

## LIST OF PREFERED LENDERS & LOAN OFFICERS

Below are loan officers who have worked with first-time home buyers and are familiar with lending on Below Market Rate Homes. This list is provided as a courtesy to connect buyers with residential lenders who are familiar with BMR programs and should not be considered an endorsement of any specific lender or loan officer by the City or Hello Housing.

Jeff Spoelstra	Ryan Holford
Loan Officer NMLS#1657141	Sr Loan Originator, Retail Lending,
Summit Mortgage	NMLS #246037
jspoelstra@summit-mortgage.com	CMG Financial
Direct: 408-383-5820	Direct: 925.983.3118
	Cell: 510.368.3118
	Email RHolford@CMGFI.com
	https://www.cmgfi.com/mysite/ryan-holford
Maria Pineda	Diana Legaspi
Loan Officer, NMLS #1208990	Loan Officer, NMLS# 1175742
First-Citizens Bank (formerly SVB)	Guild Mortgage Company
mpineda@svb.com	dlegaspi@guildmortgage.net
Direct: 408-769-8245	Direct: 408-825-7042
Additional Languages: Spanish	Cell: 408-209-6328
	Additional Languages: Spanish
John Norgard	Karisa Sarracino
Senior Loan Officer NMLS #278667	Loan Officer, NMLS #1385148
Guild Mortgage Company	Guild Mortgage
jnorgard@guildmortgage.net	ksarracino@guildmortgage.net
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jnorgard@guildmortgage.net	Fax: 888-803-1556
www.johnnorgard.net	ksarracino@guildmortgage.net



Michelle Cockrell	Markeshia Calimee
Loan Officer NMLS#919190	Loan Officer NMLS# 1455721
Xpert Home Lending	All California Mortgage
michelle@michellecockrell.com	kcalimee@allcalifornia.com
Direct: 408-607-9988	Direct: 510.689.9915
Janene Towner-Chernoff	Monica Fosbery
Loan Officer NMLS #287633	Loan Officer NMLS 255724
Guild Mortgage Company	United Lending Partners
jtowner@guildmortgage.net	Monica@united-lp.net
Direct: 408-835-3246	Direct: 925.497.0253
Cell: 408-825-0250	Additional Languages: Spanish
Boyd Robinson	Tanya Price
Sr. Mortgage Advisor, NMLS #313231	Loan Officer, NMLS #765156
Cross Country Mortgage	Guild Mortgage Company
Boyd.robinson@ccm.com	tprice@guildmortgage.net
Direct: 925-260-9590	Direct: 209-509-3296
Jeff Spoelstra	Gelda Angel
Loan Officer NMLS#1657141	Loan Officer NMLS#648429
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