

This Year's Source For Wholesalers And Correspondent Lenders

Use the directory as a resource throughout the year.

Whenever you're looking for a new wholesaler or investor for a particular program, be it subprime, jumbo or conventional, you can turn to our 2003 Directory of Wholesalers.

The directory, compiled from timely responses to faxes sent to wholesalers and correspondent lenders in our database and responses to our Web site questionnaire, includes contact information, fixed- and adjustable-rate programs and other information. Keep the directory on hand to use as a resource throughout the year.

To be included in future directories, contact us at (800) 325-6745.

ABN AMRO MORTGAGE GROUP INC.

777 E. Eisenhower Pkwy., Ste 600, Ann Arbor, MI 48108; (734) 741-7674; fax (734) 997-2882.

Contact: *Mary Niffin, first vice president, public relations.*

E-mail: mary.niffin@abnamro.com
Web site: www.interfirst.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; HELC; HIGH LTV; JUMBO; AFFORDABLE HOUSING; MULTIFAMILY; COMMERCIAL. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; JUMBO. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; TABLE FUNDING; NET BRANCH; SERVICING RELEASED; SERVICING RETAINED; ALTERNATIVE DOC; LIMITED DOC; BUYDOWNS.

ACCESS MORTGAGE & FINANCIAL

2959 Lucerne Dr. S.E., Ste. 201A, Grand Rapids, MI 49546; (616) 285-3900; fax (616) 285-5300.

Contact: *David K. Carter, president.*

E-mail: watsonjoe@acd.net

Regions: CA, FL, MI, OH, IN, IL, KY, VA, MO, AR, LA, MN.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HEL; HELC; SUBPRIME; HIGH LTV; JUMBO; MULTIFAMILY; COMMERCIAL; RURAL. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HEL; HELC; SUBPRIME; HIGH LTV; JUMBO; MULTIFAMILY; COMMERCIAL; RURAL. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; TABLE FUNDING; NET BRANCH; SERVICING RELEASED; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYUPS; BUYDOWNS; NONPERFORMING; SUBPERFORMING.

AGFIRST FARM CREDIT BANK

1401 Hampton St., Columbia, SC 29201; (800) 845-1745; fax (803) 254-4219.

Contact: *Thomas C. Griffin Jr., vice president.*

E-mail: tgriffin@agfirst.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; Farmer Mac. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; JUMBO; RURAL. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; JUMBO; RURAL. **PROGRAMS:** 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: *Arch Williams, president.*

E-mail: arch@alhcapital.com

Regions: National.

AGENCIES/GSEs: PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** SECOND MORTGAGE; HELC; SUBPRIME; HIGH LTV. **ASSET-BACKED PROGRAMS:** MANUFACTURED HOUSING. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; CONCURRENT; SERVICING RELEASED; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYDOWNS; NONPERFORMING; SUBPERFORMING; RE-PERFORMING.

ALLIED MORTGAGE

508.5 Ocean Park Ave., Bradley Beach, NJ 07720; (732) 897-9550; fax (240) 526-7149. Contact:

Frank Barnett, president.

E-mail: frank-barnett@pipeline.com

Regions: National.

AGENCIES/GSEs: PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** JUMBO.

AMERICAN MORTGAGE NETWORK (AMNET)

10421 Wateridge Cir., 2nd Fl., San Diego, CA 92121; (888) 373-3974; fax (858) 909-1393.

Contact: *Kasey Emmel, vice president, marketing.*

E-mail: kemmel@amnetmortgage.com

Web site: www.amnetmortgage.com

Regions: National.

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

BANKER'S ASSISTANCE CORP.

1700 Polo Rd., Ste 114, Grand Prairie, TX 75052; (888) 878-0522; fax (413) 622-6609. Contact:

Troy Andersen, vice president.

E-mail: acquisitions@bankersassistance.com

Web site: www.bankersassistance.com

FIXED-RATE PROGRAMS: FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; HEL; HELC; SUBPRIME; HIGH LTV; JUMBO; AFFORDABLE HOUSING; MULTIFAMILY; COMMERCIAL; RURAL; ENERGY-EFFICIENT; 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. **PROGRAMS:** BULK; FLOW; SERVICING RELEASED; NONPERFORMING.

BNC MORTGAGE INC.

1901 Main St., Irvine, CA 92614; (888) 262-5363.

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OF WHOLESALERS

E-mail: feedback@bncmortgage.com

Web site: www.bncmortgage.com

Regions: National.

FIXED-RATE PROGRAMS: SUBPRIME.

