

## Featuring A Broader Array Of Products

**W**ith this issue, our Directory of Lenders officially opens to warehouse lenders for the first time. That means you can use this listing to find warehouse lenders capable of meeting your particular needs and handling any innovative products you're considering. The feature is especially useful if you're a broker considering entering mortgage banking, or if you're simply hoping to expand your warehouse options.

Also new this year, the directory includes new mortgage products, such as loans with 40-year terms, negative amortization and interest-only payments. As usual, the directory lists contact information for wholesale and correspondent lenders, along with their fixed- and adjustable-rate products and secondary marketing programs. Be sure to keep the directory to use as a resource throughout the year.

Information was compiled from lenders completing our questionnaires that was posted on our Web site at [www.sme-online.com](http://www.sme-online.com). Lenders wishing to be included in next year's directory may visit our Web site next year or contact us at (800) 325-6745.



### 1ST NATIONAL BANK OF ARIZONA

17600 N. Perimeter Dr., Scottsdale, AZ 85255

(877) 283-3621

[www.fnbavenue.com](http://www.fnbavenue.com)

**Regions:** National

**AGENCIES/GSEs:** Fannie Mae; Freddie Mac. **FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; Subprime; High LTV; Jumbo; Multifamily; Rural; Interest-Only; 40-Yr; Option ARMs.

**ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; HELOC; Subprime; High LTV; Jumbo; Multifamily;

Rural; Balloons/Resets; Interest-Only. **PROGRAMS:** Flow; Alternative Doc; Limited Doc; No Doc; Warehouse Lines.

### ACCESS LENDING

77 Sugar Creek Ctr. Blvd., Ste. 200, Sugar Land, TX 77478

(281) 207-7000

(281) 207-7001

*Karen Farwell, national marketing director*

[bstagner@accesslending.com](mailto:bstagner@accesslending.com)

[www.accesslending.com](http://www.accesslending.com)

**Regions:** National

**PROGRAMS:** Warehouse Lines.

### AGFIRST FARM CREDIT BANK

1401 Hampton St., Columbia, SC 29201

(800) 858-4651

(803) 256-7131

*Patty Reese, account executive*

[preese@agfirst.com](mailto:preese@agfirst.com)

[www.agfirstmortgageloans.com](http://www.agfirstmortgageloans.com)

**Regions:** National.

**AGENCIES/GSEs:** Fannie Mae; Portfolio Lenders; Rural Locations; Hobby Farms; Large Acreage; **FIXED-RATE PROGRAMS:** First Mortgage; Jumbo; Rural; Energy Efficient; Manufactured Housing; Interest-Only; 40-Yr. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Jumbo;

Rural; Energy Efficient; 40-Yr. **PROGRAMS:** Flow; Best Efforts; Table Funding; Servicing Released; Alternative Doc; Limited Doc.

### ALLIED MORTGAGE & FINANCIAL CORP.

13680 N.W. 5th St., Ste. 100, Sunrise, FL 33326

(954) 734-1818

(954) 983-4787

*Elliot Grub, senior vice president/chief credit officer*

[egrub@alliedmortgage.net](mailto:egrub@alliedmortgage.net)

[www.alliedmortgage.net](http://www.alliedmortgage.net)

**Regions:** FL, GA, CO

**AGENCIES/GSEs:** Portfolio Lenders.

**ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Subprime; Multifamily;

Commercial; Interest-Only. **PROGRAMS:** Bulk; Flow; No Doc; Equity-Based Lending.



### AMERICAN BROKERS CONDUIT

520 Broadhollow Rd., Melville, NY 11747

(631) 608-2300

(866) 830-6437

*Leslie Baran, assistant vice president, director of marketing*

[leslie.baran@americanhm.com](mailto:leslie.baran@americanhm.com)

[www.abconduit.com](http://www.abconduit.com)

**Regions:** National

**AGENCIES/GSEs:** Fannie Mae; Freddie Mac; FHA; VA; Portfolio Lenders.

**FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; HELOC; High LTV; Jumbo; Interest-Only; Option ARMs; Buydown Product.

**ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; ELOC; High LTV; Jumbo. **PROGRAMS:** Table Funding; Mini-respondent.



CORRESPONDENT  
LENDING DIVISION

### AMERICAN HOME MORTGAGE CORRESPONDENT LENDING

538 Broadhollow Rd., Melville, NY 11747

(866) 717-4130

(866) 867-3517

*Anne Perkons, business relationship manager*

[info@ahmed.com](mailto:info@ahmed.com)

[www.ahmed.com](http://www.ahmed.com)

**Regions:** National

**AGENCIES/GSEs:** Fannie Mae; FHA; VA.

**FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; High LTV; Jumbo; Multifamily; Rural; Manufactured Housing; Interest-Only; 40-Yr; Option ARMs. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage;

High LTV; Jumbo; Multifamily; Rural; Balloons/Resets; Manufactured Housing; Interest-Only; 40-Yr. **PROGRAMS:** Flow; Best Efforts; Mandatory Commitments; Assignment of Trade; Servicing Released; Alternative Doc; Limited Doc; No Doc; Buydowns.

