

ADULP  
RATE LOCK TRAINING



# Training Agenda

Product Overview

LockDesk Overview/Policies

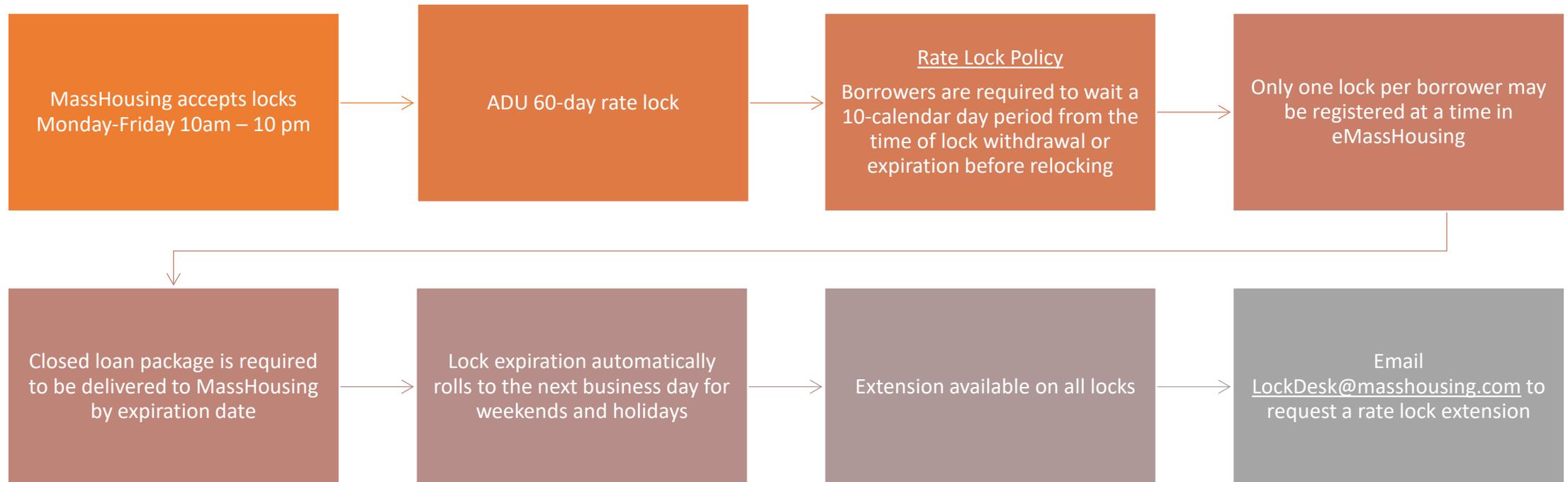
Accessing [emasshousing.com](http://emasshousing.com)

Register and Locking Your Loan

FAQ'S (coming soon)

Contact

# ADU LockDesk Overview



# 3.4 FILE

Please include the following Information as part of your 3.4 file prior to uploading to [emasshousing.com](http://emasshousing.com).

\* Cost of Improvements, Renovations and Repairs should be filled in with the full project amount.

\* Rental Income for ADU must be filled in under income

## URLA 2020 / Lender Loan Information

Select Borrower Pair  
Benjamin 20251104 Meneses & Oscar Meneses

---

### L4. Qualifying the Borrower - Minimum Required Funds or Cash Back

**Due from Borrower**

A. Sales Contract Price  
\$500,000.00

B. Improvements, Renovations, and Repairs  
\$150,000.00

C. Land (if acquired separately)  
\$

## URLA 2020 / Employment and Income

Select Borrower Pair  
Benjamin 20251104 Meneses & Oscar Meneses

Does not apply  Borrower  Co-Borrower

*i* Clearing fields without clicking the remove button will result in a blank record and may cause an AUS error.

Income For  
Borrower

Financial Institution

Street Address

Other Income Source  
Accessory Unit Income

Monthly Income  
\$1,000.00

[Accessing  
emasshousing.com](http://www.emasshousing.com)



Type in [www.emasshousing.com](http://www.emasshousing.com)  
to access this page.

