



## **Approved Lender List**

### **Excel Mortgage Services NMLS# 351707**

Revised Date 2/5/2016

**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@teamer.com](mailto:processing@teamer.com)

925-360-9995

##### **Nevada County Processing Services, Inc.**

Jessica Burton

530-273-8218

[Jessica@NCProcessingservices.com](mailto: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](mailto:Brandt.cooper@creditplus.com)

[www.creditplus.com](http://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](mailto:sdrake@prmg.net)

[www.prmglending.net](http://www.prmglending.net)

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

### **Flagstar**

Emily Johnson

916-730-1282

[Emily.Johnson@flagstar.com](mailto:Emily.Johnson@flagstar.com)

[wholesale.flagstar.com](http://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](mailto:Nfoster@stearns.com)

[www.snap2.stearns.com](http://www.snap2.stearns.com)

VA, High Bal, Conv.

### **Parkside Lending**

Broker ID# 801241887

Dean Doering – Account Executive

415-209-3139

[deand@parksidelending.com](mailto:deand@parksidelending.com)

[www.parksidelending.com](http://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](mailto:krista.donecker@angeloakms.com)

[www.angeloakms.com](http://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](mailto:wendy.pierce@caliberfunding.com)

[www.caliberwholesale.com](http://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**

Melvin Santana

Melvin.santana@carringtonms.com

[www.carringtonwholesale.com](http://www.carringtonwholesale.com)

Low FICO VA and FHA

Lender Paid Compensation 2% +\$695

## **Fremont Bank**

Michael Cook

(916) 943-6880

[mike.cook@fremontbank.com](mailto:mike.cook@fremontbank.com)

[www.fremontbank.com](http://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%

## **Intercapending**

Jim Moreland - Account Executive

jmoreland@intercapending

[www.iclwholesale.com](http://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](mailto:Kelly.Smith@mwfinc.com)

916-207-7214

[www.mwfwholesale.com](http://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](mailto:linda.maples@nafinc.com)

Lender Paid Compensation 2.25%

## **Plaza Home Mortgage**

[www.plazahomemortgage.com](http://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.prmglending.net](http://www.prmglending.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](mailto:salfstad@myprovident.com)

[www.pbmwholesale.com](http://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](http://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](mailto:bpawloski@rushmorehl.com)

949-233-2199

[www.rushmorehl.com](http://www.rushmorehl.com)

Lender Paid Compensation 3%

## **Sierra Pacific Mortgage**

Jayla Lease

916-878-7350

[jayla.lease@spml.com](mailto:jayla.lease@spml.com)

[www.spml.com](http://www.spml.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](mailto:nfoster@stearns.com)

[www.stearnswholesale.com](http://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](http://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](http://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](mailto:jim@rccloans.com)

[www.rccloans.com](http://www.rccloans.com)

800-249-3536 phone

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