

Wholesale And Correspondent Lenders For The New Millennium

Here's a roadmap for finding new business partners and strengthening your bottom line.

If you're looking for wholesale and correspondent lenders, you've found the right place.

You can use this directory to identify fixed-rate and adjustable-rate programs, lending regions and detailed lender contact information. Use this listing to find new business partners and expand your repertoire of wholesalers and correspondent lenders.

We compiled our 2001 Directory of Wholesalers from timely responses to faxes we distributed, using a database of known companies. New this year, we also received responses to forms posted on our Web site.

Keep this list handy for a quick industry reference guide.

AGFIRST FARM CREDIT BANK
1401 Hampton St., Columbia, SC 29201; (803) 799-5000; fax (803) 254-4219. Contact: *Tom Griffin, vice president.*

E-mail: tgriffin@agfirst.com

Web site: www.agfirst.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; RARM CREDIT SYSTEM; FARMER MAC; **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; JUMBO; RURAL; PART-TIME FARM/RESIDENTIAL. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; RURAL; PART-TIME FARM/RESIDENTIAL. **PROGRAMS:** BULK; 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: *Mike Thompson, vice president, secondary markets.*

E-mail: info@alhcapital.com

Regions: National.

FIXED-RATE PROGRAMS: SECOND MORTGAGE; SUBPRIME; MULTIFAMILY; RURAL. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; SERVICING RELEASED; SERVICING RETAINED; ALTERNATIVE DOC; LIMITED DOC; NO DOC.

ALLIANCE FUNDING

1 Ramland Rd., Orangeburg, NY 10962; (800) 411-2117.

Web site: www.allfun.com

Regions: National.

FIXED-RATE PROGRAMS: FIRST MORTGAGE; SECOND MORTGAGE; HEL; SUBPRIME; JUMBO; MULTIFAMILY; RURAL. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; HEL; SUBPRIME; JUMBO; MULTIFAMILY; RURAL; BALLOONS/RESETS. **ASSET-BACKED PROGRAMS:** MANUFACTURED HOUSING. **PROGRAMS:** FLOW; BEST EFFORTS; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYUPS; BUYDOWNS.

AMAXIMIS LENDING L.P.

3584 South Hills Ave., Fort Worth, TX 76109; (888) 747-2686; fax (817) 252-3005. Contact:

Ken Riel, marketing manager.

E-mail: kriel@amaximis.com

Web site: www.amaximis.com

Regions: National.

FIXED-RATE PROGRAMS: SECOND MORTGAGE; HOME IMPROVEMENT; DEBT CONSOLIDATION/HIGH L.T.V. **ASSET-BACKED PROGRAMS:** MANUFACTURED HOUSING. **PROGRAMS:** FLOW.

AMERICAN CONSTRUCTION LENDING SERVICING

101 Barnes Rd., Ste. 104, Wallingford, CT 06492; (888) 810-9190; fax (203) 284-0765. Contact:

Craig Peterson, executive vice president.

Regions: National, AK and HI.

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

AMERICAN HOME LOANS

6 Hutton Centre Dr., 7th Fl., Santa Ana, CA 92707; (714) 460-4000; fax (714) 460-4066.

Contact: *Thomas M. Deutsch, managing director.*

E-mail: tdeutsch@ahl.org

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME; HIGH LTV; JUMBO. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME; HIGH LTV; JUMBO. **PROGRAMS:** ALTERNATIVE DOC; LIMITED DOC; NO DOC.

AMERICAN PORTFOLIO MORTGAGE

1250 W. Northwest Hwy., Ste. 300, Palatine, IL 60067; (847) 202-3344; fax (847) 202-3247.

E-mail: apmcl@aol.com

Web site: www.apmcl@aol.com

AGENCIES/GSEs: PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** SUBPRIME; HIGH LTV; MULTIFAMILY; RURAL; SPECIAL HOUSING. **ADJUSTABLE-RATE PROGRAMS:** SUBPRIME; HIGH LTV; RURAL; SPECIAL HOUSING; BALLOONS/RESETS. **PROGRAMS:** BULK; NON PERFORMING; SUB PERFORMING; RE-PERFORMING; SCRATCH AND DENT LOANS.

AMERICAN PORTFOLIO MORTGAGE CORP.

366 New Bylalia Rd., Collierville, TN 38017; (877) 280-8797; fax (901) 854-5035. Contact:

Bob Griesback, vice president.

E-mail: apmctn@aol.com

Regions: National.

AGENCIES/GSEs: PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SUBPRIME; HIGH LTV; JUMBO; AFFORDABLE HOUSING; MULTIFAMILY; RURAL; ENERGY-EFFICIENT; SPECIAL HOUSING; SELLER FINANCED. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SUBPRIME; HIGH LTV; JUMBO; AFFORDABLE HOUSING; MULTIFAMILY; RURAL; ENERGY-EFFICIENT;

SPECIAL HOUSING; BALLOONS/RESETS; SELLER FINANCED. **PROGRAMS:** BULK; MANDATORY COMMITMENTS; SERVICING RELEASED; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYUPS; BUYDOWNS; NON PERFORMING; SUB PERFORMING; RE-PERFORMING; SCRATCH AND DENT LOANS.

APARTMENT LENDING CORP.

10232 S. Jill Ave., First Fl., Highlands Ranch, CO 80130-8034; (303) 771-1031; fax (303) 290-6491. Contact: *Mike Kidwell, president/CEO.*

E-mail: mike@apmlending.com

Web site: www.apmlending.com

Regions: National.

AGENCIES/GSEs: PORTFOLIO LENDERS; 5+ UNITS-APARTMENT COMPLEXES. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE.

APEX MORTGAGE CORP.

185 Commerce Dr., Unit 102, Fort Washington, PA 19034; (215) 283-8880; fax (215) 283-8885. Contact: *Edward Morse, business development manager.*

E-mail: emorse@apexmtg.com

Web site: www.apexmtg.com

Regions: PA, NJ, IL, FL, OH, MS, WI, TN, KY, LA, IN, MN, NY, CT, RI, NH, MA, ME, GA, SC, NC, VA, MD & DE.

AGENCIES/GSEs: PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME; MULTIFAMILY; COMMERCIAL. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME; MULTIFAMILY; COMMERCIAL. **PROGRAMS:** SERVICING RETAINED.