Click on Lender Portal

## Welcome to eMassHousing!

MassHousing's Homeownership lending partners can start here to initiate and manage all loan origination, purchasing and mortgage insurance tasks. If you are an existing MassHousing Lender and have questions, please contact us at 888.843.6432 or [homeownership@masshousing.com](mailto:homeownership@masshousing.com).

### Lender Portal

Login here for all tasks related to MassHousing Mortgage loans and down payment assistance.



[Lender Portal](#)

### Mortgage Insurance Fund (MIF) Servicing Portal

Login here for all MI servicing tasks.\*

[MIF Servicing Portal](#)

**\*MIF Servicing Users:** A new MassHousing Mortgage Insurance Fund Servicing System was launched on May 15, 2023. In order to login to the system, you must be given access by your organization's administrator and then activate your account through Okta, MassHousing's identity management provider.

Please contact your organization's administrator with questions. Not sure who your administrator is? Email [MIOperations@masshousing.com](mailto:MIOperations@masshousing.com).

# Quick Links and Log In

When you click on [emasshousing.com](http://emasshousing.com) you can do the following:

1. Under **Quick Links** there is a link to the Second Mortgage Doc Sets (Forms) and Resources including Training material for all programs including ADULP
2. Click **Log in** to register a loan.

The screenshot shows the eMassHousing Lender Portal homepage. A red navigation bar at the top contains the 'Quick Links' dropdown menu, which is open and shows options: NEW Seller Guide, First Mortgage & DPA Forms & Resources, Second Mortgage Forms & Resources, Product Matrix, MI Only Matrix, and Homebuyer Education. A red arrow labeled '1' points to the 'Quick Links' dropdown. Below the navigation bar, a red button labeled 'Click here to Log In' is highlighted with a red arrow labeled '2'. The main content area is divided into two columns. The left column contains a 'Questions?' section with a photo of staff and contact information, and a 'Sign Up for HomeOwnership Production Emails' section with a 'SUBSCRIBE' button. The right column contains a 'Welcome to the eMassHousing Lender Portal!' message, followed by sections for 'Correspondent Prepurchase Review', 'Need help getting started?', 'Lender Training Center', 'Marketing Materials', 'MI Premium Calculator', 'Password Requirements', and 'Reminder to Portal Administrators: Persona to Generate MI Certificates'.

**1** Quick Links

- NEW Seller Guide
- First Mortgage & DPA Forms & Resources
- Second Mortgage Forms & Resources
- Product Matrix
- MI Only Matrix
- Homebuyer Education

**2** Click here to Log In

## Welcome to the eMassHousing Lender Portal!

### Correspondent Prepurchase Review

- Currently, MassHousing is reviewing loans submitted within a **7 calendar days** turn time.
- Expect Conditional Reviews within **2 business days**.

### Need help getting started?

- **Quick Start Guide for Administrators:** Help with setting up and managing access for your organization's users, password requirements, and more!
- **User Guide:** Detailed instructions for all aspects of the system.

### Lender Training Center

Upcoming and recorded trainings and other resources are available in our [Lender Training Center](#).

### Marketing Materials

Brochures, flyers and other materials about MassHousing's programs are available in our [Marketing Library](#).

### MI Premium Calculator

MassHousing's new MI Calculator is here! Log in and visit the Welcome page to get started.

### Password Requirements

**Password Requirements:** To set up or update a new, expired or forgotten password, you must create a password with a length of 16 characters including a minimum of 1 uppercase letter, 1 lowercase letter, 1 number and 1 special character. The new password expiration date will be 180 Days. When resetting your password, **please do not click on the "Internal User" box**. That box is only for MassHousing staff

### Reminder to Portal Administrators: Persona to Generate MI Certificates

### Questions?

Do you have questions about our products and programs?  
Ask one of MassHousing's HomeOwnership experts.  
TEL: 888.843.6432 | [Email](#)

### Sign Up for HomeOwnership Production Emails

MassHousing product news, updates, tips and information delivered right to your inbox.

