

Our 2005 Directory Of Lenders Helps Develop New Relationships

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 2005 Directory of Wholesalers and Correspondent Lenders.

The directory - compiled from timely responses to e-mails sent to wholesale and correspondent lenders in our database, as well as answers 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.

ACCESS LENDING CORP.

77 Sugar Creek Ctr. Blvd., Ste. 200, Sugar Land, TX 77478; (281) 980-1968; fax (281) 634-9189. Contact: *Scott Young, senior vice president.*

E-mail:

syoung@accesslending.com

Web site: www.accesslending.com

Regions: National.

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



**American
Brokers Conduit**

A Division of American Home Mortgage

AMERICAN BROKERS CONDUIT

538 Broadhollow Rd., Melville, NY 11747; (866) 236-0968.

E-mail: info@abconduit.com

Web site: www.abconduit.com

Regions: National.

AGENCIES/GSEs: Fannie Mae; Freddie Mac; FHA; VA; Portfolio Lenders. **FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; HELOC; High LTV; Jumbo; Affordable Housing. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; HELOC; High LTV; Jumbo. **PROGRAMS:** Table Funding; Alternative Doc; No Doc.

AMERICAN MORTGAGE NETWORK

10421 Wateridge Cir., San Diego, CA 92121; (858) 909-1335; fax (866) 807-0756. 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; HELOC; Subprime; Jumbo; Affordable Housing; Commercial. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; HELOC; Subprime; Jumbo. **PROGRAMS:** Flow; Best Efforts; Table Funding; Concurrent; Servicing Released; Alternative Doc; Limited Doc; No Doc.

BANKERS ASSISTANCE LTD.

1700 Polo Rd., Ste. 114, Grand Prairie, TX 75052; (972) 522-0507; fax (972) 522-0572. Contact: *Troy Andersen, president.*

E-mail:

acquisitions@bankersassistance.com

Web site: www.bankersassistance.com

Regions: National.

FIXED-RATE PROGRAMS: First Mortgage; Second Mortgage; Home Improvement; HEL; HELOC; Subprime. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; Home Improvement; HELOC; Subprime. **PROGRAMS:** No Doc; Nonperforming.

BAYVIEW FINANCIAL LP

4425 Ponce De Leon Blvd., Coral

Gables, FL 33146; (305) 341-3681; fax (305) 817-5269. Contact: *Richard Tarpey, vice president.*

E-mail:

richardtarpey@bayviewfinancial.com

Web site: www.bayviewfinancial.com

Regions: National.

FIXED-RATE PROGRAMS: Multifamily; Commercial. **ADJUSTABLE-RATE PROGRAMS:** Multifamily; Commercial. **PROGRAMS:** Flow; Table Funding.

CENTEX HOME EQUITY

350 Highland Dr., MS: VR2-2-AJ5, Lewisville, TX 75067; (888) 634-8700; fax (888) 513-2432. Contact: *Mark Bevans, senior vice president.*

E-mail: correspondent@checmail.com

Web site:

www.centexcorrespondent.com

Regions: National.

AGENCIES/GSEs: Portfolio Lenders. **FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; Subprime; High LTV; Jumbo; Multifamily; Rural; Manufactured Housing. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Subprime; High LTV; Jumbo; Multifamily; Rural; Manufactured Housing. **PROGRAMS:** Bulk; Flow; Servicing Released; Alternative Doc; Limited Doc; No Doc; Buyups.

CHINATRUST BANK (U.S.A.)

366 Madison Ave., New York, NY 10017

(212) 514-8000; fax: (212) 514-5040

E-mail: kopste@chinatrustedusa.com

Web site: www.chinatrustedusa.com

Contact: *Stephanie Kopf, first vice president*

Regions: NY Tri-State Area and California

CITIFINANCIAL MORTGAGE

8333 Ridgepoint Dr., Irving, TX 75063; (800) 232-6901.

E-mail: yesbanker@afcc.com

Web site: www.yesbanker.com

Regions: National.