## AMHERST FUNDING GROUP L.P.

7801 N. Capital of Texas Hwy., Ste. 300B, Austin, TX 78731

☎ (720) 392-4272

☎ (720) 932-9780

✉ *Jonas Roth, national sales manager*

✉ jroth@matrixbancorp.com

🌐 www.amherstfunding.com

**Regions:** National

**AGENCIES/GSEs:** Fannie Mae; FHA.

**FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; Jumbo; Interest-Only. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; Jumbo; Interest-Only. **PROGRAMS:** Bulk; Flow; Best Efforts; Mandatory Commitments; Servicing Released; Servicing Retained; Alternative Doc; Limited Doc; No Doc; Buyups; Buydowns.

## BAYVIEW FINANCIAL

4425 Ponce De Leon Blvd., 5th Fl., Coral Gables, FL 33146

☎ (877) 235-9053

☎ (305) 646-4619

✉ *Rob Dixon, senior loan officer*

✉ robertdixon@bayviewfinancial.com

🌐 www.bayviewdirect.com

**Regions:** National

**FIXED-RATE PROGRAMS:** First Mortgage; Subprime; High LTV; Multifamily; Commercial. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Subprime; High LTV; Multifamily; Commercial; Interest-Only. **PROGRAMS:** Flow; Limited Doc; No Doc; Warehouse Lines.

## CENTEX HOME EQUITY

350 Highland Dr., Lewisville, TX 75067

☎ (888) 634-8700

☎ (888) 513-2432

✉ *Mark Bevans, senior vice president*

✉ centexcorrespondent@checmail.com

🌐 www.centexcorrespondent.com

**Regions:** National

**FIXED-RATE PROGRAMS:** First

Mortgage; Second Mortgage; Home Improvement; HEL; Subprime; High LTV; Multifamily; Rural; Manufactured Housing; Interest-Only; 40-Yr; Option ARMs.

**ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; Home Improvement; Subprime; High LTV; Multifamily; Rural; Manufactured Housing; Interest-Only; 40-Yr. **PROGRAMS:** Flow; Alternative Doc; Limited Doc.

## CHINATRUST BANK (USA)

366 Madison Ave., New York, NY 10017

☎ (212) 514-8000

☎ (212) 514-5040

✉ *Stephanie Kopf, first vice president*

✉ kopste@chinatrustedusa.com

🌐 www.chinatrustedusa.com

**Regions:** NY, NJ, CA, CT & PA

**PROGRAMS:** Warehouse Lines.

## CITIMORTGAGE INC.

1000 Technology Dr., O'Fallon, MO 63304-2240

☎ (800) 967-2205

☎ (800) 967-2205

✉ *client relations*

✉ cmicorrerr@citigroup.com

🌐 www.correspondent.citimortgage.com

**Regions:** National

**AGENCIES/GSEs:** Fannie Mae; Freddie Mac; FHA; VA; Housing Authorities; Credit Unions; Portfolio Lenders. **FIXED-RATE**

**PROGRAMS:** First Mortgage; Second Mortgage; Home Improvement; HEL; HELOC; Subprime; High LTV; Jumbo; Affordable Housing; Multifamily; Rural; Energy Efficient; Special Housing; Manufactured Housing; Interest-Only; 40-Yr; Option ARMs. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; HELOC; Subprime; High LTV; Jumbo; Affordable Housing; Multifamily; Rural; Energy Efficient; Balloons/Resets.

**PROGRAMS:** Bulk; Flow; Best Efforts; Mandatory Commitments; Assignment of Trade; Servicing Released; Servicing Retained; Alternative Doc; Limited Doc; No Doc; Buydowns; Warehouse Lines.

## DEUTSCHE BANK

6000 Broken Sound Pkwy., Ste. 104, Boca Raton, FL 33487

☎ (866) 333-6716

✉ *Mimi Lippincott, marketing associate*

✉ mimi.lippincott@db.com

🌐 http://clg.db.com

**Regions:** National

**FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; Subprime; High LTV; Jumbo; Multifamily; Interest-Only; 40-Yr; Option ARMs. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Subprime; High LTV; Jumbo; Multifamily; Balloons/Resets; Interest-Only; 40-Yr. **PROGRAMS:** Bulk; Flow; Best Efforts; Mandatory Commitments; Limited Doc; Buyups; Buydowns; Combo Financing.

## E\*TRADE, WHOLESALE LENDING CHANNEL

671 N. Glebe Rd., Arlington, VA 22203

☎ (866) 789-0748

☎ (631) 725-3969

✉ *Ellen Steinfeld, national wholesale director*

✉ etwlc@etrade.com

🌐 www.etwlc.com

**AGENCIES/GSEs:** Fannie Mae; Freddie Mac; VA. **FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; HEL; HELOC; High LTV; Jumbo; Rural; Interest-Only; Option ARMs. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; High LTV; Jumbo; Affordable Housing; Multifamily; Rural; Energy Efficient; Balloons/Resets; Manufactured Housing. **PROGRAMS:** Flow; Best Efforts; Servicing Released; Alternative Doc; No Doc.