BANK ONE HOME LOAN SERVICES

800 Brookside Blvd., 2S, Westerville, OH 43081; (877) 849-1032; fax (614) 217-0846.

Contact: *Valerie Belt, communication manager.*

E-mail: one_resource@bankone.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; HOUSING AUTHORITIES; PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; HEL; HELC; JUMBO; AFFORDABLE HOUSING; MULTIFAMILY; RURAL; ENERGY-EFFICIENT; SPECIAL HOUSING. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; HELC; HIGH LTV; JUMBO; MULTIFAMILY; RURAL; ENERGY-EFFICIENT. **PROGRAMS:** FLOW; BEST EFFORTS; TABLE FUNDING; SERVICING RELEASED; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYUPS; BUYDOWNS.

BAYVIEW FINANCIAL

2665 S. Bayshore Dr., 3rd Fl., Miami, FL 33133; (305) 854-8880; fax (305) 854-3077. Contact:

Clayton Reese, senior vice president.

E-mail: claytonreese@bftg.com

Web site: www.bftg.com

Regions: National.

FIXED-RATE PROGRAMS: FIRST MORTGAGE; SUBPRIME; JUMBO; MULTIFAMILY;

COMMERCIAL; RURAL; MOST INCOME PRODUCING REAL ESTATE. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SUBPRIME; JUMBO; MULTIFAMILY; COMMERCIAL; RURAL. **PROGRAMS:** FLOW; TABLE FUNDING; LIMITED DOC; NON PERFORMING; SUB PERFORMING; RE-PERFORMING.

BISMARK MORTGAGE CO.

2835 82nd Ave. S.E., Mercer Island, WA 98040; (206) 275-1177; fax (206) 275-1177. Contact:

James or Bruce, underwriter.

E-mail: james@bismarkmortgage.com

Web site: www.bismarkmortgage.com

Regions: AZ, CA, CO, FL, ID, IA, IN, MT, OR, SC, UT, WA & WY.

AGENCIES/GSEs: CONSTRUCTION LOANS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; CONSTRUCTION LOANS. **ASSET-BACKED PROGRAMS:** CONSTRUCTION LOANS. **PROGRAMS:** CONSTRUCTION LOANS.

CASA MORTGAGE INC.

1425 Blalock #200, Houston, TX 77055; (713) 647-9447; fax (713) 647-9454. Contact: *Joe Etheredge, president.*

E-mail: joe@casamortgage.com

Regions: TX.

AGENCIES/GSEs: PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SUBPRIME. **PROGRAMS:** FLOW; TABLE FUNDING; SERVICING RELEASED; ALTERNATIVE DOC; LIMITED DOC; NO DOC.

CHASE MANHATTAN MORTGAGE CORP. - CORRESPONDENT DIV.

10151 Deerwood Park Blvd., Bldg. 300, Jacksonville, FL 32256; (888) 289-6114. Contact: *Linda Henley, correspondent division manager.*

Web site: www.chasecorrespondent.com

Regions: National.

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

CHASE MANHATTAN MORTGAGE CORP. - WHOLESALE DIVISION

10151 Deerwood Park Blvd., Bldg. 400, Jacksonville, FL 32256; (888) 289-6114. Contact: *Rod Bruce, wholesale division manager.*

Web site: www.chasewholesale.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA; VA; PORTFOLIO LENDERS; Private Investor. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; HEL; JUMBO; AFFORDABLE HOUSING; MULTIFAMILY; RURAL. **ADJUSTABLE-RATE PROGRAMS:** FIRST

Directory

OF WHOLESALERS

MORTGAGE; HELC; HIGH LTV; JUMBO; MULTIFAMILY; BALLOONS/RESETS. **PROGRAMS:** BEST EFFORTS; TABLE FUNDING; SERVICING RELEASED; SERVICING RETAINED; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYDOWNS.

CHEVY CHASE BANK

7700 Old Georgetown Rd, Bethesda, MD 20814; (301) 907-5569; fax (301) 907-5661. Contact: *Craig W. Dodds, group vice president, wholesale lending.*

E-mail: craigdodds@aol.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HEL; HELC; HIGH LTV; JUMBO; AFFORDABLE HOUSING. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; HEL; HELC; HIGH LTV; JUMBO. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; TABLE FUNDING; LIMITED DOC; NO DOC.

CIMARRON MORTGAGE

6310 I-55 North, Jackson, MS 39211; (601) 899-1500; fax (601) 899-1521. Contact: *Paul Salvo, president.*

E-mail: psalvo@ecimarron.com

Web site: www.cimarronmortgage.com

Regions: Southeast.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA; VA; USDA; HOUSING AUTHORITIES; CREDIT UNIONS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME; HIGH LTV; JUMBO; AFFORDABLE HOUSING. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SUBPRIME; JUMBO. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; TABLE FUNDING; SERVICING RELEASED; SERVICING RETAINED.

CITI MORTGAGE INC.

12855 N. Outer Forty Drive, St. Louis, MO 63141; (800) 967-2205; fax (314) 256-2773. 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; FHLB; HOUSING AUTHORITIES; PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; HEL; HELC; SUBPRIME; HIGH LTV; JUMBO; AFFORDABLE HOUSING; MULTIFAMILY; SPECIAL HOUSING. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; HEL; HELC; SUBPRIME; HIGH LTV; JUMBO; AFFORDABLE HOUSING; MULTIFAMILY; SPECIAL HOUSING; BALLOONS/RESETS. **ASSET-BACKED PROGRAMS:** MANUFACTURED HOUSING. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; ASSIGNMENT OF TRADE; SERVICING RELEASED; ALTERNATIVE DOC; LIMITED DOC; BUYUPS; BUYDOWNS.

CITIFINANCIAL MORTGAGE CO.

8333 Ridgepoint Dr., Irving, TX 75063; (972) 541-4494; fax (972) 541-4495. Contact: *Brian Bazar, senior vice president, correspondent.*

E-mail: brian_bazar@afcc.com

Web site: www.yesbanker.com

Regions: National.

AGENCIES/GSEs: PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME; MULTIFAMILY; RURAL. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME; HIGH LTV; MULTIFAMILY; RURAL. **PROGRAMS:** BULK; FLOW; SERVICING RELEASED; LIMITED DOC; NO DOC.

