



Approved Lender List Excel Mortgage Services NMLS# 351707

Revised Date 8/1/2016

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.

United Wholesale Mortgage

Chanel Garmo, Account Executive

Phone: 800.981.8898 ext. 3584

Cell: 248.789.0179

www.uwm.com

Broker ID. CA1313

Password: UWM6555

Parkside Lending

Dean Doering, Account Executive

415-209-3139

deand@parksidelending.com

www.parksidelending.com

Broker ID# 801241887

10% down JUMBO no MI, Conv, High Bal

PIGGY BACK SECONDS/HELOC

TCF Bank

Joanne Fabiano, Account Executive

707-666-1102

jfabiano@tcfbank.com

*****IMPORTANT***** Submission Email: RLUCentral@tcfbank.com

Piggy Back 2nds, Stand-alone 2nds/HELOCS

1st loan is funded through our correspondent investors.

Great for 80/10/10 loans to keep your borrower below Jumbo or High Balance limits or to avoid MI.

Note: The TCF paid compensation is “.50% of the HELOC line amount, whether drawn or not, with minimum comp paid of \$250 and maximum comp paid of \$750. See website for required submission docs.

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

Broker ID# 8944

15 yr. FHA programs

Lender paid comp. 2.5%

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

949-517-6221

adamcunningham@carringtonms.com

www.carringtonwholesale.com

Low FICO VA and FHA

Lender Paid Compensation 2% +\$695

Intercaplending

Jim Moreland, Account Executive

(949) 600-4203

jmoreland@intercaplending

www.iclwholesale.com

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

916-207-7214

Kelly.Smith@mwfinc.com

www.mwfwholesale.com

For account access e-mail John Robison

FHA Sapphire Grant Program 5% DAP

Will do manufactured homes

Lender Paid Compensation 2%

Plaza Home Mortgage

Kim Kreshaw

916-705-5463

www.plazahomemortgage.com

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.prmglending.net

Offers CHDAP program

Lender Paid Compensation: 2.5%

Note: Please email Account Executive for rate sheets

Provident Bank Mortgage

Scott Alfstad, Account Executive
916-350-0380

salfstad@myprovident.com

www.pbmwholesale.com

Broker ID#5430

Offers CHDAP program

Lender Paid Compensation 1.75% + \$650 flat fee

Note: Please email Account Executive for rate sheets.

REMN (Real Estate Mortgage Network, Inc.)

(732) 738-7100

www.remnwholesale.com

Great FHA high balance pricing

Lender Paid Compensation: 2%

Sierra Pacific Mortgage

Kim Kirk

916-878-9993

kim.kirk@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

Lender Paid Compensation: 2.25%

Note: Please email Account Executive for rate sheets

United Wholesale Mortgage

Chanel Garmo, Account Executive

Phone: 800.981.8898 ext. 3584

Cell: 248.789.0179

www.uwm.com

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

Patty Kennedy

877-877-1477 X208

Comp 2%

LendingHome

Adam Meek

415-964-5202

ameek@lendinghome.com

www.lendinghome.com

Compensation to LendingHome: 1.5%

Application Fee to LendingHome: \$299

Compensation to Excel: 2.5%

Max Broker Processing Fee to Excel: \$500

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

Residential Capital Corporation

Jim Pratt, Account Executive

800-249-3536

jim@rccloans.com

www.rccloans.com

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