ADJUSTABLE-RATE PROGRAMS: SUBPRIME.

PROGRAMS: ALTERNATIVE DOC; LIMITED DOC; NO DOC.

CITIMORTGAGE INC.

1000 Technology Dr., O'Fallon, MO 63366;

(636) 256-5000; fax (314) 264-2140.

Contact: *Brian Vieaux, division manager, correspondent sales.*

E-mail: brian.vieaux@citicorp.com

Web site: www.citimortgage.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; JUMBO; 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; BUY-DOWNS.

CMS MORTGAGE GROUP

1620 Bonnie Lane #104, Cordova, TN 88016;

(866) 613-5626; fax (901) 758-1795.

Contact: *Barry Heston, vice president.*

E-mail: bheston@mortgageloanhelp.com

Web site: www.mortgageloanhelp.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA; VA; USDA; PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** SUBPRIME; HIGH LTV. **ADJUSTABLE-RATE PROGRAMS:** SUBPRIME. **PROGRAMS:** BULK; FLOW; NONPERFORMING; SUBPERFORMING; RE-PERFORMING; SCRATCH & DENT.

CORAL MORTGAGE GROUP INC.

4799 N. Federal Hwy., #1, Boca Raton, FL 33431-

5135; (561) 394-9100;

fax (561) 394-5090.

Contact: *Butch Tharp, senior vice president.*

E-mail: butchtharp@aol.com

Regions: FL.

AGENCIES/GSEs: PORTFOLIO LENDERS; various investors. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME; HIGH LTV; JUMBO; AFFORDABLE HOUSING; COMMERCIAL; STORY. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME; HIGH LTV; JUMBO; AFFORDABLE HOUSING; COMMERCIAL; STORY. **PRO-**

GRAMS: FLOW; TABLE FUNDING; CONCURRENT; ASSIGNMENT OF TRADE; SERVICING RELEASED; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYUPS; BUYDOWNS; STORY.

DELTA PLUS FINANCIAL SERVICES INC.

202 1st Ave., NW, Largo, FL 33770; (727) 559-8400; fax (727) 581-5833.

Contact: *Richard Conn, president.*

E-mail: rconn@deltaplus.com

Web site: www.deltaplus.com

Regions: National.

FIXED-RATE PROGRAMS: MULTIFAMILY, COMMERCIAL. **ADJUSTABLE-RATE PROGRAMS:** MULTIFAMILY, COMMERCIAL. **PROGRAMS:** NONPERFORMING, SUBPERFORMING, REPERFORMING.

DOLLAR BANK FSB

2700 Liberty Ave., 2nd Fl., Pittsburgh, PA 15222;

(412) 261-4287; fax (412) 261-8815. Contact: *Bob*

Stanger, correspondent sales 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:** FLOW; BEST EFFORTS; TABLE FUNDING; ASSIGNMENT OF TRADE; SERVICING RELEASED; ALTERNATIVE DOC.

DOWNEY SAVINGS

3501 Jamboree Rd., Newport Beach, CA 92660;

(949) 509-4097; fax (949) 823-5430. Contact:

Ned Altemus, director wholesale lending.

E-mail: nedaltemus@downeysavings.com

Web site: www.downeywholesale.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SUBPRIME; JUMBO; AFFORDABLE HOUSING. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SUBPRIME; JUMBO; AFFORDABLE HOUSING. **PROGRAMS:** FLOW; ALTERNATIVE DOC; LIMITED DOC; NO DOC.



E*TRADE FINANCIAL

671 N. Glebe Rd., Arlington, VA 22042;

(615) 661-9181; fax (615) 661-4161.

Contact: *Gordon Rogers, vice president, director national lending.*

E-mail: gordon.rogers@etrade.com

Web site: www.etc.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; JUMBO. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; JUMBO. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; SERVICING RELEASED; SERVICING RETAINED; ALTERNATIVE DOC.

EMPIRE MORTGAGE

11350 McCormick Rd., Ste. 502, Hunt Valley, MD 21031; (410) 785-0022 x106; fax (410) 785-0037.

Contact: *Jack Levi, acquisitions.*

E-mail: jackl@empmtg.com

Web site: www.empmtg.com

Regions: National.

FIXED-RATE PROGRAMS: SUBPRIME.

ADJUSTABLE-RATE PROGRAMS: SUBPRIME.

PROGRAMS: SCRATCH & DENT.



FINANCIAL FREEDOM

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FINANCIAL FREEDOM SENIOR FUNDING CORP.