[SUBSCRIBE](#)



[← RETURN TO HOME PAGE](#)

## MassHousing Lender Forms and Resources - Second Mortgage Programs

On this page, you will find all of the forms and documents they need to originate, register and close MassHousing **second mortgage loans**. If you have questions or need assistance, please contact Deanna Ramsden at 617.854.1822 or [rehabmonitoring@masshousing.com](mailto:rehabmonitoring@masshousing.com).

For MassHousing First Mortgage Forms and Down Payment Assistance, [view forms and resources here](#).

### Lender Resources

[MassHousing Seller Guide](#)

[MassHousing Second Mortgage Product Matrix](#)

[Lender Wire/ACH/Overnight Mail Notification](#)

[Get the Lead Out Program Guidelines](#)

[Get the Lead Out Local Rehab Agencies](#)

[MassHousing Staff Directory](#)

[Sample Escrow Agreement](#)

### 2<sup>nd</sup> Mortgage Repair Program Updates

- [June 26, 2025](#) | 2nd Mortgage Repair Loan Programs - Rebranding, Program and System Updates
  - [April 30, 2025](#) | GTLO, SEPTIC & HELP Income Limit Changes for 2025
- [+ Show All Updates](#)

### 2<sup>nd</sup> Mortgage Repair Program Trainings

[+ Show All](#)

### Doc Sets

#### Septic Repair Loan Program

*0% Deferred 30-Year Fixed - Product Code 5001*

[+ Show Forms](#)

#### Septic Repair Loan Program

*2.5% 15-Year Amortized - Product Code 5002*

[+ Show Forms](#)

#### Septic Repair Loan (Condo Associations)

*2.5% 15-Year Amortized - Product Code 5002*

[+ Show Forms](#)

#### Home Improvement Loan Program

*5% 15-Year Amortized - Product Code 5003*

[+ Show Forms](#)

#### Get the Lead Out Loan Program

*0% Deferred 30-Year Owner-Occupied - Product Code 5004*

[+ Show Forms](#)

#### Get the Lead Out Loan Program

*0% Amortized 15-Year Non-Profit - Product Code 5005*

[+ Show Forms](#)

#### Get the Lead Out Loan Program

*3% Amortized 15-Year Investor - Product Code 5006*

[+ Show Forms](#)

#### Energy Saver Home Loan Program

*0.5% Amortized - Product Code 5007*

[+ Show Forms](#)

#### Energy Saver Home Loan Program

*2% Amortized - Product Code 5008*

[+ Show Forms](#)

Under “[Quick Links](#)” you will find Forms and Resources for all 2<sup>nd</sup> Mortgage Programs.

Click Here to access our 2<sup>nd</sup> Mtg [lender](#) resources



View your pipeline

Add a new loan here

Recently Accessed Loans

No data.

Company Announcements

MassHousing Daily Rate Sheet Sign Up!  
05/08/2023 09:11 AM

MassHousing Announcements  
05/08/2023 09:11 AM

Lender Key Contacts

Dan Gover - Primary  
617-212-3832  
dgover@masshousing.com

Secondary Marketing - Lockdesk  
LockDesk@masshousing.com

Underwriting - Loan Review  
HOLoanReview@masshousing.com

Funding - Operations  
HOLendingOperations@masshousing.com

Underwriting - Loan Review  
HOLoanReview@masshousing.com

Once you **Log In** you will be brought to this page to do the following:

1. View your existing pipe line
2. Add a new loan
3. Upload documents



# Add File Contact And Save

Select Contacts

OLE  
eller Co  
le Con

### Add File Contact

File Contact Company \*  
01-Test Company

File Contact \*  
Sherri Melvin

 **01-Test Company**  
Company

 **Sherri Melvin**  
File Contact  
[smelvin@masshousing.com](mailto:smelvin@masshousing.com)  
Cell:  
Office:  
Fax:

Cancel Save

Cancel



Mass Housing requires Lenders to upload a 3.4 file to ensure we are capturing the most accurate data. Please note 3.4 files cannot be uploaded in documents.

