

# This Year's Source For Wholesalers And Correspondent Lenders

**W**henever you're looking for a new wholesaler or investor for a particular program - be it subprime, jumbo or conventional - you can turn to our 2004 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.

## ACOUSTIC HOME LOANS

500 N. State College Blvd., Ste. 400, Orange, CA 92868; (866) 226-8784; fax (877) 424-5669. Contact: *Michelle Unger, marketing manager.*

E-mail: [info@acoustichomeloans.com](mailto:info@acoustichomeloans.com)

Web site: [www.acoustichomeloans.com](http://www.acoustichomeloans.com)

**Regions:** National.

**FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SUBPRIME; JUMBO. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SUBPRIME; JUMBO.

## ALLIED MORTGAGE & FINANCIAL CORP.

4651 Sheridan St., Ste. 270, Hollywood, FL 33021; (954) 874-1348; fax (954) 983-4787. Contact: *Elliot Grub, vice president.*

E-mail: [egrub@alliedmortgage.net](mailto:egrub@alliedmortgage.net)

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

**Regions:** FL, GA, CO.

**AGENCIES/GSEs:** PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME; JUMBO; COMMERCIAL; EQUITY BASED. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME; JUMBO; MULTIFAMILY; COMMERCIAL; Equity Based. **PROGRAMS:** BULK; FLOW; ALTERNATIVE DOC; NO DOC; SUB PERFORMING.

## 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](mailto:kemmel@amnetmortgage.com)

Web site: [www.amnetmortgage.com](http://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; HELOC; JUMBO. **PROGRAMS:** FLOW; BEST EFFORTS; TABLE FUNDING; CONCURRENT; ASSIGNMENT OF TRADE; SERVICING RELEASED; ALTERNATIVE DOC; LIMITED DOC; NO DOC.

## BARNACLE MORTGAGE INC.

5221 Central Ave., Ste. 203, Richmond, CA 94804; (510) 525-9180; fax (510) 525-9170.

Contact: *Gary Tang, president.*

E-mail: [gtang@barnaclemtg.com](mailto:gtang@barnaclemtg.com)

Web site: [www.barnaclemtg.com](http://www.barnaclemtg.com)

**Regions:** CA

**AGENCIES/GSEs:** FANNIE MAE; FREDDIE MAC; PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HIGH LTV; JUMBO; MULTIFAMILY. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; HIGH LTV; JUMBO; MULTIFAMILY; COMMERCIAL; BALLOONS/RESETS. **PROGRAMS:** BEST EFFORTS; MANDATORY COMMITMENTS; SERVICING RELEASED; ALTERNATIVE DOC; LIMITED DOC.

## CENTEX HOME EQUITY

2828 N. Harwood, 12th Fl., Dallas, TX 75201; (214) 758-7214; fax (214) 758-7450. Contact: *Mark W. Bevans, vice president,*

*national sales.*

E-mail: [mark.bevans@checmail.com](mailto:mark.bevans@checmail.com)

Web site: [www.checcorrespondent.com](http://www.checcorrespondent.com)

**Regions:** National.

**AGENCIES/GSEs:** PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME; HIGH LTV; JUMBO; RURAL. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME; HIGH LTV; JUMBO; RURAL; BALLOONS/RESETS. **ASSET-BACKED PROGRAMS:** MANUFACTURED HOUSING. **PROGRAMS:** BULK; FLOW.

