



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><b>John Norgard</b> Senior Loan Officer NMLS #278667 <b>Guild Mortgage Company NMLS # 3274</b> 155 E. Main Ave Suite 170 Morgan Hill, CA 95037 Phone: 408-390-1913 Fax: 888-803-1556 <a href="mailto:jnorgard@guildmortgage.net">jnorgard@guildmortgage.net</a> <a href="http://www.johnnorgard.net">www.johnnorgard.net</a> <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><b>Janene Towner-Chernoff</b> Loan Officer NMLS #287633 <b>Guild Mortgage Company NMLS # 3274</b> 155 E. Main Ave Suite 170 Morgan Hill, CA 95037 Phone: 408-825-0250 Main: 408-835-3246 <a href="mailto:jtowner@guildmortgage.net">jtowner@guildmortgage.net</a> <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><b>Diana Legaspi</b> Loan Officer NMLS# 1175742 <b>Guild Mortgage Company NMLS # 3274</b> 155 E. Main Ave Suite 170 Morgan Hill, CA 95037 Office: 408-825-7042 / Cell: 408-209-6328 Fax: 888-803-1556 <a href="mailto:dlegaspi@guildmortgage.net">dlegaspi@guildmortgage.net</a> <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><b>Sean Fitzgerald</b> CRA Relationship Manager NMLS #656025 <b>First Republic Bank</b> 111 Pine Street San Francisco CA 94111 415-296-5775 <a href="mailto:sfitzgerald@firstrepublic.com">sfitzgerald@firstrepublic.com</a> <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><b>Jeff Spoelstra</b> Loan Officer NMLS # 1657141 <b>Guild Mortgage Company NMLS # 3274</b> 155 E. Main Ave Suite 170 Morgan Hill, CA 95037 Office: 408-825-0222 Mobile: 408 838-5820 <a href="mailto:jspoelstra@guildmortgage.net">jspoelstra@guildmortgage.net</a> <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><b>Jayson Stebbins</b> Sr. Loan Officer NMLS #38463 <b>Guild Mortgage Company NMLS #3274</b> Office 408-825-0220 Mobile 408-607-6971 <a href="mailto:jstebbins@guildmortgage.net">jstebbins@guildmortgage.net</a> <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><b>Sara Alanis</b> Loan Officer NMLS# 1898827 <b>Guild Mortgage NMLS # 3274</b> 155 E. Main Ave Ste 170 Morgan Hill, CA 95037 Cell: 408-607-3324 Fax: 888-803-1556 <a href="mailto:salanis@guildmortgage.net">salanis@guildmortgage.net</a> 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><b>Susannah Harte</b> Loan Officer NMLS #473612 <b>Guild Mortgage NMLS #3274</b> 5829 Lone Tree Way, Suite D Antioch CA 94531 Phone 510-409-1061 <a href="mailto:susannah@guildmortgage.net">susannah@guildmortgage.net</a> Cities participating in: Morgan Hill, Campbell, Gilroy, Santa Clara, Menlo Park, Town of Los Gatos, Mountain View, Alameda, Scotts Valley, Hayward</p>
<p><b>Karisa Sarracino</b> Loan Officer NMLS #1385148 <b>Guild Mortgage NMLS #3274</b> 155 E. Main Ave Ste 170 Morgan Hill CA 95037 Phone 408-825-0246 Main: 408-802-5533 Fax: 888-803-1556 <a href="mailto:ksarracino@guildmortgage.net">ksarracino@guildmortgage.net</a> 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><b>Annie Li</b> Loan Officer Associate NMLS #1769986 <b>Lennar Mortgage, LLC</b> 2603 Camino Ramon #485 San Ramon, CA 94583 Phone 925-327-8338 <a href="mailto:annieli@lennarmortgage.com">annieli@lennarmortgage.com</a> City participating in: San Ramon</p>
<p><b>Boyd Robinson</b> Sr. Mortgage Advisor NMLS #313231 <b>Cross Country Mortgage</b> 925.260.9590 <a href="mailto:Boyd.robinson@ccm.com">Boyd.robinson@ccm.com</a> 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><b>Todd Galde</b> VP, Mortgage Advisor NMLS#256864 <b>Cross County Mortgage</b> Call/Text: 925.381.8190 <a href="mailto:Todd.galde@myccmortgage.com">Todd.galde@myccmortgage.com</a> <a href="https://crosscountrymortgage.com/Team-Galde/W-Todd-Galde/">https://crosscountrymortgage.com/Team-Galde/W-Todd-Galde/</a> 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><b>Sandra Smith</b> Sr. Loan Officer NMLS #255924 <b>Guild Mortgage NMLS #3274</b> <a href="mailto:sandras@guildmortgage.enet">sandras@guildmortgage.enet</a> 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><b>Cynthia I. Munoz</b> RE Lending Assistant Mgr. NMLS #1192658 <b>Star One Credit Union</b> P O Box 3643 Sunnyvale CA 94088 Office: 408-543-5081 Fax: 408-543-5012 <a href="mailto:cynthiam@starone.org">cynthiam@starone.org</a> Cities participating in: Morgan Hill, Scotts Valley</p>



