



SAN DIEGO
HOUSING
COMMISSION

FIRST TIME HOMEBUYER ASSISTANCE PROGRAM PARTICIPATING LENDERS *As of June 2026*

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
AAA Capital Investment	Ming Zhang	(417) 763-0333	mmshappyending@gmail.com	1446085
AHL Funding dba The Mortgage Lenders	Mario Orellana	(909) 996-9172	Mario.Orellana@themortgagelenders.com	678342
AHL Funding dba The Mortgage Lenders	Mayra Galarza-Roman	(562) 230-3785	mayra@themortgagelenders.com	2585054
AHL Funding dba The Mortgage Lenders	Rosslyn Santos	(626) 825-8159	rosslyn.santos@themortgagelenders.com	2485336
American Pacific Mortgage	Kelly Gardner	(949) 687-9580	Kelly.Gardner@apmortgage.com	829533
American Pacific Mortgage	Ricardo Nava	(619) 880-0041	ricardo@mil-loans.com	1471373
American Pacific Mortgage	Craig Brock	(619) 602-4850	craig@craigbrock.com	239770
American Pacific Mortgage	Leah McBride	858-888-0258	leah.mcbride@apmortgage.com	1020432
Anchor Funding	Jenny Huerta	(510) 246-4450	jennychuerta@gmail.com	2055498
Anchor Funding	Amanda Corteza	(619) 954-5026	acorteza@anchorfunding.net	2424416
Anchor Funding	Andre Enriques	(619) 208-6499	aenriques@anchorfunding.net	220937
Anchor Funding	Fred Benitez	(619) 392-0763	fbenitez@anchorfunding.net	1367975
Anchor Funding	Gary Mouritzen	(619) 571-8787	gmouritzen@anchorfunding.net	279569
Anchor Funding	Liliana Riquer	(619) 571-3219	lriquer@anchorfunding.net	290649
Anchor Funding	Nikol Enriquez	(619) 653-3753	nenriquez@anchorfunding.net	2334534
ANR Finance and Real Estate	Evan Tando	(619) 800-6670	team@evantando.com	255208
Avalon Mortgage	Erica Pena	(858) 625-8501	erica@avalonmtg.com	1725695
Avalon Mortgage	Jan Coelho	(858) 625-8503	jan@avalonmtg.com	236344
Avalon Mortgage	Terese Coelho	(858) 625-8505	terese@avalonmtg.com	2023605
Avalon Mortgage	Amanda Belton	(858) 349-8888	amanda@avalonmtg.com	236788
Barrett Financial Group	David Warth	(760) 743-1000	davewarth@sbcglobal.net	321288
Barrett Financial Group	Kara West	(607) 220-6516	KaraW@BarrettFinancial.com	1920182
Barrett Financial Group	Anthony Magana	(858) 215-1417	anthonym@barrettfinancial.com	693516
Barrett Financial Group	Brent Clifford	(503) 351-5289	BrentC@BarrettFinancial.com	1850
Barrett Financial Group	Carter Short	(619) 517-0336	CarterS@BarrettFinancial.com	1005967
Barrett Financial Group	Cristen Carver	(619) 993-9623	ccarver@barrettfinancial.com	25600
Barrett Financial Group	Heather Denaro	(760) 717-8798	heatherdenaro@barrettfinancial.com	1975823
Barrett Financial Group	Karla Sabio	(858) 414-9967	KarlaS@BarrettFinancial.com	955086
BMO Bank	Michelle Scott	(310) 704-6596	michelle.scott@bmo.com	244821
C2 Financial Corp.	Alma Plancarte	(760) 877-2057	almaplancarte75@gmail.com	1454639
C2 Financial Corp.	Dennis Sakofsky	(619) 313-1051	DENNISSAKOFSKY@GMAIL.COM	1711774
C2 Financial Corp.	Timothy Gray	(619) 807-5854	tim@INSISTonTIM.com	330730
C2 Financial Corp.	Ashley Buchan	(858) 967-7664	ashley@ashley4loans.com	321857
C2 Financial Corp.	Joely Perez	(858) 337-1026	Jp@myloanmyhome.com	873782
C2 Financial Corp.	Robert McMahon	(619) 857-1657	robert@robertmcmahon.com	307416
C2 Financial Corp.	Bradley Talbert	(805) 391-4542	talbert.brad@gmail.com	1902697
C2 Financial Corp.	Daniel Keyes	(619) 665-3988	dkeyes@westernfinancialfunding.com	232097
C2 Financial Corp.	Dean Brown	(858) 774-0622	dean@deanbrownloans.com	294447
C2 Financial Corp.	Jerilyn Shaw	(619) 857-5626	jshawloans@gmail.com	337983
California Bank & Trust	Clayton Sheffrey	(619) 708-0876	Clay.Sheffrey@calbt.com	643155
California Pacific Funding & Realty	Costas Kotinopoulos	(858) 848-5626	costas@californiapacific.com	266650
