

Featuring An Array Of New Products

1ST NATIONAL BANK OF ARIZONA

1665 W. Alameda Dr., Tempe, AZ 85282

☎ (877) 283-3621

☎ (602) 636-7680

† Natalie Beck, vice president,
marketing and communications

✉ +axsupport@fnbaonline.com

🌐 www.fnbaonline.com

Regions: National

AGENCIES/GSEs: Fannie Mae;
Freddie Mac. **FIXED-RATE**

PROGRAMS: First Mortgage; Second
Mortgage; High LTV; Jumbo; Multifam-
ily; Commercial; Rural; Interest-Only;
40-Yr; Option-Arms.

ADJUSTABLE-RATE PROGRAMS:
First Mortgage; Second Mortgage; HE-
LOC; High LTV; Jumbo; Multifamily;
Commercial; Interest-Only. **PRO-**
GRAMS: Flow; Alternative Doc; Lim-
ited Doc; No Doc; Warehouse Lines.

AGFIRST FARM CREDIT BANK

1401 Hampton St., Columbia, SC
29201

☎ (800) 858-4651

☎ (803) 256-7131

† Jean Carr, account executive

✉ cacarr@agfirst.com

🌐 www.agfirstmortgageloans.com

Regions: National

AGENCIES/GSEs: Fannie Mae;
Farmer Mac. **FIXED-RATE**

PROGRAMS: First Mortgage; Jumbo;
Rural; Energy Efficient; Manufactured
Housing; Interest-Only; 40-Yr; Part
Time Farm. **ADJUSTABLE-RATE**
PROGRAMS: First Mortgage; Jumbo;
Rural; Energy Efficient; Manufactured
Housing; Part Time Farm. **PRO-**
GRAMS: Flow; Best Efforts; Table
Funding; Servicing Released; Alterna-
tive Doc.

AMERICAN BROKERS CONDUIT

520 Broadhollow Rd., Melville, NY
11747

☎ (866) 236-0968

☎ (877) 469-7813

† Kimberly Collins, vice

president, marketing

✉ kimberly.

collins@americanhm.com

🌐 www.abconduit.com

Regions: National

AGENCIES/GSEs: Fannie Mae; Fred-
die Mac; FHA; VA; Portfolio Lenders.

FIXED-RATE

PROGRAMS: First Mortgage;
HELOC; High LTV; Jumbo; Interest-Only;
Option-Arms; Buydown Product. **AD-**
JUSTABLE-RATE PROGRAMS: First
Mortgage; HELOC; High LTV; Jumbo.

PROGRAMS: Table Funding; Mini-corre-
spondent.



CORRESPONDENT
LENDING DIVISION

AMERICAN HOME MORTGAGE CORRESPONDENT LENDING

538 Broadhollow Rd., Melville, NY
11747

☎ (866) 717-4130

☎ (866) 867-3517

† Anne Perkons, client relationship
manager

✉ info@ahmcd.com

🌐 www.ahmcd.com

Regions: National

AGENCIES/GSEs: Fannie Mae; FHA.

FIXED-RATE PROGRAMS: First
Mortgage; HELOC; High LTV; Jumbo;
Multifamily; Rural; Interest-Only; 40-Yr;
Option-Arms. **ADJUSTABLE-RATE**

PROGRAMS: First Mortgage; High
LTV; Jumbo; Multifamily; Rural; Bal-
loons/Resets; Interest-Only; 40-Yr; Op-
tion (LIBOR and MTA). **PROGRAMS:**
Flow; Best Efforts; Mandatory Commit-
ments; Assignment of Trade; Servicing
Released; Alternative Doc; Limited Doc;
No Doc; Buydowns.

ASSURED EQUITY INC.

3700 S. Susan St., Ste. 250, Santa Ana,
CA 92704

☎ (877) 312-2323

☎ (714) 708-3621

† Mark Crawford, president

✉ loans@assuredequityinc.com

🌐 www.assuredequityinc.com

Regions: National

AGENCIES/GSEs: Portfolio Lenders.
FIXED-RATE

PROGRAMS: First Mortgage; Second
Mortgage; HEL; HELOC; Subprime; Jum-
bo; Interest-Only. **ADJUSTABLE-RATE**

PROGRAMS: First Mortgage; Second
Mortgage; Home Improvement; HELOC;
Subprime; Interest-Only. **PROGRAMS:**
Bulk; Flow; Table Funding; Limited Doc;
No Doc; Nonperforming; Subperforming;
Reperforming.