## EMPIRE MORTGAGE

11350 McCormick Rd., Executive Plaza III, Ste. 502, Hunt Valley, MD 21031

☎ (800) 785-6499 x142

☎ (410) 510-1176

✉ *Charlie Hodge, vice president, acquisitions*

✉ charlieh@empmtg.com

🌐 www.empmtg.com

**Regions:** National

**AGENCIES/GSEs:** Fannie Mae; Freddie Mac; FHA; VA; USDA; FHLB; Housing Authorities; Credit Unions; Portfolio Lenders; Scratch & Dent Investor. **FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; Subprime; Affordable Housing; Multifamily; Rural; Special Housing; Manufactured Housing; Scratch & Dent. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; Subprime; High LTV; Jumbo; Affordable Housing; Multifamily; Rural; Energy Efficient; Special Housing; Balloons/Resets;

Manufactured Housing; Scratch & Dent.  
**PROGRAMS:** Bulk; Flow; Best Efforts;  
Concurrent; Servicing Released; Servicing  
Retained; Alternative Doc; Limited Doc; No  
Doc; Buydowns; Nonperforming;  
Subperforming; Reperforming; Scratch &  
Dent.

## FIELDSTONE MORTGAGE CO.

11000 Broken Land Pkwy., Ste. 600,  
Columbia, MD 21044

☎ (410) 772-7200

☎ (410) 772-7299

† *account executive*

✉ dschneider@fmcc.com

🌐 www.fieldstonemortgage.com

**Regions:** National

**AGENCIES/GSEs:** Fannie Mae; Freddie  
Mac; FHA; VA; USDA. **FIXED-RATE PRO-  
GRAMS:** First Mortgage; Second Mortgage;  
Home Improvement; HEL; HELOC;  
Subprime; High LTV; Jumbo; Affordable  
Housing; Multifamily; Rural; Interest-Only;  
40-Yr. **ADJUSTABLE-RATE PROGRAMS:**  
First Mortgage; Second Mortgage; Home  
Improvement; HELOC; Subprime; High LTV;  
Jumbo; Affordable Housing; Multifamily;  
Rural; Balloons/Resets; Interest-Only; 40-Yr.  
**PROGRAMS:** Bulk; Flow; Best Efforts;  
Mandatory Commitments; Assignment of  
Trade; Servicing Released; Alternative Doc;  
Limited Doc; No Doc; Buyups; Buydowns.

## FINANCIAL FREEDOM

1 Banting, Irvine, CA 92618

☎ (877) 210-2599

☎ (949) 923-3801

† *Robert Scott, first vice president,  
national wholesale sales*

✉ wholesale@financialfreedom.com

🌐 www.financialfreedom.com

**Regions:** National

**AGENCIES/GSEs:** Fannie Mae; FHA;  
Financial Freedom Cash Account Program.  
**ADJUSTABLE-RATE PROGRAMS:**  
Reverse Mortgage. **PROGRAMS:** Table  
Funding; Servicing Released.

## FIRST CALIFORNIA MORTGAGE CO.

5401 Old Redwood Hwy. N., Petaluma, CA  
94954

☎ (877) 885-3262

☎ (707) 665-0651

† *Kim Mauldin, director of  
wholesale*

✉ kmauldin@firstcal.net

🌐 www.firstcal.net

**Regions:** CA

**AGENCIES/GSEs:** Fannie Mae; Freddie  
Mac; Portfolio Lenders. **FIXED-RATE  
PROGRAMS:** First Mortgage; Second  
Mortgage; Home Improvement; HEL;  
HELOC; High LTV; Jumbo; Multifamily; Rural;  
Manufactured Housing; Interest-Only; 40-Yr;  
Option ARMs. **ADJUSTABLE-RATE PRO-  
GRAMS:** First Mortgage; Second Mortgage;  
Home Improvement; HELOC; High LTV;  
Jumbo; Rural; Balloons/Resets; manufac-  
tured Housing; Interest-Only; 40-Yr. **PRO-  
GRAMS:** Alternative Doc; Limited Doc; No  
Doc.

## FIRST COLLATERAL SERVICES

1855 Gateway Blvd., Ste. 800, Concord, CA  
94520

☎ (925) 949-4900

☎ (925) 949-5076

† *Jim Summers, senior vice president,  
relationship management*

✉ droberts@firstcollateral.com

🌐 www.firstcollateral.com

**Regions:** National

**AGENCIES/GSEs:** Warehouse Lender.  
**FIXED-RATE PROGRAMS:** Warehouse  
Lender. **ADJUSTABLE-RATE PRO-  
GRAMS:** Warehouse Lender. **PROGRAMS:**  
Warehouse Lender.

