



**SAN DIEGO
HOUSING
COMMISSION**

**FIRST TIME HOMEBUYER ASSISTANCE PROGRAM
PARTICIPATING LENDERS**
As of May 2024

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 from this list that 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 designated 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 Name	Name	Cell Phone No	Email Address	NMLS
Golden Empire Mortgage Inc	Robert Behic	(760) 746-7388	rbehic@gemcorp.com	275472
Golden Asset Realty	Peggy Mok	(619) 865-8680	email@peggymok.com	1448545
Gold Crown Mortgage	Pam Weiler	(619) 298-9216	gldcrown@gmail.com	344515
General Mortgage Capital Corp.	Catherine Zhang	(415) 913-8340	catherine.zhang@gmccloan.com	1992429
General Mortgage Capital Corp.	Irene Renee Stephens	(408) 558-1422	renee@101loan.com	326829
General Mortgage Capital Corp.	Kelly Ke	(909) 569-2237	kke@gmccloan.com	346061
General Mortgage Capital Corp.	Lily Jin	(310) 806-0281	ljin@gmccloan.com	2262618
General Mortgage Capital Corp.	Mincheng Jin	(650) 996-1982	jjin@gmccloan.com	288699
General Mortgage Capital Corp.	Robert McCarthy	(650) 465-8957	rob@101loan.com	121019
General Mortgage Capital Corp.	Shuang Li	(510) 449-9239	jerry.li@gmccloan.com	1319687
Franklin Loan Center	Bryan Gernux	(909) 680-0341	bgernux@franklinlc.com	1141660
Franklin Loan Center	Christopher Zichichi	(949) 300-9532	czichichi@franklinlc.com	282196
Franklin Loan Center	David Morash	(858) 356-1430	dmorash@franklinlc.com	312259
Franklin Loan Center	Derrick Van Der Maden	(760) 653-2111	derrick@franklinlc.com	1029036
Franklin Loan Center	Heidi Guerrero	(760) 518-9515	heidiguerrero@msn.com	348487
First Finance Lending	Mike Aqrawi	(619) 961-9909	mike@firstfinancelending.com	1471201
Finest City Homes & Loans	Devin Pelley	(619) 922-2363	dpelleysells@gmail.com	378328
Finest City Homes & Loans	Kithia De Anda	(619) 674-9749	kithia@kithiadeanda.com	1296311
Finest City Homes & Loans	Lucia Castro	(619) 302-8577	Lucialoans@gmail.com	267868
Finest City Homes & Loans	Luz Magdalena Weary	(619) 651-5280	luzweary@gmail.com	313517
Finest City Homes & Loans	Mario Quijada	(619) 370-8217	mario@mortgagesbymario.com	2016924
Finance Any1	Tommy Mardini	(619) 629-9715	tommy@financeany1.com	497727
Fiducia Home Loans	Carla Gilyazov	(619) 288-2723	carlasilva@fiduciahl.com	1214049
Fiducia Home Loans	Eric Tai	(619) 882-9776	eric@fiduciahl.com	292880
Fiducia Home Loans	Nicholas Harris	(858) 774-3637	nick@mortgagenick.com	176969
Fiducia Home Loans	Ruben Madrigal	(619) 817-5889	rubenmadrigal@fiduciahl.com	592667
Fairway Independent Mortgage	Gina Williams	(858) 603-7927	gina.williams@fairwaymc.com	258616
Fairway Independent Mortgage	Jeremey Patterson	(619) 270-9100	Jeremy@JeremyPatterson.com	262395
Fairway Independent Mortgage	Jeremy Patterson	(619) 872-2540	jeremy@jeremypatterson.com	262395
Fairway Independent Mortgage	Keith Tong	(858) 663-1842	keith.tong@fairwaymc.com	352851
Fairway Independent Mortgage	Tina Vorraro	(619) 249-3568	tina.vorraro@fairwaymc.com	284671
Fairway Independent Mortgage	Wendy Rosenthal	(619) 581-3110	wendy.rosenthal@fairwaymc.com	1676955
Fairway Independent Mortgage	Wes Shaw	(858) 888-5270	wes.shaw@fairwaymc.com	272036

