



**FIRST TIME HOMEBUYER ASSISTANCE PROGRAM  
PARTICIPATING LENDERS**

**As of 9/1/16**

To participate in the San Diego Housing Commission's Homebuyer Assistance programs, you must first apply for and obtain a first trust deed loan through one of the mortgage lenders listed below. The selection of which mortgage lender you choose to utilize is strictly your choice. The San Diego Housing Commission has no preference or requirement as to which lender you use.

Disclaimer: Each of these mortgage lenders has contacted SDHC to become involved in our first-time homebuyer programs. Once SDHC verifies the business license for a mortgage lender, their employees must attend a training session that educates them about our homebuyer assistance programs and the SDHC's requirements for loan processing of our first-time homebuyer programs. Only after completing the training is a lending institution's employee certified as a "participating lender" in our homebuyer assistance programs. SDHC makes no representation or warranties that you will receive a loan from any of these lenders and/or from the SDHC.

Company	Loan Officer	Phone	Email	Address
Academy Mortgage	Tony Reynoso	(619) 852-1976	<a href="mailto:tonyreynoso21@att.net">tonyreynoso21@att.net</a>	2650 Camino Del Rio North, San Diego, CA 92108
Avalon Mortgage Corp.	Amanda Belton	(858) 349-8888	<a href="mailto:amanda@avalonmtg.com">amanda@avalonmtg.com</a>	5060 Shoreham Pl., Suite 320, San Diego, CA 92122
Avalon Mortgage Corp.	Angie Allen	(858) 625-8522	<a href="mailto:angie@avalonmtg.com">angie@avalonmtg.com</a>	5060 Shoreham Pl., Suite 320, San Diego, CA 92122
Avalon Mortgage Corp.	Heidi Ann Dalvie	(858) 774-5108	<a href="mailto:heidi@avalonmtg.com">heidi@avalonmtg.com</a>	5060 Shoreham Pl., Suite 320, San Diego, CA 92122
Avalon Mortgage Corp.	Jan B Coelho	(858) 472-4845	<a href="mailto:jan@avalonmtg.com">jan@avalonmtg.com</a>	5060 Shoreham Pl., Suite 320, San Diego, CA 92122
Avalon Mortgage Corp.	Sandra LaTorre Michal	(858) 353-8900	<a href="mailto:sandra@avalonmtg.com">sandra@avalonmtg.com</a>	5060 Shoreham Pl., Suite 320, San Diego, CA 92122
Banc Home Loans	Dalila Flores	(619) 829-1219	<a href="mailto:dalila.flores@banchomeloans.com">dalila.flores@banchomeloans.com</a>	8989 Rio San Diego Dr., Suite 190, San Diego, CA 92108
Bank of America	Gertie Lofton	(619) 261-0598	<a href="mailto:gertie.lofton@bankofamerica.com">gertie.lofton@bankofamerica.com</a>	8898 La Mesa Blvd. La Mesa, CA 91942
Bank of America	Jeri Winberg	(619) 997-8744	<a href="mailto:jeri.winberg@bankofamerica.com">jeri.winberg@bankofamerica.com</a>	4370 La Jolla Village Dr. #100, San Diego, CA 92122
Bank of America	John Ramos	(619) 980-3243	<a href="mailto:john.m.ramos@bankofamerica.com">john.m.ramos@bankofamerica.com</a>	7680 Girard Ave., La Jolla, CA 92037
Bank of America	Angela Culbertson	760-717-0157	<a href="mailto:angela.culbertson@bankofamerica.com">angela.culbertson@bankofamerica.com</a>	9095 Rio San Diego, Suite 100 San Diego CA 92108
Bay Equity Home Loans	Amy Driscoll	(619) 607-7123	<a href="mailto:adriscoll@bayeq.com">adriscoll@bayeq.com</a>	5080 Shoreham Place #105, San Diego, CA 92122
Bay Equity Home Loans	Angie Oleary	(619) 850-2937	<a href="mailto:aoleary@bayeq.com">aoleary@bayeq.com</a>	4909 Murphy Canyon Rd. #510, San Diego, CA 92123
Bay Equity Home Loans	Bobby Askari	(619) 889-9024	<a href="mailto:baskari@bayeq.com">baskari@bayeq.com</a>	16885 W. Bernardo Dr., Ste. 230, San Diego, CA 92127
Bay Equity Home Loans	Cathy Martinez	(619) 865-9333	<a href="mailto:cmartinez@bayeq.com">cmartinez@bayeq.com</a>	4909 Murphy Canyon Rd. #510, San Diego, CA 92123
Bay Equity Home Loans	Chris Mosh	(858) 337-3983	<a href="mailto:cmosh@bayeq.com">cmosh@bayeq.com</a>	4909 Murphy Canyon Rd. #510, San Diego, CA
Bay Equity Home Loans	Clayton Chadima	(858) 945-2529	<a href="mailto:cchadima@bayeq.com">cchadima@bayeq.com</a>	4909 Murphy Canyon Rd. #510, San Diego, CA 92123
Bay Equity Home Loans	Liliana Riquer	(858) 200-3858	<a href="mailto:lriquer@bayeq.com">lriquer@bayeq.com</a>	5080 Shoreham Place #105, San Diego, CA 92122
Bay Equity Home Loans	Luisa Rosas-Ferguson	(619) 813-1885	<a href="mailto:luisa.rosasferguson@cox.net">luisa.rosasferguson@cox.net</a>	347 1/2 3rd Ave., Chula Vista, CA 91910
Bay Equity Home Loans	Mary Supinger	(619) 701-4321	<a href="mailto:marysupinger@gmail.com">marysupinger@gmail.com</a>	4909 Murphy Canyon Rd. #510, San Diego, CA