## CITIMORTGAGE INC.

1000 Technology Dr., O'Fallon, MO 63304; (800) 967-2205; fax (636) 261-3048.

Contact: *Colleen Flynn, business development dir., correspondent lending.*

E-mail: [colleen.flynn@citigroup.com](mailto:colleen.flynn@citigroup.com)

Web site: [www.citimortgage.com](http://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, Ste. 104, Cordova, TN 38016; (866) 613-5626; fax (901) 758-1795. Contact: *Barry Heston, officer.*

E-mail: [bheston@mortgageloanhelp.com](mailto:bheston@mortgageloanhelp.com)

Web site: [www.mortgageloanhelp.com](http://www.mortgageloanhelp.com)

**Regions:** National.

**AGENCIES/GSEs:** FREDDIE MAC; FHA; VA; USDA; CREDIT UNIONS; PORTFOLIO LENDERS; Scratch & Dent.

## DEUTSCHE BANK SECURITIES INC.

433 Plaza Real, Ste. 275, Boca Raton, FL 33432; (561) 962-4121; fax (561) 962-4221.

Contact: *Maxine Matteo, managing director.*

E-mail: [maxine.matteo@db.com](mailto:maxine.matteo@db.com)

Web site: [www.clg.db.com](http://www.clg.db.com)

**Regions:** National.

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

## E\*TRADE FINANCIAL

671 N. Glebe Rd., Arlington, VA 22203; (703) 247-3700; fax (703) 245-3279.

Contact: *Terry Rowland, director, national lending.*

E-mail: [etfms@etrade.com](mailto:etfms@etrade.com)

Web site: [www.etfms.com](http://www.etfms.com)

**Regions:** National.

**AGENCIES/GSEs:** FANNIE MAE; FREDDIE MAC; FHA; VA; CREDIT UNIONS; PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HEL; HELOC; HIGH LTV; JUMBO; AFFORDABLE HOUSING. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HELOC; HIGH LTV; JUMBO; AFFORDABLE HOUSING. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; SERVICING RELEASED; SERVICING RETAINED; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYUPS; BUYDOWNS.

## FINANCE AMERICA LLC

16802 Aston St., Irvine, CA 92606; (949) 440-1000; (800) 950-5269; fax (949) 440-1449.

E-mail: [mkrause@financeamerica.com](mailto:mkrause@financeamerica.com)

Web site: [www.financeamerica.com](http://www.financeamerica.com)

**Regions:** National.

**FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME; HIGH LTV; JUMBO. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME; HIGH LTV; JUMBO. **PROGRAMS:** SERVICING RELEASED.

## FIRST COLLATERAL

### FIRST COLLATERAL SERVICES

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

E-mail: [bknapp@firstcollateral.com](mailto:bknapp@firstcollateral.com)

Web site: [www.firstcollateral.com](http://www.firstcollateral.com)

**Regions:** National.

**PROGRAMS:** Warehouse lines of credit (\$2M-200M).

### FIRST HORIZON

#### CORRESPONDENT SERVICES

4000 Horizon Way, MS 4000, Irving, TX 75254; (877) 630-4895; fax (214) 441-4799.

Contact: *Gary Ort, senior vice president, national production manager.*

E-mail: [fhcorrespondent@fhhlc.com](mailto:fhcorrespondent@fhhlc.com)

Web site: [www.fhcorrespondent.com](http://www.fhcorrespondent.com)

**Regions:** National.

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

### FIRST PACIFIC SECURITIES

28202 Cabot Rd., Ste. 640, Laguna Niguel, CA 92677; (949) 347-7700; fax (949) 666-7238.

Contact: *Chuck Reynolds, vice president.*

E-mail: [creynolds@firstpacific.org](mailto:creynolds@firstpacific.org)

Web site: [www.firstpacific.org](http://www.firstpacific.org)

**Regions:** National.

**AGENCIES/GSEs:** FANNIE MAE; FREDDIE MAC; FHA; VA; CREDIT UNIONS; PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; HELOC; SUBPRIME; HIGH LTV; JUMBO; AFFORDABLE HOUSING; MULTIFAMILY; COMMERCIAL; RURAL; ENERGY-EFFICIENT; SPECIAL HOUSING. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SUBPRIME; HIGH LTV; JUMBO; MULTIFAMILY. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; TABLE FUNDING; ASSIGNMENT OF TRADE; SERVICING RELEASED; SERVICING RETAINED; ALTERNATIVE DOC; LIMITED DOC; NO DOC; NON PERFORMING; SUB PERFORMING; RE-PERFORMING; Scratch & Dent Warehouse Lines.

