



Updated: February 9, 2024

List of Registered Lenders & Loan Officers

These are the Lenders that have done the agreement and legal review process to lend on Restricted Properties managed by HouseKeys

[Note: The list below is ordered by registration date and is not a reflection of quality of service]

Guild Mortgage	CMG Financial
First-Citizens Bank	United Lending
US Bank	Bay Area Funding Group
CrossCountry Mortgage	Guaranteed Rate
All California Mortgage / APM	Santa Cruz Lending/Mason McDuffie
American Pacific Mortgage (APM)	Shining Star Funding / APM
Academy Mortgage	Sierra Pacific Mortgage
	Golden Eagle Mortgage / APM
	Star One Credit Union

These Loan officers are registered to lend on BMR Restricted Properties managed by HouseKeys.

[Note: The list below is ordered by registration date and is not a reflection of quality of service]

HouseKeys does not endorse any lender or loan officer.

List of approved loan officers begins on the next page.



<p>John Norgard Senior Loan Officer NMLS #278667 Guild Mortgage Company NMLS # 3274 13610 Monterey Rd Suite B Morgan Hill, CA 95037 Phone: 408-390-1913 Fax: 888-803-1556 jnorgard@guildmortgage.net www.johnnorgard.net <u>Cities participating in:</u> Morgan Hill, Campbell, Gilroy, Santa Clara, Alameda, Town of Los Gatos, Mountain View, Scotts Valley, San Luis Obispo, Hayward, San Ramon, Lafayette, Hollister,, Contra Costa County</p>	<p>Janene Towner-Chernoff Loan Officer NMLS #287633 Guild Mortgage Company NMLS # 3274 13610 Monterey Rd Suite B Morgan Hill, CA 95037 Phone: 408-825-0250 Main: 408-835-3246 jtowner@guildmortgage.net <u>Cities participating in:</u> Morgan Hill, Campbell, Gilroy, Santa Clara, Alameda, Town of Los Gatos, Mountain View, Scotts Valley, Hayward, Lafayette, Hollister, Contra Costa County</p>
<p>Maria Pineda Director Mortgage Advisor NMLS #1208990 First-Citizens Bank (formerly SVB) mpineda@svb.com 408-769-8245 <u>Cities participating in:</u> Morgan Hill, Campbell, Gilroy, Santa Clara, Town of Los Gatos, Mountain View, San Ramon, Lafayette, Milpitas, Contra Costa County <u>Additional Languages:</u> Spanish</p>	<p>Diana Legaspi Loan Officer NMLS# 1175742 Guild Mortgage Company NMLS # 3274 13610 Monterey Rd Suite B Morgan Hill, CA 95037 Office: 408-825-7042 / Cell: 408-209-6328 Fax: 888-803-1556 dlegaspi@guildmortgage.net <u>Cities participating in:</u> Morgan Hill, Campbell, Gilroy, Santa Clara, Town of Los Gatos, Mountain View, Scotts Valley, Alameda, San Luis Obispo, San Ramon, Lafayette, Hayward, Hollister, Contra Costa County <u>Additional Languages:</u> Spanish</p>
<p>Karisa Sarracino Loan Officer NMLS #1385148 Guild Mortgage NMLS #3274 Phone 408-825-0246 Main: 408-802-5533 Fax: 888-803-1556 ksarracino@guildmortgage.net <u>Cities participating in:</u> Morgan Hill, Campbell, Gilroy, Santa Clara, Town of Los Gatos, Mountain View, Scotts Valley, Alameda, San Luis Obispo, San Ramon, Lafayette, Hayward, Hollister, Contra Costa County</p>	<p>Jayson Stebbins Sr. Loan Officer NMLS #38463 Guild Mortgage Company NMLS #3274 Office 408-825-0220 Mobile 408-607-6971 jstebbins@guildmortgage.net <u>Cities participating in:</u> Morgan Hill, Campbell, Gilroy, Santa Clara, Los Gatos, Mountain View, Scotts Valley, Alameda, San Luis Obispo, San Ramon, Lafayette, Hayward, Hollister, Contra Costa County</p>