Bay Equity Home Loans	Miguel Cuevas	(619) 634-3776	<a href="mailto:mcuevas@bayeq.com">mcuevas@bayeq.com</a>	347 1/2 3rd Ave., Chula Vista, CA 91910
Bay Equity Home Loans	Omar Michel	(619) 370-0889	<a href="mailto:omichel@bayeq.com">omichel@bayeq.com</a>	5080 Shoreham Pl., Ste 105, San Diego, CA 92122
Bay Equity Home Loans	Patti Matta	(619) 990-8825	<a href="mailto:pmatta@bayeq.com">pmatta@bayeq.com</a>	4909 Murphy Canyon Rd. #510, San Diego, CA
Bay Equity Home Loans	Robert McMahon Jr.	(619) 741-9434	<a href="mailto:rmmahon@bayeq.com">rmmahon@bayeq.com</a>	347 3rd Ave. 2nd Fl., Chula Vista, CA 91910
Bay Equity Home Loans	Robin Hill	(619) 549-7689	<a href="mailto:rhill@bayeq.com">rhill@bayeq.com</a>	5080 Shoreham Place #105, San Diego, CA 92122
Bay Equity Home Loans	Suha Gibson	(619) 316-9338	<a href="mailto:suhagibson@bayeq.com">suhagibson@bayeq.com</a>	4909 Murphy Canyon Rd. #510, San Diego, CA
Bay Equity Home Loans	Theresa Tynan	(760) 787-0111	<a href="mailto:ttynan@bayeq.com">ttynan@bayeq.com</a>	1140 Main St., Ste. 202, Ramona, CA 92065
Bay Equity Home Loan	Lucia Castro	619-302-8577	<a href="mailto:lcastro@Bayeq.com">lcastro@Bayeq.com</a>	4909 Murphy Canyon Road Suite 510 San Diego Ca. 92123
Bay Equity Home Loans	Cathy Martinez	619-865-9333	<a href="mailto:cmartinez@bayeq.com">cmartinez@bayeq.com</a>	4909 Murphy Canyon Road, Suite 510 San Diego, CA 92123
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C2 Financial Corp.	Kevan Green	(858) 688-3288	<a href="mailto:kevang@roadrunner.com">kevang@roadrunner.com</a>	10509 Vista Sorrento Pkwy, Suite 200, San Diego, CA 92121
Caliber Home Loans	Michael McChristian	(858) 733-1879	<a href="mailto:michael.mcchristian@caliberhomeloans.com">michael.mcchristian@caliberhomeloans.com</a>	9909 Mira Mesa Blvd. Ste 110 San Diego, CA 92131
Caliber Home Loans	Nikki Lazic	(858) 366-8782	<a href="mailto:nikki.lazic@caliberhomeloans.com">nikki.lazic@caliberhomeloans.com</a>	5740 Fleet St #200 Carlsbad CA 92008
Caliber Home Loans	Bob Weller	(858) 472-2622	<a href="mailto:bob.weller@caliberhomeloans.com">bob.weller@caliberhomeloans.com</a>	5740 Fleet St #200 Carlsbad CA 92008
Caliber Home Loans	Cathy Brentlinger	(760) 473-0109	<a href="mailto:cathyb@caliberhomeloans.com">cathyb@caliberhomeloans.com</a>	5740 Fleet St #200 Carlsbad CA 92008
Caliber Home Loans	Ronnie King	(858) 519-7091	<a href="mailto:ronnie.king@caliberhomeloans.com">ronnie.king@caliberhomeloans.com</a>	5740 Fleet St #200 Carlsbad CA 92008