Cardinal Financial	Anita Aguilar	(858) 382-0030	anita@anitahomeloan.com	498749
Cardinal Financial	Edgar Aranda	(858) 663-0472	edgar@phesd.com	833610
Cardinal Financial	Jorge Orozco	(619) 289-6296	jorge.orozco@cardinalfinancial.com	468948
Clear Mortgage Capital	Emiliano Garcia	(661) 435-6046	emilianog1570@gmail.com	288532
Clear Mortgage Capital	Brenda Leon	(619) 852-6710	thebrendamethod@gmail.com	2484363
Clear Mortgage Capital	Ileana Vega	(619) 751-0052	ivega@clearmortgagecapital.com	1473008
Clear Mortgage Capital	Amber Flores	(858) 414-1636	aflores@clearmortgagecapital.com	2470487
Clear Mortgage Capital	Beatriz Villegas	(619) 913-4003	bvillegas@clearmortgagecapital.com	204141
Clear Mortgage Capital	Ray Miranda	(619) 846-4492	rmiranda@clearmortgagecapital.com	188400
Clear Mortgage Capital	Clara Blanco	(858) 722-9770	milefarfan@gmail.com	2159226

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Clear Mortgage Capital	Geovanny Angeles	(619) 253-0964	gangeles@clearmortgagecapital.com	325439
Clear Mortgage Capital	Jorge Salas	(619) 274-4423	jsalas@clearmortgagecapital.com	2062702
Clear Mortgage Capital	Maribel Silva	(408) 234-0153	msilva@clearmortgagecapital.com	693883
Clear Mortgage Capital	Paola Lomeli	(760) 412-7787	Plomeli@clearmortgagecapital.com	2233387
Clear Mortgage Capital	Patricia Hurtado	(619) 248-5872	phurtado@clearmortgagecapital.com	1176250
Community Mortgage, LLC	Sean Courtney	(619) 682-4009	sean@calcommunitymortgage.com	244023
Community Mortgage, LLC	Janeth Sereno	(858) 336-2205	Jserenomortgage@gmail.com	2250053
Cornerstone Home Lending	Charla Rueda	(760) 809-6896	charla@charlarueda.com	334143
Cornerstone Home Lending Inc.	Mike Lynch	(760) 975-7111	mike@mylynchgroup.com	334137
Cross Country Mortgage	Tracey Wheeler	(619) 705-9922	tracey.wheeler@ccm.com	413393
Cross Country Mortgage	Cheryl Zenski	(951) 704-8804	cheryl.zenski@ccm.com	260411
Cross Country Mortgage	Justin Clark	(858) 355-9107	justin.clark@ccm.com	373209
Cross Country Mortgage	Scott Evans	(619) 723-7289	scott.evans@ccm.com	256163
Cross Country Mortgage	Angelica Chavez	(805) 252-2640	angelica.chavez@ccm.com	2071105
Cross Country Mortgage	Christina Lozano	(209) 423-3004	christina.lozano@ccm.com	2257658
eMortgage Capital	Annie Le	(619) 488-7352	annie.le2089@gmail.com	1841953
eMortgage Capital	Celeste Harvey	(702) 715-9061	Charvey@emortgagecapital.com	1683856
eMortgage Capital	Samara Smith	(619) 940-5257	samaras@emortgagecapital.com	2421237
eMortgage Lending	Carlos Ceballos	(619) 872-3639	amc_mortgage@yahoo.com	1242347
eMortgage Lending dba Mr. Mortgage Corp.	Maritza Esquivel	(619) 650-8000	maritza@mrmortgagecorp.com	1057895
Exceptional Mortgage	Gassan Jaleel	(858) 503-1220	gus@exceptmtg.com	223513
Fairway Independent Mortgage	Aaron Hultin	(760) 271-1179	aaron.hultin@fairwaymc.com	223045
Fairway Independent Mortgage	Peter Peinado	(619) 500-1809	plpeinado@gmail.com	2186366
Fairway Independent Mortgage	Sheri Arnold	(760) 889-8791	sheri.arnold@fairwaymc.com	311417
Fiducia Home Loans	Wisam Mohsin	(619) 438-9291	wisam@fiduciahl.com	2611193
Finance Any1	Tommy Mardini	(619) 629-9715	tommy@financeany1.com	497727
Finest City Homes & Loans	Celina Tominna	(619) 987-5007	celina@tominnaloans.com	249231
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
Forward Mortgage	Mary Cardona	(619) 549-5805	mary@marycardonaloans.com	975127
Guild Mortgage	Bonita Mayne	(818) 968-5278	bmayne@guildmortgage.net	156651
Guild Mortgage	Daniel Mosqueda	(702) 972-5772	dmosqueda@guildmortgage.net	932187
Guild Mortgage	Dolores Frace	(619) 988-1628	dfrace@guildmortgage.net	317485
