



# City of Santa Clara

The Center of What's Possible

## LIST OF PREFERRED 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.

<p><b>Jodi Fischer</b> Sr. Mortgage Advisor, NMLS #459505 <b>All California Mortgage</b> JFischer@allcalifornia.com Direct: 415-897-9103 Cell: 297-2806 <a href="https://www.allcalifornia.com/jodifischer">https://www.allcalifornia.com/jodifischer</a></p>	<p><b>Ryan Holford</b> Sr Loan Originator, Retail Lending, NMLS #246037 <b>CMG Financial</b> Direct: 925.983.3118 Cell: 510.368.3118 Email <a href="mailto:RHolford@CMGFI.com">RHolford@CMGFI.com</a> <a href="https://www.cmgfi.com/mysite/ryan-holford">https://www.cmgfi.com/mysite/ryan-holford</a></p>
<p><b>Maria Pineda</b> Loan Officer, NMLS #1208990 <b>First-Citizens Bank (formerly SVB)</b> <a href="mailto:mpineda@svb.com">mpineda@svb.com</a> Direct: 408-769-8245 <i>Additional Languages: Spanish</i></p>	<p><b>Diana Legaspi</b> Loan Officer, NMLS# 1175742 <b>Guild Mortgage Company</b> <a href="mailto:dlegaspi@guildmortgage.net">dlegaspi@guildmortgage.net</a> Direct: 408-825-7042 Cell: 408-209-6328 <i>Additional Languages: Spanish</i></p>
<p><b>John Norgard</b> Senior Loan Officer NMLS #278667 <b>Guild Mortgage Company</b> <a href="mailto:jnorgard@guildmortgage.net">jnorgard@guildmortgage.net</a> Direct: 408-390-1913 <a href="mailto:jnorgard@guildmortgage.net">jnorgard@guildmortgage.net</a> <a href="http://www.johnnorgard.net">www.johnnorgard.net</a></p>	<p><b>Karisa Sarracino</b> Loan Officer, NMLS #1385148 <b>Guild Mortgage</b> <a href="mailto:ksarracino@guildmortgage.net">ksarracino@guildmortgage.net</a> Direct: 408-802-5533 Fax: 888-803-1556 <a href="mailto:ksarracino@guildmortgage.net">ksarracino@guildmortgage.net</a></p>



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<p><b>Laurie Cleveland</b> Senior Loan Officer NMLS #245940 <b>CMG Financial Bank</b> <a href="mailto:lcleveland@cmgfi.com">lcleveland@cmgfi.com</a> Direct: 925.983.3021 Cell: 925.640.2970 <a href="mailto:lcleveland@cmgfi.com">lcleveland@cmgfi.com</a></p> <p><i>*Loan products available for ITIN borrowers please speak with the loan officer for additional details to see if they can be combined with the BMR program.</i></p>	<p><b>Markeshia Calimee</b> Loan Officer NMLS# 1455721 <b>All California Mortgage</b> <a href="mailto:kcalimee@allcalifornia.com">kcalimee@allcalifornia.com</a> Direct: 510.689.9915</p>
<p><b>Janene Towner-Chernoff</b> Loan Officer NMLS #287633 <b>Guild Mortgage Company</b> <a href="mailto:jtowner@guildmortgage.net">jtowner@guildmortgage.net</a> Direct: 408-835-3246 Cell: 408-825-0250</p>	<p><b>Monica Fosbery</b> Loan Officer NMLS 255724 <b>United Lending Partners</b> <a href="mailto:Monica@united-lp.net">Monica@united-lp.net</a> Direct: 925.497.0253 Additional Languages: Spanish</p>
<p><b>Boyd Robinson</b> Sr. Mortgage Advisor, NMLS #313231 <b>Cross Country Mortgage</b> <a href="mailto:Boyd.robinson@ccm.com">Boyd.robinson@ccm.com</a> Direct: 925-260-9590</p>	<p><b>Tanya Price</b> Loan Officer, NMLS #765156 <b>Guild Mortgage Company</b> <a href="mailto:tprice@guildmortgage.net">tprice@guildmortgage.net</a> Direct: 209-509-3296</p>
<p><b>Jeff Spoelstra</b> Loan Officer NMLS#1657141 <b>Summit Mortgage</b> <a href="mailto:jspoelstra@summit-mortgage.com">jspoelstra@summit-mortgage.com</a> Direct: 408-383-5820</p>	<p><b>Gelda Angel</b> Loan Officer NMLS#648429 <b>Guild Mortgage Company</b> <a href="mailto:gangel@guildmortgage.net">gangel@guildmortgage.net</a> Direct: 408-614-7070</p>
<p><b>Michelle Cockrell</b> Loan Officer NMLS#919190 <b>Xpert Home Lending</b> <a href="mailto:michelle@michellecockrell.com">michelle@michellecockrell.com</a> Direct: 408-607-9988</p>	