

Directory OF WHOLESALERS

A Year-Round Resource For Finding New Business Relationships

You can use the directory to find new wholesalers and correspondent lenders.

Perhaps the frantic pace of consolidation has slowed as lending giants take a breather and digest their corporate dinners. But perhaps your favorite correspondent lender has already been consumed and replaced by a new investor who may not have the same processes or responsiveness. That could mean it's time to take a look around to seek new business partners.

Our 2002 Directory of Wholesalers can help you with that. Compiled from timely responses to faxes sent to wholesalers and correspondent lenders listed in our database, as well as responses to our Web site questionnaire, the directory can be used as a Yellow Pages of potential business partners.

Use the directory as a starting point for building new relationships, and keep the listing on hand throughout the year to continue to form relationships and find new funding sources.

ABN AMRO MORTGAGE GROUP INC.

777 E. Eisenhower Pkwy. #700, Ann Arbor, MI 48108; (800) 542-9512; fax (734) 997-2882. Contact: *Mary Niffin, vice president, public relations.*

E-mail: mary.niffin@abnamro.com

Web site: www.mortgage.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA; VA; FHLB; HOUSING AUTHORITIES; PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; HOME IMPROVEMENT; HEL; HELC; SUBPRIME; HIGH LTV; JUMBO; AFFORDABLE HOUSING; MULTIFAMILY; COMMERCIAL; RURAL. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; HOME IMPROVEMENT; HIGH LTV; JUMBO; AFFORDABLE HOUSING; RURAL. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; TABLE FUNDING; SERVICING RELEASED; SERVICING RETAINED; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYUPS; BUYDOWNS.

AGFIRST FARM CREDIT BANK

1401 Hampton St., Columbia, SC 29202; (803) 799-5000; fax (803) 254-4219. Contact: *Thomas C. Griffin Jr., vice president.*

E-mail: tgriffin@agfirst.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FARM CREDIT SYSTEM; FARMER MAC. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; JUMBO; RURAL. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; JUMBO; RURAL. **PROGRAMS:** FLOW; BEST EFFORTS; TABLE FUNDING; SERVICING RELEASED.

ALH CAPITAL INC.

7406 Chapel Hill Rd., Ste. K, Raleigh, NC 27607; (919) 851-9944; fax (919) 851-2733. Contact: *John Murphy, vice president, lender relations.*

E-mail: info@alhcapital.com

Web site: www.alhcapital.com

FIXED-RATE PROGRAMS: SECOND MORTGAGE; HIGH LTV. **PROGRAMS:** BULK; FLOW; SERVICING RELEASED; SERVICING RETAINED; ALTERNATIVE DOC; LIMITED DOC; NO DOC.



AMAXIMIS LENDING L.P.

3584 South Hills Ave., Fort Worth, TX 76109; (817) 252-3140; fax (817) 252-3005. Contact: *Glen Norris, director, national sales.*

E-mail: gnorris@amaximis.com

Web site: www.amaximis.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; Second. **FIXED-RATE PROGRAMS:** SECOND MORTGAGE; HOME IMPROVEMENT; HIGH LTV. **PROGRAMS:** BULK; FLOW; SERVICING RELEASED; SERVICING RETAINED; SUBSERVICING.

AMERICAN CAPITAL FUNDING

15260 Ventura Blvd., #710, Sherman Oaks, CA 91403; (818) 385-7500; fax (818) 808-0146. Contact: *John Park, senior vice president, capital markets.*

E-mail: johnpark@americancap.net

Regions: CA, NV, AZ.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME;

HIGH LTV; JUMBO; MULTIFAMILY. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; HELC; SUBPRIME; JUMBO; MULTIFAMILY. **PROGRAMS:** ALTERNATIVE DOC; LIMITED DOC; NO DOC.

APARTMENT LENDING CORP.

