



**SAN DIEGO  
HOUSING  
COMMISSION**

**FIRST TIME HOMEBUYER ASSISTANCE PROGRAM  
PARTICIPATING LENDERS  
As of July 2023**

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
Home Loan Empire Inc.	Steve Simpson	(619) 823-3155	<a href="mailto:stevesimpsonhomelender@gmail.com">stevesimpsonhomelender@gmail.com</a>	334998
Home Resource Center	Melanie Faye Myers	(619) 873-5865	<a href="mailto:melanie@hrclending.com">melanie@hrclending.com</a>	694405
Homebridge Financial Services	Damaris Lopez	(619) 829-1851	<a href="mailto:damaris.lopez@homebridge.com">damaris.lopez@homebridge.com</a>	277065
Homeland Financial Network	David Brackett	(949) 233-1332	<a href="mailto:daveb@hlfnetwork.com">daveb@hlfnetwork.com</a>	320419
Hope Lending	David Wang	(858) 864-0812	<a href="mailto:David@hope-lending.com">David@hope-lending.com</a>	350383
i2i Real Estate and Mortgage Inc	Adriana Gibbons	(619) 253-0518	<a href="mailto:adriana@i2ihomes.com">adriana@i2ihomes.com</a>	1541308
Integrity Mortgage Group	Julie Vari	(760) 809-9434	<a href="mailto:julie@integrity-loans.com">julie@integrity-loans.com</a>	239307
Intercap Lending	Alyssa Davis	(760) 521-9078	<a href="mailto:alyssa@intercaplending.com">alyssa@intercaplending.com</a>	823926
Intercap Lending	Angelina Ro	(619) 846-3821	<a href="mailto:Angelina@intercaplending.com">Angelina@intercaplending.com</a>	205676
Intercap Lending	Aramesh Rahimi	(858) 603-6315	<a href="mailto:ari@intercaplending.com">ari@intercaplending.com</a>	1755248
Intercap Lending	Boomer Rawlings	(951) 640-5589	<a href="mailto:brawlings@intercaplending.com">brawlings@intercaplending.com</a>	21600078
Intercap Lending	Corey Husted	(619) 889-2245	<a href="mailto:Corey@intercaplending.com">Corey@intercaplending.com</a>	1248167
Intercap Lending	Danny Drysdale	(858) 863-6411	<a href="mailto:drysdaleteam@intercaplending.com">drysdaleteam@intercaplending.com</a>	874523
Intercap Lending	Erik Petersen	(707) 499-2482	<a href="mailto:epetersen@intercaplending.com">epetersen@intercaplending.com</a>	2098657
Intercap Lending	Gabriel Padilla	(619) 717-0511	<a href="mailto:gpadilla@intercaplending.com">gpadilla@intercaplending.com</a>	1553138
Intercap Lending	Javier Avendano	(760) 880-6966	<a href="mailto:Javier@intercaplending.com">Javier@intercaplending.com</a>	1226068
Intercap Lending	Javier Sancarranco	(760) 672-8888	<a href="mailto:javiers@intercaplending.com">javiers@intercaplending.com</a>	6329000
Intercap Lending	Katrina Suter	(619) 993-1592	<a href="mailto:ksuter@intercaplending.com">ksuter@intercaplending.com</a>	1392290
Intercap Lending	Marlyn Portillo	(619) 902-5593	<a href="mailto:marlyn@intercaplending.com">marlyn@intercaplending.com</a>	2365313
Intercap Lending	Marylou Costas	(760) 213-3487	<a href="mailto:marylou@intercaplending.com">marylou@intercaplending.com</a>	632960
Intercap Lending	Michael Seever	(619) 995-7650	<a href="mailto:mseever@intercaplending.com">mseever@intercaplending.com</a>	1724607
Intercap Lending	Richard Stewart	(760) 807-9607	<a href="mailto:richard@intercaplending.com">richard@intercaplending.com</a>	274341
Intercap Lending	Tim Howar	(619) 623-4489	<a href="mailto:tim@intercaplending.com">tim@intercaplending.com</a>	2098657
J&C Mortgage Group	Huijuan Yin	(858) 386-9615	<a href="mailto:Jenny@jcmortgagegroup.com">Jenny@jcmortgagegroup.com</a>	1544649
J&C Mortgage Group	Nan Zhang	(760) 688-2283	<a href="mailto:nancy@jcmortgagegroup.com">nancy@jcmortgagegroup.com</a>	1620228