CMS MORTGAGE GROUP

1620 Bonnie Lane, Ste. 104, Cordova, TN 38018; (901) 758-1780; fax (901) 758-1795. Contact: *Barry Heston.*

E-mail: heston-b@community-mtg.com

Web site: www.community-mtg.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA; VA; USDA; PORTFOLIO LENDERS; SCRATCH & DENT, REPURCHASES, REJECTS, UNINSURED. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SUBPRIME; JUMBO; AFFORDABLE HOUSING; RURAL. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SUBPRIME. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; TABLE FUNDING; CONCURRENT; SERVICING RELEASED; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYUPS; BUYDOWNS; NON PERFORMING; SUB PERFORMING; RE-PERFORMING; SCRATCH & DENT, REPURCHASES, REJECTS, UNINSURED.

COASTAL CAPITAL CORP.

220 Ponte Vedra Park Dr., Ste. 200, Ponte Vedra, FL 32082; (800) 605-6776; fax (253) 541-9251. Contact: *Carla Anderson, senior vice president.*

E-mail: carla@ccap.net

Regions: East Coast, OH, IL, MS, AL.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; JUMBO. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; JUMBO. **PROGRAMS:** TABLE FUNDING; CONCURRENT.

COMMUNITY BANC MORTGAGE CORP.

619 Fifth St., Pawnee, IL 62558; (800) 821-7729; fax (217) 625-7360. Contact: *Ron Hobson, client relations officer.*

E-mail: mortgage@banccmac.com

Regions: IL, IN, MI.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; USDA. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE. **PROGRAMS:** BEST EFFORTS; SERVICING RELEASED; COMMUNITY BANK.

CONGRESSIONAL FUNDING

15746A Crabbs Branch Way, Rockville, MD 20855; (301) 212-0201; fax (301) 212-0216. Contact: *Richard Gjerulff, president.*

E-mail: rjgerulff@cfiusa.com

Web site: www.cfiusa.com

Regions: MD, WV, SC, NC, CO, UT, DC, WA.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; HEL; HELC; SUBPRIME; HIGH LTV; JUMBO; MULTIFAMILY; COMMERCIAL. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; SUBPRIME; HIGH LTV; JUMBO; COMMERCIAL. **ASSET-BACKED PROGRAMS:** MANUFACTURED HOUSING. **PROGRAMS:** FLOW; BEST EFFORTS; CONCURRENT; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYUPS; BUYDOWNS.

DIME CORRESPONDENT, A DIVISION OF NORTH AMERICAN MORTGAGE COMPANY

1301 Hudson Lane, Monroe, LA 71201; (318) 338-2600; fax (318) 338-2644. Contact: *Dan Hastings, national sales manager.*

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA; CREDIT UNIONS; PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SUBPRIME; JUMBO; AFFORDABLE HOUSING. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SUBPRIME; JUMBO; AFFORDABLE HOUSING; BALLOONS/RESETS. **PROGRAMS:** FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; SERVICING RELEASED; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYUPS; BUYDOWNS.

DOLLAR BANK

3 Gateway Center, Pittsburgh, PA 15222; (412) 261-4287; fax (412) 261-8815. Contact: *Bob Stanger, officer.*

E-mail: rstanger@dollarbank.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; JUMBO. **PROGRAMS:** BEST EFFORTS; TABLE FUNDING; SERVICING RETAINED.

E*TRADE CAPITAL MARKETS

51 R.F. Higgins Dr., Norwell, MA 02061; (781) 659-6825; fax (781) 659-6879. Contact: *James Mariano, vice president.*

E-mail: jmariano@etcm.com

Web site: www.etcm.com

Regions: National.

AGENCIES/GSEs: PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; JUMBO; MULTIFAMILY. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HIGH LTV; JUMBO; MULTIFAMILY; BALLOONS/RESETS. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; ASSIGNMENT OF TRADE; SERVICING RELEASED; SERVICING RETAINED; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYUPS; BUYDOWNS.

E*TRADE CAPITAL MARKETS

1111 N. Highland St., Arlington, VA 22201-2807; (866) 661-9181; fax (615) 661-4161. Contact: *Gordon Rogers, director national, lending.*

E-mail: grodgers@etcm.com

Web site: www.etcm.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; CREDIT UNIONS; PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; JUMBO. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; JUMBO. **ASSET-BACKED PROGRAMS:** AUTO. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; SERVICING RELEASED; SERVICING RETAINED; LIMITED DOC; BUYDOWNS.

EXPERT CAPITAL CORP.

8590 Farmington Blvd., #2, Germantown, TN 38139; (901) 373-6763; fax (901) 372-8827. Contact: *David W. Autry, president.*

E-mail: expertcap@aol.com

Regions: National.

FIXED-RATE PROGRAMS: FIRST MORTGAGE. **PROGRAMS:** SERVICING RELEASED; SEASONED LOANS, BUY BACKS, ETC.

FIELDSTONE MORTGAGE CO.

11000 Broken Land Pkwy., #600, Columbia, MD 21044; (410) 772-7200; fax (410) 772-1045. Contact: *Kate Heald, vice president, marketing.*

E-mail: kateh@fmcsmortgage.com

Web site: www.fieldstonemortgage.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FHA. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; SUBPRIME; HIGH LTV; JUMBO; MULTIFAMILY; RURAL. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; SUBPRIME; HIGH LTV; JUMBO; MULTIFAMILY; RURAL. **PROGRAMS:** ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYUPS; BUYDOWNS.

FIFTH THIRD MORTGAGE CO.

38 Fountain Square Plaza, MD 1COX57, Cincinnati, OH 45263; (513) 579-4241; fax (513) 579-4194. Contact: *Steve King, vice president, correspondent/wholesale.*

E-mail: steve.king@53.com

Regions: OH, IN, KY, IL, MI, WV & TN.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HEL; JUMBO. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; JUMBO. **PROGRAMS:** BEST EFFORTS; TABLE FUNDING; SERVICING RELEASED.

FINANCE AMERICA

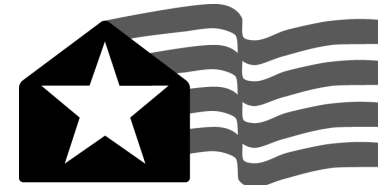
16802 Aston St., Irvine, CA 92606; (949) 440-1000; fax (949) 440-1449. Contact: *Denise Mincieli, marketing coordinator.*

E-mail: dmincieli@fincanceamerica.com

Web site: www.financeamerica.com

Regions: National.

FIXED-RATE PROGRAMS: FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; SUBPRIME; JUMBO. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; SUBPRIME; HIGH LTV; JUMBO. **PROGRAMS:** BULK; FLOW; SERVICING RELEASED; ALTERNATIVE DOC.