Caliber Home Loans, Inc.	Cathy Sabater	(619) 846-2675	<a href="mailto:cathy.sabater@caliberhomeloans.com">cathy.sabater@caliberhomeloans.com</a>	3111 Camino del Rio North, Suite 400, San Diego, CA
Caliber Home Loans, Inc.	Wil Ruiz	(760) 612-6327	<a href="mailto:wil.ruiz@caliberhomeloans.com">wil.ruiz@caliberhomeloans.com</a>	9909 Mira Mesa Blvd., STE 110, San Diego, CA 92131
California Coast Credit Union	Karen Burk-Acosta	858-255-9328	<a href="mailto:kburkaco@calcoastcu.org">kburkaco@calcoastcu.org</a>	9201 Spectrum Center Blvd Ste 300 San Diego, CA 92123
Casas Loans Corp	Santiago Orvananos	(619) 733-4394	<a href="mailto:santiago@casasloans.com">santiago@casasloans.com</a>	1011 Camino del Rio South, Ste. 420, San Diego CA
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Cornerstone Mortgage Group	John Baugh	(858) 514-3600	<a href="mailto:ibaugh@cstonemortgage.com">ibaugh@cstonemortgage.com</a>	4545 Murphy Canyon Road, Suite 213, San Diego CA 92123
Cornerstone Mortgage Group	Mark Rose	(858) 560-6656	<a href="mailto:discountbkr@yahoo.com">discountbkr@yahoo.com</a>	4545 Murphy Canyon Road, Suite 213, San Diego CA 92123
Cornerstone Mortgage Group	Thomas Smith	(858) 571-0711	<a href="mailto:tomsmith@tsmith1.net">tomsmith@tsmith1.net</a>	4545 Murphy Canyon Road, Suite 213, San Diego CA 92123
Cornerstone Mortgage Group	Timothy Joseph Paris	(619) 549-3345	<a href="mailto:tparis@cstonemortgage.com">tparis@cstonemortgage.com</a>	4545 Murphy Canyon Road, Suite 213, San Diego CA 92123
Cornerstone Mortgage Group	Vankat Rao	(619) 822-7760	<a href="mailto:rao.vankat@yahoo.com">rao.vankat@yahoo.com</a>	4545 Murphy Canyon Road, Suite 213, San Diego CA 92123
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DACA Financial Group	David Afzal	(858) 560-0366	<a href="mailto:david@dacafig.com">david@dacafig.com</a>	4542 Ruffner St. #300, San Diego, CA 92111
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Equifund Mortgage	Heidi Lawler	(619) 249-3220	<a href="mailto:hlawler1@gmail.com">hlawler1@gmail.com</a>	10815 Rancho Bernardo Rd. #120, San Diego, CA 92127
Fairway Independent Mortgage	Ivonne Jimenez	619-895-9051	<a href="mailto:ivonne.jimenez@fairwaymc.com">ivonne.jimenez@fairwaymc.com</a>	8880 Rio San Diego Dr., Suite 800, San Diego, CA 92108
Fairway Independent Mortgage	Karen Buelterman	619-972-5507	<a href="mailto:karen.buelterman@fairwaymc.com">karen.buelterman@fairwaymc.com</a>	8880 Rio San Diego Dr., Suite 800, San Diego, CA 92108