J&C Mortgage Group	Xueting Li	(858) 847-5522	<a href="mailto:cheryl@jcmortgagegroup.com">cheryl@jcmortgagegroup.com</a>	1894598
Loan Depot	Brandon Goldberg	(949) 636-1981	<a href="mailto:bgoldberg@loandepot.com">bgoldberg@loandepot.com</a>	859086
Loan Depot	Murtadha Kamaluldeen	(650) 397-0180	<a href="mailto:mkamaluldeen@loandepot.com">mkamaluldeen@loandepot.com</a>	2014086
LoanDepot	Louay Yousif	(619) 954-3446	<a href="mailto:louayyousif@loandepot.com">louayyousif@loandepot.com</a>	1515287
Loantown	Angela Butler	(858) 519-5192	<a href="mailto:angela@loantown.com">angela@loantown.com</a>	2145373
Loantown	Jason Katz	(858) 245-5289	<a href="mailto:jason@loantown.com">jason@loantown.com</a>	312660
Loantown	John Aguirre	(619) 454-7291	<a href="mailto:john@loantown.com">john@loantown.com</a>	1128304
Master Property Mortgage	Luis Salazar	(619) 733-8974	<a href="mailto:masterpropertyloans@gmail.com">masterpropertyloans@gmail.com</a>	1446846
Mission Federal Credit Union	Ariel Green	(858) 997-7701	<a href="mailto:arielg@missionfed.com">arielg@missionfed.com</a>	1009155
Mission Federal Credit Union	Brian Goetz	(619) 857-4465	<a href="mailto:briang@missionfed.com">briang@missionfed.com</a>	299727
Mission Federal Credit Union	Dan Helt	(858) 287-3030	<a href="mailto:danielh@missionfed.com">danielh@missionfed.com</a>	117116

Company Name	Name	Cell Phone No	Email Address	NMLS
Mission Federal Credit Union	Dustin Gildersleeve	(619) 379-0196	<a href="mailto:dusting@missionfed.com">dusting@missionfed.com</a>	13509
Mission Federal Credit Union	Elizabeth Sanchez	(619) 253-4828	<a href="mailto:elizabeths@missionfed.com">elizabeths@missionfed.com</a>	715963
Mission Federal Credit Union	Hugo Groening	(619) 313-1784	<a href="mailto:hugog@missionfed.com">hugog@missionfed.com</a>	1309831
Mission Federal Credit Union	Lori Young	(858) 405-8657	<a href="mailto:loriy@missionfed.com">loriy@missionfed.com</a>	1467177
Mission Federal Credit Union	Marri Sagao	(619) 261-9707	<a href="mailto:marris@missionfed.com">marris@missionfed.com</a>	1379849
Mission Federal Credit Union	Natasha Silva	(619) 250-1510	<a href="mailto:natashas@missionfed.com">natashas@missionfed.com</a>	715960
Mission Federal Credit Union	Sean Cosgrove	(858) 336-6021	<a href="mailto:seanc@missionfed.com">seanc@missionfed.com</a>	283496
Mountain View Lending Specialist	Cezar Yaqoob	(720) 235-7696	<a href="mailto:cezar@mvlending.com">cezar@mvlending.com</a>	2241148
Mountain View Lending Specialist	Larsen Yaqoob	(619) 768-3529	<a href="mailto:larsen@mvlending.com">larsen@mvlending.com</a>	2031992
Mountain West Financial	Steve Campbell	(760) 912-3885	<a href="mailto:steve.campbell@mwfinc.com">steve.campbell@mwfinc.com</a>	459678
Movement Mortgage	Anthony Beauchamp	(619) 504-2286	<a href="mailto:anthony.beauchamp@movement.com">anthony.beauchamp@movement.com</a>	2004859
Movement Mortgage	Deborah Cady	(858) 663-5015	<a href="mailto:debbie.cady@movement.com">debbie.cady@movement.com</a>	244938
Movement Mortgage	Mary Cardona	(619) 549-5805	<a href="mailto:mary@marycardonaloans.com">mary@marycardonaloans.com</a>	975127
Movement Mortgage	Veronica Lopez	(760) 501-1073	<a href="mailto:veronica.lopez@movement.com">veronica.lopez@movement.com</a>	1693636
Mutual of Omaha Mortgage	Edie MacGray	(760) 802-0142	<a href="mailto:emacgray@mutualmortgage.com">emacgray@mutualmortgage.com</a>	301415
