

EXPANDED HEAT LOAN PARTICIPATING BANK/CREDIT UNION (LENDER) LIST

The Expanded HEAT Loan Initiative offers customers the opportunity for a 0% loan for the installation of qualified energy-efficient improvements in their homes. **An Expanded HEAT Loan Authorization Form is required before a customer can apply for a loan with a Participating Credit Union or Bank (Lender).**

The following is the most recent list of lenders that have agreed to participate in the Expanded HEAT Loan Program. The information is intended to provide a comparative listing of the general terms and conditions of the type of loan available from each of the lenders.

At the beginning of the Expanded HEAT Loan process, please contact the lender directly for any of the specific terms and conditions that may be required in order for you to receive a loan.

Statewide/Regional Lenders									
Lender	Service Area	Loan Type	Recording Fees For Secured Loans	Owner Occupied Micro Loan \$500-\$2,000	Owner Occupied Standard Loan 1-4 Units	Non-Owner 1-4 Units	Phone	Website	Branch
BayCoast Bank 888-806-2872 • www.baycoastbank.com	Barnstable, Bristol, Plymouth, Norfolk & Dukes Counties	Unsecured	No Fees	No	Up to \$50,000	Yes	√	√	√
Cape Cod Five 888-225-4636 • www.capecodfive.com	Barnstable, Dukes & Nantucket Counties & towns of Plymouth, Wareham, Marion, Mattapoisett, Lakeville & Rochester	Unsecured	No Fees	No	Up to \$25,000	No	√	√	√
Charles River Bank 508-533-8661 • www.charlesriverbank.com	Worcester, Norfolk & Middlesex Counties	Unsecured	No Fees	No	Up to \$25,000	Yes	√	√	√
Eastern Bank 800-327-8376 • www.easternbank.com	Barnstable, Bristol, Essex, Middlesex, Norfolk, Plymouth & Suffolk Counties	Secured & Unsecured	No Fees	No	Up to \$50,000	Yes	√	√	
Franklin First Federal Credit Union 413-774-6700 • www.franklinfirst.org	Franklin County	Secured & Unsecured	\$175	Yes	Up to \$25,000	Yes	√	√	√
Hanscom Federal Credit Union 800-656-4328 • www.hfcu.org	Statewide (including Berkshire County)	Unsecured	No Fees	Yes	Up to \$50,000	No	√	√	√
Main Street Bank 508-481-8300 • www.bankmainstreet.com	Middlesex and Worcester Counties	Secured & Unsecured	Standard fees may apply	No	Up to \$25,000	Yes	√	√	
MutualOne Bank 508-820-4043 • www.mutualonebank.com	Framingham, Natick and surrounding towns	Unsecured	Unsecured	Yes	Up to \$25,000	Yes	√	√	
Naveo Credit Union 617-702-5101 • www.naveo.org	Middlesex, Suffolk & parts of Essex County	Secured & Unsecured	Secured & Unsecured	Yes	Up to \$25,000	Yes	√	√	√
Wrentham Cooperative Bank 508-384-6101 • www.wrenthamcoop.com	Norfolk & Bristol Counties	Secured & Unsecured	No Fees	No	Up to \$50,000	No	√	√	√

All Credit Unions require you to become a member.

When the application and proposals are received, the HEAT Loan administrator will perform an Eligibility Review, and issue an Expanded HEAT Loan Authorization Form. **Customers will NOT be able to apply for a loan with a Participating Lender before obtaining an Expanded HEAT Loan Authorization Form.**