

A Guide To Today's Products

AgFirst Farm Credit Bank

1401 Hampton St., Columbia, SC 29201

☎ (803) 753-2492

☎ (803) 256-8512

👤 *Beth S. Anderson, vice president*

✉ banderson@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. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Jumbo; Rural; Energy Efficient; Manufactured Housing; Interest-Only; 40-Yr. **PROGRAMS:** Flow; Servicing Released.

Bank Of America

Charlotte, NC 28255

☎ (800) 233-4601

🌐 www.bankofamerica.com/reverseb2b

AGENCIES: Fannie Mae; Freddie Mac; FHA; VA.

FIXED-RATE PROGRAMS: First Mortgage; Second Mortgage; Home Improvement; Home Equity Loans; HELOCs; Jumbo; Affordable Housing; Energy-Efficient.

CitiMortgage

4000 Regent Blvd., Irving, TX 75063

☎ (469) 220-4018

☎ (877) 405-0497

👤 *Emily Mullen, marketing manager*

✉ emily.mullen@citi.com

🌐 correspondent.citimortgage.com

Regions: National

AGENCIES/GSEs: Fannie Mae; Freddie Mac; FHA; VA. **FIXED-RATE PROGRAMS:** First Mortgage; High LTV; Jumbo; Affordable Housing; Interest-Only; 40-Yr. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; High LTV; Jumbo; Affordable Housing; Interest-Only. **PROGRAMS:** Bulk; Flow; Best Efforts; Mandatory Commitments; Assignment of Trade; Servicing Released; Buydowns.

Empire Mortgage

11350 McCormick Rd., EP3, Ste. 502, Hunt Valley, MD 21031

☎ (800) 785-6499

☎ (410) 510-1176

👤 *Charlie Hodge, vice president, acquisitions*

✉ charlieh@empmtg.com

🌐 www.empmtg.com

Regions: MD

AGENCIES/GSEs: Portfolio Lenders; Scratch and Dent Investor. **FIXED-RATE PROGRAMS:** First Mortgage; Subprime; High LTV; Jumbo; Affordable Housing; Multifamily; Rural; Special Housing; Interest-Only; 40-Yr; Option-Arms; Delinquent Loans and REO. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Subprime; High LTV; Multifamily; Rural; Balloons/Resets; Interest-Only; 40-Yr. **PROGRAMS:** Bulk; Best Efforts; Servicing Released; Alternative Doc; Limited Doc; No Doc; Nonperforming; Subperforming; Reperforming; Scratch and Dent.

First Horizon Home Loans

4000 Horizon Way, Irving, TX 75063

☎ (559) 300-7445

☎ (559) 420-0334

👤 *Phil Walker, national sales manager*

✉ philwalker@firsthorizon.com

🌐 www.firsthorizon.com/

reversemortgage

Regions: National

AGENCIES/GSEs: Reverse Mortgage. **FIXED-RATE PROGRAMS:** HECM and Jumbo Reverse Mortgage. **ADJUSTABLE-RATE PROGRAMS:** Reverse Mortgage. **PROGRAMS:** HECM Advisor for non-FHA Brokers.

Franklin American Mortgage Co.

501 Corporate Centre Dr., Franklin, TN 37067

☎ (866) 326-2677

☎ (615) 224-9414

👤 *Anna Knighton, regional sales associate*

✉ aknighton@franklinamerican.com

🌐 www.franklinamerican.com

Regions: National

AGENCIES/GSEs: Fannie Mae; Freddie Mac; FHA; VA. **FIXED-RATE PROGRAMS:** First Mortgage; Jumbo; 40-Yr. **PROGRAMS:** Bulk; Flow; Best Efforts; Mandatory Commitments.

Franklin Bank, Access Lending Division

9800 Richmond Ave., Ste. 680, Houston, TX 77042

☎ (713) 339-8851

☎ (713) 343-8101

👤 *Barbara Stagner, vice president, customer service*

✉ bstagner@bankfranklin.com

🌐 www.bankfranklin.com

PROGRAMS: Warehouse Lines.

Freedom Mortgage Corp.