<p>Boyd Robinson Sr. Mortgage Advisor NMLS #313231 CrossCountry Mortgage 925.260.9590 Boyd.robinson@ccm.com <u>Cities participating in:</u> Morgan Hill, Campbell, Gilroy, Santa Clara, Town of Los Gatos, Mountain View, Scotts Valley, Alameda, San Ramon, Lafayette, San Luis Obispo, Hayward, Hollister Pending: Contra Costa County</p>	<p>David DeTeso Mortgage Loan Originator NMLS #453626 US Bank 96 Ranch Del Mar Aptos Ca 95003 831-234-1045 cell David.detesos@usbank.com <u>Visit me at my page!</u> <u>Cities participating in:</u> Morgan Hill, Campbell, Gilroy, Santa Clara, Scotts Valley, Town of Los Gatos, Mountain View, Alameda, San Luis Obispo, San Ramon, Lafayette</p>
<p>Todd Galde VP, Mortgage Advisor NMLS#256864 CrossCountry Mortgage Call/Text: 925.381.8190 Todd.Galde@ccm.com www.toddgalde.com <u>Cities participating in:</u> Morgan Hill, Campbell, Gilroy, Santa Clara, Town of Los Gatos, Mountain View, Scotts Valley, Alameda, San Ramon, Lafayette, San Luis Obispo, Hayward</p>	<p>Sandra Smith Sr. Loan Officer NMLS #255924 Guild Mortgage NMLS #3274 sandras@guildmortgage.net 510-301-0198 <u>Cities participating in:</u> Morgan Hill, Campbell, Gilroy, Santa Clara, Los Gatos, Mountain View, Scotts Valley, Alameda, San Luis Obispo, San Ramon, Lafayette, Hayward, Hollister, Contra Costa County</p>
<p>Manuel Prado Sr. Loan Consultant NMLS #221541 CrossCountry Mortgage 530.613.1378 manuel.prado@ccm.com <u>Cities participating in:</u> Morgan Hill, Campbell, Gilroy, Santa Clara, Town of Los Gatos, Mountain View, Scotts Valley, Alameda, Hayward, San Ramon, San Luis Obispo, Lafayette *Loan products My be available for ITIN borrowers</p>	<p>Brett Nicoletti Production Manager NMLS #333604 Academy Mortgage 236 N Santa Cruz Ave., Ste #239 Los Gatos CA 95030 408-316-0494 Brett.nicoletti@academymortgage.com <u>Cities participating in:</u> Morgan Hill, Campbell, Gilroy, Santa Clara, Town of Los Gatos, Mountain View, San Ramon, Lafayette, Scotts Valley</p>
<p>Tuan Q. Ngo Sr. Mortgage Loan Originator NMLS #977149 US Bank Home Mortgage 2875 The Villages Pkwy San Jose CA95135 Cell: 408-832-6299 Email: tuan.ngo@usbank.com <u>Cities participating in:</u> Morgan Hill, Campbell, Gilroy, Alameda, Town of Los Gatos, Santa Clara, Mountain View, Scotts Valley, San Ramon Pending: Contra Costa County</p>	<p>Ryan Holford Sr Loan Originator, Retail Lending NMLS #246037 CMG Financial Corporate NMLS #1820 3160 Crow Canyon Rd, Suite 300 San Ramon CA 94583 Office: 925.983.3118 Mobile: 510.368.3118 Fax 925.983.3118 Email RHolford@CMGFI.com https://www.cmgfi.com/mysite/ryan-holford <u>Cities participating in:</u> Morgan Hill, Campbell, Gilroy, Santa Clara, Alameda, Town of Los Gatos, San Ramon, Scotts Valley, Lafayette, Mountain View, San Luis Obispo, Hayward Pending: Contra Costa County</p>



