



FINANCIAL RESOURCES

We are very happy to be working with you on your home remodeling project! It is such an exciting time for a homeowner. *To insure that you have information available to make the best decisions for yourself and your home we have researched financing options from several sources and have compiled the information here as a resource for our clients.* Please remember that these are simply financing or debt consolidation options for you to explore if you feel it would be helpful.

If you are interested, **the financing consultants below are available to help you outline all of your options in detail.** We met with representatives from several financing companies, and with this information we have determined which companies we feel will serve our clients with the same courtesy and dedication that we do. The companies and representatives below are very helpful and would enjoy being able to assist you in this process. *In the interest of confidentiality, we suggest contacting them directly, but let them know you are potentially working with Orfield Design & Construction for your home remodel project.*



River City Mortgage & Financial, LLC

1895 Plaza Drive, Suite 250

Eagan, MN 55122

Contact: Dawn Parmalee

E-mail: dawn@rivercitymortgage.com

Phone: (952) 820-3278

Office: (651) 209-1405

Web: www.LoansByDawn.com



Bremer Bank

6900 France Avenue South

Edina MN 55435

Contact: Shari Rhode

Phone: 952-915-4781

E-Mail: sfrhode@bremer.com

Web: <http://www.bremer.com>



M & I Bank

6625 Lyndale Ave S

Richfield, MN 55423

Contact: Peter Lindquist (District Manager-
Mortgage Department)

Phone: (612) 798-3235

Fax: (612) 798-3239

Web: <http://www.mibank.com>



Home Savings of America

6040 Earle Browne Dr. Suite 200

Brooklyn Center, MN 55430

Contact: Bryan Kiani, Senior Loan Officer

Phone: 763-231-3101 EXT: 107

E-Mail: bryankiani@homesavingsmn.com

Web: <http://www.homesavingsmn.com/bryankiani>

Orfield Design & Construction, Inc.

Minnetonka, MN

952.920.6543

www.orfielddesign.com



DESIGN & CONSTRUCTION, INC.

Many cities offer financing and loans to their residents. Some incentives that city programs can offer include lower interest rate loans and dollar for dollar matching on loans, allowing you to increase the scale of your remodeling project. Please check out your local city's website for details. A few are listed below.



City of Minneapolis

350 South 5th Street
Minneapolis, MN 55415

CityLiving Program

Contact: Greater Metropolitan Housing Corp.

E-mail: smaag@gmmhc.org

Phone: 612-339-0601

Fax: 612-339-0608

Web: www.ci.minneapolis.mn.us/cped/city_living.asp



City of St. Paul

15 W. Kellogg Boulevard
Saint Paul, MN 55102

CityLiving Program

Contact: Robin Asfeld

E-mail: robin.asfeld@ci.stpaul.mn.us

Phone: 651.266.6598

Contact: Michelle Vojacek

E-mail: michelle.vojacek@ci.stpaul.mn.us

Phone: 651.266.6599

Web: www.stpaul.gov/cityliving



City of Saint Louis Park

5005 Minnetonka Blvd.
Saint Louis Park, MN 55416

Move up in the Park Home Improvement Program

Contact: CEE (Center for Energy & Environment)

Phone: 612.335.5891

Web: www.stlouispark.org/residents/remodeling.htm
www.mncee.org

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A program of the Minneapolis Metropolitan Housing Corporation has programs that offer low interest rates as well. These are applicable in the cities/counties shown below:

Web: <http://www.housingresourcecenter.org>

HousingResource Center-Northeast

909 Main Street Northeast

Minneapolis, MN 55413

Phone: 612-378-7985

Fax: 612-378-7986

Email: Northeast office

This office services:

Northeast Minneapolis

Columbia Heights

St. Anthony Village

HousingResource Center- Northwest

2140-44th Avenue North

Minneapolis, MN 55412

Phone: 612-588-3033

Fax: 612-588-3028

Email: Northwest office

This office services:

North Minneapolis

Brooklyn Center

Crystal

New Hope

Robbinsdale

HousingResource Center- North Metro

1170 Lepak Court

Shoreview, MN 55126

Phone: 651-486-7401

Fax: 651-486-7424

Email: North Metro office

This office services:

Circle Pines

Coon Rapids

Falcon Heights

Mounds View

North St. Paul

Roseville & Shoreview

HousingResource Center- Saint Paul

627 Selby Avenue

Saint Paul, MN 55104

Phone: 651-228-1077

Fax: 651-228-1083

Email: St. Paul office

This office services:

Saint Paul

Washington County

HousingResource Center-Southside

3749 Cedar Avenue South

Minneapolis, MN 55407

Phone: 612-722-7141

Fax: 612-722-6367

Email: Southside office

This office services:

South Minneapolis & Richfield

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A few sources for financing are available for select cities in the metro area through the Center for Energy & Environment. An incentive for these programs is below market interest rates offered to residential and rental property owners looking to increase energy efficiency or improve the basic livability of the residence.



CEE Financial Resources

A division of the Center for Energy & Environment
212 3rd Ave N; Suite 560
Minneapolis, MN 55401

Contact: Brenda Yaritz, Loan Officer

E-mail: byaritz@mncee.org

Phone: direct - 612.335.5891; main - 612.335.5858

Web: www.mncee.org

This program services: Anoka, Blaine, Brooklyn Park, Columbia Heights, Coon Rapids, Crystal, Fridley, Golden Valley, Hopkins, Mounds View, New Brighton, New Hope, Robbinsdale, Richfield, Roseville and Saint Louis Park

Assistance for purchasing, building, or modifying a home may be available to qualified veterans through the Department of Veterans Affairs. Please contact the VA Regional Office near you through the VA's toll-free number for further information and eligibility requirements.

VA Regional Office

Phone: 1.800.827.1000

Let us know if you have questions about any of the above. We look forward to working with you!

Mrs. Laura L. Orfield-Skrivseth
Accredited Kitchen & Bath Designer
Co-Owner, Designer/Project Manager
Designer/Project Manager
laurao@orfielddesign.com

Mrs. Amy L. Hinck
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