Nations Lending	Carla Silva	(858) 267-4152	<a href="mailto:Carla.Silva@nationslending.com">Carla.Silva@nationslending.com</a>	1214049
Nations Lending	Jessa Setter	(760) 705-0536	<a href="mailto:Jessa.Setter@nationslending.com">Jessa.Setter@nationslending.com</a>	1750151
Nations Lending	Jesus Franchini	(858) 353-9686	<a href="mailto:jesus.franchini@nationslending.com">jesus.franchini@nationslending.com</a>	902601
Nations Lending	James Prentice	(858) 354-6586	<a href="mailto:james.prentice@nationslending.com">james.prentice@nationslending.com</a>	980000
Nations Lending	Trevor Winterowd	(858) 263-8272	<a href="mailto:Trevor.Winterowd@nationslending.com">Trevor.Winterowd@nationslending.com</a>	1491089
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New American Funding	Deon Westbrook	(858) 382-0856	<a href="mailto:deon.westbrook@nafinc.com">deon.westbrook@nafinc.com</a>	395078
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New American Funding	Jeanette Castillo	(619) 726-2876	<a href="mailto:Jeannette.Castillo@nafinc.com">Jeannette.Castillo@nafinc.com</a>	655409
New American Funding	Teyona Stewart	(858) 952-9036	<a href="mailto:teyona.stewart@nafinc.com">teyona.stewart@nafinc.com</a>	2215853
New American Funding	William Burties	(619) 484-2843	<a href="mailto:William.burties@nafinc.com">William.burties@nafinc.com</a>	1679862
New American Funding	Yvonne Bobadilla	(619) 941-9878	<a href="mailto:yvonne.bobadilla@nafinc.com">yvonne.bobadilla@nafinc.com</a>	745266
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NEXA Mortgage, LLC	Rafael Arce	(949) 627-5000	<a href="mailto:Rafael.Arce@NexaMortgage.com">Rafael.Arce@NexaMortgage.com</a>	2089347
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Point Mortgage Corp.	Alfonso Delgadillo	(619) 843-0627	<a href="mailto:alfonso@pointmtg.com">alfonso@pointmtg.com</a>	198202
Point Mortgage Corp.	Brian Shaw	(858) 356-4005	<a href="mailto:brian@shawfinance.com">brian@shawfinance.com</a>	348652
Point Mortgage Corp.	Cheryl Zenski	(951) 704-8804	<a href="mailto:czenski@pointmtg.com">czenski@pointmtg.com</a>	260411
Point Mortgage Corp.	Julio Rugama	(619) 500-3055	<a href="mailto:jrugama@pointmtg.com">jrugama@pointmtg.com</a>	448522
Point Mortgage Corp.	Lillian Soto	(619) 871-8309	<a href="mailto:lillian@pointmtg.com">lillian@pointmtg.com</a>	653801
Point Mortgage Corp.	Mark Joplin	(619) 368-1294	<a href="mailto:mjoplin@pointmtg.com">mjoplin@pointmtg.com</a>	653792
Point Mortgage Corp.	Ray Miranda	(619) 846-4492	<a href="mailto:ray@pointmtg.com">ray@pointmtg.com</a>	188400
Point Mortgage Corp.	Steven Aparis	(858) 776-5108	<a href="mailto:saparis@pointmtg.com">saparis@pointmtg.com</a>	839640
Point Mortgage Corp.	Tia Rodriguez	(619) 840-2261	<a href="mailto:tiarodriguez@pointmtg.com">tiarodriguez@pointmtg.com</a>	1223270
Point Mortgage Corp.	Yvonne San Agustin	(858) 353-2311	<a href="mailto:ysanagustin@pointmtg.com">ysanagustin@pointmtg.com</a>	644676
Premium Mortgage	Maribel London	(619) 816-8076	<a href="mailto:maribel@premiumloans.net">maribel@premiumloans.net</a>	380676
Prime Lending	David Bushey	(619) 843-5526	<a href="mailto:david.bushey@primelending.com">david.bushey@primelending.com</a>	263752
Prime Lending	Kenia Costa	(214) 529-7259	<a href="mailto:kenia.costa@primelending.com">kenia.costa@primelending.com</a>	536257
Prime Lending	Michael Solorio	(619) 843-7200	<a href="mailto:michael.solorio@primelending.com">michael.solorio@primelending.com</a>	908500