7595 Irvine Center Dr., Ste 250, Irvine, CA 92618; (800) 500-5150; fax (949) 341-9201.

Contact: *Robert Scott, vice president wholesale sales.*

E-mail: rscott@financialfreedom.com

Web site: www.financialfreedom.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; CASH ACCOUNT. **ADJUSTABLE-RATE PROGRAMS:** REVERSE MORTGAGES. **PROGRAMS:** REVERSE MORTGAGES.

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 manager.*

E-mail: bknapp@firstcoll.com

Web site: www.firstcollateral.com

Regions: National.

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

FIRST FRANKLIN FINANCIAL CORP.

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.firstfranklin.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; BUYUPS; BUYDOWNS; SUBPERFORMING; 100% financing bank statements same as full doc.

FRANKLIN AMERICAN MORTGAGE CO.

501 Corporate Centre Dr., Ste. 400, Franklin, TN 37067; (615) 778-1000; fax (615) 778-2775.

Contact: *Andrew Taylor, executive vice president, director of national sales.*

E-mail: ataylor@franklinamerican.com

Web site: www.franklinamerican.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA; VA. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HIGH LTV; JUMBO; AFFORDABLE HOUSING. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HIGH LTV; JUMBO; AFFORDABLE HOUSING; BALLOONS/RESETS. **PROGRAMS:** TABLE FUNDING; CONCURRENT; BUYDOWNS.



FRANKLIN CREDIT MANAGEMENT CORP.

Old Mercantile Exchange Bldg., 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

PROGRAMS: BULK; FLOW; NONPERFORMING; SUBPERFORMING; RE-PERFORMING.

GMAC BANK WHOLESALE MORTGAGE LENDING

100 Witmer Rd., Horsham, PA 19044;

(215) 682-1941; fax (215) 682-1231.

Contact: *Martin Schroeter, senior vice president, business lending.*

E-mail: martin_schroeter@gmacm.com

Web site: www.gmacbankwholesale.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA; VA. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HEL; JUMBO; AFFORDABLE HOUSING; MULTIFAMILY. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HELC; JUMBO; MULTIFAMILY; BALLOONS/RESETS. **ASSET-BACKED PROGRAMS:** MANUFACTURED HOUSING. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; TABLE FUNDING; ASSIGNMENT OF TRADE; SERVICING RELEASED; SERVICING RETAINED; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYUPS; BUYDOWNS.

GREENPOINT MORTGAGE

100 Wood Hollow Drive, Novato, CA 94945; (800) 748-7868; fax (415) 878-3579.

Contact: *Sean Gerrity, senior vice president, correspondent lending.*

E-mail: sean.gerrity@greenpoint.com

Web site: www.greenpointcld.com

Regions: National.

AGENCIES/GSEs: PORTFOLIO LENDERS, AGENCY ALTA. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HEL; HELC; JUMBO; MULTIFAMILY. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; HEL; HIGH LTV; JUMBO. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; SERVICING RELEASED; ALTERNATIVE DOC; LIM-

ITED DOC; NO DOC; BUYUPS; BUYDOWNS.

GRP FINANCIAL SERVICES CORP.

360 Hamilton Ave., 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

Regions: National.

PROGRAMS: NONPERFORMING; SUBPERFORMING; RE-PERFORMING.

HSBC MORTGAGE CORP. USA

2929 Walden Ave., Depew, NY 14043; (800) 273-

7039; fax (716) 651-6836. Contact: *Roger Brown,*

senior vice president.

E-mail: mortgage@us.hsbc.com

Web site: www.us.hsbc.com

Regions: National.

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

IMPAC

1401 Dove St., Newport Beach, CA 92660; (877)

304-6722; fax (949) 475-3687. Contact: *Richard*

Donine, vice president, marketing.

E-mail: rdonine@impacompanies.com

Web site: www.impacompanies.com

Regions: National.

FIXED-RATE PROGRAMS: FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME; HIGH LTV; AFFORDABLE HOUSING; MULTIFAMILY; COMMERCIAL. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME; HIGH LTV; AFFORDABLE HOUSING; MULTIFAMILY; COMMERCIAL. **PROGRAMS:** BULK; ALTERNATIVE DOC; NO DOC.



IndyMac
B2B Lending

INDYMAC BANK

3465 East Foothill Boulevard, Pasadena, CA 91107;

888-IndyMac; fax (626) 535-8740.