10232 S. Jill Ave., First Fl., Highlands Ranch, CO 80130; (303) 771-1031; fax (303) 290-6491.

Contact: *Mike Kidwell.*

E-mail: mike@aptlending.com

Web site: www.aptlending.com

Regions: National.

FIXED-RATE PROGRAMS: MULTIFAMILY. **ADJUSTABLE-RATE PROGRAMS:** MULTIFAMILY.

BANK ONE

800 Brooksedge Blvd., 2 South, Westerville, OH 43081; (877) 849-1032; fax (800) 425-4111.

E-mail: one_resource@bankone.com

Web site: www.bankone.com/bankonelink

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FHA; PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; SUBPRIME; HIGH LTV; JUMBO; AFFORDABLE HOUSING. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; HELC; HIGH LTV; JUMBO; AFFORDABLE HOUSING. **PROGRAMS:** FLOW; TABLE FUNDING; NO DOC; BUYUPS; BUYDOWNS.

BAYVIEW FINANCIAL TRADING GROUP

2665 S. Bayshore Drive, Miami, FL 33133; (305) 854-8880; fax (305) 854-2031. Contact: *Marie Fernandez-Leon, director of marketing.*

E-mail: loans@bftg.com

Web site: www.bftg.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FHA; PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; HIGH LTV; JUMBO; AFFORDABLE HOUSING; MULTIFAMILY; COMMERCIAL; RURAL; ENERGY-EFFICIENT; SPECIAL HOUSING. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; SUBPRIME; HIGH LTV; JUMBO; AFFORDABLE HOUSING; MULTIFAMILY; COMMERCIAL; RURAL; ENERGY-EFFICIENT; SPECIAL HOUSING. **PROGRAMS:** BULK; FLOW; TABLE FUNDING; SERVICE RELEASED; SERVICING RETAINED; ALTERNATIVE DOC; LIMIT-

ED DOC; NONPERFORMING; SUBPERFORMING; RE-PERFORMING.

CASA MORTGAGE

1425 Blalock #200, Houston, TX 77055; (866) 647-9447; fax (866) 647-9454. Contact: *Joe Etheredge, president.*

E-mail: joe@casamortgage.com
Web site: www.casamortgage.com

Regions: TX.

FIXED-RATE PROGRAMS: FIRST MORTGAGE; SUBPRIME; HIGH LTV. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SUBPRIME; HIGH LTV. **PROGRAMS:** ALTERNATIVE DOC; LIMITED DOC; NO DOC.

CITIMORTGAGE INC.

13736 Riverport Dr. N., Maryland Heights, MO 63043; (314) 264-0630; fax (314) 264-2140. Contact: *Len Israel, director, correspondent lending.*

E-mail: len.israel@citicorp.com
Web site: www.citimortgage.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA; VA; FHLB; PORTFOLIO LENDERS; PORTFOLIO PROGRAMS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; JUMBO; AFFORDABLE HOUSING; MULTIFAMILY. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; JUMBO; AFFORDABLE HOUSING; MULTIFAMILY; BALLOONS/RESETS; PORTFOLIO PROGRAMS. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; ASSIGNMENT OF TRADE; SERVICING RELEASED; ALTERNATIVE DOC; BUYDOWNS.

CMS MORTGAGE GROUP

1620 Bonnie Lane, Ste. 104, Cordova, TN 38016; (866) 613-5626; fax (901) 758-1795. Contact: *Barry Heston, manager.*

E-mail: bheston@mortgageloanhelp.com
Web site: www.mortgageloanhelp.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FHA; VA; USDA; PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** SECOND MORTGAGE; SUBPRIME; HIGH LTV; JUMBO; AFFORDABLE HOUSING; RURAL; SCRATCH & DENT. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME; JUMBO; AFFORDABLE HOUSING; RURAL; SPECIAL HOUSING; BALLOONS/RESETS; SCRATCH & DENT. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; TABLE FUNDING; CONCURRENT; SERVICING RELEASED; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYUPS; BUYDOWNS; NONPERFORMING; SUBPERFORMING; REPERFORMING; SCRATCH & DENT.