AGENCIES/GSEs: Credit Unions; Portfolio

Lenders. **FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; Subprime; High LTV; Jumbo; Multifamily; Rural; Special Housing; Stand-Alone Seconds. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Subprime; High LTV; Jumbo; Multifamily; Rural; Special Housing. **PROGRAMS:** Bulk; Flow; Best Efforts; Mandatory Commitments; Table Funding; Servicing Released; Alternative Doc; Limited Doc; No Doc; Buyups; Buydowns.

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
Web site: www.citimortgage.com

Regions: National.

AGENCIES/GSEs: Fannie Mae; Freddie Mac; FHA; VA; FHLB; Housing Authorities; Portfolio Lenders. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; Home Improvement; Jumbo; Affordable Housing; Multifamily; Balloons/Resets. **PROGRAMS:** Bulk; Flow; Best Efforts; Mandatory Commitments; Assignment of Trade; Servicing Released; Alternative Doc; Buydowns.

DEUTSCHE BANK SECURITIES

6000 Broken Sound Pkwy., Ste. 104, Boca Raton, FL 33487; (866) 333-6716; fax (866) 333-2238. Contact: *Maxine Matteo, managing director.*

E-mail: maxine.matteo@db.com
Web site: http://clg.db.com

Regions: National.

FIXED-RATE PROGRAMS: First Mortgage; Second Mortgage; Subprime; High LTV; Jumbo; Multifamily; Alt-A. **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; (888) 629-4353; fax (703) 236-7258. Contact: *Terry Rowland, director, national sales.*

E-mail: etfms@etrade.com
Web site: www.etfms.com

Regions: National.

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

High LTV; Jumbo; Manufactured Housing. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; HELOC; High LTV; Jumbo; Multifamily; Manufactured Housing; Portfolio ARMS. **PROGRAMS:** Bulk; Flow; Best Efforts; Mandatory Commitments; Table Funding; Servicing Released; Servicing Retained; Alternative Doc; Limited Doc; No Doc.

EMPIRE MORTGAGE

11350 McCormick Rd., Executive Plaza III, Ste. 502, Hunt Valley, MD 21031; (800) 785-6499 x142; fax (410) 510-1176. Contact:

Charlie Hodge, acquisition manager.

E-mail: charlieh@empmtg.com
Web site: www.empmtg.com

Regions: National.

AGENCIES/GSEs: Fannie Mae; Freddie Mac; FHA; VA; USDA; FHLB; Housing Authorities; Credit Unions; Portfolio Lenders; Scratch & Dent Investors. **FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; Subprime; Affordable Housing; Multifamily; Rural; Special Housing; Manufactured Housing; Scratch & Dent. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; Subprime; High LTV; Jumbo; Affordable Housing; Multifamily; Rural; Energy Efficient; Special Housing; Balloons/Resets; Manufactured Housing; Scratch & Dent. **PROGRAMS:** Bulk; Flow; Best Efforts; Concurrent; Servicing Released; Servicing Retained; Alternative Doc; Limited Doc; No Doc; Buydowns; Nonperforming; Subperforming; Repperforming; Scratch & Dent.



FINANCE AMERICA

FINANCE AMERICA

16802 Aston St., Irvine, CA 92606; (949) 440-1664; fax (949) 440-1498. Contact: *Michael Krause, director of marketing and business development.*

E-mail: michael.krause@financeamerica.com
Web site: www.financeamerica.com

FIXED-RATE PROGRAMS: First Mortgage; Second Mortgage; Subprime; High LTV; Jumbo. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; Subprime; Jumbo. **PROGRAMS:** Bulk; Mandatory Commitments; Alternative Doc; Limited Doc.

FINANCIAL FREEDOM

7595 Irvine Center Dr., Ste. 250, Irvine, CA 92618; (949) 341-9200; 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; FHA; Financial Freedom Cash Account. **ADJUSTABLE-RATE PROGRAMS:** Reverse Mortgage. **PROGRAMS:** Table Funding; Servicing Retained.

FIRST COLLATERAL SERVICES

1855 Gateway Blvd., Ste. 800, Concord, CA 94517; (925) 949-4851; fax (925) 949-5076. Contact: *Dawn Roberts, marketing manager.*

E-mail: droberts@firstcollateral.com
Web site: www.firstcollateral.com

Regions: National.