## FIRST NLC FINANCIAL SERVICES LLC - CORRESPONDENT

7301 W. 129th St., Ste. 200, Overland Park,  
KS 66213

☎ (913) 239-0214

☎ (913) 681-1865

† *Ed Waller, senior vice president*

✉ ewaller@firstnlc.net

🌐 www.firstnlccorrespondent.com

**Regions:** National

**AGENCIES/GSEs:** Credit Unions;  
Portfolio Lenders. **FIXED-RATE PRO-  
GRAMS:** First Mortgage; Second Mortgage;  
Subprime; Jumbo; Interest-Only; 40-Yr.  
**ADJUSTABLE-RATE PROGRAMS:** First  
Mortgage; Second Mortgage; Subprime;  
Jumbo; Interest-Only; 40-Yr. **PROGRAMS:**  
Bulk; Flow; Servicing Released; Alternative  
Doc; Limited Doc; Buyups.

## FRANKLIN AMERICAN MORTGAGE CO./ CORRESPONDENT

501 Corporate Centre Dr., Ste. 400,  
Franklin, TN 37067

☎ (866) 326-2677

☎ (615) 224-9414

† *Keith Mills, executive vice president,  
correspondent lending*

✉ kmills@franklinamerican.com

🌐 www.franklinamerican.com

**Regions:** National

**AGENCIES/GSEs:** Fannie Mae; Freddie  
Mac; FHA; VA. **FIXED-RATE PROGRAMS:**  
First Mortgage; Second Mortgage; High LTV;  
Jumbo; Multifamily; Energy Efficient;  
Interest-Only; 40-Yr. **ADJUSTABLE-RATE  
PROGRAMS:** First Mortgage; Jumbo;  
Multifamily; Interest-Only. **PROGRAMS:**  
Bulk; Flow; Best Efforts; Mandatory  
Commitments; Alternative Doc; Limited Doc;  
Buydowns.

## FRANKLIN AMERICAN MORTGAGE CO./WHOLESALE

501 Corporate Centre Dr., Ste. 400,  
Franklin, TN 37067

☎ (800) 295-1020

☎ (214) 765-9990

† *Andrew Taylor, executive vice presi-  
dent, wholesale national sales director*

✉ ataylor@franklinamerican.com

🌐 www.franklinamerican.com

**Regions:** National

**AGENCIES/GSEs:** Fannie Mae; Freddie  
Mac; FHA; VA. **FIXED-RATE PRO-  
GRAMS:** First Mortgage; Second Mortgage;  
HELOC; High LTV; Jumbo; Affordable  
Housing; Interest-Only; 40-Yr; Option ARMs.  
**ADJUSTABLE-RATE PROGRAMS:** First  
Mortgage; High LTV; Jumbo; Interest-Only.  
**PROGRAMS:** Bulk; Flow; Best Efforts;  
Mandatory Commitments; Table Funding;  
Concurrent; Servicing Released; Limited  
Doc; Buydowns; Emerging Mortgage  
Banker.

## FRANKLIN BANK SSB

9800 Richmond, #680, Houston, TX 77042

☎ (714) 854-0222

☎ (714) 985-2991

† *Jeff White, vice president*

✉ jwhite@bankfranklin.com

🌐 www.bankfranklin.com

**Regions:** National

**PROGRAMS:** Warehouse Lines.

## FRANKLIN CREDIT MANAGEMENT CORP.

101 Hudson St., 25th Fl., Jersey City, NJ  
07032

☎ (800) 650-7720

☎ (201) 604-4460

† *Alex de Calice, managing director-  
acquisitions*

✉ sales@franklincredit.com  
🌐 www.franklincredit.com

**Regions:** National  
**FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; Subprime; High LTV; Jumbo; Multifamily; Manufactured Housing; 40-Yr; Option ARMs. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; Subprime; High LTV; Jumbo; Multifamily; Manufactured Housing; 40-Yr. **PROGRAMS:** Bulk; Flow; Servicing Released; No Doc; Nonperforming; Subperforming; Reperforming.

## FREEDOM MORTGAGE

907 Pleasant Valley Ave., Mt. Laurel, NJ 08054

☎ (800) 220-3333

† April Schneider, vice president

✉ aschneider@fhmc.com

🌐 www.fhmc.com

**Regions:** National

**AGENCIES/GSEs:** Fannie Mae; Freddie Mac; FHA; FHLB; Housing Authorities; Portfolio Lenders. **FIXED-RATE PROGRAMS:** First Mortgage; Home Improvement; HEL; HELOC; Subprime; High LTV; Jumbo; Affordable Housing; Multifamily; Rural; Energy Efficient; Special Housing; Manufactured Housing; Interest-Only; Option ARMs. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; Home Improvement; HELOC; Subprime; High LTV; Jumbo; Affordable Housing; Multifamily; Commercial; Rural; Energy Efficient; Special Housing; Balloons/Resets; Interest-Only. **PROGRAMS:** Bulk; Flow; Best Efforts; Mandatory Commitments; Table Funding; Concurrent; Assignment of Trade; Net Branch; Servicing Released; Servicing Retained; Alternative Doc; Limited Doc; No Doc; Buyups; Buydowns; Nonperforming; Subperforming; Reperforming; Warehouse Lines.