Prime Lending	Steven Wiley	(858) 764-7808	<a href="mailto:steve.wiley@primelending.com">steve.wiley@primelending.com</a>	1860076
PrimeLending	Lucas McGrew Bayon	(530) 574-5171	<a href="mailto:lucas.mcgrewbayon@primelending.com">lucas.mcgrewbayon@primelending.com</a>	2290853
PrimeLending	Erik Sandstrom	(619) 379-8999	<a href="mailto:erik.sandstrom@primelending.com">erik.sandstrom@primelending.com</a>	805941
Prmg	Andreas Petrou	(619) 665-7882	<a href="mailto:APetrou@PRMG.NET">APetrou@PRMG.NET</a>	274620
Provident Financial Group	Warren Chan	(626) 569-1988	<a href="mailto:warrenc.providentfinacial@gmail.com">warrenc.providentfinacial@gmail.com</a>	2311516
Quantum Express	Piero Reece	(619) 847-8961	<a href="mailto:piero@ca-res.com">piero@ca-res.com</a>	250037
Quantum Express	Diego Oropeza	(619) 841-5113	<a href="mailto:Diego@ShoppingSDHouses.Com">Diego@ShoppingSDHouses.Com</a>	2042699
Rabasa Realty and Mortgage	Edward Joseph Wehbe	(619) 279-3783	<a href="mailto:cprminc@gmail.com">cprminc@gmail.com</a>	964524
Rabasa Realty and Mortgage	Ivan Lanz	(619) 654-0381	<a href="mailto:Ivan@ivanlanz.com">Ivan@ivanlanz.com</a>	334948

Company Name	Name	Cell Phone No	Email Address	NMLS
Rabasa Realty and Mortgage	Raul Hector Barcena-Salas	(619) 361-1577	<a href="mailto:Raul@basamortgage.com">Raul@basamortgage.com</a>	1297593
Rapid Response Mortgage	Abena Bradford	(619) 807-3168	<a href="mailto:abenabradford@bradfordmortgageandrealtyinc.com">abenabradford@bradfordmortgageandrealtyinc.com</a>	187292
Rate Capital Mortgage	Nick Iniguez	(619) 213-7336	<a href="mailto:nick@ratecm.com">nick@ratecm.com</a>	896133
RWM Home Loans	Ally Gelhaar	(720) 899-2238	<a href="mailto:ally.gelhaar@rwmloans.com">ally.gelhaar@rwmloans.com</a>	2219455
RWM Home Loans	Ana Boaz	(805) 709-6657	<a href="mailto:Ana.Boaz@rwmloans.com">Ana.Boaz@rwmloans.com</a>	2009252
RWM Home Loans	Carl Millberg	(702) 504-6622	<a href="mailto:CarlM@rwmloans.com">CarlM@rwmloans.com</a>	938750
RWM Home Loans	Chris Burke	(760) 473-9263	<a href="mailto:Chris@rwmloans.com">Chris@rwmloans.com</a>	156749
RWM Home Loans	Courtney Holton	(858) 805-1738	<a href="mailto:courtneyh@rwmloans.com">courtneyh@rwmloans.com</a>	1664664
RWM Home Loans	Griffin Tso	(858) 449-7933	<a href="mailto:Griffin.tso@rwmloans.com">Griffin.tso@rwmloans.com</a>	2133206
RWM Home Loans	Jahaziel Vargas	(928) 345-7000	<a href="mailto:jahazielv@rwmloans.com">jahazielv@rwmloans.com</a>	694331
RWM Home Loans	Jasmin Millberg	(702) 517-8293	<a href="mailto:jasminm@rwmloans.com">jasminm@rwmloans.com</a>	1285542
RWM Home Loans	John Martin	(760) 420-6735	<a href="mailto:johnm@rwmloans.com">johnm@rwmloans.com</a>	276442
RWM Home Loans	Kelson Penn	(760) 271-4836	<a href="mailto:Kelsonp@rwmloans.com">Kelsonp@rwmloans.com</a>	2011790
RWM Home Loans	Kristen Livingston	(858) 395-6400	<a href="mailto:KristenL@rwmloans.com">KristenL@rwmloans.com</a>	1036089
RWM Home Loans	Nancy Overcash	(858) 449-5510	<a href="mailto:nancyo@rwmloans.com">nancyo@rwmloans.com</a>	236675
RWM Home Loans	Roger Tso	(858) 442-6366	<a href="mailto:rogert@rwmloans.com">rogert@rwmloans.com</a>	284411
RWM Home Loans	Sean Kelly	(858) 336-1792	<a href="mailto:seank@rwmloans.com">seank@rwmloans.com</a>	284380
RWM Home Loans	Shanne Sleder	(858) 829-7186	<a href="mailto:shannes@rwmloans.com">shannes@rwmloans.com</a>	239958
RWM Home Loans	Victoria Nash	(858) 215-3786	<a href="mailto:Victorian@rwmloans.com">Victorian@rwmloans.com</a>	1599768