FINANCIAL FREEDOM SENIOR FUNDING CORP.

7840 Roswell Rd., Bldg. 300, Ste. 340, Atlanta, GA 30350; (800) 207-4096; fax (770) 350-1101. Contact: *Sherry B. Apanay, assistant vice president.*

E-mail: sapanay@reversemortgage.com

Web site: www.financialfreedom.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FHA; REVERSE MORTGAGES ONLY FHA, FNMA AND OUR OWN JUMBO. **ADJUSTABLE-RATE PROGRAMS:** HECM, HOMEKEEPER, CASH ACCOUNT. **PROGRAMS:** FLOW; TABLE FUNDING; ASSIGNMENT OF TRADE.

FIRST HORIZON CORRESPONDENT SERVICES

4000 Horizon Way, Irving, TX 75063; (877) 630-4895; fax (214) 441-4799. Contact: *Gregory C. Bullen, executive vice president.*

E-mail: gbullen@fhhlc.com

Web site: www.fhcorrespondent.com

Regions: National.

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

FIRST NATIONAL BANK OF NASSAU COUNTY WHOLESALE DIV.

900 3rd St., Ste. A, Neptune Beach, FL 32266; (904) 996-3330; fax (904) 242-7292. Contact: *Lance Winter, inside sales.*

E-mail: lwinter@fnb-palm.com

Web site: www.fnb-palm.com

Regions: Southeast & Northeast.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA; VA. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; JUMBO; MULTIFAMILY. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; JUMBO; MULTIFAMILY. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; TABLE FUNDING; ASSIGNMENT OF TRADE; SERVICING RELEASED; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYDOWNS.

FIRST NATIONWIDE MORTGAGE

14651 Dallas Pkwy., 103, Dallas, TX 75240; (972) 774-4960; fax (972) 770-3976. Contact: *Lori Collyar, account executive.*

E-mail: lcollyar@calfed.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA; PORTFOLIO LENDERS; Investors. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; JUMBO; AFFORDABLE HOUSING. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; JUMBO; AFFORDABLE HOUSING; SPECIAL HOUSING. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; TABLE FUNDING; ASSIGNMENT

Directory

OF WHOLESALERS

OF TRADE; SERVICING RELEASED; ALTERNATIVE DOC; LIMITED DOC.

FRANKLIN CREDIT MANAGEMENT CORP.

6 Harrison St., 6th Fl., New York, NY 10013; (212) 925-8745 x333; fax (212) 925-1971. Contact: *Bryant Goulding, vice president, business development.*

E-mail: webuyloans@franklincredit.com

Web site: www.franklincredit.com

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; VA; PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME; JUMBO; MULTIFAMILY; COMMERCIAL. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME; HIGH LTV; JUMBO; COMMERCIAL. **PROGRAMS:** BULK; FLOW; MANDATORY COMMITMENTS; SERVICING RELEASED; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYUPS; BUYDOWNS; NON PERFORMING; SUB PERFORMING; RE-PERFORMING.

FREMONT INVESTMENT & LOAN

175 N. Riverview Dr., Anaheim, CA 92808; (800) 999-5692; fax (714) 283-6535. Contact: *Steve Patton, vice president, secondary marketing.*

Regions: National.

FIXED-RATE PROGRAMS: FIRST MORTGAGE; HOME IMPROVEMENT; SUBPRIME. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; HOME IMPROVEMENT; SUBPRIME. **PROGRAMS:** LIMITED DOC; BUYDOWNS.

GREENPOINT MORTGAGE FUNDING INC.

1100 Larkspur Landing Circle, Ste. 101, Larkspur, CA 94939; (800) 748-7868; fax (415) 925-2978. Contact: *Mark Garaventa, vice president, national director of sales.*

E-mail: mark.garaventa@greenpoint.com

Web site: www.greenpoint.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA; VA; PORTFOLIO LENDERS; NON CONFORMING NICHE PRODUCTS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HELC; JUMBO. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; JUMBO. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; SERVICING RELEASED; ALTERNATIVE DOC; LIMITED DOC; NO DOC.

GRP FINANCIAL SERVICES CORP.

444 Park Avenue South, 8th Fl., New York, NY 10016; (212) 951-2430; fax (212) 686-7018. Contact: *Andrew Waldman, managing director.*

E-mail: awaldman@grpfs.com

Web site: www.grpcapital.com

FIXED-RATE PROGRAMS: FIRST MORTGAGE; SUBPRIME. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SUBPRIME; BALLOONS/RESETS. **PROGRAMS:** BULK; SERVICING RELEASED; LIMITED DOC; NON PERFORMING; SUB PERFORMING; RE-PERFORMING.

GUARANTY RESIDENTIAL LENDING INC.

655 Deep Valley Dr., Ste. 250, Rolling Hills Estate, CA 90274; (800) 846-2386; fax (310) 541-1965. Contact: *Mark Madrid, national marketing director.*

E-mail: mark.madrid@guarantygroup.com

Web site: www.weguarantysatisfaction.com

Regions: National.

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; MULTIFAMILY; RURAL. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; HELC; SUBPRIME; HIGH LTV; JUMBO; MULTIFAMILY; RURAL; BALLOONS/RESETS. **PROGRAMS:** FLOW; BEST EFFORTS; TABLE FUNDING; CONCURRENT; SERVICING RELEASED; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYUPS; BUYDOWNS.

HOMESIDE LENDING INC.

7301 Baymeadows Way, Jacksonville, FL 32256; (800) 452-4262; fax (904) 281-7887. Contact: *Thomas E. Adkins Jr., director of correspondent lending.*

E-mail: teadkins@hslcb.com

Web site: www.hslcb.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA; VA. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; JUMBO; AFFORDABLE HOUSING. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE. **PROGRAMS:** FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; TABLE FUNDING; ASSIGNMENT OF TRADE.

HOMESTEAD FUNDING CORP.

8 Arline Drive, Albany, NY 12205; (518) 464-1100; fax (518) 464-1141. Contact: *Vince O'Neill, vice president.*

E-mail: voneil@homesteadfunding.com

Web site: www.homesteadfunding.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA; VA. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; ENERGY-EFFICIENT; 203 (k). **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; ENERGY-EFFICIENT; 203 (k). **PROGRAMS:** FLOW; BEST EFFORTS; SERVICING RELEASED.

HOMESTEAD USA INC.