BAYVIEW FINANCIAL

4425 Ponce De Leon Blvd., Coral
Gables, FL 33146

☎ (866) 235-9053

☎ (305) 260-1321

† Giselle Jordan, marketing
manager

✉ gisellejordan@bayviewfinancial.
com

🌐 www.bayviewfinancial.com

Regions: National.

AGENCIES/GSEs: Fannie Mae; Fred-
die Mac; FHA; USDA; FHLB; Credit
Unions; Portfolio Lenders. **FIXED-**

RATE PROGRAMS: Second Mortgage;
HELOC; Subprime; Commercial. **AD-**

JUSTABLE-RATE PROGRAMS: Sec-
ond Mortgage; Subprime; Commercial.

PROGRAMS: Buydowns; Nonperform-
ing; Subperforming; Warehouse Lines.



CAPITALSOURCE

640 5th Ave., 11th Fl., New York, NY
10019

☎ (212) 321-7215

☎ (212) 713-1983

† Davi Tserpelis, development
officer

✉ dtserpelis@capitalsource.com

🌐 www.capitalsource.com

Regions: National
AGENCIES/GSEs: Portfolio Lenders.
FIXED-RATE PROGRAMS: First Mortgage; Subprime; Multifamily; Commercial.
ADJUSTABLE-RATE PROGRAMS: First Mortgage; Subprime; Commercial.
PROGRAMS: Warehouse Lines; Direct Commercial Loans.

CHASE

10151 Deerwood Park Blvd., Bldg. 400, Jacksonville, FL 32256

📍 *Marketing*

✉ b2b.marketing.

group@chase.com

🌐 www.chaseb2b.com

Regions: National
AGENCIES/GSEs: Fannie Mae; Freddie Mac; FHA; VA; Housing Authorities; Credit Unions; Portfolio Lenders.
FIXED-RATE PROGRAMS: First Mortgage; Second Mortgage; Home Improvement; HEL; HELOC; Subprime; High LTV; Jumbo; Affordable Housing; Multifamily; Commercial; Interest-Only; 40-Yr. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; Home Improvement; HELOC; Subprime; High LTV; Jumbo; Affordable Housing; Multifamily; Interest-Only; 40-Yr. **PROGRAMS:** Bulk; Flow; Best Efforts; Mandatory Commitments; Table Funding; Assignment of Trade; Alternative Doc; Limited Doc; No Doc; Buydowns; Warehouse Lines.



CITIFINANCIAL MORTGAGE

8333 Ridgeway Dr., Irving, TX 75063

☎ (800) 232-6901

✉ yesbanker@afcc.com

🌐 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.

DEUTSCHE BANK STRUCTURED PRODUCTS INC.

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

☎ (888) 333-6716

📍 *Mimi Lippincott, marketing associate*

🌐 www.clg.db.com

Regions: National
FIXED-RATE PROGRAMS: First Mortgage; Second Mortgage; Subprime; Jumbo; Multifamily; Interest-Only; Option-Arms; Alt-A.
ADJUSTABLE-RATE PROGRAMS: First Mortgage; Second Mortgage; Subprime; Jumbo; Multifamily; Balloons/Resets; Alt-A. **PROGRAMS:** Bulk; Flow; Best Efforts; Mandatory Commitments; Alternative Doc; Limited Doc; No Doc; Warehouse Lines; Alt-A.

EMPIRE MORTGAGE

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

☎ (800) 785-6499 x142

☎ (410) 510-1176

📍 *Charlie Hodge, vice president, acquisitions*

✉ charlieh@empmtg.com

🌐 www.empmtg.com

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

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



FINANCIAL FREEDOM

1 Banting, Irvine, CA 92618

☎ (877) 210-2599

☎ (949) 923-3801

🌐 www.financialfreedom.com

Regions: National
AGENCIES/GSEs: Fannie Mae; FHA.
ADJUSTABLE-RATE PROGRAMS: Reverse Mortgages.

FIRST COLLATERAL SERVICES INC.