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

FIRST FINANCIAL EQUITIES

25 Rockwood Place, Englewood, NJ 07631; (201) 227-4293; fax (201) 227-4301. Contact: *Bob Messineo, wholesale department.*

E-mail: bobmessineo@firstfi.com

Regions: National.

AGENCIES/GSEs: Fannie Mae; FHA. **FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; HEL; HELOC; Subprime; High LTV; Jumbo. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; HELOC; Subprime; High LTV; Jumbo; Multifamily; 12 Mat Monthly ARMS. **PROGRAMS:** Flow; Limited Doc; No Doc.

FIRST NLC FINANCIAL SERVICES LLC - CORRESPONDENT

7301 W. 129th St., Ste. 200, Overland Park, KS 66213; (800) 460-9288; fax (800) 326-9165. Contact: *Ed Waller, senior vice president/managing director.*

E-mail: ewaller@firstnlc.net
Web site: www.firstnlc.net

Regions: AZ, AR, CA, CO, CT, DE, FL, GA, ID, IL, IN, IA, KS, KY, LA, MD, MA, MI, MN, MO, MT, NE, NV, NH, NJ, NM, NC, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, WA, WI, WY.

FIXED-RATE PROGRAMS: First Mortgage; Second Mortgage; Subprime; High LTV; Jumbo; Multifamily. **ADJUSTABLE-RATE PRO-**

GRAMS: First Mortgage; Second Mortgage; Subprime; High LTV; Jumbo; Multifamily. **PROGRAMS:** Bulk; Flow; Servicing Released; Alternative Doc; Limited Doc; No Doc; Buyups; Buydowns.

FIRST NLC FINANCIAL SERVICES LLC - WHOLESALE DIV.

700 W. Hillsboro Blvd., Bldg. 1-204, Deerfield Beach, FL 33441; (800) 950-3314; fax (800) 964-8209. Contact: *Dave Brigman, executive vice president.*

E-mail: dbrigman@firstnlc.net

Web site: www.firstnlc.com

Regions: AZ, AR, CA, CO, CT, DE, FL, GA, ID, IL, IN, IA, KS, KY, LA, MD, MA, MI, MN, MO, MT, NE, NV, NH, NJ, NM, NC, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, WA, WI, WY.

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.

FRANKLIN AMERICAN MORTGAGE CO.

501 Corporate Centre Dr., Franklin, TN 37067; (800) 295-1020; fax (214) 765-9990. 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; Multifamily. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; HELOC; High LTV; Jumbo; Balloons/Resets. **PROGRAMS:** Best Efforts; Table Funding; Servicing Released; Limited Doc; Buydowns.

GREENPOINT

100 Wood Hollow Dr., Novato, CA 94945; (800) 748-7868; fax (415) 878-3579. Contact: *Pat McCauley, senior vice president, correspondent.*

E-mail: pat.mccauley@greenpoint.com

Web site: www.greenpointcld.com

Regions: National.

AGENCIES/GSEs: Portfolio Lenders; Agency Alt-A. **FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; HEL; HELOC; Jumbo; Multifamily. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; HELOC; High LTV; Jumbo. **PROGRAMS:** Bulk; Flow; Best Efforts; Mandatory Commit-

ments; Servicing Released; Alternative Doc; Limited Doc; No Doc; Buyups; Buydowns.

GRP FINANCIAL SERVICES

360 Hamilton Ave., White Plains, NY 10601; (914) 397-7503; fax (914) 397-7597. Contact: *Cliff Kahan, associate director.*

E-mail: ckahan@grpfs.com

Web site: www.grpcapital.com

AGENCIES/GSEs: FHA; VA; FHLB; Credit Unions; Portfolio Lenders. **FIXED-RATE PROGRAMS:** First Mortgage; Subprime. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Subprime; Jumbo. **PROGRAMS:** Bulk; Flow; Servicing Released; Alternative Doc; Limited Doc; Nonperforming; Subperforming; Reperforming.