26400 Lahser Rd., Ste. 444, Southfield, MI 48034; (248) 945-5240; fax (248) 356-5403. Contact: *Don Maiolatesi, executive vice president.*

E-mail: mbennett@homestead-usa.com

Regions: MI, OH, IN.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA; VA. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HEL; SUBPRIME; JUMBO. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME; JUMBO; BALLOONS/RESETS. **ASSET-BACKED PROGRAMS:** MANUFACTURED HOUSING. **PROGRAMS:** TABLE FUNDING; NET BRANCH; ALTERNATIVE DOC; LIMITED DOC; NO DOC.

HOUSEHOLD

HOUSEHOLD MORTGAGE SERVICES

636 Grand Regency Blvd., Brandon, FL 33510; (800) 840-6677; fax (813) 571-8884. Contact: *Rudy Orman, vice president.*

E-mail: raorman@household.com

Web site: www.hmsb2b.com

Regions: National.

AGENCIES/GSEs: PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; HEL; HELC; SUBPRIME; 100% LTV PURCHASE. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; HEL; HELC; SUBPRIME; HIGH LTV; 100% LTV PURCHASE. **PROGRAMS:** BULK; FLOW; ALTERNATIVE DOC; LIMITED DOC; FORWARD COMMITMENTS.

HSBC MORTGAGE CORPORATION USA

2929 Walden Ave., Depew, NY 14043; (716) 651-6699; fax (716) 651-6949. Contact: *Roger Brown, senior vice president.*

E-mail: roger.f.brown@us.hsbc.com

Web site: www.us.hsbc.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA; VA. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; HELC; JUMBO; AFFORDABLE HOUSING. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; JUMBO; BALLOONS/RESETS. **PROGRAMS:** FLOW; BEST EFFORTS; TABLE FUNDING; CONCURRENT; SERVICING RETAINED; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYDOWNS.

IMAGE

886 Vaughn Rd., Pottstown, PA 19564; (610) 326-4900; fax (610) 326-4902. Contact: *Liam P. McGuigan, senior vice president.*

E-mail: liam@imagepa.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; PORTFOLIO LENDERS; COMMERCIAL. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME; JUMBO; MULTIFAMILY; COMMERCIAL. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; JUMBO; COMMERCIAL. **PROGRAMS:** BULK; NON PERFORMING.

INTERFIRST WHOLESALE MORTGAGE LENDING

777 E. Eisenhower Pkwy, Ste. 700, Ann Arbor, MI 48108; (800) 542-9512; fax (734) 741-7690. Contact: *Brian Burke, sales manager.*

E-mail: brian.burke@abnamro.com

Web site: www.interfirst.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA; VA; PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME; JUMBO; AFFORDABLE HOUSING; MANUFACTURED HOUSING. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HIGH LTV; JUMBO; BALLOONS/RESETS. **PROGRAMS:** BULK; BEST EFFORTS; MANDATORY COMMITMENTS; TABLE FUNDING; SERVICING RELEASED; BUYDOWNS; NON PERFORMING.

LUXMAC COVINO & CO.

565 Tayler Rd., Elmsford, NY 10523; (914) 592-0044; fax (914) 592-2012. Contact: *Michael A. Covino, president.*

E-mail: mcovino@luxmac.com

Web site: www.luxmac.com

Regions: National.

FIXED-RATE PROGRAMS: FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; HEL; HELC; SUBPRIME; HIGH LTV; JUMBO; RURAL. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; HEL; HELC; SUBPRIME; HIGH LTV; JUMBO; RURAL. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; TABLE FUNDING; CONCURRENT; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYUPS; BUYDOWNS; SUB PERFORMING; RE-PERFORMING.

M&T Mortgage Corporation

M&T MORTGAGE CORP.

Northway 10 Executive Park, 313 Ushers Rd., Ballston Lake, NY 12019; (800) 755-5851; fax (518) 877-5535. Contact: *Therese Raco, vice president.*

E-mail: traco@mandtbank.com

Web site: www.mandtwholesale.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FHA; VA. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; HOME IMPROVEMENT; JUMBO; AFFORDABLE HOUSING; ENERGY-EFFICIENT. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; HOME IMPROVEMENT; ENERGY-

EFFICIENT. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; TABLE FUNDING; ASSIGNMENT OF TRADE; SERVICING RELEASED; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYDOWNS.



MASTER FINANCIAL INC.

333 S. Anita Dr., Ste. 150, Orange, CA 92868; (800) 244-8778; fax (714) 456-1176. Contact: *Steve W. Shaylor, managing director, correspondent lending.*

E-mail: swshaylor@mfinet.com

Web site: www.mfifloans.com

Regions: National.

FIXED-RATE PROGRAMS: FIRST MORTGAGE; SECOND MORTGAGE. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; JUMBO. **PROGRAMS:** BULK; FLOW; TABLE FUNDING; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYUPS.

METROPOLITAN MUTUAL MORTGAGE INC.

3825 Plaza Tower Dr., Baton Rouge, LA 70816; (225) 292-0890; fax (225) 292-0894. Contact: *Leonard A. Robinson, president.*

E-mail: lrobin38@bellsouth.net

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA; VA. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; SUBPRIME. **ADJUSTABLE-RATE PROGRAMS:** MULTIFAMILY; RURAL; ENERGY-EFFICIENT. **ASSET-BACKED PROGRAMS:** MANUFACTURED HOUSING. **PROGRAMS:** BEST EFFORTS; MANDATORY COMMITMENTS.

MORTGAGES UNLIMITED, LC

2101 E. 12 Mile Rd., Warren, MI 48092; (810) 558-8882; fax (810) 558-8969. Contact: *Richard Mecca.*

E-mail: mortgage@tir.com

Web site: www.mortgageunderwriter.com

Regions: National.

PROGRAMS: BULK; TABLE FUNDING; CONCURRENT; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYUPS; BUYDOWNS.

NATIONAL MORTGAGE CAPITAL CORP.

101 S. Kraemer Blvd., #111, Placentia, CA 92870; (888) 262-9366; fax (714) 985-2988. Contact: *Jeff White, president.*

E-mail: whseline4u@aol.com

Web site: www.ntlmortgagecapital.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA; HOUSING AUTHORITIES; PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; JUMBO; MULTIFAMILY; COMMERCIAL. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; JUMBO; MULTIFAMILY; COMMERCIAL. **PROGRAMS:** BULK; FLOW; NET BRANCH; SERVICING RELEASED; WAREHOUSE LINES OF CREDIT.

