



Updated: March 10, 2023

List of Registered Lenders & Loan Officers

These are the Lenders that have done the agreement and legal review process to lend on Restricted Properties managed by HouseKeys

[Note: The list below is ordered by registration date and is not a reflection of quality of service]

Guild Mortgage	Star One Credit Union
Lennar Mortgage, LLC	Academy Mortgage
US Bank	All California Mortgage
CrossCountry Mortgage	CMG Financial
First Republic	United Lending Partners
Bay Area Funding Group	Guaranteed Rate

These Loan officers are registered to lend on BMR Restricted Properties managed by HouseKeys.

[Note: The list below is ordered by registration date and is not a reflection of quality of service]

HouseKeys does not endorse any lender or loan officer

List of approved loan officers begins on the next page.



<p>John Norgard Senior Loan Officer NMLS #278667 Guild Mortgage Company NMLS # 3274 155 E. Main Ave Suite 170 Morgan Hill, CA 95037 Phone: 408-390-1913 Fax: 888-803-1556 jnorgard@guildmortgage.net www.johnnorgard.net <u>Cities participating in:</u> Morgan Hill, Campbell, Gilroy, Santa Clara, Menlo Park, Alameda, Town of Los Gatos, Mountain View, Scotts Valley, San Luis Obispo, Hayward, San Ramon, Lafayette, Monterey County</p>	<p>Janene Towner-Chernoff Loan Officer NMLS #287633 Guild Mortgage Company NMLS # 3274 155 E. Main Ave Suite 170 Morgan Hill, CA 95037 Phone: 408-825-0250 Main: 408-835-3246 jtowner@guildmortgage.net <u>Cities participating in:</u> Morgan Hill, Campbell, Gilroy, Santa Clara, Menlo Park, Alameda, Town of Los Gatos, Mountain View, Scotts Valley, Hayward, Lafayette, Monterey County</p>
<p>Diana Legaspi Loan Officer NMLS# 1175742 Guild Mortgage Company NMLS # 3274 155 E. Main Ave Suite 170 Morgan Hill, CA 95037 Office: 408-825-7042 / Cell: 408-209-6328 Fax: 888-803-1556 dlegaspi@guildmortgage.net <u>Cities participating in:</u> Morgan Hill, Campbell, Gilroy, Santa Clara, Menlo Park, Town of Los Gatos, Mountain View, Scotts Valley, Alameda, Monterey County, San Luis Obispo, San Ramon, Lafayette, Hayward <u>Additional Languages:</u> Spanish</p>	<p>Sean Fitzgerald CRA Relationship Manager NMLS #656025 First Republic Bank 111 Pine Street San Francisco CA 94111 415-296-5775 sfitzgerald@firstrepublic.com <u>Cities participating in:</u> Morgan Hill, Campbell, Gilroy, Santa Clara, Menlo Park, Town of Los Gatos, Mountain View, Alameda, Lafayette, San Ramon, Hayward</p>
<p>Jeff Spoelstra Loan Officer NMLS # 1657141 Guild Mortgage Company NMLS # 3274 155 E. Main Ave Suite 170 Morgan Hill, CA 95037 Office: 408-825-0222 Mobile: 408 838-5820 jspoelstra@guildmortgage.net <u>Cities participating in:</u> Morgan Hill, Campbell, Gilroy, Santa Clara, Menlo Park, Los Gatos, Mountain View, Scotts Valley, Alameda, San Luis Obispo, Monterey County, San Ramon, Lafayette, Hayward</p>	<p>Jayson Stebbins Sr. Loan Officer NMLS #38463 Guild Mortgage Company NMLS #3274 Office 408-825-0220 Mobile 408-607-6971 jstebbins@guildmortgage.net <u>Cities participating in:</u> Morgan Hill, Campbell, Gilroy, Santa Clara, Menlo Park, Los Gatos, Mountain View, Scotts Valley, Alameda, San Luis Obispo, Monterey County, San Ramon, Lafayette, Hayward</p>



