

## MHC PARTICIPATING LENDERS FOR REGION 4

ORGANIZATION	ADDRESS	PHONE
<b>Alpha Home Mortgage</b> <i>(MCC)</i>	Henry Townsend 68 Brickerton, STE 7 Columbus, MS 39701	662-244-5571
<b>BancorpSouth</b> <i>(MRB/MCC/HAT/HOYO)</i>	Rita Rushing 1906 A Highway 45 Columbus, MS 39701	662-329-5360
	Cindy Marsh 802 Hwy. 12 W Starkville, MS 39759	662-324-5511
<b>BankFirst Financial Services</b> <i>(MRB/DPA)</i>	Melissa Nichols 900 Main St. Columbus, MS 39701	662-243-7122
	Susan Reynolds 1000 Highway 12 West Starkville, MS 39759	662-323-3995
<b>Cadence Bank</b> <i>(MRB/MCC)</i>	Linda Alderson 1121 Main Street Columbus, MS 39701	662-329-8454
<b>FBT Mortgage</b> <i>(MRB/DPA/HAT)</i>	Christy Bartlett 409 Summit St. Winona, MS 38967	662-283-2536
<b>JTS &amp; Company Mortgage Bankers</b> <i>(HAT)</i>	Jeff Farnham 118 5th Street North Columbus, MS 39701	662-329-9090
<b>Merchants &amp; Farmers Bank</b> <i>(MRB/MCC/HAT)</i>	Sheila Patterson 220 Hwy. 12 East Kosciusko, MS 39090	662-289-8732
	Steve Upchurch 134 W. Washington St. Kosciusko, MS 39090	662-289-8735
	Shari Galligan 806 Hwy. 12 West Starkville, MS 39760	662-323-2223
<b>Regions Mortgage</b> <i>(MRB/DPA/MCC/HOYO)</i>	Charlie Douglas 710 Main Street Columbus, MS 39701	662-241-4124
	Grace Ward 300 University Dr. Starkville, MS 39759	662-324-4831

**The Citizens National Bank**

*(MRB/DPA/MCC)*

David Blair  
PO Box 1369  
Kosciusko, MS 39090

662-289-4356

**Trustmark National Bank**

*(MRB/MCC/HAT/HOYO)*

Angela Hancock  
PO Box 431  
Columbus, MS 39703

662-329-7072

**Program Descriptions:**

**MRB:** Mortgage Revenue Bond

**MCC:** Mortgage Credit Certificate

**DPA:** Down Payment Assistance

**HAT:** Housing Assistance for Teachers

**HOYO:** Home of Your Own