NATIONWIDE CAPITAL INC.

1859 N. Pine Island Rd., #313, 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; USDA; FARM CREDIT SYSTEM; FHLB; HOUSING AUTHORITIES; CREDIT UNIONS; PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; HEL; HELC; SUBPRIME; HIGH LTV; JUMBO; AFFORDABLE HOUSING; MULTIFAMILY; COMMERCIAL; RURAL;

Directory

OF WHOLESALERS

SPECIAL HOUSING. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; HEL; HELC; SUBPRIME; HIGH LTV; JUMBO; AFFORDABLE HOUSING; MULTIFAMILY; COMMERCIAL; RURAL; ENERGY-EFFICIENT; SPECIAL HOUSING; BALLOONS/RESETS. **ASSET-BACKED PROGRAMS:** MANUFACTURED HOUSING; AUTO; FRANCHISES. **PROGRAMS:** BULK; FLOW; MANDATORY COMMITMENTS; TABLE FUNDING; CONCURRENT; ASSIGNMENT OF TRADE; SERVICING RELEASED; SERVICING RETAINED; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYUPS; BUYDOWNS; NON PERFORMING; SUB PERFORMING; RE-PERFORMING.

NATIONWIDE HOME MORTGAGE CO.

4546 Corporate Dr., Ste. 100, West Des Moines, IA 50266-5911; (515) 224-7100; fax (515) 224-7115. Contact: *Sandra Holmes, correspondent representative.*

E-mail: armantj@nationwide.com

Web site: www.nationwidehomemortgage.com

Regions: National except AK, HI, CA, VT, LA, MS and portions of FL.

AGENCIES/GSEs: FANNIE MAE; FHA; VA; USDA. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; JUMBO. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; JUMBO; FHA. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; ASSIGNMENT OF TRADE; SERVICING RELEASED; BUYDOWNS.

NATIONWIDE TRADING INC.

P.O. Box 448, Lincroft, NJ 07738; (732) 741-4864; fax (732) 741-5076. Contact: *Tish Mancilla, vice president of loan acquisitions.*

E-mail: natwide1@aol.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA; VA; USDA; FHLB; PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; HEL; HELC; SUBPRIME; HIGH LTV; JUMBO; AFFORDABLE HOUSING; MULTIFAMILY; COMMERCIAL; RURAL; Scratch & Dent. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; HEL; HELC; SUBPRIME; HIGH LTV; JUMBO; AFFORDABLE HOUSING; MULTIFAMILY; COMMERCIAL; RURAL; BALLOONS/RESETS; Scratch & Dent. **ASSET-BACKED PROGRAMS:** MANUFACTURED HOUSING; AUTO. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; TABLE FUNDING; SERVICING RELEASED; SERVICING RETAINED; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYUPS; BUYDOWNS; NON PERFORMING; SUB PERFORMING; RE-PERFORMING; SCRATCH & DENT.

NAUTILUS CAPITAL LLC

1200 Woodruff Rd., A-3, Greenville, SC 29607; (864) 627-3120; fax (864) 627-3119. Contact: *Steven P. Cohen, managing director.*

E-mail: scohen@nautiluscapital.com

Web site: www.nautiluscapital.com

PROGRAMS: BULK; FLOW; BEST EFFORTS; NON PERFORMING; SUB PERFORMING; RE-PERFORMING.

NMAC

2422 N. Tryon St., Charlotte, NC 28206; (704) 370-0915; fax (704) 370-3029. Contact: *J. Mclean, acquisitions.*

E-mail: sales@n-mac.com

Web site: www.n-mac.com

Regions: National.

AGENCIES/GSEs: PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IM-

PROVEMENT; HEL; HELC; SUBPRIME; JUMBO; RURAL. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; HEL; HELC; SUBPRIME; HIGH LTV; JUMBO; AFFORDABLE HOUSING; RURAL; BALLOONS/RESETS. **ASSET-BACKED PROGRAMS:** MANUFACTURED HOUSING. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; CONCURRENT; SERVICING RELEASED; SERVICING RETAINED; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYDOWNS; NON PERFORMING; SUB PERFORMING; RE-PERFORMING.

OLD TOWNE FINANCIAL INC.

17291 Irvine Blvd., Ste. 405, Tustin, CA 92780; (714) 480-1441; fax (714) 480-1449. Contact: *Albert Araya, marketing director.*

E-mail: subprime@oldtowne.com

Regions: National.

AGENCIES/GSEs: PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME; JUMBO. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME; JUMBO. **PROGRAMS:** ALTERNATIVE DOC; LIMITED DOC; NO DOC.

OPTION ONE MORTGAGE

3 Ada, Irvine, CA 92618; (888) OPTION 1; fax (949) 790-8595. Contact: *Call 888.OPTION 1 for you local branch manager.*

Web site: www.optiononemortgage.com

Regions: National.

FIXED-RATE PROGRAMS: FIRST MORTGAGE; SECOND MORTGAGE; HEL; HELC; SUBPRIME; JUMBO; MULTIFAMILY. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HEL; HELC; SUBPRIME; HIGH LTV; JUMBO; MULTIFAMILY. **PROGRAMS:** BULK; FLOW; CONCURRENT; SERVICING RETAINED; LIMITED DOC; NO DOC; BUYUPS.

PCM FINANACIAL SERVICES

350 Ignacio Boulevard, Novato, CA 94949; (800) 749-7334; fax (415) 884-2129. Contact: *Allen Friedman, vice president/national sales manager.*

E-mail: AFriedman@LoanUS.com

Web site: www.PCFMFS.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; HELC; SUBPRIME; JUMBO; AFFORDABLE HOUSING; MULTIFAMILY; RURAL. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; HELC; SUBPRIME; HIGH LTV; JUMBO; AFFORDABLE HOUSING; MULTIFAMILY; RURAL; BALLONS/RESETS. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; TABLE FUNDING; CONCURRENT; NET BRANCH; SERVICING RELEASED; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYUPS; BUYDOWNS.

PORTFOLIO MARKETING, SECURITIZATION & ASSET MGMT.

12301 Wilshire Blvd, Los Angeles, CA 90025; (310) 826-5559; fax (310) 826-4488. Contact: *Iliana Llaneras, managing director.*

E-mail: iliana@portfolioservices.com

Web site: www.portfolioservices.com

Regions: National.