<p>Sara Alanis Loan Officer NMLS# 1898827 Guild Mortgage NMLS # 3274 155 E. Main Ave Ste 170 Morgan Hill, CA 95037 Cell: 408-607-3324 Fax: 888-803-1556 salanis@guildmortgage.net Cities participating in: Morgan Hill, Campbell, Gilroy, Santa Clara, Menlo Park, Town of Los Gatos, Mountain View, Scotts Valley, Alameda, San Luis Obispo, Monterey County, Hayward</p>	<p>Susannah Harte Loan Officer NMLS #473612 Guild Mortgage NMLS #3274 5829 Lone Tree Way, Suite D Antioch CA 94531 Phone 510-409-1061 susannah@guildmortgage.net Cities participating in: Morgan Hill, Campbell, Gilroy, Santa Clara, Menlo Park, Town of Los Gatos, Mountain View, Alameda, Scotts Valley, Hayward</p>
<p>Karisa Sarracino Loan Officer NMLS #1385148 Guild Mortgage NMLS #3274 155 E. Main Ave Ste 170 Morgan Hill CA 95037 Phone 408-825-0246 Main: 408-802-5533 Fax: 888-803-1556 ksarracino@guildmortgage.net Cities participating in: Morgan Hill, Campbell, Gilroy, Santa Clara, Menlo Park, Town of Los Gatos, Mountain View, Scotts Valley, Alameda, San Luis Obispo, Monterey County, San Ramon, Lafayette, Hayward</p>	<p>Annie Li Loan Officer Associate NMLS #1769986 Lennar Mortgage, LLC 2603 Camino Ramon #485 San Ramon, CA 94583 Phone 925-327-8338 annieli@lennarmortgage.com City participating in: San Ramon</p>
<p>Boyd Robinson Sr. Mortgage Advisor NMLS #313231 Cross Country Mortgage 925.260.9590 Boyd.robinson@ccm.com Cities participating in: Morgan Hill, Campbell, Gilroy, Santa Clara, Menlo Park, Town of Los Gatos, Mountain View, Scotts Valley, Alameda, Monterey County, San Ramon, Lafayette, San Luis Obispo, Hayward</p>	<p>Todd Galde VP, Mortgage Advisor NMLS#256864 Cross County Mortgage Call/Text: 925.381.8190 Todd.galde@myccmortgage.com https://crosscountrymortgage.com/Team-Galde/W-Todd-Galde/ Cities participating in: Morgan Hill, Campbell, Gilroy, Santa Clara, Menlo Park, Town of Los Gatos, Mountain View, Scotts Valley, Alameda, San Ramon, Lafayette, San Luis Obispo, Hayward, Monterey County</p>
<p>Sandra Smith Sr. Loan Officer NMLS #255924 Guild Mortgage NMLS #3274 sandras@guildmortgage.enet 510-301-0198 Cities participating in: Morgan Hill, Campbell, Gilroy, Santa Clara, Menlo Park, Los Gatos, Mountain View, Scotts Valley, Alameda, San Luis Obispo, San Ramon, Lafayette, Hayward</p>	<p>Cynthia I. Munoz RE Lending Assistant Mgr. NMLS #1192658 Star One Credit Union P O Box 3643 Sunnyvale CA 94088 Office: 408-543-5081 Fax: 408-543-5012 cynthiam@starone.org Cities participating in: Morgan Hill, Scotts Valley</p>



<p>Brett Nicoletti Production Manager NMLS #333604 Academy Mortgage 236 N Santa Cruz Ave., Ste #239 Los Gatos CA 95030 Phone 408-316-0494 Brett.nicoletti@academymortgage.com <u>Cities participating in:</u> Morgan Hill, Campbell, Gilroy, Santa Clara, Town of Los Gatos, Menlo Park, Mountain View, San Ramon, Lafayette, Scotts Valley</p>	<p>David DeTeso Mortgage Loan Originator NMLS #453626 US Bank 96 Ranch Del Mar Aptos Ca 95003 831-234-1045 cell David.deteso@usbank.com <u>Visit me at my page!</u> <u>Cities participating in:</u> Morgan Hill, Campbell, Gilroy, Santa Clara, Menlo Park, Scotts Valley, Town of Los Gatos, Mountain View, Monterey County, Alameda, San Luis Obispo, San Ramon, Lafayette, Hayward</p>
<p>Manuel Prado Sr. Loan Consultant NMLS #221541 CrossCountry Mortgage 530.613.1378 manuel.prado@ccm.com <u>Cities participating in:</u> Morgan Hill, Campbell, Gilroy, Santa Clara, Menlo Park, Town of Los Gatos, Mountain View, Scotts Valley, Alameda, Hayward, San Ramon, San Luis Obispo, Lafayette</p>	<p>Martha Morales Loan Officer NMLS #247622 Guild Mortgage Cell: 925-497-2713 Email: mmorales@guildmortgage.net Apply online: www.guildmortgage.com/marthamorales <u>Cities participating in:</u> Morgan Hill, Campbell, Gilroy, Santa Clara, Menlo Park, Mountain View, Alameda, Town of Los Gatos, San Ramon, Lafayette, Hayward <u>Additional Languages:</u> Spanish</p>
<p>Ryan Holford Sr Loan Originator, Retail Lending NMLS #246037 CMG Financial Corporate NMLS #1820 3160 Crow Canyon Rd, Suite 300 San Ramon CA 94583 Office: 385.983.3118 Mobile: 510.368.3118 Fax 925.983.3118 Email RHolford@CMGFI.com https://www.cmgfi.com/mysite/ryan-holford <u>Cities participating in:</u> Morgan Hill, Campbell, Gilroy, Santa Clara, Alameda, Town of Los Gatos, San Ramon, Scotts Valley, Lafayette, Menlo Park, Mountain View, San Luis Obispo, Hayward, Monterey County</p>	<p>Laurie Cleveland Senior Loan Officer NMLS #245940 CMG Financial Brank NMLS #945546 925.983.3021 Office 925.640.2970 Mobile lcleveland@cmgfi.com <u>Cities participating in:</u> Morgan Hill, Campbell, Gilroy, Santa Clara, Town of Los Gatos, Scotts Valley, Alameda, San Ramon, Lafayette, Menlo Park, Mountain View, San Luis Obispo, Monterey County, Hayward *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.</p>