## GREENPOINT

100 Wood Hollow Dr., Novato, CA 94945

☎ (800) 748-7868

☎ (415) 878-3579

† Pat McCauley, senior vice president, correspondent

✉ pat.mccauley@greenpoint.com

🌐 www.greenpointcld.com

**Regions:** National

**AGENCIES/GSEs:** Portfolio Lenders; Agency Alt-A. **FIXED-RATE PROGRAMS:**

First Mortgage; Second Mortgage; HEL; HELOC; Jumbo; Multifamily. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; HELOC; High LTV; Jumbo. **PROGRAMS:** Bulk; Flow; Best Efforts; Mandatory Commitments; Servicing Released; Alternative Doc; Limited Doc; No Doc; Buyups; Buydowns.

## GRP FINANCIAL SERVICES

360 Hamilton Ave., White Plains, NY 10601

☎ (914) 397-7503

☎ (914) 397-7597

† Cliff Kahan, associate director

✉ ckahan@grpfs.com

🌐 www.grpcapital.com

**Regions:** National

**FIXED-RATE PROGRAMS:** First Mortgage; Subprime; High LTV; Jumbo; Multifamily; Commercial; Interest-Only; 40-Yr; Option ARMs. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Subprime; High LTV; Jumbo; Multifamily; Commercial; Balloons/Resets; Manufactured Housing; Interest-Only; 40-Yr. **PROGRAMS:** Bulk; Flow; Nonperforming; Subperforming.

## IMPAC FUNDING CORP.

1401 Dove St., Newport Beach, CA 92660

☎ (949) 475-3746

☎ (949) 252-2342

† Greg Davis, senior vice president, national sales

✉ gdavis@impacompanies.com

🌐 www.impacompanies.com

**Regions:** National

**FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; HELOC; Subprime; High LTV; Jumbo; Multifamily; Commercial; Rural; Interest-Only; Option ARMs. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; HELOC; Subprime; High LTV; Jumbo; Rural; Interest-Only. **PROGRAMS:** Bulk; Flow; Best Efforts; Mandatory Commitments; Table Funding; Servicing Released; Servicing Retained; Alternative Doc; Limited Doc; No Doc; Buydowns; Warehouse Lines.

## INDYMAC BANK

3465 E. Foothill Blvd., Pasadena, CA 91107

☎ (866) 852-0086

✉ potential@indymacbank.com

🌐 www.indymacb2b.com

**Regions:** National

**AGENCIES/GSEs:** Fannie Mae; Freddie Mac; Portfolio Lenders. **FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage;

Home Improvement; HELOC; Subprime; High LTV; Jumbo; Affordable Housing; Special Housing; Interest-Only; Option ARMs. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; Home Improvement; HELOC; Subprime; High LTV; Jumbo; Affordable Housing; Interest-Only. **PROGRAMS:** Bulk; Flow; Best Efforts; Mandatory Commitments; Table Funding; Servicing Released; Servicing Retained; Alternative Doc; Limited Doc; No Doc; Buyups; Buydowns; Warehouse Lines.

## IRWIN HOME EQUITY

12677 Alcosta Blvd., Ste. 500, San Ramon, CA 94583

☎ (888) 594-7946

☎ (866) 268-3281

† Karen Whitcomb, lender services manager

✉ karen.whitcomb@ihe.com

🌐 www.ihepartners.com

**Regions:** National

**FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; HEL; High LTV; 40-Yr. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; HELOC; High LTV; Interest-Only; 40-Yr. **PROGRAMS:** Bulk; Flow; Concurrent; Alternative Doc; Limited Doc; No Doc.

## LIME FINANCIAL

5885 S.W. Meadows Rd., Ste. 600, Lake Oswego, OR 97229

☎ (503) 905-5000

☎ (503) 905-5161

† John Marler, senior vice president, marketing

✉ allmarketing@limefinancial.com

🌐 www.limefinancial.com

**Regions:** National

**FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; Subprime; Rural. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Subprime; Rural; Interest-Only; 40-Yr. **PROGRAMS:** Bulk.

## LOAN CENTER OF CALIFORNIA INC.

One Harbor Ctr., Ste. 188, Suisun, CA 94585

☎ (707) 399-4654

☎ (707) 432-4520

† Brad Atterbury, vice president

✉ brad@rateprice.com

🌐 www.rateprice.com

**Regions:** CA

**FIXED-RATE PROGRAMS:** First

Mortgage; Second Mortgage; High LTV; Interest-Only; 40-Yr; Option ARMs; High CLTV Option ARMs; **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; HELOC; High LTV; Jumbo; Interest-Only; 40-Yr.



**LUXMAC COVINO & CO.**

560 White Plains Rd., Ste. 400, Tarrytown, NY 10591

☎ (914) 703-6400

☎ (914) 703-6464

👤 *Suzi Covino, marketing director*

✉ scovino@luxmac.com

🌐 www.luxmac.com

**Regions:** National

**AGENCIES/GSEs:** Fannie Mae; Freddie Mac.

**FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; Home Improvement; HEL; HELOC; Subprime; High LTV; Jumbo; Multifamily; Interest-Only; 40-Yr; Option ARMs.

**ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; Home Improvement; HELOC; Subprime; High LTV; Jumbo; Multifamily; Interest-Only; 40-Yr.

**PROGRAMS:** Flow; Best Efforts; Mandatory Commitments; Concurrent; Alternative Doc; Limited Doc; No Doc; Buyups; Buydowns; Warehouse Lines.

**M&T MORTGAGE**

**CORRESPONDENT LENDING**

One Fountain Plaza, Buffalo, NY 14203-1495

☎ (866) 661-9181

☎ (615) 661-4161

👤 *Gordon Rogers, senior vice president*

✉ grogers@mandtbank.com

🌐 www.mtbcl.com

**Regions:** National

**AGENCIES/GSEs:** Fannie Mae; Freddie Mac; FHA; VA; FHLB; Portfolio Lenders.

**FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; Home Improvement; High LTV; Jumbo; Interest-Only; 40-Yr; Construction to Perm. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; Home Improvement; High LTV; Jumbo; Commercial; Balloons/Resets; Interest-Only; 40-Yr; Construction to Perm. **PROGRAMS:** Flow; Best Efforts; Mandatory Commitments; Servicing Released; Alternative Doc; Limited Doc; Buydowns.

**MACQUARIE MORTGAGES USA**

5125 Elmore Rd., Ste. 6, Memphis, TN 32082

☎ (901) 322-7400

☎ (866) 626-1765

👤 *Joe Rickey, marketing manager*

✉ marcia.danzeisen@macquarie.com

🌐 www.macquariemortgages.com

**Regions:** National

**AGENCIES/GSEs:** Fannie Mae; Portfolio Lenders. **FIXED-RATE PROGRAMS:**

First Mortgage; Second Mortgage; HEL; HELOC; High LTV; Jumbo; Multifamily; Interest-Only. **ADJUSTABLE-RATE PRO-**

**GRAMS:** First Mortgage; Second Mortgage; HELOC; High LTV; Jumbo; Multifamily; Interest-Only. **PROGRAMS:** Bulk; Best Efforts; Table Funding; Net Branch; Servicing Released; Servicing Retained; Alternative Doc; Limited Doc; No Doc.

**MILA INC.**

6021 244th St. S.W., Mountlake Terrace, WA 98043

☎ (800) 332-6452

☎ (206) 288-2800

👤 *Edward Brennan, secondary marketing manager*

✉ help@mila.com

🌐 www.mila.com

**Regions:** CA, OR, WA, ID, MT, WY, NV, UT, CO, AZ, TX, OK, KS, NE, SD, ND, MN, IA, MO, TN, KY, IL, WI, MI, IN, OH, FL

**AGENCIES/GSEs:** Freddie Mac; FHA; Portfolio Lenders. **FIXED-RATE PRO-**

**GRAMS:** First Mortgage; Second Mortgage; Subprime; High LTV; Jumbo; Multifamily; Rural; Interest-Only; 40-Yr; Option ARMs. **ADJUSTABLE-RATE**

**PROGRAMS:** First Mortgage; Subprime; High LTV; Jumbo; Multifamily; Rural; Balloons/Resets; Manufactured Housing; Interest-Only; 40-Yr; Option Arms. **PRO-**

**GRAMS:** Bulk; Flow; Best Efforts; Mandatory Commitments; Servicing Released; Alternative Doc; No Doc; Buyups; Buydowns; Nonperforming.

**MORTGAGEIT INC.**

33 Maiden Ln., New York, NY 10038

☎ (212) 651-7700

☎ (954) 377-4070

👤 *Stannye W. Baringer, senior vice president*

✉ boss@mortgageit.com

🌐 www.cld.mortgageit.com

**Regions:** National

**AGENCIES/GSEs:** Fannie Mae; FHA; VA;

Credit Unions. **FIXED-RATE PRO-**

**GRAMS:** First Mortgage; Second Mortgage; HEL; HELOC; High LTV; Jumbo; Interest-Only; 40-Yr; Option ARMs. **ADJUSTABLE-**

**RATE PROGRAMS:** First Mortgage; Second Mortgage; HELOC; High LTV; Jumbo; Interest-Only; 40-Yr. **PROGRAMS:**

Flow; Best Efforts; Mandatory Commitments; Servicing Released; Alternative Doc; Limited Doc; No Doc; Buydowns.

Flow; Best Efforts; Mandatory Commitments; Servicing Released; Alternative Doc; Limited Doc; No Doc; Buydowns.

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Flow; Best Efforts; Mandatory Commitments; Servicing Released; Alternative Doc; Limited Doc; No Doc; Buydowns.

## NEW SOUTH FEDERAL SAVINGS BANK

210 Automation Way, Birmingham, AL 35242

☎ (800) 326-1911

☎ (205) 951-7249

† *Randy Brown, vice president*

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🌐 www.newsouthfederal.com

**Regions:** AL, GA, MS, LA, AR, FL, TN, MO, SC, NC, KY, TX, OK

**AGENCIES/GSEs:** Fannie Mae; Freddie Mac; FHA; VA; FHLB; Housing Authorities; Portfolio Lenders. **FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; Home Improvement; HEL; Subprime; Jumbo; Affordable Housing; Commercial; Rural; Interest-Only. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; Subprime; High LTV; Jumbo; Rural. **PROGRAMS:** Bulk; Flow; Best Efforts; Table Funding; Warehouse Lines.

