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.

With Company												Can Work
Company North										Can Work		With Other
Company Part										with SCHA		Down
Company No.										Down	Can Work	Payment
Alpine Bank Bank Lori Heuck (970) 513-5914 Iorriheuck@alpinebank.com Frisco 458836 Conventional Fixed, EHA, USA, Conventional Fixed, EHA, Portfolio, EHA, Portfolio, EHA, EHA, Portfolio, EHA, EHA, EHA, EHA, EHA, EHA, EHA, EHA									Bilingual	Payment	With CHFA	Assistance
April Apri	Company	Company Type	Lender Name	Phone	Email	Location	NMLS #1	Products Offered ²	Capabilities	Assistance	Programs	Programs ⁴
Conventional Fixed, FHA, USDA, Conventional ARM, Spanish Yes No Yes								Conventional Fixed, zFHA,				
BOK Financial Mortgage Bank Darlena Marmins 1970 390-6472 dmarmins@bokf.com Frisco 492602 VA. Portfolio Spanish Ves No Yes	Alpine Bank	Bank	Lorri Heuck	(970) 513-5914	lorriheuck@alpinebank.com	Frisco	458836	VA, Portfolio	Spanish	Yes	Yes	Yes
Bank Darlena Marmins 970 390-6472 dmarmins@bokf.com Frisco 492602 VA. Portfolio Spanish Ves No Yes								Conventional Fixed, FHA,				
Conventional Fixed, FHA, Conventional Fixed,								USDA, Conventional ARM,				
SOA Financial Mortgage	BOK Financial Mortgage	Bank	Darlena Marmins	(970) 390-6472	dmarmins@bokf.com	Frisco	492602	VA, Portfolio	Spanish	Yes	No	Yes
Second processed Second proc								Conventional Fixed, FHA,				
Conventional Fixed, FHA, USDA, Conventional RAM, VA, Portfolio, Mobile Home FirstBank Bank Jack Spillers (970) 468-7204 Jack Spillers@efirstbank.com Silverthorne Ze34023 ARM Spanish Yes Ye								USDA, Conventional ARM,				
Cross Country Mortgage Mortgage Banker Paula Ramey (303) 489-2208 paula ramey@ccm.com Frisco 281978 Financing Spanish Ves	BOK Financial Mortgage	Bank	Kevin Berkley	(970) 485-1343	kberkley@bokf.com	Breckenridge	609784		Spanish	Yes	No	Yes
VA Portfolio, Mobile Home												
Crowerthorage Mortgage Banker Paula Ramey (303) 489-2208 paula ramey@ccm.com Frisco 281978 Financing Spanish Yes Yes Yes Yes Yes Yes FirstBank Bank Jack Spillers (970) 468-7214 Jack spillers@efirstbank.com Silverthorne 2264023 ARM Spanish Yes												
Conventional Fixed, FHA, Portfolio, Conventional Fixed, FHA, Conventional Fixed, Conventional Fixed, Conventional Fixed, FHA, Conventional Fixed, FHA, Conventional Fixed, Conventional Fixed, Conventional Fixed, FHA, Conventional Fixed, Conventional Fixed, Conventional Fixed, Conventional Fixed, FHA, Conventional Fixed, Conventional Fixed, Conventional Fixed, FHA, Conven												
Portfolio, Conventional FirstBank Bank Jack Spillers (970) 468-7204 Jack Spillers@efirstbank.com Silverthorne Z264023 ARM Spanish Yes Yes Yes Yes	Cross Country Mortgage	Mortgage Banker	Paula Ramey	(303) 489-2208	paula.ramey@ccm.com	Frisco	281978	<u>-</u>	Spanish	Yes	Yes	Yes
FirstBank Bank Jack Spillers (970) 468-7214 Jack Spillers@efirstbank.com Silverthorne 2264023 ARM Spanish Yes								, ,				