COASTAL CAPITAL CORP.

220 Ponte Vedra Park Dr., Ste. 200, Ponte Vedra, FL 32082; (800) 605-6776; fax (904) 273-6648. Contact: *Carla Anderson, senior vice president.*

E-mail: carla@ccap.net
Web site: www.coastalcapital.com

Regions: East Coast, South, Southwest.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HIGH LTV; JUMBO; AFFORDABLE HOUSING; RURAL. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HIGH LTV; JUMBO. **PROGRAMS:** FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; TABLE FUNDING; CONCURRENT; SERVICING RELEASED; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYUPS; BUYDOWNS.

DELTA FUNDING CORP.

1000 Woodbury Rd., Woodbury, NY 11797; (800) 225-5335; fax (516) 364-9335. Contact: *Randall Michaels, national sales manager.*

E-mail: rmichaels@deltafunding.com
Web site: www.deltafunding.com

Regions: National.

FIXED-RATE PROGRAMS: FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; SUBPRIME; HIGH LTV; MULTIFAMILY; RURAL. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; HOME IMPROVEMENT; SUBPRIME; HIGH LTV; MULTIFAMILY; MIXED USE. **PROGRAMS:** FLOW; TABLE FUNDING; SERVICING RELEASED; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYDOWNS.

DOWNEY SAVINGS AND LOAN

3501 Jamboree Rd., Newport Beach, CA 92660; (949) 509-4485; fax (949) 823-5430. Contact: *Ned Altemus, senior vice president, director.*

E-mail: nedaltemus@downeysavings.com
Web site: www.downeycorrespondent.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; JUMBO. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SUBPRIME; JUMBO. **PROGRAMS:** FLOW.

E*TRADE FINANCIAL

671 N. Glebe Rd., Arlington, VA 22203; (703) 236-8165; fax (703) 245-3279. Contact: *Gordon Rogers, vice president, director, national sales.*

E-mail: gordonrogers@etrade.com
Web site: www.etc.com

Regions: National.

FIXED-RATE PROGRAMS: FIRST MORTGAGE; SECOND MORTGAGE; HELC; JUMBO; RURAL. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; JUMBO; RURAL; BALLOONS/RESETS. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; SERVICING RELEASED; SERVICING RETAINED; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYDOWNS.

FIFTH THIRD MORTGAGE CO.

38 Fountain Square Plaza, MD 1COM57, Cincinnati, OH 45263; (513) 579-4241; fax (513) 579-4194. Contact: *Stephen D. King, wholesale lending.*

E-mail: steve.king@53.com
Regions: OH, IN, KY, IL, MI.

AGENCIES/GSEs: FREDDIE MAC; PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; JUMBO. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; JUMBO. **PROGRAMS:** FLOW; BEST EFFORTS; TABLE FUNDING; SERVICING RELEASED; BUYDOWNS.

FINANCIAL FREEDOM SENIOR FUNDING CORP.

7840 Roswell Rd., Bldg. 300, Ste. 350, Atlanta, GA 30350; (800) 207-4096; fax (770) 350-1101. Contact: *Sherry Apanay, vice president.*

E-mail: sapanay@financialfreedom.com
Web site: www.financialfreedom.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FHA; HELM & HOMEKEEPER. **ADJUSTABLE-RATE PROGRAMS:** REVERSE MORTGAGE.

FIRST COLLATERAL SERVICES

1855 Gateway Blvd., Ste. 800, Concord, CA 94520; (925) 949-4900; fax (925) 949-5000. Contact: *Brad Knapp, senior vice president, relationship*

management.

E-mail: bknapp@firstcoll.com
Web site: www.firstcollateral.com

Regions: National.

FIXED-RATE PROGRAMS: WAREHOUSE LINES FROM \$2M-\$50M.