## NOVASTAR MORTGAGE INC.

8140 Ward Pkwy., Ste. 300, Kansas City, MO 64114

☎ (800) 870-6628

☎ (816) 442-6592

† *Chris Casey, vice president, operations*

✉ ccasey@novastar1.com

🌐 www.novastarcorrespondent.com

**Regions:** National

**AGENCIES/GSEs:** Portfolio Lenders. **FIXED-RATE PROGRAMS:** First Mortgage; Subprime; High LTV; Jumbo; Multifamily; Rural; Interest-Only; 40-Yr; Option ARMs. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Subprime; High LTV; Jumbo; Multifamily; Rural; Interest-Only; 40-Yr. **PROGRAMS:** Bulk; Flow; Servicing Retained; Alternative Doc; Limited Doc; No Doc.

## OPTEUM FINANCIAL SERVICES

27422 Portola Pkwy., 2nd Fl., Foothill Ranch, CA 92610

☎ (949) 452-0452

☎ (949) 452-0773

† *Dick Kaiser, western regional production manager*

✉ dkaiser@opteum.com

🌐 www.opteumwholesale.com

**Regions:** National

**FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; Home Improvement; Subprime; High LTV; Jumbo; Interest-Only; 40-Yr; Alt-A.

**ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; Home Improvement; Subprime; High LTV; Jumbo; Interest-Only; 40-Yr; Alt-A. **PROGRAMS:** Table Funding; Alternative Doc; Limited Doc; No Doc; Buydowns.

## OPTEUM FUNDING

27422 Portola Pkwy., 2nd Fl., Foothill Ranch, CA 92610

☎ (949) 452-0452

☎ (949) 452-0773

† *Richard S. Donine, vice president, conduit marketing*

✉ rdonine@opteum.com

🌐 www.opteumfunding.com

**Regions:** National

**FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; High LTV; Jumbo; Interest-Only; 40-Yr; Alt-A. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; High LTV; Jumbo; Interest-Only; 40-Yr; Alt-A. **PROGRAMS:** Bulk; Flow; Best Efforts; Mandatory Commitments; Servicing Released; Alternative Doc; Limited Doc; No Doc; Buydowns; Mini Bulks & Volume Incentives.

## OPTION ONE MORTGAGE

3 Ada, Irvine, CA 92618

☎ (800) 704-0800

☎ (866) 561-5762

† *Ron Barasch, vice president, marketing*

✉ ron.barasch@oomc.com

🌐 www.optiononemortgage.com

**Regions:** National, except NM and WV.

**FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; Home Improvement; Subprime; High LTV; Jumbo; Multifamily; Rural; Interest-Only; 40-Yr. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; Home Improvement; Subprime; High LTV; Jumbo; Multifamily; Rural; Balloons/Resets; Interest-Only; 40-Yr. **PROGRAMS:** Flow; Table Funding; Concurrent; Servicing Released; Servicing Retained; Alternative Doc; No Doc; Buyups; Buydowns.

## PROVIDENT BANK MORTGAGE

10370 Commerce Center Dr., #200, Rancho Cucamonga, CA 91730

☎ (800) 733-3657

☎ (909) 912-0990

† *Richard Hegg, wholesale production manager*

✉ rhegg@myprovident.com

🌐 www.pbmwholesale.com

**Regions:** CA, NV and AZ

**AGENCIES/GSEs:** Fannie Mae; Freddie Mac; FHLB; Portfolio Lenders. **FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; HEL; HELOC; High LTV; Jumbo; Interest-Only; 40-Yr; Option ARMs; 50-Year Terms. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; HELOC; High LTV; Jumbo; Interest-Only; 40-Yr; 50-Year Terms. **PROGRAMS:** Alternative Doc; Limited Doc; No Doc; Buyups; Buydowns.

## REGIONS FUNDING

1000 Parkwood Cir., Ste. 200, Atlanta, GA 30339

☎ (770) 988-1400

☎ (770) 563-8480

† *Todd Davidson, account executive*

✉ todd.davidson@regions.com

🌐 www.regionsfunding.com

**Regions:** NY

**PROGRAMS:** Warehouse Lines.

## SAXON MORTGAGE INC.

4840 Cox Rd., Glen Allen, VA 23060

☎ (800) 538-8202

☎ (804) 217-7696

† *Peggy Tyre, vice president*

✉ tyrep@saxonmtg.com

🌐 www.esaxon.com

**Regions:** National

**FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; Subprime; High LTV; Jumbo; Interest-Only. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; Subprime; High LTV; Jumbo; Interest-Only. **PROGRAMS:** Bulk; Flow; Best Efforts; Mandatory Commitments; Servicing Released; Limited Doc; Buyups; Buydowns; Stated Incomes.