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Exceptional Mortgage	Gus Jaleel	(858) 503-1220	gus@exceptmtg.com	223513
EWV WNT	Margaret Harris	(619) 218-3407	magsster@me.com	1898109
Everwise	Rossi Shnowski	(619) 884-8148	info@rossiloans.com	2436051
Ephesians Financial Corp.	Theresa Nicolas-Sumulong	(619) 651-5034	tessnicolas@ephesiansfinancial.com	356540
eMortgage Lending	Carlos Ceballos	(619) 872-3639	carlos@mrmortgagecorp.com	1242347
eMortgage Lending	Mercedes Soberon	(858) 705-5086	msoberon@emortgagecapital.com	580604
eMortgage Lending	Ricardo Jaimes	(619) 980-3130	teamjaimes.ricardo@gmail.com	632840
eMortgage Lending	Valli Lopez	(619) 916-9595	valli@vallilopez.com	980530
eMortgage Lending	Zach Kraft	(619) 249-9140	zach@teammrmortgage.com	1275354
Disney Financial Corp	Michael Disney	(619) 204-8564	mike@disneyfinancial.com	305991
Diamond Realty	Adriana Erni	(858) 829-4999	adriana@aserni.com	1988228
Cross Country Mortgage	Dalila Flores	(619) 829-1219	Dalila.Flores@myccmortgage.com	262439
Cross Country Mortgage	Elijah Orozco	(619) 962-1420	Elijah.Orozco@CCM.com	298254
Cross Country Mortgage	Garrett Tyler	(858) 259-8700	garrett.tyler@ccm.com	1380420
Cross Country Mortgage	John Fagan	(619) 278-8562	John.Fagan@ccm.com	288546
Cross Country Mortgage	Julie O. Garza	(858) 204-1254	Julie.ozanich@myccmortgage.com	479603
Cross Country Mortgage	Marilinn Morales	(619) 993-2242	marilinn.morales@myccmortgage.com	2340067
Cross Country Mortgage	Michael Stowers	(619) 520-9138	michael.stowers@ccm.com	60866
Cross Country Mortgage	Mike Cook	(619) 665-6425	mike.cook@ccm.com	232248
Cross Country Mortgage	Rebecca Ealy	(760) 685-3169	rebeccaaly@gmail.com	1693246
Cross Country Mortgage	Tracy Story	(909) 559-0181	tracy.story@ccm.com	202304
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CMG Home Loans	Michelle Magana	(951) 294-8139	mmagana@cmghomeloans.com	1056085
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Clear Mortgage Capital	Mariajose Vinas	(619) 954-4756	mvinas@clearmortgagecapital.com	1597320
Clear Mortgage Capital	Maxwell Henrie	(661) 878-0600	mhenrie@clearmortgagecapital.com	2188365
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Clear Mortgage Capital	Patricia Hurtado	(619) 248-5872	phurtado@clearmortgagecapital.com	1176250
Clear Mortgage Capital	Ray Miranda	(619) 846-4492	rmiranda@clearmortgagecapital.com	188400
Clear Mortgage Capital	Steven Tavera	(619) 632-2190	stavera@clearmortgagecapital.com	220932
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Casas Loan Corp.	Luis Carranza	(619) 587-5101	luis@casasadvisors.com	1547687
Casas Loan Corp.	Martha Higgs	(619) 778-1303	homeloansbymarthahiggs@gmail.com	310915
Casas Loan Corp.	Santiago Orvananos	(619) 270-8126	santiago@casasadvisors.com	251896
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Cardinal Financial	Edgar Aranda	(858) 663-0472	edgar@phesd.com	833610
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C2 Financial Corp.	Ashley Buchan	(858) 967-7664	ashley@ashley4loans.com	321857
C2 Financial Corp.	Billy Woodson	(760) 473-0032	bwoodson@c2financial.com	1963821
C2 Financial Corp.	Brian Travis	(858) 484-0240	btravis@c2financialcorp.com	135622
C2 Financial Corp.	Clint Worland	(858) 248-1308	Clint@TheWorlandGroup.com	1133777
C2 Financial Corp.	Daniel Keyes	(619) 665-3988	dkeyes@westernfinancialfunding.com	232097