<p><b>Brett Nicoletti</b> Production Manager NMLS #333604 <b>Academy Mortgage</b> 236 N Santa Cruz Ave., Ste #239 Los Gatos CA 95030 Phone 408-316-0494 <a href="mailto:Brett.nicoletti@academymortgage.com">Brett.nicoletti@academymortgage.com</a> <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><b>David DeTeso</b> Mortgage Loan Originator NMLS #453626 <b>US Bank</b> 96 Ranch Del Mar Aptos Ca 95003 831-234-1045 cell <a href="mailto:David.deteso@usbank.com">David.deteso@usbank.com</a> <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><b>Manuel Prado</b> Sr. Loan Consultant NMLS #221541 <b>CrossCountry Mortgage</b> 530.613.1378 <a href="mailto:manuel.prado@ccm.com">manuel.prado@ccm.com</a> <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><b>Martha Morales</b> Loan Officer NMLS #247622 <b>Guild Mortgage</b> Cell: 925-497-2713 Email: <a href="mailto:mmorales@guildmortgage.net">mmorales@guildmortgage.net</a> Apply online: <a href="http://www.guildmortgage.com/marthamorales">www.guildmortgage.com/marthamorales</a> <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><b>Ryan Holford</b> Sr Loan Originator, Retail Lending NMLS #246037 <b>CMG Financial Corporate</b> 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 <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> <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><b>Laurie Cleveland</b> Senior Loan Officer NMLS #245940 <b>CMG Financial Brank</b> NMLS #945546 925.983.3021 Office 925.640.2970 Mobile <a href="mailto:lcleveland@cmgfi.com">lcleveland@cmgfi.com</a> <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><b>Annie Verber</b> Loan Officer NMLS #1769986 <b>Lennar Mortgage</b> 2603 Camino Ramon Suite 485 San Ramon CA Office 925.327.8320 Cell 925.389.6281 <a href="mailto:annieverber@lennarmortgage.com">annieverber@lennarmortgage.com</a> <a href="https://www.lennarmortgage.com/annieverber">https://www.lennarmortgage.com/annieverber</a> <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><b>Monica Fosbery</b> DRE 01162917 NMLS 255724 <b>United Lending Partners</b> <a href="mailto:Monica@united-lp.net">Monica@united-lp.net</a> 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><b>Markeshia Calimee</b> Loan Officer NMLS# 1455721 <b>All California Mortgage</b> 510.689.9915 <a href="mailto:kcalimee@allcalifornia.com">kcalimee@allcalifornia.com</a> <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><b>Carlos Guerrero</b> Relationship Manager #717027 <b>First Republic Bank</b> 415.271.9674 <a href="mailto:caguerrero@firstrepublic.com">caguerrero@firstrepublic.com</a> <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><b>Jodi Fischer</b> Senior Mortgage Advisor NMLS #459505 <b>All California Mortgage</b> Direct: 415.897.9103 Cell: 415.279.2806 Fax: 415.464.2332 <a href="mailto:JFischer@allcalifornia.com">JFischer@allcalifornia.com</a> <a href="https://www.allcalifornia.com/jodifischer">https://www.allcalifornia.com/jodifischer</a> <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><b>Tuan Q, Ngo</b> Sr. Mortgage Loan Originator NMLS #977149 <b>US Bank Home Mortgage</b> 2875 The Villages Pkwy San Jose CA95135 Cell: 408-832-6299 Email: <a href="mailto:tuan.ngo@usbank.com">tuan.ngo@usbank.com</a> <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><b>Brennan Lee</b> Loan Officer NMLS #2150985 <b>Lennar Mortgage</b> 26003 Camino Ramon Suite 485 San Ramon, CA 94583 Office number: (925) 655-9512 Cell number: (925) 575-2782 <a href="mailto:BrennanLee@lennarmortgage.com">BrennanLee@lennarmortgage.com</a> City participating in: San Ramon</p>	<p><b>Rhian Alfred-Kleinmaier</b> Outside Loan Originator NMLS #2372594 <b>CrossCountry Mortgage</b> <a href="mailto:rhian.alfred-kleinmaier@ccm.com">rhian.alfred-kleinmaier@ccm.com</a> 408-480-3593 408-794-4941 Cities participating in: Morgan Hill, Campbell, Gilroy, Santa Clara, Mountain View, Scotts Valley</p>
<p><b>Sherrie Fico</b> Loan Officer NMLS #264326 <b>Guild Mortgage NMLS #3274</b> <a href="mailto:sfico@guildmortgage.net">sfico@guildmortgage.net</a> 925-980-4046 Cities participating in: Alameda, San Ramon, Lafayette</p>	<p><b>Sylvia Fields</b> Mortgage Loan Officer NMLS #359703 <b>US Bank</b> <a href="mailto:sylvia.fields1@usbank.com">sylvia.fields1@usbank.com</a> Phone 408-655-3097 Cities participating in: Morgan Hill, Campbell, Gilroy, Scotts Valley, Alameda, Los Gatos. San Luis Obispo</p>
<p><b>Donna Lewis   Ermina Karim</b> Loan Officer NMLS # 245945   NMLS #2005928 <b>Guaranteed Rate, Inc. NMLS # 2611</b> 1065 Higuera St. San Luis Obispo, CA 93401 Phone: 805-335-8743 donna.lewis@rate.com <a href="mailto:donna.ermana@rate.com">donna.ermana@rate.com</a> <a href="http://www.rate.com/donnaerminateam">http://www.rate.com/donnaerminateam</a> Cities participating in: San Luis Obispo</p>	<p><b>Bernice "Casey" Chau</b> Loan Officer NMLS #245002 <b>Bay Area Funding Group</b> <a href="mailto:bernice@bayareafunding.com">bernice@bayareafunding.com</a> 415-412-5363 Cities participating in: ONLY Lafayette</p>
<p>Brenda Jones <b>ABJ Realty Loans</b> <a href="mailto:brenda@abjrealtyloans.com">brenda@abjrealtyloans.com</a> Pending Approval Additional Languages: Vietnamese</p>	<p>Kimberly Silverman <a href="mailto:ksilverman8@gmail.com">ksilverman8@gmail.com</a> <b>Bay Equity</b> Pending Approval</p>



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