### GREENPOINT

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

Contact: *Steve Perkey, senior vice president, correspondent lending.*

E-mail: [steve.perkey@greenpoint.com](mailto:steve.perkey@greenpoint.com)

Web site: [www.greenpointcld.com](http://www.greenpointcld.com)

**Regions:** National.

**AGENCIES/GSEs:** PORTFOLIO LENDERS; AGENCY ALT-A. **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; LIMITED 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, vice president.*

E-mail: [awaldman@grpfs.com](mailto:awaldman@grpfs.com)

Web site: [www.grpcapital.com](http://www.grpcapital.com)

**FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SUBPRIME; HIGH LTV; JUMBO; RURAL. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SUBPRIME; HIGH LTV; JUMBO; RURAL. **PROGRAMS:** LIMITED DOC; NO DOC; NON PERFORMING; SUB PERFORMING; RE-PERFORMING.

### HOUSEHOLD

#### MORTGAGE SERVICES

2700 Sanders Rd., Prospect Heights, IL 60070; (800) 840-6677; fax (847) 291-2162. Contact: *Dan Novar, regional sales manager.*

E-mail: [daniel.f.novar@household.com](mailto:daniel.f.novar@household.com)

Web site: [www.householdmortgageb2b.com](http://www.householdmortgageb2b.com)

**Regions:** National.

**AGENCIES/GSEs:** PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HEL; HELOC; SUBPRIME; HIGH LTV; JUMBO; MULTIFAMILY; RURAL. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HELOC; SUBPRIME; HIGH LTV; JUMBO; MULTIFAMILY; RURAL. **PROGRAMS:** BULK; FLOW; SERVICING RETAINED; ALTERNATIVE DOC; LIMITED DOC.

### HSBC MORTGAGE CORP. USA

2929 Walden Ave., Depew, NY 14043;

(716) 651-6699; fax (716) 651-6836.

Contact: *Roger Brown, senior vice president.*

E-mail: [mortgage@us.hsbc.com](mailto:mortgage@us.hsbc.com)

Web site: [www.us.hsbc.com](http://www.us.hsbc.com)

**Regions:** National.

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



**IndyMac Bank.**

### INDYMAC BANK

3465 E. Foothill Blvd., Pasadena, CA 91107;

(888) 463-9622; fax (626) 535-8740.

E-mail: [potential@indymacbank.com](mailto:potential@indymacbank.com)

Web site: [www.indymacb2b.com](http://www.indymacb2b.com)

**Regions:** National.

**AGENCIES/GSEs:** FANNIE MAE; FREDDIE MAC; CREDIT UNIONS; PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; HEL; HELOC; SUBPRIME; HIGH LTV; JUMBO; AFFORDABLE HOUSING; SPECIAL HOUSING. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; HELOC; SUBPRIME; HIGH LTV; JUMBO; AFFORDABLE HOUSING. **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.

### IRWIN HOME EQUITY

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

(925) 790-5482; fax (866) 268-3281. Contact: *Mary Miller, client relations specialist.*

E-mail: [mary.miller@ihe.com](mailto:mary.miller@ihe.com)

Web site: [www.ihepartners.com](http://www.ihepartners.com)

**Regions:** National.

**AGENCIES/GSEs:** HLTV, Seconds. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HEL; HELOC; HIGH LTV. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HELOC; HIGH LTV. **PROGRAMS:** FLOW; CONCURRENT; SERVICING RETAINED.

## IRWIN MORTGAGE CO.

101 Crosley St., W. Monroe, LA 71291; (318) 699-0700; fax (318) 699-0777.

Contact: *Dan Hastings, vice president, national sales manager.*

E-mail: dan.hastings@irwinmortgage.com

Web site: www.irwincorrespondent.com

**Regions:** National.

**AGENCIES/GSEs:** FANNIE MAE; FREDDIE MAC; FHA; VA; PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; HIGH LTV. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; BALLOONS/RESETS. **PROGRAMS:** FLOW; BEST EFFORTS; SERVICING RELEASED; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYDOWNS.

