



Chautauqua Opportunities, Inc.

helping people, changing lives

**For Immediate Release
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COI, KeyBank, & The Federal Home Loan Bank of Cincinnati Join Forces to Help First-time Home Buyers in Chautauqua County

Dunkirk, N.Y.-- A partnership with Chautauqua Opportunities, Inc. (COI), KeyBank, & the Federal Home Loan Bank of Cincinnati will help expand decent, affordable housing

for low-income families and those that are homeless and have special needs within Chautauqua County. Through this partnership, COI will expand its assistance and education for those who are working towards owning their own homes. Kathy

Braniecki, KeyBank's Vice President of Community Development Banking, stated, "KeyBank has a wonderful partnership with

COI and this homeownership financing program is a great success because of Chautauqua Opportunities' dedicated and well-trained staff that educates their customers and provides tremendous support for the application process."



Left to Right: Mike Yerico, COI's Housing & Energy Conservation Director, John Whiting, KeyBank's Sr. Relations Manager, Catherine Braniecki, Vice President Community Development Banking, Roberta Keller, COI's Executive Director, Troy Taylor, COI's Housing Manager.

The funding that COI has been awarded from the Federal Home Loan Bank of Cincinnati will make it possible for 20 families to reach their dream of becoming first-time homebuyers within Chautauqua County. KeyBank will provide permanent financing for qualified borrowers under this grant. Eligible applicants can apply for down-payment and closing cost assistance. KeyBank's Senior Relations Manager, John Whiting, said, "We are excited about receiving additional funding and continuing our partnership with COI to assist Chautauqua County's low-income families with their goal of homeownership."

These families will be assisted through the Housing and Energy Conservation Division of COI. The homeowners will receive credit counseling, education, financial assistance, and post purchase counseling. Through Chautauqua Opportunities banking partnerships, 33 first-time home buyers reached the American dream of owning their own home in 2006. "COI is proud to receive this grant on behalf of prospective homeowners and to be able to continue to provide families the opportunity to purchase their first home," states, COI's Housing & Energy Conservation Director, Mike Yerico.

For more information, please call COI's Housing Counselors at 716-366-8176 or 716-661-9430, or visit their website www.chautauquaopportunities.com.

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