovereign Bank helped him to participate in the "Section 8 to Homeownership Program". The City of Lowell provided down payment assistance through its federally funded HOME program.

Legally blind and a single dad, Earl works as a tax examiner for the IRS. Chris is an eighth grader in Lowell. They are both excited about expanding their family with the addition of a foster child.

Originally from Florida, Earl has made Massachusetts his home for six years. We wish Earl and Chris the best and congratulate them on their good fortune.



Touch Van ...Builder Magazine



Dalia Diaz —credit issues.
.LOspan44...June 09



Anne and Efthemios
Scondras...town program...June 09,
bought in Dracut



TD Banknorth gift of \$7,500 presented to the Merrimack Valley Housing Partnership on June 23, 2009.

From left: Steve Maguire (TD Banknorth Loan Officer), John Pacheco, Jr. (Business Development and Sales Manager), Jim Wilde (MVHP Executive Director), Shelly Letoureau (Business Development and Sales Manager), Ed Alcantara (MVHP Home buyer Counselor), Maria Lopez (MVHP Project Coordinator)



Town Program-Heather Price, Tyngsboro, worked with Donna K. closed August 09



George & Linda Arsenault—town program, bought in Westford, June 09



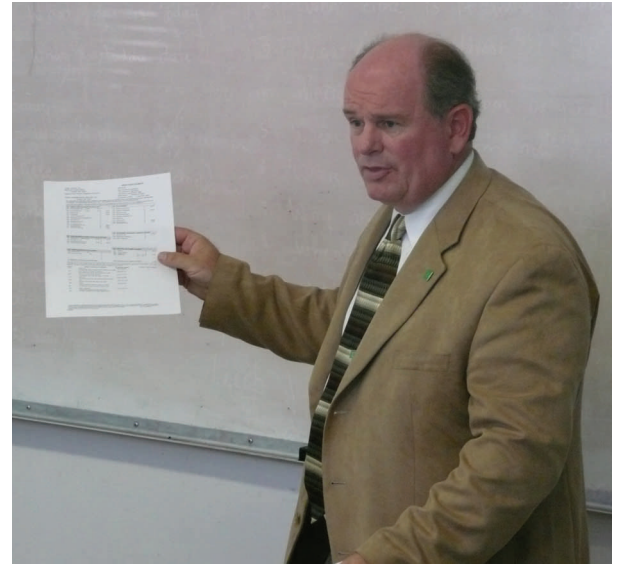
Sovereign Bank Foundation: August 18, 2009 \$2,500
From left: Anthony Arcand (Business Development) , Paul Krenitsky,
Jim Wilde, Pauline Le (Branch Manager), Ed Alcantara



Annual appeal mailing party: from left: Marcos
Melendez, josafina aymerich, Miguel melendez



Steve Maguire of TD Bank—CMAA9– Sept 09



Attorney Jason Woodward



Danielle Hamel—bought in Westford, Sept 09– enterprise bank...new lottery



Matthew Bombaci, town program, Barret Farm townhouses in Billerica, Sept 09







Spanish Class—September 2009



Matthew Picardi—Town
Program, Oct 09, Tyngs-
borough...worked with
Donna Koulas



Anabela DaCosta—Tyngsboro,
November 2009 ...worked with
Donna Koulas



Contributors

We are enormously appreciative of our supporters. The following organizations made financial contributions to MVHP from January 2009 through February 2010.

All Saints Episcopal Church—Chelmsford
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TD Banknorth Charitable Foundation
Bank of America Foundation
Boston Private Bank & Trust Company
Christ Church United—Dracut
Christ Church United—Lowell
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Citizens Housing and Planning Association (CHAPA) - HUD Grant
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