## SILVER HILL FINANCIAL

4425 Ponce De Leon Blvd., 5th Fl., Coral Gables, FL 33146

☎ (888) 988-8843

☎ (305) 774-7599

† *account manager*

✉ info@silverhillfinancial.com

🌐 www.silverhillfinancial.com

**Regions:** National

**FIXED-RATE PROGRAMS:** High LTV; Multifamily; Commercial; Interest-Only; Option ARMs; Declining Fixed Rate.

**ADJUSTABLE-RATE PROGRAMS:**

Second Mortgage; High LTV; Multifamily; Commercial; Interest-Only. **PROGRAMS:** Buydowns.

**SOUTHERN TRUST MORTGAGE LLC**

150 Boush St., Ste. 400, Norfolk, VA 23510

☎ (757) 518-0700

☎ (757) 519-9143

👤 *James Pittenger, wholesale manager*

✉ [jpittenger@southerntrust.com](mailto:jpittenger@southerntrust.com)

🌐 [www.wholesale.southerntrust.com](http://www.wholesale.southerntrust.com)

**Regions:** VA, NC, DC, TN, WV, FL, SC, GA, MD, DE

**AGENCIES/GSEs:** Fannie Mae; Freddie Mac; FHA; VA; FHLB; Portfolio Lenders.

**FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; Home Improvement; HEL; HELOC; High LTV; Jumbo; Multifamily; Manufactured Housing; Interest-Only; 40-Yr; Option ARMs. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; Home Improvement; HELOC; High LTV; Jumbo; Multifamily; Rural; Manufactured Housing; Interest-Only; 40-Yr. **PROGRAMS:** Flow; Best Efforts; Servicing Released; Alternative Doc; Limited Doc; No Doc.

**STANLEY CAPITAL**

270 Sylvan Ave., Englewood Cliffs, NJ 07632

☎ (888) 411-8101

☎ (201) 816-1011

👤 *Bob Messineo, director, wholesale lending*

✉ [bob.messineo@stanleycapital.com](mailto:bob.messineo@stanleycapital.com)

**Regions:** NJ, NY, FL, PA

**FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; HEL; Subprime; High LTV; Jumbo; Interest-Only; Option ARMs.

**ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; Subprime; High LTV; Jumbo; Interest-Only; 40-Yr. **PROGRAMS:** Flow; Limited Doc; No Doc.

**SUN WEST MORTGAGE CO.**

18303 Gridley Rd., Cerritos, CA 90703

☎ (800) 453-7884

☎ (562) 924-6057

👤 *operations associate*

✉ [alfredo@swmc.com](mailto:alfredo@swmc.com)

🌐 [www.swmc.com](http://www.swmc.com)

**Regions:** National

**AGENCIES/GSEs:** Fannie Mae; Freddie Mac; FHA; VA; USDA; Portfolio Lenders.

**FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; Home Improvement; HEL; HELOC; Subprime; High LTV; Jumbo; Affordable Housing; Multifamily; Commercial; Energy Efficient; Manufactured Housing; Interest-Only; 40-Yr; Option ARMs. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; Home Improvement; HELOC; Subprime; High LTV; Jumbo; Affordable Housing; Multifamily; Commercial; Energy Efficient; Manufactured Housing; Interest-Only; 40-Yr; Reverse Mortgage. **PROGRAMS:** Bulk; Flow; Best Efforts; Mandatory Commitments; Table Funding; Net Branch; Servicing Released; Servicing Retained; Alternative Doc; Limited Doc; No Doc; Buyups; Buydowns; Warehouse Lines.



**THORNBURG MORTGAGE**

150 Washington Ave., Ste. 302, Santa Fe, NM 87501

☎ (505) 989-1900

☎ (505) 989-8156

👤 *Ron Chicaferro, executive vice president*

✉ [correspondent@thornburgmortgage.com](mailto:correspondent@thornburgmortgage.com)

[www.thornburgmortgage.com](http://www.thornburgmortgage.com)

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**Regions:** National

**AGENCIES/GSEs:** Portfolio Lenders.

**ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Jumbo. **PROGRAMS:** Bulk; Flow; Best Efforts; Servicing Released; Alternative Doc; Limited Doc; No Doc; Pledged Asset; Interest-only; Loan Modification.

**WACHOVIA MORTGAGE CORP.**

401 S. Tryon St., 28th Fl., Charlotte, NC 28202

☎ (704) 374-4638

☎ (704) 383-2544

👤 *John M. Carroll, national sales support manager*

✉ [john.m.carroll@wachovia.com](mailto:john.m.carroll@wachovia.com)

🌐 [www.wachovia.com](http://www.wachovia.com)

**Regions:** National

**AGENCIES/GSEs:** Fannie Mae; FHA; VA.

**FIXED-RATE PROGRAMS:** First Mortgage; HEL; HELOC; High LTV; Jumbo; Affordable Housing; Multifamily; Interest-Only; Alt-A. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; HELOC; High LTV; Jumbo; Multifamily; Interest-Only; Alt-A. **PROGRAMS:** Bulk; Flow; Construction/Permanent. **SME**