Quick Links ▾ Welcome Pipeline Add New Loan Esign Reporting Views Scenarios Documents

1 Select Contacts 2 **Loan Data Source**

### Loan Data Source

**Data Format**

Import Loan Data From ULAD / iLAD (MISMO 3.4) File ←

Manual

**Upload**

Browse: LOCAL DRIVE

Drop Files here to upload →

Please Note: Downgrading a 3.4 file to a 2009 URLA may cause lost or inaccurate data.

Back Go to Register Loan Form

**IMPORTANT**

When uploading a 3.4 File from your system, you must make sure your system states purpose of the Loan “CASH OUT REF”

**DRAG AND DROP FILE HERE**

## Loan Information

### BORROWER INFORMATION

Borrower First Name

Benjamin 20251104

Borrower Middle Name

Borrower Last Name

Meneses

Suffix

Social Security Number

.....



### PROPERTY INFORMATION

Street Address

123 Beacon Street

Unit Type

Select an Option

Unit Number

City

Boston

State

Massachusetts

Zip

02108

### LOAN DETAILS

Seller Loan #

191564

Interest Rate

2%

Decision FICO

Loan Type

Conventional

Lien Position

Subordinate Lien

Amortization Type

Fixed Rate

Purpose of Loan

Cash-Out Refi

Loan Amount

\$100,000.00

Appraised Value

\$500,000.00

Loan Term

240

Due In

240

**THIS MUST ALWAYS BE CASH-OUT REFI**



**ADU must be 240**

Property Type \*

Attached

Number of Units

1

Occupancy Type

Primary

FHA Secondary Residence



Save

This box will pop up and must be filled in with Compliance Income.

Error Details ✕

FIELD ID	REQUIRED FIELD NAME	FIELD
CX.COMPLI...	Annual Compliance Income	<input type="text"/>

**Fill in Compliance Income**

Cancel Save

\$100,000.00  
Appraised Value

**Benjamin 20251104 Meneses**  
123 Beacon Street, Boston, MA, 02108  
01-Test Company

Loan Number **1925116**  
Loan Purpose **Cash-Out Refinance**  
Total Loan Amount **\$100,000.00**

Note Rate **2.000%**  
Program -  
Decision FICO -

DTI **11.269%**  
LTV **20.000%**  
CLTV **70.000%**

C 2nd   



- Loan Summary
- URLA 2020
- Additional Information**
- Lender Loan Information
- Borrower Information
- Employment and Income
- Assets and Liabilities
- Real Estate
- Loan and Property Informa...
- Information for Governmen...
- URLA Continuation
- Product Pricing & Lock
- Documents
- Conditions

### Additional Information

Select Borrower Pair  
Benjamin 20251104 Meneses & Oscar Meneses

Fill in blank fields  
in "Additional  
Information"

Save Next

Lender Case No  
191564

Application Date  
01 / 21 / 2026

Estimated Closing Date  
03 / 09 / 2026



**Benjamin 20251104 Meneses**  
123 Beacon Street, Boston, MA, 02108  
01-Test Company

Loan Number	<b>1925116</b>	Note Rate	<b>2.000%</b>	DTI	<b>11.269%</b>
Loan Purpose	<b>Cash-Out Refinance</b>	Program	-	LTV	<b>20.000%</b>
Total Loan Amount	<b>\$100,000.00</b>	Decision FICO	-	CLTV	<b>70.000%</b>

C 2nd

- Loan Summary
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- Loan and Property Informa...
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- URLA Continuation
- Product Pricing & Lock



Fill in all pertinent information and click Save and Next until completed

### URLA 2020 / Lender Loan Information

Select Borrower Pair  
Benjamin 20251104 Meneses & Oscar Meneses

→ [Save](#) [Next](#)

**L1. Property and Loan Information**

Subject Property

Click on Product Pricing and & Lock

**Benjamin 20251104 Meneses**  
123 Beacon Street, Boston, MA, 02108  
01-Test Company

Loan Number **1925116**  
Loan Purpose **Cash-Out Refinance**  
Total Loan Amount **\$100,000.00**