HSBC MORTGAGE CORP. (USA)

2929 Walden Ave., Depew, NY 14043; (800) 273-7039; fax (716) 651-6836. Contact: *David Gates, senior vice president, national sales manager.*

E-mail: us.mortgage.salesadminteam@us.hsbc.com

Web site: www.us.hsbc.com/partners

Regions: National.

AGENCIES/GSEs: Fannie Mae; Freddie Mac; FHA; VA; Portfolio Lenders. **FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; HEL; HELOC; Jumbo; Affordable Housing; Multifamily. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; HELOC; Jumbo; Affordable Housing; Multifamily. **PROGRAMS:** Bulk; Flow; Best Efforts; Table Funding; Servicing Released; Servicing Retained; Alternative Doc; Limited Doc; No Doc; Buyups; Buydowns.

HSBC MORTGAGE SERVICES

6060 J.A. Jones Dr., Ste. 1000, Charlotte, NC 28287; (704) 887-2700; fax (704) 887-2777. Contact: *Mike Brenning, national sales director.*

E-mail: michael.j.brenning@us.hsbc.com

Web site: www.hsbcmortgageb2b.com

Regions: National.

AGENCIES/GSEs: Portfolio Lenders. **FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; Home Improvement; HEL; HELOC; Subprime; High LTV; Jumbo; Multifamily; Rural. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; Home Improvement; HELOC; Subprime; High LTV; Jumbo; Multifamily; Rural. **PROGRAMS:** Bulk; Flow; Mandatory Commitments; Servicing Retained; Alternative Doc; Limited Doc.



HTFC CORP.

400 Garden City Plaza, Garden City, NY 11530; (516) 739-6800; fax (516) 739-7070. Contact: *Aaron Wider, chief executive officer.*

E-mail: aaronw@htfniche.com

Web site: www.htfniche.com

Regions: National.

AGENCIES/GSEs: Portfolio Lenders. **FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; HEL; High LTV; Jumbo. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; HELOC; Jumbo; Option ARMS, Cofi and Libor Indexes. **PROGRAMS:** Flow; Best Efforts; Table Funding; No Doc.

IMPAC FUNDING CORP.

1401 Dove St., Newport Beach, CA 92660; (949) 475-3750; fax (949) 475-3687. Contact: *Alan Peviani, senior vice president, national sales.*

E-mail: apeviani@impaccompanies.com

Web site: www.impacfundingcorp.com

Regions: National.

AGENCIES/GSEs: Portfolio Lenders. **FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; HELOC; Subprime; High LTV; Jumbo; Multifamily. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; HELOC; Subprime; High LTV; Jumbo. **PROGRAMS:** Bulk; Flow; Best Efforts; Mandatory Commitments; Servicing Released; Alternative Doc; Limited Doc; No Doc; Buyups; Buydowns.

IMPAC WAREHOUSE LENDING GROUP

1401 Dove St., Newport Beach, CA 92660; (949) 475-3847; fax (949) 475-3687. Contact: *Jim Dickinson, senior vice president.*

E-mail: jdickinson@impacwarehouse.com

Web site: www.impacwarehouse.com

Regions: National.

PROGRAMS: Warehouse Lines of Credit (\$2M-\$100M).



INDYMAC BANK

3465 E. Foothill Blvd., Pasadena, CA 91107; (866) 633-2897.

E-mail: potential@indymacbank.com

Web site: www.indymac2b.com/corr

Regions: National.

AGENCIES/GSEs: Fannie Mae; Freddie Mac; Portfolio Lenders. **FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; Home Improvement; HELOC; Subprime; High LTV; Jumbo; Affordable Housing; Special Housing. **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; Servicing Released; Servicing Retained; Alternative Doc; Limited Doc; No Doc; Buyups; Buydowns; Warehouse Lending.

IRWIN HOME EQUITY

12677 Alcosta Blvd., Ste. 500, San Ramon, CA 94568; (925) 790-5482; fax (866) 268-3281. Contact: *Mary Miller, sales manager.*

E-mail: mary.miller@ihe.com

Web site: www.ihepartners.com

Regions: National.

