

Under the Section 502 Direct certified loan application packaging process, eligible loan application packagers either work with or without an approved intermediary. Packagers that work with an approved intermediary receive priority processing.

Loan application packaging fees will vary and can generally be included in the Rural Development loan or can be paid by the seller, builder, or third party.

### List of Approved Intermediaries

**Please visit the intermediary’s website for a list of certified loan application packagers that submit their packages through them so that the intermediary can perform a quality assurance review on the package prior to submission to Rural Development.**

Federation of Appalachian Housing Enterprises, Inc. (FAHE)	Laura Meadows	859-986-0677, Ext. 2113	<a href="mailto:laura@fahe.org">laura@fahe.org</a>	<a href="http://www.fahe.org">www.fahe.org</a>
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### LIST OF CERTIFIED LOAN APPLICATION PACKAGERS WORKING WITHOUT AN INTERMEDIARY – NEW YORK STATE

Entity Name	Contact	Phone	Email	Website	Counties Covered
Akwesasne Housing Authority	Mary Keenan	518-358-9020 Ext. 124	<a href="mailto:mkeenan@aha-nsn.gov">mkeenan@aha-nsn.gov</a>	<a href="http://www.aha-nsn.gov">www.aha-nsn.gov</a>	Franklin and St. Lawrence
Arbor Housing and Development	Christina Doughty	607-654-7487	<a href="mailto:cdoughty@arbordevelopment.org">cdoughty@arbordevelopment.org</a>	<a href="http://www.arbordevelopment.org">www.arbordevelopment.org</a>	Steuben, Chemung, Schuyler
Chautauqua Opportunities	Josiah Lamp	716-366-8176	<a href="mailto:jlamp@chautopp.org">jlamp@chautopp.org</a>	<a href="http://www.chautauquaopportunities.com">www.chautauquaopportunities.com</a>	Chautauqua, Cattaraugus, Erie
Franklin County Community Housing Council	Lee Pickreign or Tammy Rovito	518-473-5934	<a href="mailto:fcchc1@yahoo.com">fcchc1@yahoo.com</a>		Franklin
Habitat for Humanity Genesee County	Jaylene Smith Kilner	585-345-1656	<a href="mailto:info@geneseehabitat.com">info@geneseehabitat.com</a>	<a href="http://www.geneseehabitat.com">www.geneseehabitat.com</a>	Genesee

Housing Assistance Program of Essex County	Penny Daniels or Michelle Bashaw	518-873-6888	<a href="mailto:penny@hapec.org">penny@hapec.org</a> <a href="mailto:michelle@hapec.org">michelle@hapec.org</a>	<a href="http://www.hapec.org">www.hapec.org</a>	Clinton, Essex, Hamilton
Keuka Housing Council	Shawn Blauvelt	315-536-8707 Ext. 5	<a href="mailto:sblauvelt@keukahousing.org">sblauvelt@keukahousing.org</a>	<a href="http://www.keukahousingcouncil.org">www.keukahousingcouncil.org</a>	Yates, Ontario
PathStone Corporation	Marianne Newmark	585-343-2188	<a href="mailto:mnewmark@pathstone.org">mnewmark@pathstone.org</a>	<a href="http://www.pathstone.org">www.pathstone.org</a>	Genesee, Orleans, Wyoming, Livingston
PathStone Corporation	Mary Whelehan	585-396-3400	<a href="mailto:mwhelehan@pathstone.org">mwhelehan@pathstone.org</a>	<a href="http://www.pathstone.org">www.pathstone.org</a>	Wayne, Ontario, Livingston
PathStone Corporation	Eileen Clifford	845-569-0770 Ext. 112	<a href="mailto:eclifford@pathstone.org">eclifford@pathstone.org</a>	<a href="http://www.pathstone.org">www.pathstone.org</a>	Orange, Dutchess, Ulster, Sullivan, Putnam
The Housing Council at PathStone	Zuleima Martinez-Ramos	585-546-3700 Ext. 3035	<a href="mailto:zmartinezramos@pathstone.org">zmartinezramos@pathstone.org</a>	<a href="http://www.thehousingcouncil.org">www.thehousingcouncil.org</a>	Monroe
RUPCO, Inc.	Frank Robusto or Nick Morrill	845-331-9860	<a href="mailto:frobusto@rupco.org">frobusto@rupco.org</a> <a href="mailto:nmorrill@rupco.org">nmorrill@rupco.org</a>	<a href="http://www.rupco.com">www.rupco.com</a>	Ulster, Dutchess, Sullivan, Orange, Greene