21 Corporate Dr., Clifton Park, NY 12065

☎ (800) 459-4850

☎ (866) 270-4785

👤 *Jane King, vice president*

✉ renovation@freedommortgage.com

🌐 www.freedomrenovates.com

Regions: National

AGENCIES/GSEs: Fannie Mae; FHA. **FIXED-RATE PROGRAMS:** Renovation - Home Style - 203(k). **ADJUSTABLE-RATE PROGRAMS:** Renovation - 203(k). **PROGRAMS:** Best Efforts; Servicing Released.

GBC Funding

6190 Powers Ferry Rd., Ste. 450, Atlanta, GA 30339

☎ (770) 627-9524

☎ (770) 627-9548

👤 *Ronica Roundy, account executive*

✉ rroundy@geobanking.com

🌐 www.gbcfunding.com

Regions: National

PROGRAMS: Warehouse Lines.

Genesis Housing Services

3470 E. Cullumber Ct., Gilbert, AZ 85234;

☎ (602) 539-0559

☎ (480) 555-1212

👤 *Tim Hensley, executive director*

✉ tim@genesishs.org

Regions: AZ

AGENCIES/GSEs: Fannie Mae; Freddie Mac; FHA; USDA; Housing Authorities; Credit Unions; Portfolio Lenders. **FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; Home Improvement; HEL; HELOC; Subprime; Jumbo; Affordable Housing; Multifamily; Commercial; Special Housing; Interest-Only; 40-Yr; Option-Arms. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Jumbo; Multifamily; Commercial; Balloons/Resets; Interest-Only; 40-Yr. **PROGRAMS:** Best Efforts; Servicing Released; Alternative Doc; No Doc.

GRP Financial Services

445 Hamilton Ave., White Plains, NY 10601

☎ (914) 397-7503
☎ (914) 397-7597
✉ *Cliff Kahan, director*
✉ ckahan@grpfs.com
🌐 www.grpfs.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; Jumbo; Multifamily; Balloons/Resets; Interest-Only; 40-Yr. **PROGRAMS:** Bulk; Servicing Released; Alternative Doc; Limited Doc; No Doc; Nonperforming; Subperforming.

Indymac Bank

3465 E. Foothill Blvd., Pasadena, CA 91107

☎ (866) 501-3278
✉ *Alex Strautman*
✉ potential@indymacbank.com
🌐 www.indymac2b.com

Regions: National

AGENCIES/GSEs: Fannie Mae; Freddie Mac; FHA; VA. **FIXED-RATE PROGRAMS:** First Mortgage; Jumbo; Affordable Housing; Interest-Only; 40-Yr; Option-Arms. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Jumbo; Affordable Housing; Interest-Only; Reverse Mortgages. **PROGRAMS:** Buyups; Buydowns; Warehouse Lines; Reverse Mortgages.

INSOUTH Funding

4522 Executive Dr., Ste. 201, Naples, FL 34119

☎ (239) 594-3700
☎ (239) 594-3347
✉ *Kathy Garren, vice president, client relations*
✉ kgarren@insouth.com
🌐 www.insouthfunding.com

Regions: National

AGENCIES/GSEs: Warehouse Lender. **PROGRAMS:** Warehouse Lines.

LUXMAC Power Express

560 White Plains Rd., Tarrytown, NY 10591

☎ (914) 703-6400
☎ (914) 703-6464
✉ *Susan Covino, marketing director*
✉ scovino@luxmac.com
🌐 www.luxmac.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; Subprime; High LTV; Jumbo; Affordable Housing; Multifamily; Commercial; Energy Efficient; Special Housing; Manufactured Housing; Interest-Only; 40-Yr; Option-Arms; Super Jumbo Lending.

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; Interest-Only; 40-Yr; Super Jumbo Lending. **PROGRAMS:** Bulk; Flow; Best Efforts; Mandatory Commitments; Table Funding; Concurrent; Assignment of Trade; Servicing Released; Servicing Retained; Alternative Doc; Limited Doc; No Doc; Buyups; Buydowns; Nonperforming; Subperforming; Warehouse Lines; Super Jumbo Lending.

Marathon Asset Management

461 Fifth Ave., New York, NY 10017

☎ (813) 632-0614
☎ (813) 632-0613
✉ *Rudy Orman, vice president*
✉ rorman@marathonfund.com
🌐 www.marathonfund.com

PROGRAMS: Private Equity.