Contact: *B2B Division*

E-mail: potential@indymacbank.com

Web site: www.indymac2b.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA; VA. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; HELC; SUBPRIME; HIGH LTV; JUMBO; MULTIFAMILY. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; HELC; SUBPRIME; HIGH LTV; JUMBO; MULTIFAMILY. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; TABLE FUNDING; CONCURRENT; ALTERNATIVE DOC;

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LIMITED DOC; NO DOC; BUYDOWNS.

IRWIN MORTGAGE CORP.

21 Corporate Dr., Clifton Park, NY 12065; (800)

459-4850; fax (518) 348-1218.

Contact: *Jane King, vice president.*

E-mail: renovation@irwinmortgage.com

Web site: www.irwinrenovates.com

Regions: National.

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

M&T MORTGAGE CORP.

Northway 10 Executive Park, Ushers Rd., Ballston

Lake, NY 12019; (800) 755-5851; fax (518) 877-

8445. Contact: *Sherri Eckles, vice president.*

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; HOME IMPROVEMENT; JUMBO; AFFORDABLE HOUSING; ENERGY-EFFICIENT; CONTRUCTION/PERM & NATIVE AMERICAN LOANS. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; HOME IMPROVEMENT; HIGH LTV; ENERGY-EFFICIENT. **ASSET-BACKED PROGRAMS:** MANUFACTURED HOUSING. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; TABLE FUNDING; SERVICING RELEASED; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYDOWNS.



MASTER
FINANCIAL
INCORPORATED

MASTER FINANCIAL INC.

505 City Parkway West, Ste. 800, Orange, CA

92868; (800) 244-8778; fax (714) 456-1099.

Contact: *sales.*

E-mail: masterfinancial@mfinet.com

Web site: www.nfiloans.com

Regions: National.

FIXED-RATE PROGRAMS: FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME; HIGH LTV; JUMBO. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SUBPRIME; HIGH LTV; JUMBO. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; TABLE FUNDING; LIMITED DOC; NO DOC; BUYUPS; BUYDOWNS.

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OF WHOLESALERS

MORTGAGE CONNECT

301 Clematis St., Ste 206, West Palm Beach, FL 33401; (800) 655-6188; fax (561) 650-8106.
Contact: *Frank Bocchino, director of marketing.*
E-mail: sales@mortgage-connect.com
Web site: www.mortgage-connect.com

Regions: National.

AGENCIES/GSES: WEB-BASED LOAN TRANSACTION SOFTWARE. **PROGRAMS:** WEB-BASED LOAN TRANSACTION SOFTWARE.

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: NONPERFORMING; SUBPERFORMING; RE-PERFORMING.

NOVASTAR MORTGAGE

25520 Commercentre Dr., Second Floor, Lake Forest, CA 92630; (800) 664-5680; fax (949) 829-8737. Contact: *Steven Wojnar, correspondent account executive.*

E-mail: swojnar@novastar1.com

Regions: National.

FIXED-RATE PROGRAMS: FIRST MORTGAGE; SUBPRIME; HIGH LTV; JUMBO; RURAL. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SUBPRIME; HIGH LTV; JUMBO; RURAL; BALLOON/RESETS. **PROGRAMS:** BULK; FLOW; TABLE FUNDING; NET BRANCH; SERVICING RELEASED; ALTERNATIVE DOC; NO DOC; BUYUPS; BUYDOWNS.



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OPTION ONE MORTGAGE CORP.

3 Ada, Irvine, CA 92618; (888) 678-4661; fax (949) 790-8540. Contact: *Mark Trentmann, wholesale strategy manager.*

E-mail: mark.trentmann@oomc.com

Web site: www.optiononemortgage.com

Regions: National.

FIXED-RATE PROGRAMS: FIRST MORTGAGE; SECOND MORTGAGE; HEL; SUBPRIME; HIGH LTV; MULTIFAMILY. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SUBPRIME; HIGH LTV; JUMBO; MULTIFAMILY; issue home equity asset-backs. **PROGRAMS:** BULK; FLOW; CURRENT; SERVICING RELEASED; ALTERNA-

TIVE DOC; LIMITED DOC; NO DOC; BUYUPS; BUYDOWNS.

PCFS Mortgage Resources

PCFS MORTGAGE RESOURCES

309 Vine St., Cincinnati, OH 45202;

(404) 968-5509; fax (404) 608-7483.

Contact: *Keith Gettmann, vice president, business development.*

E-mail: keith.gettmann@providentbank.com

Web site: www.pcfs.com

Regions: National.