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

☎ (925) 949-4812

☎ (925) 949-4851

📍 *Joseph Wolf, assistant vice president, national accounts.*

✉ jwolf@firstcollateral.com

🌐 www.firstcollateral.com

Regions: National
AGENCIES/GSEs: Fannie Mae; Freddie Mac; FHA; VA. **FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; HEL; HELOC; Subprime; High LTV; Jumbo; Multifamily; Interest-Only; 40-Yr.

ADJUSTABLE-RATE PROGRAMS: First Mortgage; Second Mortgage; HELOC; Subprime; High LTV; Jumbo; Affordable Housing; Multifamily; Balloons/Resets; Interest-Only; 40-Yr. **PROGRAMS:** Bulk; Flow; Best Efforts; Mandatory Commitments; Assignment of Trade; Servicing Released; Servicing Retained; Limited Doc; No Doc; Warehouse Lines.

FRANKLIN AMERICAN MORTGAGE CO.

501 Corporate Centre Dr., Ste. 400,

Franklin, TN 37067

☎ (800) 295-1020

☎ (214) 765-9967

👤 *Amber Yount, sales associate*

✉ ayount@franklinamerican.com

🌐 www.franklinamerican.com

Regions: National

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

FIXED-RATE PROGRAMS: Second Mortgage; HEL; HELOC; Jumbo; Affordable Housing; Rural; Interest-Only; 40-Yr. **ADJUSTABLE-RATE**

PROGRAMS: First Mortgage; Jumbo; Interest-Only. **PROGRAMS:** Bulk; Flow; Mandatory Commitments; Concurrent; Assignment of Trade; Servicing Released.

FRANKLIN BANK SSB

101 S. Kraemer Blvd., #111, Placentia, CA 92870

☎ (714) 854-0222

☎ (714) 985-2991

👤 *Jeff White, vice president, mortgage banker finance.*

✉ jwhite@bankfranklin.com

🌐 www.bankfranklin.com

Regions: National

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

PROGRAMS: First Mortgage; Jumbo; Multifamily; Commercial.

ADJUSTABLE-RATE PROGRAMS: First Mortgage; Jumbo; Affordable Housing; Multifamily; Commercial. **PROGRAMS:** Flow; Mandatory Commitments; Net Branch; Warehouse Lines.

FRANKLIN CREDIT MANAGEMENT CORP.

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

☎ (800) 650-7720

☎ (201) 604-4460

👤 *Stephen T. Hague, executive vice president, acquisitions*

✉ sales@franklincredit.com

🌐 www.franklincredit.com

Regions: National

PROGRAMS: Nonperforming; Subperforming; First and Second Liens, Repurchases.

FREEDOM MORTGAGE CORP.

21 Corporate Dr., Clifton Park, NY 12065

☎ (800) 459-4850

☎ (518) 348-1218

👤 *Jane King, vice president*

✉ renovation@

freedommortgage.com

🌐 www.freedomrenovates.com

Regions: National

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

ADJUSTABLE-RATE PROGRAMS: First Mortgage; Renovation. **PROGRAMS:** Best Efforts; Servicing Released.

GREENPOINT MORTGAGE

100 Wood Hollow Dr., Novato, CA 94945

☎ (415) 878-5000

☎ (415) 878-3584

👤 *Alan Gaul, vice president.*

✉ cldinquiry@greenpoint.com

🌐 www.greenpointcld.com

Regions: National

AGENCIES/GSEs: Fannie Mae; Freddie Mac; FHA; VA; Housing Authorities.

FIXED-RATE PROGRAMS: First Mortgage; Second Mortgage; HEL; HELOC; High LTV; Jumbo; Multifamily; Commercial; Interest-Only; 40-Yr; Option-Arms.

ADJUSTABLE-RATE PROGRAMS: First Mortgage; Second Mortgage; HELOC; High LTV; Jumbo; Multifamily; Commercial; Interest-Only; 40-Yr. **PROGRAMS:** Bulk; Flow; Best Efforts; Mandatory Commitments; Concurrent; Servicing Released; Alternative Doc; Limited Doc; No Doc; Buyups; Buydowns.