## LIME FINANCIAL

5885 S.W. Meadows Rd., Ste. 600, Lake Oswego, OR 97035; (877) 968-5463; fax (503) 905-5051. Contact: *John Marler, senior vice president, communications and marketing.*

E-mail: jmarler@limefinancial.com

Web site: www.limefinancial.com

**Regions:** National.

**FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME; HIGH LTV; MULTIFAMILY; RURAL. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SUBPRIME; HIGH LTV; MULTIFAMILY; RURAL. **ASSET-BACKED PROGRAMS:** MANUFACTURED HOUSING. **PROGRAMS:** BULK; MANDATORY COMMITMENTS; ALTERNATIVE DOC; LIMITED DOC.

## LOAN CENTER OF CALIFORNIA INC.

One Harbor Ctr., Ste. 188, Suisun, CA 94585; (707) 399-4654; fax (707) 432-4520.

Contact: *Brad Atterbury, vice president.*

E-mail: brad@rateprice.com

Web site: www.rateprice.com

**Regions:** CA

**FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME; HIGH LTV; JUMBO; Alt-A No Ratio & Stated Combos. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SUBPRIME; HIGH LTV; JUMBO; Alt-A No Ratio & Stated Combos. **PROGRAMS:** ALTERNATIVE DOC; LIMITED DOC; NO DOC; ALT-A NO RATIO & STATED COMBOS.

## M&T MORTGAGE CORRESPONDENT LENDING

One Fountain Plaza, 10th Floor; Buffalo, NY 14203-

1495; (866) 661-9181; fax (615) 661-4161.

Contact: *Gordon Rogers, senior vice president.*

E-mail: grogers@mandtbank.com

Web site: www.mtbcl.com

**Regions:** National.

**AGENCIES/GSEs:** FANNIE MAE; FREDDIE MAC; CREDIT UNIONS; PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HELOC; JUMBO. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; JUMBO. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; SERVICING RELEASED; SERVICING RETAINED; LIMITED DOC; NO DOC.



## MILA INC.

6021 244th St. S.W., Mountlake Terrace, WA 98043; (800) 332-6452; fax (425) 672-6363. Contact: *Tina Gonsalves, director of marketing.*

E-mail: tina.gonsalves@mila.com

Web site: www.mila.com

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

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

## MILLENNIA MORTGAGE CORP.

23046 Avenida de la Carlota, Ste. 100, Laguna Hills, CA 92653; (800) 605-2511;

fax (866) 431-7800.

Contact: *Erin Forbes, sales.*

E-mail: eforbes@millenniamortgage.com

Web site: www.nmcwholesale.com

**Regions:** National.

**FIXED-RATE PROGRAMS:** SECOND MORTGAGE; HELOC; SUBPRIME; HIGH LTV. **ADJUSTABLE-RATE PROGRAMS:** SECOND MORTGAGE; HELOC; SUBPRIME; HIGH LTV; BALLOONS/RESETS. **PROGRAMS:** TABLE FUNDING; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYUPS; BUYDOWNS.

## MORGAN STANLEY

1221 Avenue of Americas, 27 Fl., New York, NY 10020; (888) 811-6003; fax (212) 507-8373. Contact: *Randall Lightbody, executive director.*

E-mail: randall.lightbody@morganstanley.com

Web site: www.morganstanley.com

**Regions:** National.

**AGENCIES/GSEs:** FANNIE MAE; FREDDIE MAC; CREDIT UNIONS; PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SUBPRIME; HIGH LTV; JUMBO; MULTIFAMILY; COMMERCIAL. **ADJUSTABLE-RATE PROGRAMS:**

FIRST MORTGAGE; SUBPRIME; HIGH LTV; JUMBO; MULTIFAMILY. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; NET BRANCH; SERVICING RELEASED; SERVICING RETAINED; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYUPS; NON PERFORMING; SUB PERFORMING; RE-PERFORMING.