Secure Funding Group	Axel Ambrosius	(619) 870-7870	<a href="mailto:axel@sfghomeloans.com">axel@sfghomeloans.com</a>	2091166
Secure Funding Group	Chanel Bagheri	(619) 315-6355	<a href="mailto:chanel@sfghomeloans.com">chanel@sfghomeloans.com</a>	1914124
Secure Funding Group	Diego Palomera Jr	(619) 540-1577	<a href="mailto:diego@sfghomeloans.com">diego@sfghomeloans.com</a>	347520
Secure Funding Group	Omar Garcia	(619) 370-5034	<a href="mailto:omar@sfghomeloans.com">omar@sfghomeloans.com</a>	347528
Secure Funding Group	Zirael J. Colin	(619) 348-0205	<a href="mailto:zjcolin@sfghomeloans.com">zjcolin@sfghomeloans.com</a>	1506824
Shelter Island Capital.com	Benjamin Murphey	(619) 454-0914	<a href="mailto:ben@shelterislandcapital.com">ben@shelterislandcapital.com</a>	227691
Sistar Mortgage Company	Ryan Neading	(813) 642-4439	<a href="mailto:ryan.neading@sistarmortgage.com">ryan.neading@sistarmortgage.com</a>	191618
Sistar Mortgage Company	Teri Parsons	(219) 613-5417	<a href="mailto:Teri.parsons@sistarmortgage.com">Teri.parsons@sistarmortgage.com</a>	261269
Sistar Mortgage Company	Rajeev Gandhi	(586) 909-2195	<a href="mailto:Rajeev.gandhi@sistarmortgage.com">Rajeev.gandhi@sistarmortgage.com</a>	68641
Stewart National Mortgage	Tamara Bachioni	(619) 295-3181	<a href="mailto:tbachioni@hotmail.com">tbachioni@hotmail.com</a>	154020
Synergy One Lending	Annette Hernandez	(619) 395-1210	<a href="mailto:ahernandez@s1.com">ahernandez@s1.com</a>	918395
Synergy One Lending	Ileana Vega	619-751-0052	<a href="mailto:IVega@s1.com">IVega@s1.com</a>	1473008
Synergy One Lending	Jason Montoya	(619) 606-5626	<a href="mailto:jmontoya@wefundyouteam.com">jmontoya@wefundyouteam.com</a>	234611
Synergy One Lending	Kit Gray	(619) 206-5488	<a href="mailto:kgray@wefundyouteam.com">kgray@wefundyouteam.com</a>	1907235
Synergy One Lending	Patricia G Hurtado	(619) 248-5872	<a href="mailto:phurtado@s1.com">phurtado@s1.com</a>	1176250
United American Mortgage	Clyde Hensling	(714) 501-4146	<a href="mailto:dhen sling@uamco.com">dhen sling@uamco.com</a>	230034
United American Mortgage	Paul Newell	(619) 985-7285	<a href="mailto:paulnewellhomeloans@gmail.com">paulnewellhomeloans@gmail.com</a>	264500
United American Mortgage	Kimberly Capizzi	(714) 448-4466	<a href="mailto:kcapizzi@uamco.com">kcapizzi@uamco.com</a>	268683
US Bank	Andre Gaines	(619) 744-2137	<a href="mailto:andre.gaines@usbank.com">andre.gaines@usbank.com</a>	693225
US Bank	Anne Wiker	(760) 429-5584	<a href="mailto:anne.wiker@usbank.com">anne.wiker@usbank.com</a>	1196536
US Bank	Clayton Sheffrey	(619) 708-0876	<a href="mailto:clay.sheffrey@usbank.com">clay.sheffrey@usbank.com</a>	643155
US Bank	Druso Cecchet	(619) 560-1252	<a href="mailto:druso.cecchet@usbank.com">druso.cecchet@usbank.com</a>	1097393
US Bank	Dylan Newman	(760) 535-4349	<a href="mailto:Dylan.newman@usbank.com">Dylan.newman@usbank.com</a>	1091942
US Bank	Hala Garmo	(619) 548-1122	<a href="mailto:hala.garmo@usbank.com">hala.garmo@usbank.com</a>	330892
US Bank	Jenny Quang	(858) 695-4685	<a href="mailto:jenny.quang@usbank.com">jenny.quang@usbank.com</a>	782261
US Bank	Kelvin Torres	(602) 909-0418	<a href="mailto:kelvin.torres@usbank.com">kelvin.torres@usbank.com</a>	413683
US Bank	Melissa Cormier	(774) 249-4993	<a href="mailto:melissa.cormier@usbank.com">melissa.cormier@usbank.com</a>	1168932
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