GRP FINANCIAL SERVICES

445 Hamilton Ave., White Plains, NY 10601

☎ (914) 397-7503

☎ (914) 397-7597

👤 *Cliff Kahan, associate director*

✉ ckahan@grpfs.com

🌐 www.grpcapital.com

Regions: National

FIXED-RATE PROGRAMS: First Mortgage; Subprime; High LTV; Jumbo;

Multifamily; Interest-Only; 40-Yr; Option-Arms. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Subprime; High LTV; Balloons/Resets; Interest-Only; 40-Yr. **PROGRAMS:** Bulk; Servicing Released; No Doc; Nonperforming; Subperforming; Reperforming.



IMPAC COMPANIES

19500 Jamboree Rd., Irvine, CA 92612

☎ (888) 809-9033

🌐 www.impaccompanies.com

Regions: National

AGENCIES/GSEs: Portfolio Lenders.

FIXED-RATE PROGRAMS: First Mortgage; HEL; HELOC; High LTV; Jumbo; Multifamily; Commercial; Interest-Only; 40-Yr; Option-Arms. **AD-**

JUSTABLE-RATE PROGRAMS: First Mortgage; Second Mortgage; HELOC; High LTV; Jumbo; Multifamily; Commercial; Balloons/Resets; Interest-Only; 40-Yr. **PROGRAMS:** Bulk; Flow; Mandatory Commitments; Table Funding; Alternative Doc; Limited Doc; No Doc; Buydowns; Warehouse Lines.



INDYMAC BANK

3465 E. Foothill Blvd., Pasadena, CA 91107

☎ (866) 633-2897

👤 *Lender Relations Team.*

✉ potential@indymacbank.com

🌐 www.indymac2b.com

Regions: National

AGENCIES/GSEs: Fannie Mae; Freddie Mac; Portfolio Lenders. **FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; Home Improvement; HEL; HELOC; Subprime; High LTV; Jumbo; Affordable Housing; Multifamily; Commercial; Rural; Special Housing; Interest-Only; Option-Arms; Construction-to-Permanent, Lot Loan, Subdivi-

sion. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; Home Improvement; HELOC; High LTV; Jumbo; Affordable Housing; Multi-family; Commercial; Rural; Special Housing; Interest-Only; Construction-to-Permanent, Lot Loan, Subdivision. **PROGRAMS:** Bulk; Flow; Best Efforts; Mandatory Commitments; Table Funding; Servicing Released; Servicing Retained; Alternative Doc; Limited Doc; No Doc; Buyups; Buydowns; Warehouse Lines.

IRWIN HOME EQUITY

12677 Alcosta Blvd., Ste. 500, San Ramon, CA 94583
 ☎ (888) 594-7946
 📠 (800) 930-0182
 📍 *Karen Whitcomb, manager*
 ✉ correspondentlending@ihe.com
 🌐 www.ihepartners.com

Regions: National
FIXED-RATE PROGRAMS: First Mortgage; Second Mortgage; HEL; High LTV; Interest-Only.
ADJUSTABLE-RATE PROGRAMS: First Mortgage; Second Mortgage; HELOC; High LTV; Interest-Only. **PROGRAMS:** Bulk; Flow; Table Funding; Limited Doc.

LIME FINANCIAL

5885 S.W. Meadows Rd., Ste. 600, Lake Oswego, OR 9703
 ☎ (503) 905-5000
 📠 (503) 905-5164
 📍 *John Marler, senior vice president, communications.*
 ✉ jmarler@limefinancial.com
 🌐 www.limefinancial.com

Regions: National
FIXED-RATE PROGRAMS: First Mortgage; Subprime; High LTV; Rural; Interest-Only; 40-Yr; Option-Arms. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Subprime; High LTV; Rural; Interest-Only; 40-Yr. **PROGRAMS:** Bulk; Flow.

LOAN CENTER OF CALIFORNIA INC.

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

94585
 ☎ (707) 399-4654
 📠 (707) 432-4520
 📍 *Brad Atterbury, vice president*
 ✉ brad@rateprice.com
 🌐 www.rateprice.com
Regions: CA, OR, WA, CO, FL, CT, MA.
FIXED-RATE PROGRAMS: First Mortgage; Second Mortgage; HEL; High LTV; Interest-Only; 40-Yr; Option-Arms. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; HELOC; High LTV; Interest-Only; 40-Yr.

LUXMAC COVINO & CO.