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C2 Financial Corp.	Fereshteh Zare	(619) 889-3293	favezare@cox.net	989209
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C2 Financial Corp.	Kenneth McDowall	(619) 368-5568	Kenneth@teamhomeloans.com	2004570
C2 Financial Corp.	Lori Garrow	(760) 576-4005	lori-garrow@cox.net	248264
C2 Financial Corp.	Michael Cain	(312) 479-5656	sdmortgagecouple@gmail.com	1062241
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C2 Financial Corp.	Robert McMahon	(619) 857-1657	robert@robertmcmahon.com	307416
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Bay Equity Home Loans	Suha Gibson	(619) 316-9338	suhagibson@bayeq.com	256817
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Bay Equity Home Loans	Zack Rattray	(619) 405-9178	zrattray@BayEq.com	670184
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Barrett Financial Group	Rafael Arce	(949) 627-5000	RafaelArce@BarrettFinancial.com	2089347
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Bank of America	Bruno Lizarraga	(619) 374-7884	bruno.lizarraga@bofa.com	347608
Bank of America	Christiana Sanchez	(442) 888-0860	christiana.sanchez@bofa.com	1316454
Bank of America	Christopher Martin	(619) 609-6218	cmartin16@bofa.com	2055525
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Bank of America	Esmira Anwar	(760) 452-9773	esmira.anwar@bofa.com	1850863
Bank of America	Farah Hedwig	(619) 922-5899	farah.hedwig@bofa.com	1979934
Bank of America	Frank Drummond	(619) 988-9065	frank.drummond@bofa.com	1446781
Bank of America	Gustavo Sanchez	(619) 936-1844	Gus.Sanchez@Bofa.com	2299590
Bank of America	Hani Al Lami	(619) 318-4981	hani.al_lami@bofa.com	2055395

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Bank of America	Joseph Martinez	(858) 251-9131	jmartinez174@bofa.com	1959269
Bank of America	Monica Nixon	(619) 304-2616	monica.nixon@bofa.com	775772
Bank of America	Nimer (George) Maabadi	(858) 289-5452	george.maabadi@bofa.com	1463713
Bank of America	Quentin Malloy	(619) 705-8012	quentin.malloy@bofa.com	2135859
Bank of America	Rafael Cardenas	(760) 310-7608	Rafael.r.cardenas@bofa.com	1950919
Bank of America	Raghad Georges	(619) 567-1517	Raghad.H.Georges@Bofa.com	2041718
Bank of America	Raymond Rodriguez	(858) 780-4051	ray.rodriguez@bofa.com	1525479
Bank of America	Samuel Ayala	(619) 777-5632	samuel.ayala@bofa.com	929108
Bank of America	Terry Doering	(619) 393-8858	terry.doering@bofa.com	502276
Avalon Mortgage	Amanda Belton	(858) 349-8888	amanda@avalonmtg.com	236788
Avalon Mortgage	Erica Pena	(858) 625-8501	erica@avalonmtg.com	1725695
Avalon Mortgage	Heidi Dalvie	(858) 625-8533	hdalvie@avalonmtg.com	245282
Avalon Mortgage	Jan Coelho	(858) 625-8503	jan@avalonmtg.com	236344
Avalon Mortgage	Kirsten Sisk	(619) 602-9647	loanmom@cox.net	334066
Avalon Mortgage	Sandra La Torre	(858) 353-8900	sandra@avalonmtg.com	245215
Avalon Mortgage	Terese Coelho	(858) 625-8505	terese@avalonmtg.com	2023605
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Arbor Financial	Tressa Pope	(747) 279-6400	info@tressapope.com	1085598
Arbor Financial	Vanessa Schwartz	(949) 521-0015	vanessa@vanessaschwartz.com	234389
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Anchor Funding, Inc.	Gary Mouritzen	(619) 571-8787	gmouritzen@anchorfunding.net	279569
Anchor Funding, Inc.	Liliana Riquer	(619) 571-3219	lriquer@anchorfunding.net	290649
Anchor Funding, Inc.	Nikol Enriquez	(858) 514-8808	nikol.alejandra1120@gmail.com	2334534
Anchor Funding, Inc.	Robert Geiler	(858) 414-6900	rgeiler@anchorfunding.net	238957
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American Pacific Mortgage	Atanasio Aguilera	(209) 986-2616	sonny.aguilera@apmortgage.com	225920
American Pacific Mortgage	Betsy Palma	(760) 566-8855	sdagent19@gmail.com	2171673
American Pacific Mortgage	Brent Clifford	(503) 351-5289	Brent.Clifford@apmortgage.com	1850
American Pacific Mortgage	Carter Short	(619) 517-0336	carter.short@apmortgage.com	1005967
American Pacific Mortgage	Collin Clifford	(503) 319-6713	Collin.Clifford@APMortgage.com	1529510
American Pacific Mortgage	Craig Brock	(619) 602-4850	craig@craigbrock.com	239770
American Pacific Mortgage	David Cummins	(619) 508-6496	david.cummins@apmortgage.com	240810
American Pacific Mortgage	Erin Shetler	(619) 890-9044	erin@apmortgage.com	270403
American Pacific Mortgage	German Villegas	(626) 428-4837	German.Villegas@apmortgage.com	1508271
American Pacific Mortgage	James Kabellis	(760) 484-6100	jkabellis@apmortgage.com	313413
American Pacific Mortgage	Jim Kabellis	(760) 484-6100	jim.kabellis@apmortgage.com	313413
American Pacific Mortgage	Kara West	(607) 220-6516	Kara.West@apmortgage.com	1920182
American Pacific Mortgage	Karla Sabio	(858) 414-9967	Karla.Sabio@apmortgage.com	955086
American Pacific Mortgage	Kathy Trolinger	(619) 208-0460	Ktrolinger@sunstreetmortgage.com	662177
American Pacific Mortgage	Katrina Sigler	(858) 204-8430	Katrina.Sigler@apmortgage.com	844299
American Pacific Mortgage	Kelly Gardner	(949) 687-9580	Kelly.Gardner@apmortgage.com	829533
American Pacific Mortgage	Kevin Hall	(323) 854-2814	khall@apmortgage.com	410316
American Pacific Mortgage	Lakeesha Brown	(954) 245-1572	lakeesha.brown@apmortgage.com	2409247
American Pacific Mortgage	Leah McBride	(858) 527-7851	leah.mcbride@apmortgage.com	1020432
American Pacific Mortgage	Pam Branigan	(619) 368-8029	Pam.branigan@gmail.com	507233
American Pacific Mortgage	Ricardo Nava	(619) 880-0041	Ricardo@mil-loans.com	1471373
American Pacific Mortgage	Samara Smith	(619) 940-5257	Samara.Smith@apmortgage.com	2421237