AGENCIES/GSEs: CAPITAL MARKETS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; MULTIFAMILY; COMMERCIAL. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; JUMBO; MULTIFAMILY. **PROGRAMS:** BEST EFFORTS; SERVICING RELEASED; SERVICING RETAINED.

PRINCIPAL RESIDENTIAL MORTGAGE INC.

711 High St., Des Moines, IA 50310; (800) 786-4490; fax (515) 248-0044. Contact: *Phil Kuhn, vice president, correspondent lending.*

E-mail: kuhn.phil@principal.com

Web site: www.principal.com/correspondent

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA; VA; PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; JUMBO; AFFORDABLE HOUSING; MULTIFAMILY. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; JUMBO; MULTIFAMILY. **PROGRAMS:** FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; ASSIGNMENT OF TRADE; SERVICING RELEASED; ALTERNATIVE DOC; LIMITED DOC; BUYDOWNS; LIVE PRICE TRADES.

RBMG

INC

Your Partner For Success

RBMG

7909 Parklane Road., Columbia, SC 29223; (803) 741-3537; fax (803) 741-3575. Contact: *Rhoda Bordeaux-Brown, director of business development.*

E-mail: rbordeau@rbmg.com

Web site: www.rbmg.com

Regions: National except AK and HI.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA; VA. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME; JUMBO; AFFORDABLE HOUSING; MULTIFAMILY. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; HIGH LTV; MULTIFAMILY. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; ASSIGNMENT OF TRADE; SERVICING RELEASED; SERVICING RETAINED; ALTERNATIVE DOC; BUYDOWNS.

SAXON MORTGAGE INC.

4880 Cox Road, Glen Allen, VA 23060; (800) 538-8202; fax (804) 217-7696. Contact: *Peggy Tyre, vice president.*

E-mail: tyrep@saxonmtg.com

Web site: www.saxonmortgage.com

Regions: National.

FIXED-RATE PROGRAMS: SECOND MORTGAGE; SUBPRIME; JUMBO. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME; JUMBO. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; SERVICING RELEASED; SCORE PLUS.

SECURITY NATIONAL MORTGAGE

5300 S. 360 West, Salt Lake City, UT 84123; (801) 264-8111; fax (801) 264-8192. Contact: *Troy D. Warner, manager.*

E-mail: troyw@securitynational.com

Web site: www.securitynational.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA; VA; PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME; JUMBO; MULTIFAMILY; COMMERCIAL. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SUBPRIME; HIGH LTV; JUMBO; COMMERCIAL. **PROGRAMS:** BEST EFFORTS; LIMITED DOC; NO DOC.

SENIOR HOMEOWNERS FINANCIAL

7771 W. Oakland Park Blvd., #132, Ft. Lauderdale, FL 33351; (954) 747-6800; fax (954) 747-6888. Contact: *H. Kaye, president.*

E-mail: howardkaye@seniorhomeowners.com

Web site: www.seniorhomeowners.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FHA; VA; USDA; HOUSING AUTHORITIES; CREDIT UNIONS; PORTFOLIO LENDERS; REVERSE

MORTGAGES. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; HEL; HELC; SUBPRIME; HIGH LTV; JUMBO; AFFORDABLE HOUSING; RURAL; SPECIAL HOUSING. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; HEL; HELC; SUBPRIME; HIGH LTV; JUMBO; AFFORDABLE HOUSING; MULTIFAMILY; RURAL; SPECIAL HOUSING; BALLOONS/RESETS. **ASSET-BACKED PROGRAMS:** MANUFACTURED HOUSING. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; TABLE FUNDING; CONCURRENT; ASSIGNMENT OF TRADE; SERVICING RELEASED; SERVICING RETAINED; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYUPS; BUYDOWNS; NON PERFORMING; SUB PERFORMING; RE-PERFORMING.

SOUTHERN SECURITY MORTGAGE

755 Rinehart Rd., Ste. 100, Lake Mary, FL 32746; (407) 321-7113; fax (407) 321-4167. Contact: *Dan, branch manager.*

E-mail: twarner@lgcy.com

Web site: www.snmcmortgage.com

Regions: National.

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

SOVEREIGN BANK

2131 Palomar Airport Rd., #200, Carlsbad, CA 92009; (760) 431-5152; fax (760) 431-5188. Contact: *Don Curtis, vice president, western regional sales director.*

Regions: National.

FIXED-RATE PROGRAMS: FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; HEL; HELC; HIGH LTV. **PROGRAMS:** BULK; FLOW; MANDATORY COMMITMENTS; SERVICING RELEASED; BUYUPS; HOME IMPROVEMENT.

STAR FINANCIAL BANK

P.O. Box 11409, 6230 Bluffton Rd., Fort Wayne, IN 46858-1409; (219) 479-2678; fax (219) 479-2559. Contact: *Tiffany Vebert, wholesale lending relationship manager.*

E-mail: tvebert@starfinancial.com

Regions: IN.

AGENCIES/GSEs: FANNIE MAE. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; JUMBO; AFFORDABLE HOUSING. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; BALLOONS/RESETS. **PROGRAMS:** BEST EFFORTS; TABLE FUNDING; CONCURRENT; SERVICING RELEASED.

SUNTRUST

SunTrust Mortgage

SUNTRUST MORTGAGE INC.

901 Semmes Ave., Mailcode 1612, Richmond, VA 23224; (804) 291-0039; fax (804) 291-0529. Contact: *J.G. Carter, senior vice president, correspondent division.*

E-mail: jg.carter@suntrust.com

Web site: www.stmpartners.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA; VA; PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; JUMBO; AFFORDABLE HOUSING; MULTIFAMILY. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; HOME IMPROVEMENT; HIGH LTV; JUMBO; MULTIFAMILY; BALLOONS/RESETS. **PROGRAMS:** FLOW; TABLE FUNDING; SERVICING RELEASED; 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: tcrcmadv@aol.com

Web site: www.tcrcmadvisors.com

Regions: National.

FIXED-RATE PROGRAMS: FIRST MORTGAGE; COMMERCIAL; RURAL. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; MULTIFAMILY; COMMERCIAL. **PROGRAMS:** BEST EFFORTS.



THE IMPAC COMPANIES

1401 Dove St., Newport Beach, CA 92660; (800) 597-4101; fax (949) 475-3954. Contact: *Heather Ragan, marketing assistant.*

E-mail: hrgan@impaccompanies.com

Web site: www.impaccompanies.com

Regions: National except AK, LA, & AL.

