



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 # ¹	Products Offered ²	Bilingual Capabilities	Can Work with SCHA Down Payment Assistance	Can Work With CHFA Programs	Can Work With Other Down Payment Assistance Programs ⁴
Alpine Bank	Bank	Lorri Heuck	(970) 513-5914	lorriheuck@alpinebank.com	Frisco	458836	Conventional Fixed, zFHA, VA, Portfolio	Spanish	Yes	Yes	Yes
Bank of England	Mortgage Broker, Bank	Dana Holland	(970) 389-2247	dholland@boemortgage.com	Breckenridge	365368	Conventional Fixed, FHA, VA, USDA, CHFA, Conventional ARM	Spanish	Yes	Yes	Yes
BOK Financial Mortgage	Bank	Darlena Marmins	(970) 390-6472	dmarmins@bokf.com	Frisco	492602	Conventional Fixed, FHA, USDA, Conventional ARM, VA, Portfolio	Spanish	Yes	No	Yes
BOK Financial Mortgage	Bank	Kevin Berkley	(970) 485-1343	kberkley@bokf.com	Breckenridge	609784	Conventional Fixed, FHA, USDA, Conventional ARM, Portfolio	Spanish	Yes	No	Yes
Cross Country Mortgage	Mortgage Banker	Paula Ramey	(303) 489-2208	paula.ramey@ccm.com	Frisco	281978	Conventional Fixed, FHA, USDA, Conventional ARM, VA, Portfolio, Mobile Home Financing	Spanish	Yes	Yes	Yes
FirstBank	Bank	Jack Spillers	(970) 468-7204	jack.spillers@efirstbank.com	Silverthorne	2264023	Conventional Fixed, FHA, Portfolio, Conventional ARM	Spanish	Yes	Yes	Yes
FirstBank	Bank	Nereyda Blanco	(970) 468-7215	Nereyda.Blanco@efirstbank.com	Silverthorne	2432122	Conventional Fixed, FHA, Portfolio, Conventional ARM	Spanish	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	Ismael Calle	(970) 468-7213	ismael.calle@efirstbank.com	Breckenridge	1269793	Conventional Fixed, Conventional ARM, Portfolio	Spanish	Yes	No	Yes
FirstBank	Bank	Tate Martinez	(970) 547-3841	tate.martinez@efirstbank.com	Breckenridge	2405027	Conventional Fixed, Conventional ARM, FHA, CHFA, Portfolio	Multiple	Yes	Yes	Yes
Sulquist Mortgage / Megastar Financial	Mortgage Banker	Doug Sullivan	(970) 453-2900	doug@sulquist.com	Frisco	234570	Conventional Fixed, FHA, USDA, Conventional ARM, VA, Portfolio	Spanish	Yes	Yes	Yes
Sulquist Mortgage / Megastar Financial	Mortgage Banker	Mary Frances Ahlquist	(970) 389-2020	mf@sulquist.com	Frisco	157324	Conventional Fixed, FHA, USDA, Conventional ARM, VA, Portfolio	Spanish	Yes	Yes	Yes



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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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