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American Financial Network	Jimmy Prehn	(657) 777-3476	jirprehn@gmail.com	1101975
America One Mortgage Corp.	Mark Luciani	(760) 942-5626	mg@goaom.com	101971
All Western Mortgage Inc.	Crystal Stotler	(760) 473-1798	cstotler@allwestern.com	157249
All Western Mortgage Inc.	Griffin Tso	(858) 449-7933	gtso@allwestern.com	2133206
All Western Mortgage Inc.	Joanne Short	(619) 719-1624	jshort@allwestern.com	2396442
All Western Mortgage Inc.	Nick Boxberger	(602) 317-1262	nickboxberger12@gmail.com	1386823
All Western Mortgage Inc.	Nick Christensen	(951) 345-5143	nchristensen@allwestern.com	2140753
All Western Mortgage Inc.	Nicole Goodrich	(619) 504-1307	ngoodrich@allwestern.com	2173313
All Western Mortgage Inc.	Sam May	(714) 235-4294	smay@allwestern.com	345871
AIS Enterprise, Inc.	Jacqueline Vance	(619) 807-9318	sdmilitarylending@gmail.com	310654
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AAA Capital Investment, Inc.	Tina Fu	(626) 347-0776	tinafu9999@gmail.com	18844398
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1st Choice Home Loans, Inc	Brenda Yu	(951) 837-1343	brenda@team-yu.com	805911
1st Choice Home Loans, Inc	Christopher Yu	(619) 829-7180	chris@team-yu.com	643195
1st Choice Home Loans, Inc	Entisar Mahmood	(858) 254-0977	entisar@1stchoicehomeloans.com	465730
1st Choice Home Loans, Inc	Jorge Antonio Murillo	(858) 531-6069	jorge@teammurillo.com	1631472
1st Choice Home Loans, Inc	Juan Munoz	(619) 316-6719	juan@1stchoicehometeam.com	458639
1st Choice Home Loans, Inc	Michael Benjamin	(619) 402-6671	michael@1stchoicehometeam.com	867781
Worldwide Credit Corporation	Brian Lopez	(619) 279-0493	brian@fcfsorce.com	276429
Western Capital Mortgage dba Silver Star	Jacqueline Davis	(619) 279-9672	jackie@yourmortgagegoals.com	632678
Western Capital Mortgage dba Monarch Mtg.	Daniela Ortega	(619) 865-1046	daniela@monarch-mortgage.com	2096606
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Western Capital Mortgage	Juergen Schmid	(619) 459-5700	juergen@wcmlending.net	1695168
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