<p>Cynthia I. Munoz RE Lending Assistant Mgr. NMLS #1192658 Star One Credit Union P O Box 3643 Sunnyvale CA 94088 Office: 408-543-5081 Fax: 408-543-5012 cynthiam@starone.org Cities participating in: Morgan Hill, Scotts Valley</p>	<p>Laurie Cleveland Senior Loan Officer NMLS #245940 CMG Financial Bank NMLS #945546 925.983.3021 Office 925.640.2970 Mobile lcleveland@cmgfi.com Cities participating in: Morgan Hill, Campbell, Gilroy, Santa Clara, Town of Los Gatos, Scotts Valley, Alameda, San Ramon, Lafayette, Mountain View, San Luis Obispo, Hayward *Loan products available for ITIN borrowers please speak with the loan officer for additional details to see if they can be combined with the BMR program.</p>
<p>Monica Fosbery Loan Officer NMLS 255724 United Lending Partners Monica@united-lp.net 925.497.0253 Cities participating in: Morgan Hill, Campbell, Gilroy, Santa Clara, Town of Los Gatos, Mountain View, Scotts Valley, Alameda, Hayward, San Ramon, Lafayette, San Luis Obispo Additional Languages: Spanish</p>	<p>Markeshia Calimee Loan Officer NMLS# 1455721 All California Mortgage 510.689.9915 kcalimee@allcalifornia.com Cities participating in: Santa Clara, Alameda, San Ramon, Lafayette, Morgan Hill, Hayward *Loan products available for ITIN borrowers please speak with the loan officer for additional details to see if they can be combined with the BMR program. Pending: Contra Costa County</p>
<p>Gelda Angel Loan Officer NMLS # 648429 Guild Mortgage Company NMLS # 3274 13610 Monterey Rd Suite B Morgan Hill, CA 95037 Office: 408-614-7070 Mobile: 408 -807-0407 gangel@guildmortgage.net Cities participating in: Morgan Hill, Campbell, Gilroy, Santa Clara, Los Gatos, Mountain View, Scotts Valley, Alameda, San Ramon, Hollister, Contra Costa County</p>	<p>Sylvia Fields Mortgage Loan Officer NMLS #359703 US Bank sylvia.fields1@usbank.com Phone 408-655-3097 Cities participating in: Morgan Hill, Campbell, Gilroy, Scotts Valley, Alameda, Los Gatos. San Luis Obispo</p>
<p>Bernice "Casey" Chau Loan Officer NMLS #245002 Bay Area Funding Group bernice@bayareafunding.com 415-412-5363 Cities participating in: ONLY Lafayette</p>	<p>Tanya Price Loan Officer, NMLS 765156 Guild Mortgage tprice@guildmortgage.net 209-509-3296 Cities participating in: Morgan Hill, Santa Clara, Scotts Valley, Hollister, San Ramon, Alameda, Contra Costa County</p>



<p>Jodi Fischer Sr. Mortgage Advisor NMLS #459505 All California Mortgage Direct: 415.897.9103 Cell: 415.279.2806 Fax: 415.464.2332 JFischer@allcalifornia.com https://www.allcalifornia.com/jodifischer Cities participating in: Alameda, San Ramon, Lafayette, Santa Clara, Morgan Hill, Hayward, Campbell, Gilroy, Town of Los Gatos, Mountain View, Scotts Valley, San Luis Obispo</p>	<p>Sonny Aguilera Sales Manager NMLS #225920 American Pacific Mortgage 3439 Brookside Road Suite 209 Stockton CA 95219 Sonny.aguilera@apmortgage.com Cell 209-986-2616 Cities participating in: Alameda, San Luis Obispo, San Ramon, Lafayette, Hayward, Contra Costa County</p>
<p>Iris Chavarria Loan Officer, NMLS 764845 Sierra Pacific Mortgage 950 Glenn Drive, Suite 150 Folsom CA 95630 Iris.chavarria@sPMC.com 415-656-6721 Cities participating in: Mountain View ONLY</p>	<p>Akshay Parti Bus. Dev. Mgr. NMLS #2095035 Shining Star Funding 6101 Bollinger Canyon Rd, Suite 344 San Ramon CA 94583 Akshay.parti@shiningstarfunding.com 925-820-2986 Cities participating in: Gilroy, Santa Clara, Mountain View, Alameda, San Luis Obispo, San Ramon, Lafayette</p>
<p>Andrea Schenk Mortgage Consultant NMLS #79366 Santa Cruz Lending/Mason McDuffie Mortgage 2425 Porter Street, Suite 13 Soquel CA 95073 831-431-0496 andrea@santacruzlending.com www.andreaschnekn.net Cities participating in: Scotts Valley ONLY</p>	<p>Donna Lewis Ermina Karim Loan Officer NMLS # 245945 NMLS #2005928 Guaranteed Rate, Inc. NMLS # 2611 1065 Higuera St. San Luis Obispo, CA 93401 Phone: 805-335-8743 donna.lewis@rate.com donna.ermana@rate.com http://www.rate.com/donnaerminateam Cities participating in: San Luis Obispo ONLY</p>
<p>Cynthia Holthouse Branch Manager NMLS 452739 Mason McDuffie Mortgage 530 San Benito St., Suite 101 Hollister CA 95023 831-297-5626 cholthouse@masonmac.com Cities participating in: Hollister ONLY</p>	<p>Rosa Aguirre Loan Officer, NMLS #450422 Mason McDuffie Mortgage 530 San Benito St., Suite 101 Hollister CA 95023 831-287-5962 raguirre@masonmac.com Cities participating in: Hollister ONLY</p>



