



## News Release & Photo

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### FOR IMMEDIATE RELEASE

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## TD Banknorth Donates \$10,000 To The Housing Partnership

- *First-Time Homeownership Education Program Receives Boost*

**Portsmouth, NH** –January 22, 2008 - TD Banknorth, through the TD Banknorth Charitable Foundation, has donated \$10,000 to The Housing Partnership's Homeward Bound program. Representatives from TD Banknorth and The Housing Partnership recently gathered to celebrate the grant.

"At TD Banknorth, we believe it's important to invest wisely with organizations that keep our communities strong and vital" stated Beth Tuttle, Senior Vice President Commercial Lending, TD Banknorth. "Homeownership is one of the economic pillars of a strong community and now, more than ever, first-time homeowners need access to financial education programs such as Homeward Bound."

Homeward Bound is the only HUD-certified home buyer education course offered in the New Hampshire Seacoast region. Geared towards first-time owners, program participants learn the concepts and steps necessary to become successful homeowners. Graduates of the 8-hour program meet the counseling requirements of many special loan programs including the New Hampshire Housing Finance Authority, Maine State Housing Authority, Federal Housing Administration, Fannie Mae, IDA Programs and the City of Portsmouth's Hometown Program.

"The Housing Partnership is committed to opening up home ownership opportunities throughout the Greater Seacoast region. We are able to do so because of partners like TD Banknorth who are equally committed to making "housing for everyone" a reality" stated Richard Ingram, Executive Director, The Housing Partnership.

Over 880 homebuyers have been educated by the Homeward Bound program since its first seminar was held in 2001. Enrollment has increased nearly 50% in the last 3 years with 153 individuals graduating from the program in 2007. The primary participants of the program are young professionals without children with moderate household incomes.

**About TD Banknorth Inc.**

TD Banknorth Inc. is a leading banking and financial services company headquartered in Portland, Maine and a wholly-owned subsidiary of TD Bank Financial Group headquartered in Toronto, Canada. TD Banknorth is one of the 25 largest commercial banking organizations in the United States, with over \$40 billion in assets. TD Banknorth's banking subsidiary, TD Banknorth, N.A., operates banking divisions in Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania and Vermont. TD Banknorth and TD Banknorth, N.A. also operate subsidiaries and divisions in insurance, wealth management, merchant services, mortgage banking, government banking, private label credit cards, insurance premium financing and other financial services and offers investment products in association with PrimeVest Financial Services, Inc. For more information, visit <http://www.TDBanknorth.com>.

**About the Housing Partnership**

Founded in 1988, The Housing Partnership has created 227 affordable rental units in 11 communities around the seacoast. Its mission is to strengthen communities by providing quality affordable housing and related services to benefit low and moderate-income residents of the Greater Seacoast region of New Hampshire and Maine. The Portsmouth-based agency's work makes it possible for over 500 adults, children, seniors and disabled citizens to obtain secure homes each year and educates first-time homebuyers through its Homeward Bound Program. For more information, visit [www.housingpartnership.org](http://www.housingpartnership.org)"

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**Photo caption: Homeward Bound Receives \$10,000 From TD Banknorth**

Picture from left to right: Beth Tuttle, TD Banknorth; Terry Spires, The Housing Partnership; Richard Ingram, The Housing Partnership.

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