Note Rate **2.000%**  
Program **-**  
Decision FICO **-**

DTI **11.269%**  
LTV **20.000%**  
CLTV **70.000%**

C 2nd   

- Loan Summary
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- Product Pricing & Lock**
- Documents
- Conditions
- Purchase Advice

### Product and Pricing Search

  [MassHousing Base TPO](#)

OB Loan Number **N/A**    OB Status **N/A**    LOS Loan Number **1925116**    LOS Status **Started**    Originator **MassHousing Base TPO**

Search

Loan Scenario [+ Add Scenario](#)

Verify data on this page

Scenario Name

#### Loan Information

Lien Position	Loan Amount	Existing First Lien Amount	Loan Purpose	Estimated Property Value
Second Lien	\$100,000	\$	Cash Out	\$500,000

Appraised Value  
 [Subordinate Financing](#)

Click on this tab it will show the liens on this loan (see next slide)

LTV **20.00%**    CLTV **20.00%**    HCLTV **20.00%**

N/A

1925116

Started

MassHousing Base TPO

+ Add Scenario

### Subordinate Financing



#### Financing for Subject Property

Primary Mortgage Total

\$

Closed End Subordinate Mortgage Total

\$100,000

Total Open End (HELOC) Credit Limit

\$0



Community/Affordable 2nd

#### Ratios for Subject Property

LTV

CLTV

20.00%

HCLTV

20.00%

This field must always be checked

Close

**Benjamin 20251104 Meneses**

123 Beacon Street, Boston, MA, 02108  
01-Test Company

Loan Number **1925116**  
Loan Purpose **Cash-Out Refinance**  
Total Loan Amount **\$100,000.00**

Note Rate **2.000%**  
Program -  
Decision FICO -

DTI **11.269%**  
LTV **20.000%**  
CLTV **70.000%**

C 2nd   

 **Product and Pricing Search**

  [MassHousing Base TPO](#)

OB Loan Number	OB Status	LOS Loan Number	LOS Status	Originator
N/A	N/A	1925116	Started	MassHousing Base TPO

Loan Scenario [+ Add Scenario](#)

Scenario Name

Ready to search products, click Search

[Search](#)

If you are locking a loan that does not have a 1<sup>st</sup> mortgage, you will receive an error message. Please take a screenshot and email [lockdesk@masshousing.com](mailto:lockdesk@masshousing.com) and cc: Sherri Melvin [smelvin@masshousing.com](mailto:smelvin@masshousing.com). Masshousing will need to assist.

**Benjamin 20251104 Meneses**  
123 Beacon Street, Boston, MA, 02108  
01-Test Company

**Loan Number**  
Loan Number: **1925116**  
Loan Purpose: **Cash-Out Refinance**  
Total Loan Amount: **\$100,000.00**

Note Rate: **2.000%**  
Program: -  
Decision FICO: -

DTI: **11.269%**  
LTV: **20.000%**  
CLTV: **70.000%**

C 2nd   

Loan Summary

URLA 2020

- Additional Information
- Lender Loan Information
- Borrower Information
- Employment and Income
- Assets and Liabilities
- Real Estate
- Loan and Property Informa...
- Information for Governmen...

 **Search Results**

  **MassHousing Base TPO**

OB L  
4257  
LOS Status: **Started**  
Originator: **MassHousing Base TPO**  
Loan Notes: [1 Note](#)

1 of 4 Selected

[Compare Products](#)

**Click Lock**

**Choose ADU Loan Program from eligible products**

Traditional Pricing

**ELIGIBLE PRODUCTS (1)**

**RATE** ↑↓ **PRICE** ↑↓ **DISCOUNT/REBATE** ↑↓ **LOCK DAYS** ↑↓ **P&I** ↑↓

**ADU Loan Program (5009)**



5.750%

100.500

-0.500%  
(\$500)

100

\$702



Click Request Lock

4 Meneses  
MA, 02108

Loan Number	1925116	Note Rate	2.000%	DTI	11.200%
Loan Purpose	Cash-Out Refinance	Program	-	LTV	20.000%
Total Loan Amount	\$100,000.00	Decision FICO	-	CLTV	70.000%