## MORTGAGE ASSISTANCE CORP.

2614 Main St., Dallas, TX 75226; (214) 670-0005; fax (214) 670-0001.

Contact: *Dennis Wren, senior vice president.*

E-mail: notes@mac-tx.com

Web site: www.mac-tx.com

**Regions:** National.

**FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; HEL; HELOC; SUBPRIME; HIGH LTV; JUMBO; AFFORDABLE HOUSING; MULTIFAMILY; COMMERCIAL; RURAL; ENERGY-EFFICIENT; SPECIAL HOUSING. **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. **ASSET-BACKED PROGRAMS:** MANUFACTURED HOUSING. **PROGRAMS:** BULK; FLOW; SERVICING RELEASED; NON PERFORMING; SUB PERFORMING; RE-PERFORMING.



## NOVASTAR MORTGAGE INC.

25520 Commerce Centre Dr., Ste. 200., Lake Forest, CA 92630; (800) 870-6682; fax (816) 627-5232.

Contact: *John Schrader, vice president, correspondent division.*

E-mail: jschrader@novastar1.com

Web site: www.novastarcorrespondent.com

**Regions:** National.

**AGENCIES/GSEs:** PORTFOLIO LENDERS. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; SUBPRIME; HIGH LTV; JUMBO; RURAL. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SUBPRIME; HIGH LTV; JUMBO. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; TABLE FUNDING; NET BRANCH; SERVICING RELEASED; ALTERNATIVE DOC; LIMITED DOC; NO DOC.

## NEW CENTURY MORTGAGE CORP.

18400 Von Karman, Ste. 1000, Irvine, CA 92612; (866) 280-8627.

E-mail: help@newcentury.com

Web site: www.newcentury.com

**Regions:** National.

**FIXED-RATE PROGRAMS:** FIRST MORTGAGE;

SUBPRIME; HIGH LTV; JUMBO; MULTIFAMILY; RURAL. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SUBPRIME; HIGH LTV; JUMBO; MULTIFAMILY; RURAL.

## OAK STREET MORTGAGE

7301 W. 129th St., Ste. 200, Overland Park, KS 66213; (913) 681-9996; fax (913) 681-9926.

Contact: *Ed Waller, director of correspondent lending.*

E-mail: ed.waller@oakstreetmortgage.com

Web site: www.osloans.com

**Regions:** National.

**AGENCIES/GSEs:** CREDIT UNIONS; PORTFOLIO LENDERS; Non-conforming, Alt-A. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; SUBPRIME; HIGH LTV; JUMBO; MULTIFAMILY. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; HOME IMPROVEMENT; SUBPRIME; HIGH LTV; JUMBO; MULTIFAMILY. **PROGRAMS:** FLOW; NO DOC; BUYUPS; BUYDOWNS; MINIBULK.



## OPTION ONE MORTGAGE

an H&R BLOCK company

### 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; CONCURRENT; SERVICING RELEASED; ALTERNATIVE DOC; LIMITED DOC; NO DOC; BUYUPS; BUYDOWNS.

### PCFS MORTGAGE RESOURCES

309 Vine St., MS-190, Cincinnati, OH 45202; (800) 838-9727; fax (888) 222-7924.

Contact: *Kevin Rost, vice president, warehouse division.*

E-mail: kevin.rost@providentbank.com

Web site: www.pcfs.com

**Regions:** National (Does not lend in AK or HI).

**FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; HELOC; SUBPRIME; HIGH LTV; JUMBO; MULTIFAMILY; RURAL; Warehouse Lines of Credit.

**ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HOME IMPROVEMENT; HELOC; SUBPRIME; HIGH LTV; JUMBO; MULTIFAMILY; RURAL; BALLOONS/RESETS; Warehouse Lines of Credit. **PROGRAMS:** BULK; FLOW; BEST EFFORTS; MANDATORY COMMITMENTS; TABLE FUNDING; SERVICING RELEASED; SERVICING RETAINED; ALTERNATIVE DOC; NO DOC; BUYUPS; BUYDOWNS; SUB PERFORMING; WAREHOUSE LINES.

### PLATINUM DIRECT FUNDING

1233 N. Mayfair Rd., Ste. 100, Wauwatosa, WI 53226; (800) 218-6955; fax (414) 771-0001. Contact: *Bob Ross, vice president,*

*national sales manager.*

E-mail: bross@platedirect.com

Web site: www.platedirect.com

**Regions:** National.

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

### PRINCIPAL RESIDENTIAL MORTGAGE

711 High St., Des Moines, IA 50392; (515) 248-2188; 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; VA. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HELOC; JUMBO. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE. **PROGRAMS:** BEST EFFORTS; MANDATORY COMMITMENTS; ASSIGNMENT OF TRADE; SERVICING RELEASED.



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### RBMG INC.

9710 Two Notch Rd., Columbia, SC 29223; (800) 933-2890; fax (803) 462-7650.

Contact: *Ronda Bordeaux, director of business development.*

E-mail: rbordeau@rbmg.com

Web site: www.erbmg.com

**Regions:** National.

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

### REGIONS MORTGAGE

12725 Morris Rd. Ext., Ste. 100; Alpreta, GA 30004; (800) 765-6520; fax (678) 867-7577.

Contact: *John Mitchell, vice president, correspondent lending manager.*

E-mail: jmitchell@regionsmortgage.com

Web site: www.regionsmortgage.com

**Regions:** National.

**AGENCIES/GSEs:** FANNIE MAE; FREDDIE MAC; FHA; VA. **FIXED-RATE PROGRAMS:** FIRST MORTGAGE; HIGH LTV; JUMBO; AFFORDABLE HOUSING. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; HIGH LTV; JUMBO; AFFORDABLE HOUSING; BALLOONS/RESETS. **PROGRAMS:** FLOW; BEST EFFORTS; SERVICING RELEASED.



### SAXON MORTGAGE INC.

4880 Cox Rd., Glen Allen, VA 23060; (800) 538-8202; fax (804) 217-7696.

Contact: *Peggy Tyre, vice president, correspondent sales.*

E-mail: tyrep@saxonmtg.com

Web site: 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 INCOME.

### SOVEREIGN BANK

One Sovereign Way, RI EPV 01 36, E. Providence, RI 02915; (800) 225-9621; fax (401) 432-0923.

Contact: *Clifford A. Schultz, senior vice president.*

E-mail: natcontact@sovereignbank.com

Web site: [www.sovereignbank.com](http://www.sovereignbank.com)

**Regions:** National.

**FIXED-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HELOC; HIGH LTV; JUMBO. **ADJUSTABLE-RATE PROGRAMS:** FIRST MORTGAGE; SECOND MORTGAGE; HELOC; HIGH LTV; JUMBO; BALLOONS/RESETS. **PROGRAMS:** BULK; FLOW; SERVICING RELEASED; ALTERNATIVE DOC; LIMITED DOC.

## ***TCRM COMMERCIAL CORP.***

515 Madison Ave., New York, NY 10022;

(212) 371-3933; fax (212) 371-4519.

Contact: *Leslie Agisim, president.*

E-mail: [lagisim@tcrmcommercial.com](mailto:lagisim@tcrmcommercial.com)

Web site: [www.tcrmcommercial.com](http://www.tcrmcommercial.com)

**Regions:** National.

**AGENCIES/GSEs:** PORTFOLIO LENDERS.

**FIXED-RATE PROGRAMS:** FIRST MORTGAGE.

**ADJUSTABLE-RATE PROGRAMS:** COMMERCIAL. **PROGRAMS:** HARD MONEY.

## ***THORNBURG MORTGAGE***

150 Washington Ave., Santa Fe, NM 87501; (888)

898-8698; fax (505) 989-8156.