Conventional Fixed, FHA, Portfolio, Conventional Fixed, FHA, Portfolio, Conventional Fixed, FHA, Portfolio, Conventional Fixed, FHA, Portfolio, Conventional Fixed, FHA, Conventional Fixed, FHA, Conventional Fixed, FHA, Conventional Fixed, FHA, Conventional ARM, Portfolio, Home Equity Portfolio, Conventional Fixed, Conventional ARM, Portfolio Portfolio, Portfolio, Home Equity Portfolio, Portfolio, Home Equity Portfolio, Portfoli								•				
FirstBank Bank Nereyda Blanco (970) 468-7215 Nereyda Blanco@efirstbank.com Silverthorne 2432122 ARM Spanish Yes Yes Yes Yes Yes Yes Yes Silverthorne Silverthorne 2432122 ARM Spanish Yes Yes Yes Yes Yes Silverthorne Silverthorne Silverthorne Silverthorne Silverthorne 2432122 ARM Spanish Yes Yes Yes Silverthorne Silve	FirstBank	Bank	Jack Spillers	(970) 468-7204	jack.spillers@efirstbank.com	Silverthorne	2264023		Spanish	Yes	Yes	Yes
FirstBank Bank Nereyda Blanco (970) 468-7215 Nereyda Blanco@efirstbank.com Silverthorne 2432122 ARM Spanish Yes												
FirstBank Bank Hanna Thomas (970) 547-3846 hanna.thomas@efirstbank.com Breckenridge 1392763 Loans Multiple Yes Yes Yes Yes Conventional ARM, Portfolio, Spanish Yes No Yes FirstBank Bank Ismael Calle (970) 468-7213 ismael.calle@efirstbank.com Breckenridge 1269793 Portfolio Spanish Yes No Yes FirstBank Bank Tate Martinez (970) 547-3841 tate.martinez@efirstbank.com Breckenridge 2405027 Conventional ARM, FIA, Mortgage Broker, Novus Home Mortgage Bank Dana Holland (970) 389-2247 dholland@novushomemortgage.com Breckenridge 36568 Conventional ARM, Spanish Yes Yes Yes Conventional Fixed, Conventional Fixed, FIA, VA, USDA, CHFA, Conventional ARM, Spanish Yes Yes Yes Conventional Fixed, FIA, USDA, Conventional ARM, Spanish Yes Yes Yes Va, USDA, Conventional ARM, Spanish Yes Yes Yes Conventional Fixed, FIA, USDA, Conventional ARM, USDA, Conventional ARM, Spanish Yes Yes Yes Va, VA	5'	DI	Name de Blance	(070) 460 7345	Name of Black Coffeeth and	C'I a sath a sa	2422422	•	6	V	V	V
FirstBank Bank Hanna Thomas (970) 547-3846 hanna.thomas@efirstbank.com Breckenridge 1392763 Loans Multiple Yes Yes Yes Conventional Fixed, Conventional Fixed, Conventional ARM, FirstBank Bank Ismael Calle (970) 468-7213 ismael.calle@efirstbank.com Breckenridge 1269793 Portfolio Spanish Yes No Yes Conventional ARM, FirstBank Bank Tate Martinez (970) 547-3841 intervelope inte	FIRSTBANK	Bank	Nereyda Bianco	(970) 468-7215	Nereyda.Bianco@etirstbank.com	Silvertnorne	2432122		Spanisn	Yes	Yes	Yes
FirstBank Bank Hanna Thomas (970) 547-3846 hanna.thomas@efirstbank.com Breckenridge 1392763 Loans Multiple Yes Yes Yes Yes Conventional Fixed, Conventional ARM, FHA, FirstBank Bank Tate Martinez (970) 547-3841 tate.martinez@efirstbank.com Breckenridge 2405027 CHFA, Portfolio Multiple Yes Yes Yes Mortgage Broker, Novus Home Mortgage Bank Dana Holland (970) 389-2247 dholland@novushomemortgage.com Breckenridge 365368 Conventional ARM, Spanish Yes Yes Yes Sulquist Mortgage / Megastar Financial Mortgage Banke Doug Sullivan (970) 453-2900 doug@sulquist.com Frisco 234570 VA, Portfolio Spanish Yes Yes Yes Loonventional Fixed, FHA, USDA, Conventional ARM, Va, USDA, Conve												