FIXED-RATE PROGRAMS: Second Mortgage; HEL; High LTV; 100% and 125% Second Loans. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; HELOC; High LTV. **PROGRAMS:** Bulk; Flow.

IRWIN MORTGAGE CORP.

101 Crosley St., W. Monroe, LA 71291; (318) 699-0700; fax (318) 699-0777. Contact: *Dan Hastings, first vice president.*

E-mail:

dan.hastings@irwinmortgage.com

Web site:

www.irwincorrespondent.com

Regions: National.

AGENCIES/GSEs: Fannie Mae; Freddie Mac; FHA; VA. **FIXED-RATE PROGRAMS:** First Mortgage; High LTV; Jumbo; Multifamily; Manufactured Housing. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; High LTV; Jumbo; Multifamily; Manufactured Housing. **PROGRAMS:** Flow; Best Efforts; Mandatory Commitments; Servicing Released; Alternative Doc; Limited Doc; No Doc; Buyups; Buydowns.

IRWIN MORTGAGE (WHOLESALE)

10500 Kincaid Dr., Fishers, IN 46038; (800) 388-1537; fax (317) 537-3173. Contact: *Laprell Grissom, client relations specialist.*

E-mail: laprell.grissom@irwinmortgage.com

Web site: www.irwinconnect.com

Regions: National.

AGENCIES/GSEs: Fannie Mae; Freddie Mac; FHA; VA; USDA; FHLB; Housing Authorities; Credit Unions; Portfolio Lenders. **FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; Home Improvement; HEL; HELOC; High LTV; Jumbo; Affordable Housing; Multifamily; Rural; Special Housing; Manufactured Housing. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; Home Improvement; HELOC; High LTV; Jumbo; Balloons/Resets. **PROGRAMS:** Flow; Best Efforts; Table Funding; Servicing Released; Alternative Doc; Limited Doc; Buydowns.

IRWIN MORTGAGE CORP. - RENOVATION LENDING DIV.

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; Freddie Mac; FHA. **FIXED-RATE PROGRAMS:** First Mortgage; Multifamily; Energy Efficient; Renovation Lending. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Multifamily; Energy Efficient; Balloons/Resets; Renovation Lending. **PROGRAMS:** Best Efforts; Servicing Released.



Loan Center of California, Inc.
Rateprice.com

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. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; HELOC; Subprime; High LTV; Jumbo; MTA Neg Am to 95% CLTV. **PROGRAMS:** Bulk; Flow; Best Efforts; Mandatory Commitments; Alternative Doc; Limited Doc; No Doc; 620 FICO No Ratio 80/20 to \$1,000,000.

LUXMAC COVINO & CO.

560 White Plains Rd., Ste. 400, Tarrytown, NY 10591; (914) 703-6400; fax (914) 703-6464.

Contact: *Michael A. Covino, president.*

E-mail: luxmac@luxmac.com

Web site: www.luxmac.com

Regions: National.

FIXED-RATE PROGRAMS: First Mortgage; Second Mortgage; HELOC; Subprime; Jumbo; Multifamily; Rural. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; HELOC; Subprime; Jumbo; Multifamily; Rural. **PROGRAMS:** Flow; Alternative Doc; Limited Doc; No Doc.

M&T MORTGAGE CORP.

2270 Erin Court, Lancaster, PA 17601; (800) 378-7212; fax (717) 391-8096. Contact: *Tod Edwards, administrative vice president.*

E-mail: tredwards@mandtbank.com

Web site: www.mandtwholesale.com

Regions: National.

AGENCIES/GSEs: Fannie Mae; Freddie Mac; FHA; VA; Portfolio Lenders. **FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; Home Improvement; High LTV; Jumbo; Affordable Housing; Multifamily; Energy Efficient; Construction Permanent. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; Home Improvement; High LTV; Jumbo; Multifamily; Energy Efficient. **PROGRAMS:** Table Funding; Alternative Doc; Limited Doc; No Doc; Buyups; Buydowns.