FIRST FRANKLIN FINANCIAL CORRESPONDENT LENDING DIVISION

433 Plaza Real, Ste. 275, Boca Raton, FL 33432; (561) 962-4121; fax (561) 962-4122. Contact: *Maxine Matteo, senior vice president, division manager.*

E-mail: maxine.matteo@first-franklin.com
Web site: www.first-franklin.com

Regions: National.

AGENCIES/GSEs: PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME; HIGH LTV; JUMBO. **ADJUSTABLE-RATE PROGRAMS:** SECOND MORTGAGE; HOME IMPROVEMENT; SUBPRIME; HIGH LTV; JUMBO; BALLOONS/RESETS. **PROGRAMS:** FLOW; BEST EFFORTS; TABLE FUNDING; SERVICING RELEASED; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYUPS; BUYDOWNS; SUBPERFORMING.

FIRST HORIZON CORRESPONDENT SERVICES

4000 Horizon Way, Irving, TX 75063; (877) 630-4895; fax (214) 441-4798. Contact: *Kaye Eldridge, vice president.*

E-mail: keldridge@fhhl.com
Web site: www.fhcorrespondent.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA; VA. **FIXED-RATE PROGRAMS:** SECOND MORTGAGE; HEL; HELC; HIGH LTV; JUMBO. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HEL; HELC; JUMBO; BALLOONS/RESETS. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; SERVICING RELEASED; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYDOWNS.

FRANKLIN CREDIT MANAGEMENT CORP.

6 Harrison St., New York, NY 10013; (212) 925-8745; fax (212) 925-1971. Contact: *Seth Cohen, chief executive officer.*

E-mail: webuyloans@franklincredit.com
Web site: www.franklincredit.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA; VA; FHLB; CREDIT UNIONS; PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; HELC; SUBPRIME; HIGH LTV; JUMBO; MULTIFAMILY; COMMERCIAL; RURAL; SPECIAL HOUSING. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; HELC; SUBPRIME; HIGH LTV; JUMBO; MULTIFAMILY; COMMERCIAL; BALLOONS/RESETS. **ASSET-BACKED PROGRAMS:** MANUFACTURED HOUSING; AUTO. **PROGRAMS:** BULK; SERVICING RELEASED; ALTERNATIVE DOC; LIMITED DOC; NO DOC; NONPERFORMING; SUBPERFORMING; RE-PERFORMING.

GRP FINANCIAL SERVICES

360 Hamilton Ave., 5th Fl., White Plains, NY 10601; (914) 397-7530; fax (914) 397-7597. Contact: *Andrew Waldman, managing director.*

E-mail: awaldman@grpfs.com
Web site: www.grpcapital.com
PROGRAMS: NON/SUBPERFORMING.

GREENPOINT MORTGAGE

100 Wood Hollow Drive, Ste. 22140, Novato, CA 94945; (800) 748-7868; fax (415) 878-3582. Contact: *Steve Perkey, senior vice president.*
E-mail: steve.perkey@greenpoint.com
Web site: www.greenpointcld.com

Regions: National.
AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HEL; HELC; HIGH LTV; JUMBO. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; SERVICING RELEASED; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYUPS; BUYDOWNS.

HOUSEHOLD

HOUSEHOLD MORTGAGE SERVICES

636 Grand Regency Blvd., Brandon, FL 33510; (800) 840-6677; fax (813) 571-8884. Contact: *Rudy Orman, vice president, national sales.*
E-mail: raorman@household.com
Web site: www.householdmortgageb2b.com

Regions: National.
AGENCIES/GSEs: PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HEL; HELC; SUBPRIME; HIGH LTV. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HEL; HELC; SUBPRIME; HIGH LTV. **PROGRAMS:** BULK; FLOW; SERVICING RELEASED.