FIXED-RATE PROGRAMS: FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME; HIGH LTV; JUMBO; MULTIFAMILY; RURAL. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME; HIGH LTV; JUMBO; MULTIFAMILY; RURAL; BALLOONS/RESETS. **PROGRAMS:** BULK; FLOW; TABLE FUNDING; SERVICING RELEASED; SERVICING RETAINED; ALTERNATIVE DOC; NO DOC; BUYDOWNS; SUBSERVICING, WAREHOUSE LINE OF CREDIT.

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

440 N. Orleans, Chicago, IL 60610;

(312) 494-0020; fax (312) 494-0273.

Contact: *Jenine Davis, marketing associate.*

E-mail: david.matthews@rbc.com

Web site: www.rbcmortgage.com

Regions: National.

AGENCIES/GSES: FANNIE MAE; FREDDIE MAC; FHA; VA; FHLB. **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; HELC; HIGH LTV; JUMBO; AFFORDABLE HOUSING; BALLOONS/RESETS. **ASSET-BACKED PROGRAMS:** MANUFACTURED HOUSING. **PROGRAMS:** SERVICING RELEASED; SERVICING RETAINED; LIMITED DOC; NO DOC.

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@rmbg.com

Web site: www.rmbg.com

Regions: National.

AGENCIES/GSES: FANNIE MAE; FREDDIE MAC; VA. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME; HIGH LTV; JUMBO; AFFORDABLE HOUSING. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SUBPRIME; HIGH LTV; JUMBO; AFFORDABLE HOUSING. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; TABLE FUNDING; SERVICING RELEASED; SERVICING RETAINED; ALTERNATIVE DOC; LIMITED DOC; NO DOC.

REGIONS FUNDING

6520 Powers Ferry Rd., Ste. 200, Atlanta, GA 30339; (770) 988-0040; fax (770) 951-9298.

Contact: *Randy Alford, sales manager.*

E-mail: ralford@regionsmortgage.com

Web site: www.regionsfunding.com

Regions: National.

PROGRAMS: WAREHOUSE LENDING.

REGIONS MORTGAGE

12725 Morris Road Extension, Ste. 100, Alpharetta, GA 30004; (678) 867-7540; fax (678) 867-7577.

Contact: *John Mitchell, vice president, sales manager.*

E-mail: jmitchell@regionsmortgage.com

Web site: www.regionsmortgage.com

Regions: National.

AGENCIES/GSES: FANNIE MAE; FHA; VA; PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; JUMBO. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; JUMBO. **ASSET-BACKED PROGRAMS:** CONSTRUCTION PERMANENTS-ONE TIME CLOSE. **PROGRAMS:** FLOW; BEST EFFORTS.

SAXON MORTGAGE

4880 Cox Rd., Glen Allen, VA 23060; (804) 967-7496; fax (804) 217-7696. Contact: *Peggy Tyre, vice president, corr. 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 Route 22 W, Branchburg, NJ 08876;

(888) 742-8474; fax (888) 521-8055.

Contact: *Greg Fuhmann, vice president*

wholesale administration.

E-mail: gfulhmann@sibmortgage.com

Web site: www.sibware.com

Regions: National.

AGENCIES/GSES: FANNIE MAE; FREDDIE MAC; FHA; VA; PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HELC; SUBPRIME; HIGH LTV; JUMBO; MULTIFAMILY. **ADJUSTABLE-RATE**

Directory

OF WHOLESALERS

PROGRAMS: FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME; HIGH LTV; JUMBO; MULTIFAMILY. **PROGRAMS:** BULK; FLOW; TABLE FUNDING; CONCURRENT; ALTERNATIVE DOC; LIMITED DOC; NO DOC.

SILVERGATE BANK

4275 Executive Sq., 8th Fl., La Jolla, CA 92037; (858) 362-0808; fax (858) 362-0809. Contact: *Mike Moorhouse, senior vice president.*
E-mail: mjm@sbsmtg.com
Web site: www.sbsmtg.com

Regions: AZ, CA, CT, MD, OR, VA, WA.

AGENCIES/GSEs: FANNIE MAE; FHLM. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HELC; HIGH LTV; JUMBO. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; HIGH LTV. **PROGRAMS:** TABLE FUNDING; LIMITED DOC; NO DOC.

SOVEREIGN BANK

701 Palomar Airport Rd., #300, Carlsbad, CA 92009; (760) 931-5668; fax (760) 931-5669. Contact: *Greg Musso, national sales director.*
E-mail: gmusso@sovereignbank.com

Regions: National.