M&T MORTGAGE CORRESPONDENT LENDING

One Fountain Plaza, 10th Fl., Buffalo, NY 14203-1495; (615) 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; FHA; Credit Unions; Portfolio Lenders. **FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; Jumbo. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; Jumbo. **PROGRAMS:** Flow; Best Efforts; Mandatory Commitments; Servicing Released; Alternative Doc; Limited Doc; No Doc.

MCAP

200 King St. W., Ste. 400, Toronto, ON, CANADA M5H 3T4; (416) 591-2477;

fax (416) 646-0065. Contact: *Jack Shapiro, vice president, marketing and communications.*

E-mail: jack.shapiro@mcap.com

Web site: www.mcap.com

Regions: Canada.

AGENCIES/GSEs: Conventional, CMHC. **FIXED-RATE PROGRAMS:** First Mortgage; HELOC; Subprime; High LTV; Multifamily; Commercial. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; HELOC; High LTV. **PROGRAMS:** Servicing Retained.

MILA

MORTGAGE INVESTMENT LENDING ASSOCIATES

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: marketing@mila.com

Web site: www.mila.com

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

AGENCIES/GSEs: Freddie Mac. **FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; HELOC; Subprime; High LTV. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; HELOC; Subprime; High LTV. **PROGRAMS:** Best Efforts; Table Funding; Concurrent; Net Branch; Servicing Retained; Alternative Doc; Limited Doc; No Doc; Buyups; Buydowns.

NATIONAL CITY WAREHOUSE RESOURCES

309 Vine St., Cincinnati, OH 45202; (800) 838-9727; fax (888) 371-5859. Contact: *Kevin Rost, vice president, warehouse sales.*

E-mail: kevin.rost@nationalcity.com

Web site:

www.nationalcity.com/warehouse

Regions: National - except MS.

PROGRAMS: Warehouse Lines of Credit.

NATIONWIDE

40 Martin Dr., Lincroft, NJ 07738; (732) 747-6249; fax (732) 747-7513. Contact: *Don Chapman, director of loan acquisitions.*

E-mail: natwide1@aol.com

Regions: National.

AGENCIES/GSEs: Portfolio Lenders. **FIXED-RATE PROGRAMS:** First Mort-

gage; Second Mortgage; Home Improvement; HEL; HELOC; Subprime; High LTV; Jumbo; Multifamily; Rural; Manufactured Housing. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; Home Improvement; HELOC; Subprime; High LTV; Jumbo; Affordable Housing; Multifamily; Rural; Balloons/Resets. **PROGRAMS:** Bulk; Flow; Best Efforts; Mandatory Commitments; Table Funding; Concurrent; Net Branch; Servicing Released; Limited Doc; No Doc; Buydowns; Nonperforming; Subperforming; Reperforming.

NAUTILUS CAPITAL LLC

211 E. Butler Rd., Ste. A-1, Mauldin, SC 29662; (800) 380-9348; fax (864) 527-7811.

Contact: *Steven P. Cohen, managing director.*

E-mail: scohen@nautiluscapital.com

Web site: www.nautiluscapital.com

PROGRAMS: Nonperforming; Subperforming; Reperforming.

NETBANK FUNDING SERVICES

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

Ronda Bordeaux, director of business development.

E-mail: rbordeau@netbank.com

Web site: www.netbankfunding.com

Regions: National.

AGENCIES/GSEs: Fannie Mae; Freddie Mac; FHA; VA. **FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; HELOC; 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.



NOVASTAR MORTGAGE INC.

8140 Ward Pkwy., Ste. 300, Kansas City, MO 64114; (800) 870-6628; fax (866) 728-1110.

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; Subprime; High LTV; Jumbo; Rural. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Subprime; High LTV; Jumbo; Rural. **PROGRAMS:** Bulk; Flow; Best Efforts; Servicing Released; Alternative Doc; Limited Doc; No Doc.

OPTION ONE MORTGAGE

3 Ada, Irvine, CA 92618; (800) 704-0800.

Web site: www.optiononemortgage.com

Regions: National, except NM and WV.