560 White Plains Rd., Ste. 400, Tarrytown, NY 10591
 ☎ (914) 703-6400
 📠 (914) 703-6464
 📍 *Crystal Jones, broker support services*
 ✉ scovino@luxmac.com
 🌐 www.luxmac.com

Regions: National
AGENCIES/GSEs: Portfolio Lenders; Private Lending Institution. **FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; Home Improvement; HEL; HELOC; High LTV; Jumbo; Multi-family; Energy Efficient; Interest-Only; 40-Yr; Option-Arms; Super Jumbo Loans. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; Home Improvement; HELOC; High LTV; Jumbo; Multifamily; Energy Efficient; Balloons/Resets; Interest-Only; 40-Yr; Super Jumbo Lending. **PROGRAMS:** Bulk; Flow; Best Efforts; Table Funding; Concurrent; Servicing Released; Alternative Doc; Limited Doc; No Doc; Buyups; Buydowns; Nonperforming; Subperforming; Reperforming; Warehouse Lines.

MCAP

200 King St. W., Ste. 400, Toronto, ON, CANADA M5H 3T4
 ☎ (800) 387-4405
 📠 (416) 646-0065
 📍 *Jack Shapiro, vice president, marketing and communications*
 ✉ jack.shapiro@mcap.com
 🌐 www.mcap.com

Regions: Canada
AGENCIES/GSEs: Portfolio Lenders. **FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; Home Improvement; HEL; HELOC; Subprime; High LTV; Interest-Only; Option-Arms. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; Home Improvement; HELOC; Subprime; High LTV; Balloons/Resets; Interest-Only. **PROGRAMS:** Table Funding; Servicing Retained.

NATTYMAC LLC

100 Second Ave. S., Ste. 200N, St. Petersburg, FL 33701
 ☎ (888) 564-3657
 📠 (727) 820-0919
 📍 *Jerry Walters, senior vice president, marketing*
 ✉ jwalters@nattymac.com
 🌐 www.nattymac.com
Regions: National
PROGRAMS: Warehouse Lines.

NEW SOUTH FEDERAL SAVINGS BANK

210 Automation Way, Birmingham, AL 35210
 ☎ (205) 951-4000
 📠 (205) 951-4480
 📍 *Marvin Keffer, vice president*
 ✉ marvin@newsouthfederal.com
 🌐 www.newsouthfederal.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; High LTV; Jumbo; Affordable Housing; Multifamily; Commercial; Rural; Interest-Only; 40-Yr. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; Home Improvement; Subprime; High LTV; Jumbo; Affordable Housing; Multifamily; Commercial; Rural; Interest-Only; 40-Yr. **PROGRAMS:** Bulk; Flow; Best Efforts; Mandatory Commitments; Table Funding; Servicing Released; Servicing Retained; Alternative Doc; Limited Doc; Warehouse Lines.

Directory OF LENDERS

NOVASTAR MORTGAGE INC.

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

☎ (800) 870-6682

☎ (816) 627-5232

👤 *Eddie Finnegan, vice president*

✉ efinnegan@novastar1.com

🌐 www.novastarcorrespondent.com

Regions: National

FIXED-RATE PROGRAMS: First Mortgage; Subprime; High LTV; Rural; Interest-Only; 40-Yr; Option-Arms. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Subprime; High LTV; Jumbo; Rural; Balloons/Resets; Interest-Only; 40-Yr. **PROGRAMS:** Bulk; Flow; Best Efforts; Servicing Released; Alternative Doc; No Doc.

PATRIOTS BANK

104 E. Main St., Gardner, KS 66030

☎ (913) 856-8809

☎ (913) 856-4680

👤 *Mark Welch, vice president*

✉ mwelch@patriotsbank.com

🌐 www.patriotsbank.com

Regions: KS, MO, NE, CO and OK.

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

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

PREFERRED

ACQUISITIONS LLC

113 Avenue I, Brooklyn, NY 11230

☎ (718) 258-8611

☎ (718) 258-8616

👤 *Antony Pinkesz, managing member*

✉ apinkesz@aol.com

Regions: NY, NJ, CT, FL.

PROGRAMS: Nonperforming

SAXON MORTGAGE INC.

4840 Cox Rd., Glen Allen, VA 23060

☎ (800) 538-8202

☎ (804) 967-7858

👤 *Peggy Tyre, vice president, correspondent sales*

✉ tyrep@saxonmtg.com

🌐 www.esaxon.com

Regions: National

FIXED-RATE PROGRAMS: First Mortgage; Subprime; High LTV; Jumbo; Multifamily; Rural; Interest-Only; 40-Yr. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Subprime; High LTV; Jumbo; Multifamily; Rural; 40-Yr. **PROGRAMS:** Bulk; Flow.

