

## MassSave HEAT Loan Lenders in Cambridge

Lenders			Loan Options and Amounts Offered for 1-4 Unit Homes		
Lender	Contact Info	Service Area	Loan Type	Owner Occupied Standard Loan 1-4 Unit	Non Owner Occupied 1-4 Units Rental Property
Fitchburg Federal Credit Union	978-342-1827 <a href="http://fitchburgmefcu.com">http://fitchburgmefcu.com</a>	Statewide	Unsecured	Up to \$15,000	
Hanscom Federal Credit Union	800-656-4328 <a href="http://hfcu.org">http://hfcu.org</a>	Statewide	Unsecured	Up to \$25,000	
Methuen Municipal Employees Federal Credit Union #	41 Pleasant Street, #203 Methuen, MA 01844	Statewide	Unsecured	Up to \$10,000	
Clinton Savings Bank	978-365-3422 <a href="http://clintonsavings.com">http://clintonsavings.com</a>	Worcester and Middlesex County	Secured and Unsecured	Up to \$25,000	\$5,000-25,000
CPCU Credit Union*%	617-547-3144 x3106 <a href="http://cpcu.org">http://cpcu.org</a>	Middlesex and Suffolk Counties, Parts of Essex County	Secured and Unsecured	Up to \$25,000	\$5,000-25,000
East Cambridge Savings Bank%	866-354-3272 <a href="http://ecsb.com">http://ecsb.com</a>	Arlington, Belmont, Cambridge, Medford, Somerville, Waltham, Watertown	Unsecured	Up to \$25,000	\$5,000-25,000
Eastern Bank*#	800-327-8376	Barnstable, Bristol, Essex, Middlesex, Norfolk, Plymouth & Suffolk Counties	Secured and Unsecured	Up to \$25,000	\$5,000-25,000
Everett Credit Union	800-287-1189 <a href="http://everettcu.org">http://everettcu.org</a>	Middlesex, Essex, Suffolk, Norfolk Counties	Unsecured	Up to \$15,000	
Harvard University Employees Credit Union	617-495-4460 <a href="http://huecu.org">http://huecu.org</a>	Members Only	Unsecured	Up to \$25,000	
MIT Federal Credit Union	617-253-2845 <a href="http://mitfcu.org">http://mitfcu.org</a>	Members Only	Secured	Up to \$15,000	

\* Charges Fees for Unsecured Loans (CPCU \$405, Eastern \$190)

# Does not offer Owner Occupied Micro Loan, all others offer \$500-\$2000

% Offers Loans for 5+ multifamily buildings