HSBC MORTGAGE CORP. USA

2929 Walden Ave., Depew, NY 14043; (800) 273-7039; fax (716) 651-6836. Contact: *Roger Brown, senior vice president, wholesale lending administration.*
E-mail: mortgage@us.hsbc.com
Web site: www.us.hsbc.com

Regions: National.
AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA; PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HEL; HELC; HIGH LTV; JUMBO; AFFORDABLE HOUSING; MULTIFAMILY. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HELC; JUMBO. **PROGRAMS:** BULK; FLOW; TABLE FUNDING; CONCURRENT; SERVICING RELEASED; SERVICING RETAINED; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYDOWNS.

IMAGE INVESTMENT MANAGEMENT ADVISORY GROUP

886 Vaughn Rd., Pottstown, PA 19465; (610) 326-4900; fax (610) 326-4902. Contact: *Liam P. McGuigan, senior vice president.*
E-mail: liam@imagepa.com
PROGRAMS: WHOLE LOAN TRADING.

IRWIN MORTGAGE CORP.

21 Corporate Dr., Clifton Park, NY 12065; (800) 459-4850; fax (518) 348-1218. Contact: *Jane C. King, vice president.*
E-mail: renovation@irwinmortgage.com

Web site: www.irwinmortgage.com
Regions: National.

AGENCIES/GSEs: FANNIE MAE; HOMESTYLE RENOVATION. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; ENERGY-EFFICIENT; RENOVATION. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; ENERGY-EFFICIENT; RENOVATION. **PROGRAMS:** BEST EFFORTS; SERVICING RELEASED.

JACKSON FEDERAL BANK

599 N. E St., San Bernardino, CA 92401; (909) 383-2223; fax (909) 383-2248. Contact: *Timothy Scanlan, vice president.*
E-mail: timothy.scanlan@jfsb.com

Regions: CA, AZ, NV.
AGENCIES/GSEs: PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; MULTIFAMILY; COMMERCIAL. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; MULTIFAMILY; COMMERCIAL.

LOANUS.COM

350 Ignacio Blvd., Novato, CA 94949; (415) 884-2220; fax (415) 884-2226.
E-mail: wholesale@loanus.com
Web site: www.loanus.com

Regions: CA, WA, OR, UT, AZ, CT, FL, OH, KY, NC, SC, HI, CO, NM.
AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHLB. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SUBPRIME; HIGH LTV. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SUBPRIME; HIGH LTV; JUMBO. **PROGRAMS:** BEST EFFORTS; NET BRANCH; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYUPS; BUYDOWNS; LARGE LOANS TO 4MM.

M&T MORTGAGE CORP.

Northway 10 Executive Park, Ballston Lake, NY 12019-1571; (800) 755-5851; fax (518) 877-5535. Contact: *Mary Mays, vice president, national sales manager.*
E-mail: mmays@mandtbank.com
Web site: www.mandtwholesale.com

Regions: National.
AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA; VA. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; JUMBO; AFFORDABLE HOUSING; RURAL; ENERGY-EFFICIENT. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; HOME IMPROVEMENT; AFFORDABLE HOUSING; ENERGY-EFFICIENT. **PROGRAMS:** FLOW; BEST EFFORTS; TABLE FUNDING; SERVICING RELEASED; LIMITED DOC; NO DOC; BUYDOWNS.

MASTER FINANCIAL INC.

333 S. Anita Dr., Ste. 150, Orange, CA 92868; (714) 456-1094. Contact: *Steve Shaylor, regional sales manager.*
E-mail: swshaylor@mfinet.com
Web site: www.mfifloans.com

Regions: National.
FIXED-RATE PROGRAMS: FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME; HIGH LTV. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SUBPRIME; HIGH LTV; JUMBO. **PROGRAMS:** FLOW; BEST EFFORTS; TABLE FUNDING; SERVICING RELEASED; SERVICING RETAINED; ALTERNATIVE DOC; LIMITED DOC.

METROPOLITAN MUTUAL MORTGAGE INC.