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<p>Amanda Donatoni Mortgage Consultant, NMLS 895217 Golden Eagle Mortgage / APM 260 Tres Pinos Road, Suite B-2 Hollister CA 95023 831-636-5363 amanda@gemland.com Cities participating in: Hollister ONLY</p>	<p>Jeanette Rodriguez Loan Officer, NMLS 2317685 Golden Eagle Mortgage / APM 260 Tres Pinos Road, Suite B-2 Hollister CA 95023 831-207-2783 jeanett@gemland.com Cities participating in: Hollister ONLY</p>
<p>Pauline Amstutz Mortgage Consultant, NMLS 227905 Golden Eagle Mortgage / APM 260 Tres Pinos Road, Suite B-2 Hollister CA 95023 831-636-5363 pauline@gemland.com Cities participating in: Hollister ONLY</p>	<p>Lisa Freitas Mortgage Consultant, NMLS 1167888 Golden Eagle Mortgage / APM 260 Tres Pinos Road, Suite B-2 Hollister CA 95023 408-500-28838 lisa@gemland.com Cities participating in: Hollister ONLY</p>
<p>Kelly O'Sullivan Mortgage Loan Originator NMLS #349711 CrossCountry Mortgage, LLC kelly.osullivan@ccm.com 925-989-4771 Cities participating in: Alameda, San Ramon, Lafayette</p>	<p>Nedi Mohammadi Mortgage Loan Originator NMLS #257838 CrossCountry Mortgage Neda.Mohammadi@ccm.com 925-216-8650 Cities participating in: Alameda, San Ramon, Lafayette Pending: Contra Costa County</p>
<p>Alexander Miller Sr. Mortgage Advisor NMLS #1001323 Pacific Trust Mortgage 805-722-4568 alex@pacifictrustmortgage.com Cities participating in: San Luis Obispo ONLY</p>	<p>Gustavo Espana Loan Officer NMLS 2053060 Guild Mortgage Company 9290 W. Stockton Blvd. Suite 101 Elk Grove CA 95758 Main: 209-327-8415 Office: 916-667-7260 gespana@guildmortgage.net Cities participating in: Town of Los Gatos, San Ramon, Lafayette, Hayward, Contra Costa County</p>



<p>Alexander Miller Sr. Mortgage Advisor NMLS #1001323 Pacific Trust Mortgage 805-722-4568 alex@pacifictrustmortgage.com Cities participating in: San Luis Obispo ONLY</p>	<p>Kimberly Silverman Bay Equity ksilverman8@gmail.com Pending Approval</p>
<p>Rhian Alfred-Kleinmaier Loan Originator HomeMac rhian.kleinmaier@homemac.com Pending Approval</p>	<p>Thomas Crottogini Loan Originator NMLS #2267006 Acquire Mortgage giniestates@gmail.com Pending Approval</p>
<p>Daniel Dal Porto Loan Originator NMLS #273255 Acquire Mortgage daniel@acquireslo.com Pending Approval</p>	