MHL Financial Inc.

133 N. San Gabriel Blvd., Ste. 203, Pasadena, CA 91107

☎ (626) 795-4300
☎ (626) 795-4320
✉ *Thomas D'Arco, president*
✉ jag@mhlfinancial.com
🌐 www.mhlfinancial.com

Regions: National

AGENCIES/GSEs: Portfolio Lenders. **ADJUSTABLE-RATE PROGRAMS:** Second Mortgage; Jumbo; Multifamily; Commercial; Balloons/Resets; Interest-Only. **PROGRAMS:** Best Efforts; Servicing Retained; Nonperforming.

Nautilus Capital LLC

211 E. Butler Rd., Ste. A-1, Mauldin, SC 29662

☎ (800) 380-9348
☎ (864) 527-7811
✉ *Steven Cohen, managing director*
✉ loans@nautiluscapital.com
🌐 www.nautiluscapital.com

Regions: National

PROGRAMS: Bulk; Subperforming.

Northern Pacific Mortgage

1105 N. Dutton Ave., #201, Santa Rosa, CA 95401

☎ (707) 573-8007
☎ (707) 547-1860
✉ *Chris Ratliff, managing director*
✉ chris.ratliff@norpacloans.com
🌐 www.norpacloans.com

Regions: CA

FIXED-RATE PROGRAMS: First Mortgage; Second Mortgage; Home Improvement; High LTV; Jumbo; Affordable Housing; Multifamily; Rural; Special Housing; Manufactured Housing; Interest-Only; 40-Yr. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; Home Improvement; HELOC; High LTV; Jumbo; Affordable Housing; Multifamily; Rural; Interest-Only. **PROGRAMS:** Best Efforts.

Pacific Mortgage Funding Corp.

12631 E. Imperial Hwy., C107, Santa Fe Springs, CA 90670

☎ (562) 864-4006
☎ (562) 864-4003
✉ *Todd C. Maurer, vice president*
✉ info@pacificmortgage.com
🌐 www.pacificmortgage.com

Regions: National

AGENCIES/GSEs: Fannie Mae; Freddie Mac; FHA; USDA; Portfolio Lenders; Mortgage Banker. **FIXED-RATE PROGRAMS:** Commercial; Interest-Only; Multifamily.

Shamrock Bancorp Inc.

1307 W. Butterfield Rd., Ste. 400, Dowers Grove, IL 60515

☎ (630) 968-1780
☎ (630) 968-1801
✉ *Kevin Carani, president*
✉ kevincarani@shamrockbancorp.com

Regions: IL, WI

AGENCIES/GSEs: Fannie Mae; Freddie Mac; FHA; VA. **FIXED-RATE PROGRAMS:** First Mortgage; HEL; HELOC; High LTV; Jumbo; Interest-Only. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; HELOC; Jumbo. **PROGRAMS:** Flow; Best Efforts; Servicing Released.

Sovereign Bank

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

☎ (973) 924-2117
☎ (484) 338-2796
✉ *Clifford A. Schultz, senior vice president*
✉ cschult1@sovbc.com
🌐 www.sovereignbank.com
PROGRAMS: Warehouse Lines.

Sun West Mortgage Co. Inc.

18303 Gridley Rd., Cerritos, CA 90703

☎ (562) 924-7884

☎ (562) 653-9664

✉ Pavan Agarwal, vice president

✉ pavan@swmc.com

🌐 www.swmc.com

Regions: National

AGENCIES/GSEs: Fannie Mae; Freddie Mac; FHA; VA; Portfolio Lenders. **FIXED-RATE PROGRAMS:** First Mortgage; Home Improvement; HELOC; High LTV; Jumbo; Affordable Housing; Multifamily; Energy Efficient; Manufactured Housing; Interest-Only; 40-Yr. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Home Improvement; HELOC; High LTV; Jumbo; Multifamily; Energy Efficient; Manufactured Housing; Interest-Only; 40-Yr. **PROGRAMS:** Bulk; Flow; Best Efforts; Mandatory Commitments; Table Funding; Concurrent; Assignment of Trade; Servicing Released; Servicing Retained; Buyups; Buydowns; Warehouse Lines; Mortgage-Backed Securities.