3825 Plaza Tower Dr., Baton Rouge, LA 70816; (225) 292-0890; fax (225) 292-0894. Contact: *Peggy M.*

Robinson, vice president, founder.
E-mail: lrobi38@bellsouth.net

Regions: National.
AGENCIES/GSEs: FHA; VA; USDA. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; HELC; SUBPRIME; HIGH LTV; JUMBO; AFFORDABLE HOUSING; RURAL; ENERGY-EFFICIENT. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SUBPRIME; HIGH LTV; AFFORDABLE HOUSING; RURAL. **ASSET-BACKED PROGRAMS:** MANUFACTURED HOUSING. **PROGRAMS:** BEST EFFORTS; MANDATORY COMMITMENTS; SERVICING RELEASED; BUYDOWNS.

MORFUND FINANCIAL INC.

555 W. Hastings St., Ste. 700, Vancouver, BC, CANADA V6B 4N5; (800) 555-9740; fax (604) 244-9585. Contact: *Larry P. Carter, president.*
E-mail: lcarter@morfund.com
Web site: www.morfund.com

Regions: National.
AGENCIES/GSEs: CREDIT UNIONS; CMHC, GE. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; AFFORDABLE HOUSING; MULTIFAMILY; COMMERCIAL. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; AFFORDABLE HOUSING; MULTIFAMILY; COMMERCIAL. **ASSET-BACKED PROGRAMS:** MANUFACTURED HOUSING; FRANCHISES. **PROGRAMS:** SERVICING RELEASED; RE-PERFORMING.

NATIONWIDE CAPITAL INC.

1844 N. Nob Hill Rd., Ste. 413, Ft. Lauderdale, FL 33322; (954) 748-7700; fax (954) 749-6373. Contact: *Howard Kaye, president.*
E-mail: hk@nationwidecapital.com
Web site: www.nationwidecapital.com

Regions: National.
AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA; VA; CREDIT UNIONS; PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; HEL; HELC; SUBPRIME; HIGH LTV; JUMBO; AFFORDABLE HOUSING; MULTIFAMILY; COMMERCIAL; RURAL. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; HEL; HELC; SUBPRIME; HIGH LTV; JUMBO; AFFORDABLE HOUSING; MULTIFAMILY; COMMERCIAL; RURAL; SPECIAL HOUSING; BALLOONS/RESETS. **ASSET-BACKED PROGRAMS:** MANUFACTURED HOUSING; AUTO; FRANCHISE. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; TABLE FUNDING; CONCURRENT; NET BRANCH; SERVICING RELEASED; SERVICING RETAINED; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYUPS; BUYDOWNS; NONPERFORMING; SUBPERFORMING; RE-PERFORMING.

NAUTILUS CAPITAL

1200 Woodruff Rd., Ste. A-3, Greenville, SC 29607; (800) 380-9348; fax (864) 627-3119. Contact: *Steven Cohen, managing director.*
E-mail: scohen@nautiluscapital.com
Web site: www.nautiluscapital.com
PROGRAMS: NONPERFORMING; SUBPERFORMING.

NEIGHBORHOOD GOLD

313 E. University Pkwy., Orem, UT 84058; (888) 627-3023; fax (888) 627-3025. Contact: *Rod Waller, vice president.*
E-mail: rod@neighborhoodgold.com
Web site: www.neighborhoodgold.com
Regions: National.

AGENCIES/GSEs: FHA; DOWN PAYMENT ASSISTANT PROGRAM.

PORTFOLIO SECURITIZATION CAPITAL GROUP

12301 Wilshire Blvd., Ste. 325, Los Angeles, CA 90025; (310) 826-5559 x223; fax (310) 826-4448. Contact: *Raymond Mobres, associate.*

E-mail: raymond@portfolioservices.com

Web site: www.portfolioservices.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHLB; CREDIT UNIONS; PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** AFFORDABLE HOUSING; MULTIFAMILY; COMMERCIAL; SPECIAL HOUSING. **ADJUSTABLE-RATE PROGRAMS:** JUMBO; AFFORDABLE HOUSING; MULTIFAMILY; COMMERCIAL. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; SERVICING RELEASED; SERVICING RETAINED; NON-PERFORMING; SUBPERFORMING; RE-PERFORMING.