Guild Mortgage	Elizabeth Holtzapple	(619) 370-6832	eholtzapple@guildmortgage.net	1900114
Guild Mortgage	Ivonne Jimenez	(619) 895-9051	ijimenez@guildmortgage.net	288519
Guild Mortgage	Linda Stroberg	(858) 349-6156	lstroberg@guildmortgage.net	223939
Guild Mortgage	Vickie Nguyen	(858) 776-0565	vickie.nguyen@guildmortgage.net	274982
Guild Mortgage	Bianca Jimenez	(619) 761-9585	bjimenez@guildmortgage.net	1117610
Guild Mortgage	Ed Winchester	(760) 608-1869	ewinchester@guildmortgage.net	1117275
Guild Mortgage	Julia Cruz	(619) 804-8443	jcruz@guildmortgage.net	632832
Guild Mortgage	Lily Navarro	(562) 964-9609	lnavarro@guildmortgage.net	897500
Guild Mortgage	Melissa Elmazis	(951) 640-2944	melmazis@guildmortgage.net	2073467
Homeowners Financial Group	Cameron Owens	(619) 302-3033	cowens@homeownersfg.com	390270
i2i Real Estate and Mortgage	Adriana Gibbons	(619) 253-0518	adriana@i2ihomes.com	1541308
i2i Real Estate and Mortgage	Arlen Beileson	(619) 204-0420	arlenbeileson@gmail.com	1036947
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i2i Real Estate and Mortgage	Jennifer Alvarado	(619) 343-5247	jennifer@mysdlender.com	2060924
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i2i Real Estate and Mortgage	Timothy Murphy	(619) 807-5408	teamtim@i2imortgage.com	377626
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i2i Real Estate and Mortgage	Sylvia Verdugo	(619) 210-4355	svloans12@gmail.com	869944
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Intercap Lending	Angelina Ro	(619) 846-3821	Angelina@Intercaplending.com	205676
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Intercap Lending	Erik Petersen	(707) 499-2482	epetersen@intercaplending.com	1359899
Loan Depot	Gavin Walker	(206) 790-4843	gavinwalker@loandepot.com	71223
Loan Factory	Dimitriy Papkov	(619) 779-5848	dimitriyp@hotmail.com	2490629
Loan Factory	Jay Moon	(619) 890-1041	jay.moon@loanfactory.com	2637088
Mission Federal Credit Union	Stephanie Winsjansen	(760) 715-6826	stephaniew@missionfed.com	647429
Movement Mortgage	David Gibson	(425) 591-3201	david.gibson@movement.com	1660291
Movement Mortgage	Deborah Cady	(858) 663-5015	debbie.cady@movement.com	244938
Movement Mortgage	Ed Belenky	(619) 694-6141	ed.belenky@movement.com	1170223
Movement Mortgage	Christopher DiNofia	(858) 212-1443	chris.dinofia@movement.com	281455
Nationwide Loans Inc	Olivia Guinn	(619) 227-9173	olivia@oliviaguinnhmeloans.com	695410
Neighborhood Loans	Isaul Magadan	(619) 829-8447	Isaul@neighborhoodloans.com	1782016
New American Funding	Michelle Magana	(951) 294-8139	michelle.magana@nafinc.com	1056085
New American Funding	Jeannette Castillo	(619) 726-2876	Jeannette.Castillo@nafinc.com	655409
New American Funding	Anthony Ramirez	(619) 733-8669	anthony.ramirez@nafinc.com	249819
New American Funding	Robert Stanfill	(619) 840-2199	robert.stanfill@nafinc.com	334348

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Origin Point	Jay Lomahan	(858) 699-1008	jay.lomahan@originpoint.com	2579595
OriginPoint	Griffin Tso	(858) 449-7933	griffin.tso@originpoint.com	2133206
OriginPoint	Joanne Short	(619) 719-1624	Joanne.Short@originpoint.com	2396442
Point Mortgage Corp.	Fabiola Luzanilla	(619) 947-8131	fluzanilla@pointmtg.com	1684326
Point Mortgage Corp.	Gloria De la Vara	(858) 922-5019	gdelavara@pointmtg.com	319787
Point Mortgage Corp.	Laura Alatorre Lyons	(619) 395-6181	lalatorre@pointmtg.com	580606
Point Mortgage Corp.	Antonia Solorio	(619) 370-4273	asolorio@pointmtg.com	1485941
Point Mortgage Corp.	Brian Shaw	(858) 356-4005	brian@shawfinance.com	348652