AGENCIES/GSEs: PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HEL; HELC; SUBPRIME; HIGH LTV; JUMBO; RURAL. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HIGH LTV. **PROGRAMS:** BULK; FLOW; MANDATORY COMMITMENTS; SERVICING RELEASED; LIMITED DOC; BUYUPS.

SUN WEST MORTGAGE CO.

18303 Gridley Rd., Cerritos, CA 90703; (562) 924-7884; fax (562) 653-9664. Contact: *Hari Agarwal, president.*
E-mail: hari@swmc.com
Web site: www.swmc.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; VA; USDA; HOUSING AUTHORITIES; PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HIGH LTV; JUMBO; AFFORDABLE HOUSING; MULTIFAMILY;

COMMERCIAL; RURAL. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; JUMBO; MULTIFAMILY. **PROGRAMS:** BEST EFFORTS; LIMITED DOC; NO DOC.

TCRM COMMERCIAL CORP.

515 Madison Ave., 5th Fl., New York, NY 10022; (212) 371-3933; fax (212) 371-4519. Contact: *Leslie Agisim, president.*
E-mail: tcrmadv@aol.com
Web site: www.tcrmcommercial.com

Regions: National.

AGENCIES/GSEs: COMMERCIAL LOANS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; MULTIFAMILY; COMMERCIAL. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; COMMERCIAL. **PROGRAMS:** LIMITED DOC; NO DOC; SUPERPERFORMING.

THORNBURG MORTGAGE INC.

150 Washington Ave., Ste. 302, Santa Fe, NM 87501; (888) 898-8698; fax (505) 989-8156. Contact: *Ron Chicafarro, senior vice president.*
E-mail: correspondent@thornburg.com
Web site: www.thornburgmortgage.com

Regions: National.

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

TRUST ONE MORTGAGE BANK

108 Pacifica #300, Irvine, CA 92618; (949) 450-1800; fax (949) 450-1845. Contact: *Brandon Jewkes, senior vice president.*
E-mail: brady@trustone.com
Web site: www.trustone.com

Regions: AK, AR, CA, CO, CT, FL, GA, HI, ID, IN, IA, KS, LA, MD, MI, MO, MS, MT, NV, NM, NC, ND, OK, OR, UT, VA, WA, WY.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA; VA; CREDIT UNIONS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; HELC; SUBPRIME; HIGH LTV; JUMBO. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; HELC; SUBPRIME; HIGH LTV; JUMBO. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; CONCURRENT; ASSIGNMENT OF TRADE; NET BRANCH; SERVICING RELEASED; ALTERNATIVE DOC; LIMITED DOC; NO DOC.

UNION PLANTERS MORTGAGE

11676 Rainwater Dr., Alpharetta, GA 30004; (770) 751-6209; fax (770) 752-7082. Contact: *Jim*

Hensley, senior vice president.

E-mail: jim.hensley@upbna.com

Regions: National.

AGENCIES/GSEs: FANNIE MAE; FREDDIE MAC; FHA; VA. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; JUMBO; AFFORDABLE HOUSING. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; JUMBO; BALLOONS/RESETS. **PROGRAMS:** BEST EFFORTS; TABLE FUNDING; SERVICING RELEASED; LIMITED DOC; NO DOC; BUY-DOWNS.

WASHINGTON MUTUAL

1201 Third Ave., Seattle, WA 98111. Contacts: *Eastern Region: Tommy Adkins, 904-281-3357; E-mail: thomas.adkins@wamu.net*
Central Region: Michael Azzarello, 904-281-3357; E-mail: michael.azzarello@wamu.net
Western Region: Patricia Shumate, 818-775-3295; E-mail: patricia.shumate@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 RETAINED; ALTERNATIVE DOC; LIMITED DOC.

WMC MORTGAGE CORP.

6320 Canoga Ave., Woodland Hills, CA 91367; (800) 662-3032; fax (818) 615-1100. Contact: *Dierdre Sherrills, senior vice president, marketing.*

E-mail: dsherrill@wmcdirect.com

Web site: www.wmcdirect.com

Regions: National.

FIXED-RATE PROGRAMS: FIRST MORTGAGE; HOME IMPROVEMENT; SUBPRIME; HIGH LTV; JUMBO; MULTIFAMILY; RURAL. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; HOME IMPROVEMENT; SUBPRIME; HIGH LTV; JUMBO; MULTIFAMILY; RURAL. **ASSET-BACKED PROGRAMS:** MANUFACTURED HOUSING. **PROGRAMS:** BULK; FLOW; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYUPS; BUYDOWNS.