PRINCIPAL RESIDENTIAL MORTGAGE

711 High St., Des Moines, IA 50392; (800) 786-4490; fax (515) 248-0044. Contact: *Phil Kuhn, vice president.*

E-mail: kuhn.phil@principal.com

Web site: www.principal.com/correspondent

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA; CREDIT UNIONS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HIGH LTV; JUMBO; AFFORDABLE HOUSING. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; JUMBO; AFFORDABLE HOUSING; BALLOONS/RESETS. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; ASSIGNMENT OF TRADE; SERVICING RELEASED.

RBC MORTGAGE COMPANY

440 N. Orleans, Chicago, IL 60610; (312) 494-0020; fax (312) 494-0273. Contact: *David Matthews, president.*

E-mail: david.matthews@rbc.com

Web site: www.rbcmortgage.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA; VA; USDA; HOUSING AUTHORITIES; PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; HELC; HIGH LTV; JUMBO; AFFORDABLE HOUSING; MULTIFAMILY. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; HIGH LTV; JUMBO; AFFORDABLE HOUSING; MULTIFAMILY; SPECIAL HOUSING. **ASSET-BACKED PROGRAMS:** MANUFACTURED HOUSING. **PROGRAMS:** BULK; TABLE FUNDING; NET BRANCH; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYDOWNS.

RBMG/MERITAGE

9710 Two Notch Rd., Columbia, SC 29223; (800) 933-2890; fax (803) 462-7650. Contact: *Rhonda Bordeaux Brown, director of business development.*

E-mail: rbordeaux@rbmg.com

Web site: www.rbmg.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA; VA. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME; HIGH LTV; JUMBO. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SUBPRIME; JUMBO; BALLOONS/RESETS. **PROGRAMS:** FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; TABLE FUNDING; SERVICING RELEASED; SERVICING RETAINED; ALTERNATIVE DOC.

SAXON MORTGAGE INC.

4880 Cox Road, Richmond, VA 23060; (804) 967-7496; fax (804) 217-7696. Contact: *Peggy Tyre, vice president, correspondent sales and marketing.*

E-mail: tyrep@saxonmtg.com

Web site: www.saxonmortgage.com

Regions: National.

FIXED-RATE PROGRAMS: FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME; HIGH LTV; JUMBO. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME; JUMBO. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; SERVICING RELEASED; LIMITED DOC.

SIB MORTGAGE CORP.

3040 Rt. 22 West, Branchburg, NJ 08876; (888) 742-8474 x2658; fax (908) 243-2653. Contact:

Leslie Greenwald, national wholesale marketing manager.

E-mail: lgreenwald@ivymortgage.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA; VA; USDA. **FIXED-RATE PROGRAMS:** SUBPRIME. **PROGRAMS:** BULK; TABLE FUNDING; SERVICING RELEASED.

SUNWEST MORTGAGE CO. INC.

18303 Gridley Rd., Cerritos, CA 90703; (562) 924-7884 x401; fax (562) 924-6057. Contact: *Hari S. Agarwal, president.*

E-mail: sungita@swmc.com

Web site: www.swmc.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; JUMBO; AFFORDABLE HOUSING; MULTIFAMILY. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; TABLE FUNDING; CONCURRENT; NET BRANCH; SERVICING RELEASED; BUYUPS; BUYDOWNS.

T.C.R.M. COMMERCIAL CORP.

515 Madison Ave., New York, NY 10022; (212) 371-3933; fax (212) 371-4519. Contact: *Leslie Agisim, president.*

E-mail: tcrmadv@aol.com

Regions: National.

FIXED-RATE PROGRAMS: FIRST MORTGAGE; SUBPRIME; MULTIFAMILY. **PROGRAMS:** FLOW.