C 2nd   

  [MassHousing Base TPO](#)

 Lock Form

OB Loan Number	OB Status	LOS Loan Number	LOS Status	Originator	Loan Notes
42578	Prospect	1925116	Started	MassHousing Base TPO	<a href="#">1 Note</a>

[Printer Friendly Version](#)

[Modify Search](#) [Update LOS](#) [Request Lock](#)

Lock Contact Email

Product Information

Search Timestamp	Product Name	Product Code
1/27/2026 2:22 PM ET	ADU Loan Program	5009
Rate	Price	Discount/Rebate (%)
5.750%	100.500	-0.500%

Submitting Lock Request



Loan Information

Lien Position	Loan Type	Loan Amount	Primary Mortgage Total	Total Open End (HELOC) Credit Limit	HELOC Drawn Amount
---------------	-----------	-------------	------------------------	-------------------------------------	--------------------

**Benjamin 20251104 Meneses**  
 423 Beacon Street, Boston, MA, 02108  
 01-Test Company

Loan Number	<b>1925116</b>	Note Rate	<b>2.000%</b>	DTI	<b>11.269%</b>
Loan Purpose	<b>Cash-Out Refinance</b>	Program	-	LTV	<b>20.000%</b>
Total Loan Amount	<b>\$100,000.00</b>	Decision FICO	-	CLTV	<b>70.000%</b>

- Loan Summary
- URLA 2020
- Additional Information
- Lender Loan Information
- Borrower Information
- Employment and Income
- Assets and Liabilities
- Real Estate
- Loan and Property Informa...
- Information for Governmen...
- URLA Continuation

**Product Pricing & Lock**

- Documents
- Conditions
- Purchase Advice
- Import Additional Data

**Lock Form** 🖨️ 👤 [MassHousing Base](#)

OB Loan Number	OB Status	LOS Loan Number	LOS Status	Originator	Loan Notes	<a href="#">Printer Friendly Version</a>	Modify Search	Update LOS	Request Lock
42578	Prospect	1925116	Started	MassHousing Base TPO	<a href="#">1 Note</a>				

Lock Contact Email

**Product Information**

Search Timestamp	Product Name	Product Code
1/27/2026 2:22 PM ET	ADU Loan Program	5009
Rate	Price	Discount/Rate
5.750%	100.500	-0.500%

**Confirmation**

Your lock request has been successfully confirmed

[✓ Ok](#)

The loan will lock automatically with no waiting period. You do not need to exit the loan for the loan to lock.

**Loan Information**

Lien Position	Loan Type	Loan Amount	Primary Mortgage Total	Total Open End (HELOC) Credit Limit	HELOC Drawn Amount
<b>Second Lien</b>	<b>Conventional</b>	<b>\$100,000</b>	<b>\$250,000</b>	<b>\$0</b>	<b>\$0</b>
Estimated Property Value	Appraised Value				
<b>\$500,000</b>	<b>\$500,000</b>				
Loan Purpose	LTV	CLTV	HCLTV	Construction Loan Type	
<b>Refi Cashout</b>	<b>50.00%</b>	<b>70.00%</b>	<b>70.00%</b>	<b>Not Applicable</b>	

**Benjamin 20251104 Meneses**

23 Beacon Street, Boston, MA, 02108  
01-Test Company

Loan Number	<b>1925116</b>	Note Rate	<b>5.750%</b>	DTI	<b>15.373%</b>
Loan Purpose	<b>Cash-Out Refinance</b>	Program	<b>ADU Loan Program</b>	LTV	<b>20.000%</b>
Total Loan Amount	<b>\$100,000.00</b>	Decision FICO	<b>750</b>	CLTV	<b>70.000%</b>

- Loan Summary
- URLA 2020
- Additional Information
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- Employment and Income
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- URLA Continuation
- Product Pricing & Lock**
- Documents
- Conditions
- Purchase Advice
- Import Additional Data
- Withdraw Loan

▼ Product and Pricing

Status  
⊖ **Fulfilled**



[View Details](#)

