



### LOCAL LENDER LIST

The lenders below have experience financing deed-restricted housing and are provided as a resource only. You can use any lender you'd like, even if they are not included on this list. The SCHA does not approve, certify, endorse, or recommend any particular bank or lender. We suggest contacting at least 2-3 different lenders to determine which lender will best meet your needs.

Company	Company Type	Lender Name	Phone	Email	Location	NMLS # <sup>1</sup>	Products Offered <sup>2</sup>	Specializes in These Developments <sup>3</sup>	Can't Lend in These Developments	Bilingual Capabilities	Can Work with SCHA Down Payment Assistance	Can Work With CHFA Programs	Can Work With Other Down Payment Assistance Programs <sup>4</sup>
Alpine Bank	Bank	Lorri Heuck	(970) 513-5914	lorriheuck@alpinebank.com	Frisco	458836	Conventional Fixed, Conventional ARM, Portfolio			Spanish	Yes	No	Yes
Bank of England	Mortgage Broker, Bank	Dana Holland	(970) 389-2247	dholland@boemortgage.com	Breckenridge	365368	Conventional Fixed, FHA, VA, USDA, CHFA				Yes	Yes	Yes
BOK Financial Mortgage	Bank	Darlena Marmins	(970) 668-2200	dmarmins@bokf.com	Frisco	492602	Conventional Fixed, FHA, USDA, Conventional ARM, VA, Portfolio				Yes	No	Yes
BOK Financial Mortgage	Bank	Kevin Berkley	(970) 485-1343	kberkley@bokf.com	Breckenridge	609784	Conventional Fixed, FHA, USDA, Conventional ARM	Wellington				No	Yes
Cross Country Mortgage	Mortgage Banker	Paula Ramey	(303) 489-2208	paula.ramey@myccmortgage.com	Frisco	281978	Conventional Fixed, FHA, USDA, Conventional ARM, VA, Portfolio				Yes	Yes	Yes
Finance of America	Mortgage Lender	Michael Diener	(970) 470-1976	mdiener@prolending.com	Silverthorne	894264	Conventional Fixed, FHA, USDA, Portfolio, VA, Conventional ARM, Down Payment Assistance				Yes	Yes	Yes
FirstBank	Bank	Amanda Doebler	(970) 468-7232	amanda.doebler@efirstbank.com	Silverthorne	1500848	Conventional Fixed, FHA, Portfolio	Smith Ranch		Multiple	Yes	Yes	Yes
FirstBank	Bank	Hanna Thomas	(970) 547-3846	hanna.thomas@efirstbank.com	Breckenridge	1392763	Conventional Fixed, FHA, Conventional ARM, Portfolio, Home Equity Loans			Multiple	Yes	Yes	Yes
FirstBank	Bank	Sarah Sullivan	(970) 468-7231	sarah.sullivan@efirstbank.com	Silverthorne	1094434	Conventional Fixed, FHA, Conventional ARM, Portfolio, Special Programs	Smith Ranch, Housing Helps		Multiple	Yes	Yes	Yes



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Sulquist Mortgage	Mortgage Banker	Doug Sullivan	(970) 389-4304	doug@sulquist.com	Frisco	234570	Conventional Fixed, FHA, USDA, Conventional ARM, VA			Spanish	Yes	Yes	Yes
Sulquist Mortgage / Megastar Financial	Mortgage Banker	Mary Frances Ahlquist	(970) 668-0239	mf@sulquist.com	Frisco	157324	Conventional Fixed, FHA, USDA, Conventional ARM, VA, Portfolio			Spanish, Hungarian, & Icelandic	Yes	Yes	Yes
Wells Fargo Home Mortgage Bank		Darci Henning	(970) 547-8643	darci.j.henning@wellsfargo.com	Breckenridge	410022	Conventional Fixed, FHA, USDA, Portfolio, VA, Conventional ARM		Smith Ranch, West Hills, Ophir Mountain	Spanish	Yes	No	Yes
Wells Fargo Home Mortgage Bank		M. Corey Fisk	(970) 547-8642	corey.fisk@wellsfargo.com	Breckenridge	418669	Conventional Fixed, FHA, USDA, Conventional ARM, VA, Portfolio		Smith Ranch, West Hills, Ophir Mountain	Spanish	Yes	No	Yes

1. All persons who originate a mortgage, offer to originate a mortgage, act as a mortgage loan originator, or offer to act as a mortgage loan originator must be licensed. You can check the status of a license, including any complaints or disciplinary actions, at <https://nmlsconsumeraccess.org/>
2. Please note that lenders may have different requirements for their individual loan programs.
3. These are self-reported developments that a lender has indicated. This does not mean that these lenders cannot lend in other developments.
4. This could include programs such as employer-provided down payment assistance.
5. The SCHA reviews the lenders on this list on a regular basis. If you've worked with a lender above, we'd love to hear about your experience.

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