THORNBURG MORTGAGE

150 Washington Ave., Ste. 302, Santa Fe, NM 87501; (888) 898-8698; fax (505) 954-5300. Contact: *Ron Chicafarro, senior vice president.*

E-mail: ronc@thornburg.com

Web site: www.thornburg.com

Regions: National.

ADJUSTABLE-RATE PROGRAMS: FIRST MORTGAGE; JUMBO. **PROGRAMS:** SERVICING RELEASED.

UNION PLANTERS MORTGAGE

11675 Rainwater Dr., Ste. 250, Alpharetta, GA 30004; (770) 751-6209; fax (770) 752-7082. Contact: *Jim Hensley, senior vice president.*

E-mail: jim.hensley@upbna.com

Web site: www.unionplanters.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA; VA; HOUSING AUTHORITIES; PORTFOLIO LENDERS; EXPANDED CRITERIA. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HEL; HIGH LTV; JUMBO; AFFORDABLE HOUSING; MULTIFAMILY; RURAL; SPECIAL HOUSING; EXPANDED CRITERIA. **ADJUSTABLE-**

RATE PROGRAMS: FIRST MORTGAGE; HIGH LTV; JUMBO; AFFORDABLE HOUSING; BALLOONS/RESETS. **PROGRAMS:** FLOW; BEST EFFORTS; TABLE FUNDING; CONCURRENT; NET BRANCH; SERVICING RELEASED; SERVICING RETAINED; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYDOWNS.

UNITED FINANCIAL MORTGAGE CORP.

600 Enterprise Dr., Ste. 206, Oak Brook, IL 60523; (630) 571-7222; fax (630) 571-2623. Contact: *Christian Kloster, vice president, secondary marketing.*

E-mail: ckloster@ufmc.com

Web site: www.ufmc.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA; VA; USDA; HOUSING AUTHORITIES; PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; HEL; HELC; SUBPRIME; HIGH LTV; JUMBO; AFFORDABLE HOUSING; MULTIFAMILY; COMMERCIAL; RURAL; ENERGY-EFFICIENT. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; HEL; HELC; HIGH LTV; JUMBO; AFFORDABLE HOUSING; MULTIFAMILY; COMMERCIAL; RURAL; ENERGY-EFFICIENT. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; SERVICING RELEASED; SERVICING RETAINED; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYUPS; BUYDOWNS.

USBANK HOME MORTGAGE

1550 E. 79th St., Ste. 530, Bloomington, MN 55425; (800) 200-5881; fax (800) 454-7928. Contact: *Carolyn Degn, assistant vice president.*

E-mail: carolyn_degn@firstar.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA; VA; FHLB. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HIGH LTV; JUMBO; AFFORDABLE HOUSING. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; BALLOONS/RESETS. **PROGRAMS:** FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; TABLE FUNDING; SERVICING RELEASED; LIMITED DOC; NO DOC; BUYDOWNS.

WASHINGTON MUTUAL

1333 Main St., 6th Fl., Columbia, SC 29201; (803) 929-7854; fax (803) 929-7945. Contact: *Thomas Palmer, senior vice president.*

E-mail: thomas.palmer@wamu.net

Web site: www.wamubuy.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA; VA; PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; HIGH LTV; JUMBO; AFFORDABLE HOUSING. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; HIGH LTV; JUMBO; AFFORDABLE HOUSING; BALLOONS/RESETS. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; TABLE FUNDING; ASSIGNMENT OF TRADE; SERVICING RELEASED; SERVICING RETAINED; ALTERNATIVE DOC; LIMITED DOC.

WEMBLEY ASSET MANAGEMENT

60 E. 42nd St., Ste. 3801, New York, NY 10165; (212) 972-8972; fax (949) 305-2388. Contact: *Gene Ross, marketing director.*

E-mail: gross@wembleyam.com

Regions: NY

PROGRAMS: WAREHOUSE LENDER.

SME