

Everyone bent over backwards to make this loan happen, and I can't say enough good things about the loan officers! Patient, understanding, encouraging - all the things a lender should be. Thanks!

**Hope House
Arvada, CO**

Mercy is one of the rare funders we've encountered who has been consistently supportive. This kind of relationship with community development resources is so critical to small non-profits like Mainstream Housing, Inc., as we work to maintain our efforts in very competitive funding campaigns. We are currently exploring additional housing development projects. Any that we do will certainly require bridge financing. You can bet that Mercy Loan Fund is first on the list for assistance with funding needs.

**Mainstream Housing, Inc.
Eugene, OR**

We were very pleased with the service and the cooperation extended to us. Your Portfolio Manager felt like part of our development team and worked with us in collaboration rather than in an adversarial role. This is so refreshing. We hope to do business with Mercy Loan Fund again. Thank you!

**Opportunities for Neighborhood Empowerment Company, Inc. (ONE Co.)
Los Angeles, CA**

Mercy is always very flexible and easy to work with. We are confident that we will remain a borrower for a very long time.

**Home Opportunities Made Easy, Inc. (HOME)
Des Moines, IA**

While maintaining professional integrity as a lending institution, Mercy Loan Fund worked very diligently to assist and accommodate the most needed, less traditional and hard to finance recipients.

**National Caucus and Center on Black Aged, Inc.
Washington, DC**

Our loan officer was great. It was an easy process and really helped us get the property - 20 homeless women are now living there.

**The Empowerment Program, Inc.
Denver, CO**

Mercy Loan Fund provides such a critical service. There are no sources of significant funds for acquisition and predevelopment of affordable homeownership projects in Oregon only for rentals. With such an incredible hardworking staff Mercy Loan Fund is an invaluable partner in making sure that low-income families get the same opportunities as others to build stable housing.

**Clackamas Community Land Trust
Milwaukie, OR**

Your staff is amazing and an absolute pleasure to work with. We appreciate your creativity and willingness to search for a way to make this loan happen. This partnership has been the catapult which is setting the table for us to ramp up our construction in Bucks County.

**Habitat for Humanity of Bucks County
New Britain, PA**

Your faith and patience with us has been translated into housing. Thank you for being there for us and we hope that a future relationship will continue.

**Jasper County Neighbors United
Hardeeville, SC**

We were thrilled with our interaction with the Mercy Loan Fund team and the outcome for our Abbey Church Village loan. Together we have preserved this community. We will serve low income families to the best of our ability, honoring God and Mercy's confidence in us. We surely appreciate Mercy Loan Fund's direction and approval.

**National Church Residences
Columbus, OH**

We truly appreciated Mercy Loan Fund's time and commitment for getting our loan done. We commend Stefanie Joy, senior loan officer, for her due diligence in this regard. It was thorough and logical, which is quite a rarity in this business of ours. We look forward to continued business with Mercy Loan Fund. They have a great program that helps further our mutual goals of providing quality housing for low income seniors and families.

**Vintage|Candle
Newport Beach, California**