Point Mortgage Corp.	Chanel Bagheri	(619) 315-6355	Cbagheri@pointmtg.com	1914124
Point Mortgage Corp.	Omar Garcia	(619) 370-5034	Ogarcia@pointmtg.com	347528
Point Mortgage Corp.	Pauline King	(619) 395-2682	pkking@pointmtg.com	335065
Prime Lending	Kenia Costa	(214) 529-7259	kenia.costa@primelending.com	536257
Rapid Response Mortgage	Abena Bradford	(619) 807-3168	abenabradford@bradfordmortgageandrealtyinc.com	187292
Rocket Mortgage	Luisa Rosas-Ferguson	(619) 813-1885	luisarosas-ferguson@rocketmortgage.com	376165
RWM Home Loans	Kristen Livingston	(858) 395-6400	KristenL@rwmloans.com	1036089
RWM Home Loans	Roger Tso	(858) 442-6366	robert@rwmloans.com	284411
RWM Home Loans	Matthew Brumfield	(760) 788-0180	matthbrumfield@rwmloans.com	310364
RWM Home Loans	Christian Vazquez	(858) 519-3907	christian.vazquez@rwmloans.com	2475506
RWM Home Loans	Manuel Vizcarra	(619) 587-1488	manuelv@rwmloans.com	202469
RWM Home Loans	Rick Geary	(949) 682-8252	rickg@rwmloans.com	278781
Shelter Island Capital	Benjamin Murphey	(619) 454-0914	ben@shelterislandcapital.com	227691
Stewart National Mortgage	Tamara Bachioni	(619) 295-3181	tbachioni@hotmail.com	154020
Success Lending	Anne Wiker	(760) 429-5584	Anne.Wiker@successlending.com	1196536
Success Lending	Gary Kawano	(760) 809-1597	gary.kawano@successlending.com	455499
Summit Funding	John King	(209) 423-1482	john@johnloanking.com	453426
Supreme Lending	Desiree Lowe	(858) 263-5900	desiree.lowe@supremelending.com	201719
Tidal, Inc	Claude Blackman	(619) 473-4944	claud@tidalre.com	383221
US Bank	Diana Romero	(520) 336-3044	diana.romero1@usbank.com	512518
US Bank	Jenny Quang	(858) 695-4685	jenny.quang@usbank.com	782261
US Bank	Danielle Royal	(619) 977-3907	danielle.royal@usbank.com	1050690
USA Financial	Sandra Michal	(858) 353-8900	sandra@usafc.com	245215
USA Financial	David Ramirez	(619) 748-4533	loanswithdavidr@gmail.com	1327714
USA Financial	Omer Nasori	(619) 252-5595	omer.nasori@hotmail.com	2013042
Western Capital dba Monarch Mtg.	Tonya Suggs	(619) 549-1069	tsuggs@monarch-mortgage.com	238990
Western Capital Mortgage	Cristel Rocha	(619) 573-8281	cristelrocha.homeloans@gmail.com	2183996
Western Capital Mortgage	Mercedes Soberon	(858) 705-5086	mercedes@wcmlending.net	580604
Western Capital Mortgage	Lucero Ceballos	(619) 279-1666	lucero21@cox.net	2254671
Western Capital Mortgage	Miguel Tadeo	(760) 908-8616	miguel@wcmlending.net	854486
Western Capital Mortgage	Dana Portillo	(619) 925-0805	gykrrmwjq@privaterelay.appleid.com	2630237
Western Capital Mortgage	Claudia Farnum	(619) 921-4429	claudia@wcmlending.net	270126
Western Capital Mortgage	Daniel Contreras	(619) 948-1367	daniel@wcmlending.net	380248
Western Capital Mortgage	Fatima Medina Maldonado	(619) 321-9522	fatimahomeloans@outlook.com	1644354
Western Capital Mortgage	Jessica Codallos Zarate	(619) 227-3109	jessicacodallos@gmail.com	2804926
Western Capital Mortgage	Jorge Chang	(619) 500-2167	jorge@teamdpa.com	1489690
Western Capital Mortgage	Minerva Lopez	(619) 761-6171	mlopezloans@hotmail.com	1372595
Western Capital Mortgage	Raul Zarate	(619) 248-9752	raul.zarate@wcmlending.net	1953030
Western Capital Mortgage	Coryn Canlapan	(619) 888-7903	coryncanlapan@wcmlending.net	956850
Western Capital Mortgage	Herman Ramirez	(619) 576-2768	Herman@wcmlending.net	2125378
Western Capital Mortgage dba Silver Star	German Prieto	(619) 852-0980	german@prietolending.com	1837799
Western Capital Mortgage dba Silver Star	Jacqueline Davis	(619) 279-9672	jackie@yourmortgagegoals.com	632678
Western Capital Mortgage dba Silver Star	Michelle Moreno	(619) 438-1710	michellemortgagevet@gmail.com	1407139