FirstBank Bank Hanna Thomas (970) 547-3846 hanna.thomas@efirstbank.com Breckenridge 1392763 Loans Multiple Yes Yes Yes Yes Yes Conventional Fixed, Conventional ARM, FirstBank Bank Ismael Calle (970) 468-7213 ismael.calle@efirstbank.com Breckenridge 1269793 Portfolio Spanish Yes No Yes Conventional Fixed, Conventional ARM, FHA, FirstBank Bank Tate Martinez (970) 547-3841 tate.martinez@efirstbank.com Breckenridge 2405027 CHFA, Portfolio Multiple Yes Yes Yes Mortgage Broker, Novus Home Mortgage Bank Dana Holland (970) 389-2247 dholland@novushomemortgage.com Breckenridge 365368 Conventional ARM, Sulquist Mortgage / Megastar Financial Mortgage Banke Doug Sullivan (970) 453-2900 doug@sulquist.com Frisco 234570 VA, Portfolio Spanish Yes Yes Yes Conventional Fixed, USDA, Conventional ARM, Spanish Yes Yes Yes Conventional Fixed, VA, USDA, Conventional ARM, VA, USDA, Conventional ARM, VA, USDA, Conventional ARM, VA, USDA, Conventional ARM, VA, USDA, Conventional Fixed, FHA, USDA, Co								,				
Conventional Fixed, Conventional Fixed, Conventional Fixed, Conventional ARM, FirstBank Bank Ismael Calle (970) 468-7213 ismael.calle@efirstbank.com Breckenridge 1269793 Portfolio Spanish Yes No Yes Conventional Fixed, Conventional Fixed, Conventional Fixed, Conventional ARM, FHA, FirstBank Bank Tate Martinez (970) 547-3841 tate.martinez@efirstbank.com Breckenridge 2405027 CHFA, Portfolio Multiple Yes Yes Yes Yes Conventional Fixed, FHA, VA, USDA, CHFA, VA, USDA, CHFA, VA, USDA, CHFA, FIA, VA, USDA, COnventional ARM, Spanish Yes Yes Yes Sulquist Mortgage / Mortgage Banker Doug Sullivan (970) 453-2900 doug@sulquist.com Breckenridge 2405027 CHFA, Portfolio Multiple Yes Yes Yes Yes Conventional Fixed, FHA, USDA, Conventional ARM, Spanish Yes Yes Yes Conventional Fixed, FHA, USDA, Conventional ARM, Spanish Yes Yes Yes Conventional Fixed, FHA, USDA, Conventional ARM, Spanish Yes Yes Yes Conventional Fixed, FHA, USDA, Conventional ARM, Spanish Yes Yes Yes Conventional Fixed, FHA, USDA, Conventional ARM, USDA, Conventional Fixed, FHA, USDA, Conventional Fixed, FH	EirctRank	Rank	Hanna Thomas	(070) 547-3846	hanna thomas@efirsthank.com	Brackenridge	1202762		Multiple	Voc	Voc	Vac
FirstBank Bank Ismael Calle (970) 468-7213 ismael.calle@efirstbank.com Breckenridge 1269793 Portfolio Spanish Yes No Yes Conventional Fixed, Conventional ARM, FHA, FirstBank Bank Tate Martinez (970) 547-3841 tate.martinez@efirstbank.com Breckenridge 2405027 CHFA, Portfolio Multiple Yes Yes Yes Conventional Fixed, Conventional Fixed, FHA, VA, USDA, CHFA, Portfolio Multiple Yes Yes Yes Conventional Fixed, FHA, VA, USDA, CHFA, VA, USDA, CHFA, VA, USDA, CHFA, VSDA, Conventional ARM, Mortgage Broker, Mortgage / Megastar Financial Mortgage Banker Doug Sullivan (970) 453-2900 doug@sulquist.com Frisco 234570 VA, Portfolio Spanish Yes Yes Yes Conventional Fixed, FHA, USDA, Conventional ARM,	THISCHAIR	Dank	Halilla Hilolilas	(370) 347 3040	nama.cnomas@cmstsank.com	Dicekerinage	1332703		Widitipic	163	163	163
