



Approved Lender List

Excel Mortgage Services NMLS# 351707

Revised Date 2/24/2016

NOTE: Programs, Account Executives, and Lenders are changing constantly. There may be some inconsistencies with this list due to rapid changes in the loan industry. This also includes lender comp plans. Please confirm the lender compensation plans with the Account Executives before submitting a loan. VA lender approvals are subject to annual renewal. If VA approval with selected lender is not current L/O to cover fee.

LOAN PROCESSING:

Excel Mortgage Services Processor

Cindy Deffina

e-mail: processing@teamerm.com

925-360-9995

Nevada County Processing Services, Inc.

Jessica Burton

530-273-8218

Jessica@NCProcessingservices.com

NMLS #737098 DRE #01896335

Review fee sheet under "Loan Officer Forms"

Credit Plus, Inc.

Brandt Cooper – Account Executive

Brandt.cooper@creditplus.com

www.creditplus.com

P: 800-258-3488 x 1325

F: 800-953-6492

Technical Support: 800-258-3488

MORTGAGE BANK LINE

PRMG (Paramount Residential Mortgage Group)

Sean Drake

916-849-7884

sdrake@prmg.net

www.prmglending.net

VA, USDA, JUMBO, High Bal., Conv.

Flagstar

Emily Johnson

916-730-1282

Emily.Johnson@flagstar.com

wholesale.flagstar.com

FHA comp. plan 2%

Will do full underwrites with TBD property same priority as purchases

VA, JUMBO, High Bal., Conv.

Stearns Lending

Nichole Foster

209-968-2775

Nfoster@stearns.com

www.snap2.stearns.com

VA, High Bal, Conv.

Parkside Lending

Broker ID# 801241887

Dean Doering – Account Executive

415-209-3139

deand@parksidelending.com

www.parksidelending.com

10% down JUMBO no MI, Conv, High Bal

WHOLESALE FHA LENDERS (LISTED ALPHABETICAL)**Angel Oak**

Krista Donecker- Account Executive

Cell: 530-304-4306

krista.donecker@angeloakms.com

www.angeloakms.com

Lender Paid Compensation 2.75%

1 day out of foreclosure, bankruptcy, short sale

Higher rates, but not hard money

Caliber Funding

Wendy Pierce- Account Rep.

415-246-9676

e-mail wendy.pierce@caliberfunding.com

www.caliberwholesale.com

15 yr. FHA programs

Lender paid comp. 2.75%

Capital Mortgage Services

No rep. assigned

True unlimited LTV HARP 2.0

Direct Fannie Mae Servicer-Zero overlay/ up to 10 financed properties/ Modular homes

Unlimited Fannie HARP 2.0 and unlimited LTV Freddie re-fi's

Compensation 1.75 %

Minimum \$2600 Maximum \$15000

Carrington Wholesale

Adam Cunningham

adamcunningham@carringtonms.com

949-517-5221

www.carringtonwholesale.com

Low FICO VA and FHA

Lender Paid Compensation 2% +\$695

Fremont Bank

Michael Cook

(916) 943-6880

mike.cook@fremontbank.com

www.fremontbank.com

Will go to 10 financed properties. Low loan amount of \$100k

90 day flips accepted. DU/LP limited overlays. Good Jumbo pricing \$479k +

Lender Paid comp. 2%

Intercaplending

Jim Moreland - Account Executive

jmoreland@intercaplending

www.iclwholesale.com

(949) 600-4203

True unlimited O/O HARP 2.0 with multiple MI companies

Non-owner HARP 105% HARP

Will go to 10 properties

Lender Paid Compensation 2.5% + \$695

Mountain West Financial

Kelly Smith

Kelly.Smith@mwfinc.com

916-207-7214

www.mwfwholesale.com

For account access e-mail John Robison

FHA Sapphire Grant Program 5% DAP

Will do manufactured homes

Lender Paid Compensation 2%

New American Funding

Linda Maples – Account Executive

Cell: 916 622-0715

Fax: 949 445-8319

Email : linda.maples@nafinc.com

Lender Paid Compensation 2.25%

Plaza Home Mortgage

www.plazahomemortgage.com

Kim Kreshaw

916-705-5463

Reverse Mortgages

HARP both Freddie and Fannie up to 125% LTV

FHA 203k Streamline

Up to 10 financed properties, 97% LTV lender Paid M.I.

Will do modular homes. Home Path

Lender Paid Compensation: 1.5% + \$1290 Minimum Comp. \$3,300 Max \$20,000

PRMG (Paramount Residential Mortgage Group)

Sean Drake

916-849-7884

sdrake@prmg.net

www.prmg lending.net

Offers CHDAP program

Lender Paid Compensation: 2.5%

***Note:** Please email Account Executive for rate sheets*

Provident Bank Mortgage

Broker ID#5430

Scott Alfstad- Account Executive

(916) 350-0380

salfstad@myprovident.com

www.pbmwholesale.com

Offers CHDAP program

Lender Paid Compensation 1.75% + \$650 flat fee

***Note:** Please email Account Executive for rate sheets.*

REM N

Real Estate Mortgage Network, Inc.

www.remnwholesale.com

(732) 738-7100

Great FHA high balance pricing

Lender Paid Compensation: 2% .

Rushmore Home Loans formerly ICON Residential

Brendan Pawloski

bpawloski@rushmorehl.com

949-233-2199

www.rushmorehl.com

Lender Paid Compensation 3%

Sierra Pacific Mortgage

Jayla Lease

916-878-7350

jayla.lease@spm1.com

www.spm1.com

Up to 10 financed properties

1.5% + \$450 flat fee

Minimum Commission: \$2,500 Maximum Commission: \$12,000

Sterns Lending FHA

Nichole Foster

Account Executive

Cell: 209.968.2775

nfoster@stearns.com

www.stearnswholesale.com

Broker ID: 14855

***Note:** Please email Account Executive for rate sheets*

Lender Paid Compensation: 2.25%

United Wholesale Mortgage

www.uwm.com

New rep.

Broker ID. CA1313 Password: UWM6555

Lender Paid Compensation: 2%

Min. \$2,500 Max. \$15,000

360 Mortgage Group (use with extreme caution very lengthy turn times)

www.360mtg.com

True unlimited LTV HARP 2.0

Direct Fannie Mae Servicer-Zero overlay

Lender Paid Compensation: 1.75%

HARD MONEY LENDER

Athas Capital Group

(877) 877-1477 X208

Patty Kennedy

Comp 2%

**WE DO NOT HAVE A LENDER PAID COMPENSATION PLAN SET UP
WITH THE LENDERS LISTED BELOW.**

Mortgage Close.com

Arlene Meneses – Account Executive

(714) 655-7087 phone

***Note:** Broker package has been submitted. This lender will not provide formal broker approval until our first loan submission.*

Residential Capital Corporation

Jim Pratt – Account Executive

jim@rccloans.com

www.rccloans.com

800-249-3536 phone

***Note:** Prime, Conforming full doc. Credit 680, great customer service, smaller company*