SILVER HILL FINANCIAL

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

☎ (888) 988-8843

☎ (305) 774-7599

👤 *account manager*

✉ info@silverhillfinancial.com

🌐 www.silverhillfinancial.com

Regions: National

FIXED-RATE PROGRAMS: High LTV; Multifamily; Commercial; Interest-Only; Option-Arms; Declining Fixed-Rate. **ADJUSTABLE-RATE PROGRAMS:** Second Mortgage; High LTV; Multifamily; Commercial; Interest-Only. **PROGRAMS:** Buydowns.

SOVEREIGN BANK

830 Morris Turnpike, Mail Code: NJ1 6514 MW4, Short Hills, NJ 07078

☎ (973) 924-2117

☎ (484) 338-2796

👤 *Clifford A. Schultz, senior vice president*

✉ cschult1@sovereignbank.com

PROGRAMS: Warehouse Lines

SUN WEST MORTGAGE CO. INC.

18303 Gridley Rd., Cerritos, CA 90703

☎ (800) 453-7884

☎ (562) 924-6057

👤 *Sara Rosales, marketing manager*

✉ sales@swmc.com

🌐 www.swmc.com

Regions: National

AGENCIES/GSEs: Fannie Mae; Freddie Mac; FHA; VA; USDA; FHA Healthcare Facilities. **FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; HEL; HELOC; Subprime; High LTV; Jumbo; Multifamily; Manufactured Housing; Interest-Only; 40-Yr; Option-Arms.

ADJUSTABLE-RATE PROGRAMS: First Mortgage; Home Improvement; HELOC; High LTV; Jumbo; Affordable Housing; Multifamily; Balloons/Resets; Interest-Only; 40-Yr. **PROGRAMS:** Bulk; Flow; Best Efforts; Mandatory Commitments; Table Funding; Concurrent; Assignment of Trade; Net Branch; Servicing Released; Limited Doc; No Doc; Buydowns; Warehouse Lines.

THE LENDING CO.

3930 Bee Cave Rd., Ste. H, Austin, TX 78746

☎ (512) 320-0999

☎ (512) 320-0995

👤 *John Alberts, administrator*

✉ johnlend@aol.com

🌐 www.thelendingcompany.us

Regions: TX, CA and CO.

AGENCIES/GSEs: Fannie Mae; Freddie Mac; Portfolio Lenders. **FIXED-RATE PROGRAMS:** Second Mortgage; HEL; HELOC; Subprime; High LTV; Jumbo; Multifamily; Commercial; Manufactured Housing; Interest-Only; 40-Yr. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; HELOC; Subprime; Jumbo; Commercial. **PROGRAMS:** Flow; Best Efforts; Table Funding; Limited Doc; No Doc.



THORNBURG MORTGAGE INC.

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

☎ (505) 989-1900

☎ (505) 989-8156

Directory OF LENDERS

† *Judy Balch, manager, lending partner services*

✉ lendingpartners@thornburgmortgage.com

🌐 www.thornburgmortgage.com

Regions: National

AGENCIES/GSEs: Portfolio Lenders.

ADJUSTABLE-RATE PROGRAMS: First Mortgage; Jumbo; Interest-Only; 40-Yr. **PROGRAMS:** Bulk; Servicing Released; Servicing Retained.

TM FINANCIAL

288 Hockhockson Rd., Ste. G, Tinton Falls, NJ 07724

☎ (732) 389-9777

📠 (732) 389-1154

† *Tish Mancilla, president.*

✉ tishtmf@aol.com

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

Home Improvement; HELOC; Sub-prime; High LTV; Jumbo; Multifamily; Commercial; Manufactured Housing.

ADJUSTABLE-RATE PROGRAMS:

First Mortgage; Second Mortgage; Home Improvement; HELOC; Sub-prime; High LTV; Jumbo; Multifamily; Commercial; Balloons/Resets; Manufactured Housing. **PROGRAMS:** Bulk; Alternative Doc; No Doc; Nonperforming; Subperforming; Reperforming. **SME**