SunTrust Mortgage Inc.

901 Semmes Ave., MTG 1612, Richmond, VA 23224

☎ (804) 291-0039

☎ (804) 291-0995

✉ Kulla Ficare, administrative assistant

✉ kulla.ficare@suntrust.com

🌐 www.stmpartners.com

Regions: National

AGENCIES/GSEs: Fannie Mae; Freddie Mac; FHA; VA; USDA; FHLB; Credit Unions; Portfolio Lenders. **FIXED-RATE PROGRAMS:** First Mortgage; Second Mortgage; High LTV; Jumbo; Affordable Housing; Rural; Interest-Only; 40-Yr. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; High LTV; Jumbo; Afford-

able Housing; Interest-Only; 40-Yr. **PROGRAMS:** Best Efforts; Table Funding.

TCRM Commercial Corp.

515 Madison Ave., New York, NY 10022

☎ (212) 371-3933

☎ (212) 371-4519

✉ Leslie Agisim, president

✉ lagisim@tcrmmcommercial.com

🌐 www.tcrmmcommercial.com

Regions: National

AGENCIES/GSEs: Hard Money. **FIXED-RATE PROGRAMS:** First Mortgage; Multifamily; Commercial. **ADJUSTABLE-RATE PROGRAMS:** Commercial. **PROGRAMS:** Flow.

Thornburg Mortgage

150 Washington Ave., Santa Fe, NM 87501

☎ (888) 898-8698

☎ (505) 467-5202

✉ Deirdre Rogers, senior vice president, national correspondent sales executive

✉ drogers@thornburgmortgage.com

🌐 thornburgcorrespondent.com

Regions: National

ADJUSTABLE-RATE PROGRAMS: First Mortgage; Jumbo; Interest-Only. **PROGRAMS:** Flow; Best Efforts; Servicing Released; Alternative Doc.

UniTrust Mortgage

11230 Sorrento Valley Rd., Ste. 215, San Diego, CA 92121

☎ (858) 404-7300 x129

☎ (858) 404-7323

✉ Alex Scherer, operations manager

✉ ascherer@unitrustmortgage.com

🌐 www.unitrustmortgage.com

Regions: AZ, CA, CO, HI, MO, NM, OR, UT, WA

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

Jumbo; Multifamily; Commercial; Rural; Interest-Only; 40-Yr; Option-Arms. **ADJUSTABLE-RATE PROGRAMS:** First Mortgage; Second Mortgage; Subprime; High LTV; Jumbo; Commercial; Rural; Balloons/Resets; Manufactured Housing; Interest-Only; 40-Yr; Portfolio. **PROGRAMS:** Flow; Best Efforts; Net Branch; Alternative Doc; Limited Doc; No Doc; Buyups; Buydowns.

VCG Commercial Capital LLC

2705 Bee Caves Rd., Ste. 240, Austin, TX 78746

☎ (512) 474-2111

☎ (866) 681-2586

✉ Marc Graubart, principal

✉ jaime@vcgcommercial.com

🌐 www.vcgcommercial.com

Regions: National

AGENCIES/GSEs: Fannie Mae; Portfolio Lenders. **FIXED-RATE PROGRAMS:** First Mortgage; Commercial; Interest-Only. **ADJUSTABLE-RATE PROGRAMS:** High LTV; Multifamily; Commercial; Interest-Only.

Wells Fargo Funding, Inc.

2701 Wells Fargo Way, Minneapolis, MN 55467

☎ (800) 328-5074

🌐 www.lendersalliance.com

Regions: National

AGENCIES: Fannie Mae; Freddie Mac; FHA; VA.

FIXED-RATE PROGRAMS: First Mortgage; Second Mortgage; Home Improvement; Jumbo; Affordable Housing; Multifamily; Commercial; Energy-Efficient; Interest-Only; 40-Year terms.

ADJUSTABLE-RATE PROGRAMS: First Mortgage; Second Mortgage; Home Improvement; Jumbo; Affordable Housing; Multifamily; Commercial; Energy-Efficient; Balloons/Resets; Interest-Only; 40-Year terms.

PROGRAMS: Bulk; Flow; Best Efforts; Mandatory Commitments; Assignment of Trade; Servicing Released; Buydowns. **SME**