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Fairway Independent Mortgage	Cole Davidson	619-971-6463	<a href="mailto:cole.davidson@fairwaymc.com">cole.davidson@fairwaymc.com</a>	8880 Rio San Diego Dr., Suite 800, San Diego, CA 92108
Fairway Independent Mortgage	Michael Dullea	619-890-3614	<a href="mailto:michael.dullea@fairwaymc.com">michael.dullea@fairwaymc.com</a>	1545 Faraday Avenue #101, Carlsbad CA 92008
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First Choice Loan Services Inc.	Gigi Prieto	(858) 519-1649	<a href="mailto:gigi.prieto@fcloans.com">gigi.prieto@fcloans.com</a>	3611 Valley Centre Drive, Suite 175, San Diego, CA 92130
First Choice Loan Services Inc.	Christopher Peach	858-774-2671	<a href="mailto:christopher.peach@fcloans.com">christopher.peach@fcloans.com</a>	3611 Valley Centre Drive, Suite #175, San Diego, CA 92130
First Choice Loan Services Inc.	Colleen Wolfe	760-443-9644	<a href="mailto:colleen.wolfe@fcloans.com">colleen.wolfe@fcloans.com</a>	22950 Haun Rd, STE 204, Menifee CA 92584
First Nations Home Finance Corp.	Bill Mulcahey	(858) 361-4024	<a href="mailto:bill@billmulcahey.com">bill@billmulcahey.com</a>	7330 Engineer Rd. #A, San Diego, CA 92111
First Nations Home Finance Corp.	Bill Nanninga	(760) 250-9282	<a href="mailto:bnanninga@fnations.com">bnanninga@fnations.com</a>	7330 Engineer Rd. #A, San Diego, CA 92111
First Nations Home Finance Corp.	Mark Schultz	(760) 492-8555	<a href="mailto:mschultz@fnhf.com">mschultz@fnhf.com</a>	2880 Pio Pico Drive, Carlsbad, CA 92008
Gold Crown Mortgage	Pam Weiler	619-298-9216	<a href="mailto:gldcrown@gmail.com">gldcrown@gmail.com</a>	1081 Camino del Rio S. #124 San Diego, CA 92108
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Guild Mortgage	Baxter Scruggs	(760) 497-7705	<a href="mailto:bscruggs@guildmortgage.net">bscruggs@guildmortgage.net</a>	5075 Shoreham Pl. #260, San Diego, CA 92111
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Guild Mortgage	Bonita Mayne	(818) 968-5278	<a href="mailto:bmayne@guildmortgage.net">bmayne@guildmortgage.net</a>	333 H Street # 2010, Chula Vista, CA 91910
Guild Mortgage	David Bushey	(619) 843-5526	<a href="mailto:dbushey@guildmortgage.net">dbushey@guildmortgage.net</a>	3838 Camino Del Rio North, Ste. 230, San Diego, CA
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Guild Mortgage	Dolores Frace	(619) 988-1628	<a href="mailto:dfrace@guildmortgage.net">dfrace@guildmortgage.net</a>	5075 Shoreham Pl. #260, San Diego, CA 92122
Guild Mortgage	Edward Winchester	(760) 608-1869	<a href="mailto:ewinchester@guildmortgage.net">ewinchester@guildmortgage.net</a>	333 H Street # 2010, Chula Vista, CA 91910
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Guild Mortgage	Stefanie Meza	(619) 565 5837	<a href="mailto:smeza@guildmortgage.net">smeza@guildmortgage.net</a>	333 "H" St. Suite 2010, Chula Vista, CA 91910
Guild Mortgage	Tommy Mardini	201-937-3896	<a href="mailto:tmardini@guildmortgage.net">tmardini@guildmortgage.net</a>	5887 Copley Drive #400 San Diego, CA 92111
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Ideal Lending	Jaime	(619) 339-7189	<a href="mailto:teamjaimes1@gmail.com">teamjaimes1@gmail.com</a>	333 H Street #537, Chula Vista, CA 91910
iMortgage	Adrianna Gonzalez	(619) 277-8997	<a href="mailto:adrianna.gonzalez@imortgage.com">adrianna.gonzalez@imortgage.com</a>	7777 Alvarado Rd. #700 La Mesa, CA 91942
iMortgage	Amparo Eskew	(619) 840-9829	<a href="mailto:amparo.eskew@imortgage.com">amparo.eskew@imortgage.com</a>	7777 Alvarado Rd. #700 La Mesa, CA 91942
iMortgage	Caleb Harring	(619) 857 0856	<a href="mailto:caleb.harring@imortgage.com">caleb.harring@imortgage.com</a>	7777 Alvarado Rd. #700 La Mesa, CA 91942
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iMortgage	Hector Castillo	(619) 520-6983	<a href="mailto:hector.castillo@imortgage.com">hector.castillo@imortgage.com</a>	7777 Alvarado Rd. #700 La Mesa, CA 91942
iMortgage	Jannette Castillo	(619) 726-2876	<a href="mailto:jeannette.castillo@imortgage.com">jeannette.castillo@imortgage.com</a>	7777 Alvarado Rd. #700 La Mesa, CA 91942
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