Order Date  
**01/27/2026 02:27 PM**

Ordered By  
**1868015019**

Partner Status  
**Completed Lock Request**

Activity Details

**Order fulfilled**

01/27/2026 - 02:28 pm

Order placed by - Manual

**Order response received from partner with partner status as 'Completed Lock Request'**

01/27/2026 - 02:28 pm

Order placed by - Manual

**Order delivered**

01/27/2026 - 02:28 pm

Order placed by - Manual

**Order acknowledged**

01/27/2026 - 02:27 pm

Order placed by - Manual

**Order acknowledgement received**

01/27/2026 - 02:27 pm

Order placed by - Manual

**Order placed**

01/27/2026 - 02:27 pm

Order placed by - Manual

**Order requested**

01/27/2026 - 02:27 pm

Order placed by - Manual

123 Beacon Street, Boston, MA, 02108  
Benjamin 20251104 Meneses  
123 Beacon Street, Boston, MA, 02108  
01-Test Company

Loan Number **1925116**  
Loan Purpose **Cash-Out Refinance**  
Total Loan Amount **\$100,000.00**

Note Rate **5.750%**  
Program **ADU Loan Program**  
Decision FICO **750**

DTI **15.373%**  
LTV **20.000%**  
CLTV **70.000%**

C 2nd   

- Loan Summary
- URLA 2020
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- Loan and Property Informa...
- Information for Governmen...
- URLA Continuation
- Product Pricing & Lock
- Documents

Max attachment size is 200 MB. [View Supported Files.](#)

[Expand All](#) [Collapse All](#) [+ Add Document](#) [Print Fax Cover Sheet](#)  

All Borrowers

LOCK FORM

 Comments [Drag & Drop files here or](#) [Browse for files](#)

 LockForm.pdf 145 KB 01/27/2026 2:28 PM <partnerconnect> User  

Download rate lock confirm  
from Documents section

Now that loan is locked please add the information for the 3 ADU boxes.

In Left Column go to URLA 2020 > Additional Information and fill in 3 ADU boxes.

<b>Benjamin 20251104 Meneses</b> 123 Beacon Street, Boston, MA, 02108 01-Test Company	Loan Number <b>000504</b>	Note Rate <b>5.250%</b>	DTI <b>15.025%</b>
Loan Purpose <b>Cash-Out Refinance</b>	Total Loan Amount <b>\$100,000.00</b>	Program <b>ADU Loan Program</b>	LTV <b>20.000%</b>
		Decision FICO <b>815</b>	CLTV <b>70.000%</b>

Registered — Locked — **File Received** — Purchase Review — Funded

### Additional Information

Select Borrower Pair  
Benjamin 20251104 Meneses & Oscar Meneses

**Save** **Next**

#### Additional Fields

Annual Compliance Income 95000	Borrower's Compliance Income divided by FHFA AMI 0.625
Borrower Homeownership Cou... Select an Option	Counseling Agency Name [Dropdown]
Operation Welcome Home Cre... Select an Option	[Dropdown]
Decision FICO Score 815	The list of engine and recommendation Select an Option
ADU Deferred Loan Amt 50000	ADU Predevelopment Agency ABC Agency
ADU Type Attached - Basement	

**Fill in 3 ADU Information boxes**

## Key points

- Amortized Loan- Rate could change monthly and will be set by MassHousing.
- The stated Rate will be published on the Rate Sheet with the other Repair Loan Programs.
- You can "Subscribe" on [emasshousing.com](http://emasshousing.com) to sign up for the Rate Sheet to access the ADU Rates.
- 60 Day Lock-loan must be delivered to MassHousing by expiration date.
- Pricing will be 100.500, the 0.500 being SRP

# CONTACTS

***Lock Desk for your Lock Questions***  
**888.843.6432 | [LockDesk@masshousing.com](mailto:LockDesk@masshousing.com)**

For 2nd Mortgage Program Questions Contact:

Deanna Ramsden [dramsden@masshousing.com](mailto:dramsden@masshousing.com) or at 617-854-1822

Sherri Melvin [smelvin@masshousing.com](mailto:smelvin@masshousing.com) or at 351-220-6521