<p>Annie Verber Loan Officer NMLS #1769986 Lennar Mortgage 2603 Camino Ramon Suite 485 San Ramon CA Office 925.327.8320 Cell 925.389.6281 annieverber@lennarmortgage.com https://www.lennarmortgage.com/annieverber <u>Additional Languages:</u> Mandarin Only approved for The Brandt in Lafayette and The Preserver in San Ramon</p> <p>*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</p>	<p>Monica Fosbery DRE 01162917 NMLS 255724 United Lending Partners Monica@united-lp.net 925.497.0253 <u>Cities participating in:</u> Morgan Hill, Campbell, Gilroy, Santa Clara, Menlo Park, Town of Los Gatos, Mountain View, Scotts Valley, Alameda, Hayward, San Ramon, Lafayette, San Luis Obispo, Monterey County <u>Additional Languages:</u> Spanish</p>
<p>Markeshia Calimee Loan Officer NMLS# 1455721 All California Mortgage 510.689.9915 kcalimee@allcalifornia.com <u>Cities participating in:</u> Santa Clara, Alameda, San Ramon, Lafayette, Morgan Hill, Hayward *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.</p>	<p>Carlos Guerrero Relationship Manager #717027 First Republic Bank 415.271.9674 caguerrero@firstrepublic.com <u>Cities participating in:</u> Morgan Hill, Campbell, Gilroy, Santa Clara, Menlo Park, Town of Los Gatos, Mountain View, Alameda, Lafayette, San Ramon, Hayward</p>
<p>Jodi Fischer Senior Mortgage Advisor NMLS #459505 All California Mortgage Direct: 415.897.9103 Cell: 415.279.2806 Fax: 415.464.2332 JFischer@allcalifornia.com https://www.allcalifornia.com/jodifischer <u>Cities participating in:</u> Alameda, Menlo Park, San Ramon, Lafayette, Santa Clara, Morgan Hill, Hayward, Campbell, Gilroy, Town of Los Gatos, Mountain View, Scotts Valley, Monterey County, San Luis Obispo</p>	<p>Tuan Q, Ngo Sr. Mortgage Loan Originator NMLS #977149 US Bank Home Mortgage 2875 The Villages Pkwy San Jose CA95135 Cell: 408-832-6299 Email: tuan.ngo@usbank.com <u>Cities participating in:</u> Morgan Hill, Campbell, Gilroy, Alameda, Town of Los Gatos, Santa Clara, Menlo Park, Mountain View, Scotts Valley, San Ramon</p>



<p>Brennan Lee Loan Officer NMLS #2150985 Lennar Mortgage 26003 Camino Ramon Suite 485 San Ramon, CA 94583 Office number: (925) 655-9512 Cell number: (925) 575-2782 BrennanLee@lennarmortgage.com City participating in: San Ramon</p>	<p>Rhian Alfred-Kleinmaier Outside Loan Originator NMLS #2372594 CrossCountry Mortgage rhian.alfred-kleinmaier@ccm.com 408-480-3593 408-794-4941 Cities participating in: Morgan Hill, Campbell, Gilroy, Santa Clara, Mountain View, Scotts Valley</p>
<p>Sherrie Fico Loan Officer NMLS #264326 Guild Mortgage NMLS #3274 sfico@guildmortgage.net 925-980-4046 Cities participating in: Alameda, San Ramon, Lafayette</p>	<p>Sylvia Fields Mortgage Loan Officer NMLS #359703 US Bank sylvia.fields1@usbank.com Phone 408-655-3097 Cities participating in: Morgan Hill, Campbell, Gilroy, Scotts Valley, Alameda, Los Gatos. San Luis Obispo</p>
<p>Donna Lewis Ermina Karim Loan Officer NMLS # 245945 NMLS #2005928 Guaranteed Rate, Inc. NMLS # 2611 1065 Higuera St. San Luis Obispo, CA 93401 Phone: 805-335-8743 donna.lewis@rate.com donna.ermana@rate.com http://www.rate.com/donnaerminateam Cities participating in: San Luis Obispo</p>	<p>Bernice "Casey" Chau Loan Officer NMLS #245002 Bay Area Funding Group bernice@bayareafunding.com 415-412-5363 Cities participating in: ONLY Lafayette</p>
<p>Brenda Jones ABJ Realty Loans brenda@abjrealtyloans.com Pending Approval Additional Languages: Vietnamese</p>	<p>Kimberly Silverman ksilverman8@gmail.com Bay Equity Pending Approval</p>



<p>David Akbaryar New American Mortgage Pending Approval</p>	