FIXED-RATE PROGRAMS: First Mortgage; Second Mortgage; Home Improvement; Subprime; High LTV; Jumbo; Multifamily; Rural; Manufactured Housing. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; Home Improvement; Subprime; High LTV; Jumbo; Multifamily; Rural; Manufactured Housing. **PROGRAMS:** Bulk; Flow; Table Funding; Concurrent; Servicing Released; Servicing Retained; Alternative Doc; Limited Doc; No Doc; Buyups; Buydowns.

PARADIGM HOLDINGS GROUP

2825 Colby Ave., Ste. 205, Everett, WA 98201; (425) 252-0524; fax (425) 339-6208.

Contact: *Anthony Pellegrini, chief executive officer.*

E-mail: anthony@selectlending.net

Web site: www.selectlending.net

Regions: WA.

AGENCIES/GSEs: Fannie Mae; Freddie Mac. **FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; Home Improvement; HELOC; Subprime; High LTV; Jumbo; Multifamily; Commercial; Rural; Manufactured 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; Manufactured Housing. **PROGRAMS:** Alternative Doc; Limited Doc; No Doc.

PROVIDENT BANK MORTGAGE

10370 Commerce Center Dr., #200, Rancho Cucamonga, CA 91730; (800) 733-3657; fax (909) 980-7248. Contact: *Richard Hegg, wholesale production manager.*

E-mail: rhegg@myprovident.com

Web site: www.pbmwholesale.com

Regions: CA, NV.

AGENCIES/GSEs: Fannie Mae; Freddie Mac; FHA; VA; FHLB; Portfolio Lenders. **FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; HEL; HELOC; High LTV; Jumbo. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; HELOC; High LTV; Jumbo. **PROGRAMS:** Flow; Servicing Released; Servicing Retained; Alternative Doc; Limited Doc; No Doc; Buyups; Buydowns.

SAXON MORTGAGE INC.

4840 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.

SLATON GROUP

16161 Ventura Blvd., Ste. 382, Encino, CA 91436; (818) 585-1374; fax (818) 817-9111. Contact: *Steven D. Turner, vice president.*

E-mail: sturner60@hotmail.com

Web site: www.slatongroup.com

AGENCIES/GSEs: Fannie Mae; Freddie Mac; VA; Portfolio Lenders. **FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; HELOC; Subprime; High LTV; Multifamily. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; Home Improvement; Subprime; High LTV. **PROGRAMS:** Bulk; Concurrent; Net Branch.

SOVEREIGN BANK

One Sovereign Way, Mail Code: RI1 EPV 01 36, E. Providence, RI 02914; (800) 225-9621; fax (401) 432-3408. Contact: *Clifford A. Schultz, senior vice president.*

E-mail: natcontact@sovereignbank.com

Web site: www.sovereignbank.com

Regions: National, except AK and AR.

FIXED-RATE PROGRAMS: First Mortgage; Second Mortgage; HEL; HELOC; High LTV; Jumbo; Multifamily. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; HELOC; High LTV; Jumbo; Multifamily. **PROGRAMS:** Bulk; Flow; Servicing Released; Alternative Doc; Limited Doc.



THORNBURG MORTGAGE

150 Washington Ave., Ste. 302, Santa Fe, NM 87501; (505) 989-1900; fax (505) 989-8156.

Contact: *Ron Chicaferro, executive vice president.*

E-mail: correspondent@thornburgmortgage.com

Web site: www.thornburgmortgage.com

Regions: National.

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

TRUST ONE MORTGAGE BANK

108 Pacifica, Ste. 300, Irvine, CA 92618; (949) 450-1800; fax (949) 450-1801. Contact: *Brandon Jewkes, senior vice president.*

E-mail: bjewkes@trustone.com

Web site: www.trustone.com

Regions: AK, AR, AZ, CA, CO, CT, FL, GA, HI, ID, IN, IA, KS, LA, MD, MI, MO, MS, NV, MN, 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; HELOC; Subprime; High LTV; Jumbo; Multifamily. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; Home Improvement; HELOC; 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; Subperforming.

SME