Contact: *Ron Chicaferro, senior vice president.*

E-mail: [correspondent@thornburgmortgage.com](mailto:correspondent@thornburgmortgage.com)

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

**Regions:** National.

**AGENCIES/GSEs:** PORTFOLIO LENDERS.

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

## ***TRUST ONE MORTGAGE***

108 Pacifica, Ste. 300, Irvine, CA 92618;

(949) 450-1800; fax (949) 450-1801.

Contact: *Brandon Jewkes, senior vice president.*

E-mail: [jrodgers@trustone.com](mailto:jrodgers@trustone.com)

Web site: [www.trustone.com](http://www.trustone.com)

**Regions:** National.

**AGENCIES/GSEs:** FANNIE MAE; FREDDIE MAC;

FHA; VA; PORTFOLIO LENDERS. **FIXED-RATE**

**PROGRAMS:** FIRST MORTGAGE; SECOND

MORTGAGE; HOME IMPROVEMENT; HEL;

HELOC; SUBPRIME; HIGH LTV; JUMBO; AFFORD-

ABLE HOUSING; MULTIFAMILY; RURAL.

**ADJUSTABLE-RATE PROGRAMS:** FIRST

MORTGAGE; SECOND MORTGAGE; HOME

IMPROVEMENT; HELOC; SUBPRIME; HIGH LTV;

JUMBO; AFFORDABLE HOUSING; MULTIFAMILY;

RURAL; BALLOONS/RESETS. **ASSET-BACKED**

**PROGRAMS:** MANUFACTURED HOUSING. **PRO-**

**GRAMS:** BULK; FLOW; BEST EFFORTS; MANDA-

TORY COMMITMENTS; TABLE FUNDING; CON-

CURRENT; ASSIGNMENT OF TRADE; NET

BRANCH; SERVICING RELEASED; ALTERNATIVE

DOC; LIMITED DOC; NO DOC; BUYDOWNS.

## ***UNION PLANTERS MORTGAGE***

11675 Rainwater Drive, Ste. 250; Alpreta, GA 30004;

(770) 751-6209; fax (770) 751-7082.

Contact: *Jim Hensley, senior vice president.*

E-mail: [jim.hensley@upbna.com](mailto:jim.hensley@upbna.com)

**Regions:** National.

**AGENCIES/GSEs:** FANNIE MAE; FREDDIE MAC;

FHA; VA; PORTFOLIO LENDERS. **FIXED-RATE**

**PROGRAMS:** FIRST MORTGAGE; HIGH LTV;

AFFORDABLE HOUSING; MULTIFAMILY; JUMBO.

**ADJUSTABLE-RATE PROGRAMS:** FIRST MORT-

GAGE; SECOND MORTGAGE; JUMBO; MANUFAC-

TURED HOUSING. **PROGRAMS:** FLOW; BEST

EFFORTS; ALTERNATIVE DOC; LIMITED DOC; NO

DOC; BUYDOWNS.

## ***YES MORTGAGE***

19D Chapin Rd., Pine Brook, NJ 07058;

(888) 857-2274; fax (973) 439-1870.

Contact: *Bob Messineo, account executive.*

E-mail: [rmessineo@usmtg.com](mailto:rmessineo@usmtg.com)

**Regions:** National.

**FIXED-RATE PROGRAMS:** FIRST MORTGAGE;

SECOND MORTGAGE; HEL; SUBPRIME; HIGH

LTV; JUMBO; Alt-A, Interest Only. **ADJUSTABLE-**

**RATE PROGRAMS:** FIRST MORTGAGE; SUB-

PRIME; HIGH LTV; Interest Only. **PROGRAMS:**

BULK; FLOW; TABLE FUNDING; NET BRANCH;

LIMITED DOC; NO DOC.