AGENCIES/GSEs: PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME; JUMBO. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME; HIGH LTV; JUMBO. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; SERVICING RELEASED; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYDOWNS.

THORNBURG MORTGAGE HOME LOANS INC.

119 E. March St., Ste. 201, Santa Fe, NM 87501; (678) 581-1271; fax (678) 581-1272. Contact: *Allison Machi, senior account manager.*

E-mail: amachi@thornburg.com

Web site: www.thornburg.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; PORTFOLIO LENDERS. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; RURAL. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; SERVICING RELEASED; SERVICING RETAINED; ALTERNATIVE DOC; LIMIT-

ED DOC.

TIPPETT & WOLDOFF CO.

1434 Sequoia Circle, Toms River, NJ 08753; (800) 776-6055; fax (732) 341-4860. Contact: *Richard Woldoff, president.*

E-mail: rwoldoff@aol.com

FIXED-RATE PROGRAMS: HIGH LTV; JUMBO. **ADJUSTABLE-RATE PROGRAMS:** HIGH LTV; JUMBO. **PROGRAMS:** NO DOC.

TRANS TEXAS INVESTMENTS INC.

10501 N. Central Expwy., Ste. 301, Dallas, TX 75231; (214) 361-9711; fax (214) 691-5702. Contact: *Larry N. Eggett, managing director.*

E-mail: transtexasinc@aol.com

Regions: National.

FIXED-RATE PROGRAMS: FIRST MORTGAGE; SUBPRIME; JUMBO; AFFORDABLE HOUSING; MULTIFAMILY; COMMERCIAL; RURAL; SPECIAL HOUSING. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SUBPRIME; HIGH LTV; JUMBO; AFFORDABLE HOUSING; MULTIFAMILY; COMMERCIAL; RURAL; SPECIAL HOUSING. **ASSET-BACKED PROGRAMS:** MANUFACTURED HOUSING. **PROGRAMS:** LIMITED DOC; NO DOC; SUB PERFORMING.

TRANSLAND FINANCIAL SERVICES INC.

2700 Westhall Lane, Ste. 210, Maitland, FL 32751-7294; (407) 667-1780; fax (407) 660-2413. Contact: *Roger W. Conner III, president.*

E-mail: rconner@transland.com

Web site: www.transland.com

Regions: Southeast, Mid-Atlantic and Midwest.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA; VA; USDA; HOUSING AUTHORITIES. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; HOME IMPROVEMENT; SUBPRIME; JUMBO; AFFORDABLE HOUSING; RURAL. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; HOME IMPROVEMENT; SUBPRIME; JUMBO. **ASSET-BACKED PROGRAMS:** MANUFACTURED HOUSING. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; TABLE FUNDING; NET BRANCH; SERVICING

RELEASED; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYDOWNS.

TRILEND CORP.

2975 Wilshire Blvd. 460, Los Angeles, CA 90010; (213) 368-0100; fax (213) 368-0111. Contact: *Jane Chang, vice president.*

E-mail: trilend@lycos.com

Regions: CA.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; JUMBO. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; JUMBO; MULTIFAMILY. **ASSET-BACKED PROGRAMS:** AUTO. **PROGRAMS:** BULK.

UNIMORTGAGE LLC

8120 Nations Way, Bldg. 200, Ste. 201, Jacksonville, FL 32256; (904) 332-7699; fax (904) 281-6352. Contact: *Paul Doidge, president.*

E-mail: pdoidge@unimortgage.com

Regions: National.

FIXED-RATE PROGRAMS: FIRST MORTGAGE; SECOND MORTGAGE; HEL; SUBPRIME; High LTV. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; HEL; SUBPRIME.

UNION PLANTERS MORTGAGE

11675 Rainwater Dr., Ste. 250, Alpharetta, GA 30004; (770) 751-6209; fax (770) 752-4650. Contact: *Jim Hensley, senior vice president.*

E-mail: jim.hensley@upbna.com

Web site: www.upbna.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA; VA; FARM CREDIT SYSTEM; HOUSING AUTHORITIES; CREDIT UNIONS; PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; JUMBO; AFFORDABLE HOUSING; MULTIFAMILY; RURAL. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; HELC; JUMBO; MULTIFAMILY; RURAL; BALLOONS/RESETS. **PROGRAMS:** BEST EFFORTS; TABLE FUNDING; CONCURRENT; SERVICING RELEASED; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYDOWNS.



Washington Mutual

WASHINGTON MUTUAL

21 Corporate Drive., Clifton Park, NY 12065; (800) 334-6919; fax (518) 348-1817. Contact: *Jane C. King, vice president.*

Regions: National.

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

WEBSTER BANK

609 W. Johnson Ave., Cheshire, CT 06410; (866) 292-0567; fax (203) 272-0228. Contact: *Jim Wilson, senior vice president.*

E-mail: jwilson@websterbank.com

Regions: East Coast, ME to FL.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HEL; HELC; JUMBO. **PROGRAMS:** TABLE FUNDING; SERVICING RELEASED; ALTERNATIVE DOC.

WELLS FARGO

3601 Minnesota Drive, Suite 200; Bloomington, MN 55435; (800) 328-5074; fax (952) 820-9802. Contact: *Eric Stoddard, vice president, institutional conduit sales.*

E-mail:

eric.stoddard@mortgage.wellsfargo.com

Web site: www.wilnet.wellsfargo.com/lendersalliance

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA; VA; HEL; HELC; **FIXED-RATE PROGRAMS:** SUBPRIME; JUMBO; AFFORDABLE HOUSING; MULTIFAMILY; RURAL; NO-MONEY DOWN PLUS. **ADJUSTABLE RATE PROGRAMS:** SUBPRIME; HIGH LTV; JUMBO MULTIFAMILY; BALLOONS/RESETS. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; TABLE FUNDING; ASSIGNMENT OF TRADE; SERVICING RELEASED; SERVICING RETAINED; ALTERNATIVE DOC; LIMITED DOC; BUYDOWNS.

WESTERN THRIFT AND LOAN

14303 W. 10th Pl., Ste. B-113, Tempe, AZ 85281; (877) 901-7954; fax (480) 921-4978. Contact: *Doug Wilson, national sales manager.*

E-mail: dwilson@wt-1.com

Web site: www.wt-1.com

Regions: National.

AGENCIES/GSEs: PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; SUBPRIME; HIGH LTV. **PROGRAMS:** FLOW.