FirstBank Bank Ismael Calle (970) 468-7213 ismael.calle@efirstbank.com Breckenridge 1269793 Portfolio Spanish Yes No Yes Conventional Fixed, Conventional ARM, FHA, FirstBank Bank Tate Martinez (970) 547-3841 tate.martinez@efirstbank.com Breckenridge 2405027 CHFA, Portfolio Multiple Yes Yes Yes Mortgage Broker, Novus Home Mortgage Bank Dana Holland (970) 389-2247 dholland@novushomemortgage.com Breckenridge 365368 Conventional ARM Spanish Yes Yes Yes Sulquist Mortgage / Megastar Financial Mortgage Banker Doug Sullivan (970) 453-2900 doug@sulquist.com Frisco 234570 VA, Portfolio Spanish Yes Yes Yes Conventional Fixed, FHA, USDA, Conventional ARM, Spanish Yes Yes Yes Conventional Fixed, FHA, USDA, Conventional ARM, Spanish Yes Yes Yes Conventional Fixed, FHA, USDA, Conventional ARM,												
Conventional Fixed, Conventional ARM, FHA, FirstBank Bank Tate Martinez (970) 547-3841 tate.martinez@efirstbank.com Breckenridge Conventional Fixed, Conventional ARM, FHA, FirstBank Bank Tate Martinez (970) 547-3841 tate.martinez@efirstbank.com Breckenridge Conventional Fixed, FHA, VA, USDA, CHFA, VA, USDA, CONVENTIONAL ARM Spanish Yes Yes Yes Yes Yes Yes Yes Y	FirstBank	Bank	Ismael Calle	(970) 468-7213	ismael calle@efirstbank.com	Breckenridge	1269793	,	Snanish	Yes	No	Yes
FirstBank Bank Tate Martinez (970) 547-3841 tate.martinez@efirstbank.com Breckenridge 2405027 CHFA, Portfolio Multiple Yes Yes Yes Yes Conventional ARM, FHA, Mortgage Broker, Mortgage Broker, Dana Holland (970) 389-2247 dholland@novushomemortgage.com Breckenridge 365368 Conventional ARM Spanish Yes Yes Yes Conventional ARM Spanish Yes Yes Yes Yes Yes Yes Yes Yes Yes Sulquist Mortgage / Megastar Financial Mortgage Banker Doug Sullivan (970) 453-2900 doug@sulquist.com Frisco 234570 VA, Portfolio Spanish Yes Yes Yes Sulquist Mortgage / Mary Frances Mary Frances Wash Area Sulfaces Seventional ARM, Wes Wes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes	- Hoteline	Dann	isinaer cane	(370) 100 7213	ismaeneane@emsesammeem	D. Concilii age	1203730		opas			. 03
FirstBank Bank Tate Martinez (970) 547-3841 tate.martinez@efirstbank.com Breckenridge 2405027 CHFA, Portfolio Multiple Yes Yes Yes Yes Yes Yes Novus Home Mortgage Broker, Novus Home Mortgage Bank Dana Holland (970) 389-2247 dholland@novushomemortgage.com Breckenridge 365368 Conventional ARM Spanish Yes Yes Yes Yes Sulquist Mortgage / USDA, Conventional ARM, Megastar Financial Mortgage Banker Doug Sullivan (970) 453-2900 doug@sulquist.com Frisco 234570 VA, Portfolio Spanish Yes Yes Yes Yes Sulquist Mortgage / USDA, Conventional Fixed, FHA, Sulquist Mortgage / Wary Frances USDA, Conventional ARM,								,				
Conventional Fixed, FHA, VA, USDA, CHFA, VA, USDA, CONVENTIONAL ARM VA, USDA, CONVENTIONAL AR	FirstBank	Bank	Tate Martinez	(970) 547-3841	tate.martinez@efirstbank.com	Breckenridge	2405027		Multiple	Yes	Yes	Yes
Novus Home Mortgage Bank Dana Holland (970) 389-2247 dholland@novushomemortgage.com Breckenridge 365368 Conventional ARM Spanish Yes Yes Yes Yes Sulquist Mortgage / USDA, Conventional ARM, Megastar Financial Mortgage Banker Doug Sullivan (970) 453-2900 doug@sulquist.com Frisco 234570 VA, Portfolio Spanish Yes Yes Yes Yes Sulquist Mortgage / USDA, Conventional Fixed, FHA, Sulquist Mortgage / USDA, Conventional Fixed, FHA, Sulquist Mortgage / USDA, Conventional ARM,				(/				·				
Novus Home Mortgage Bank Dana Holland (970) 389-2247 dholland@novushomemortgage.com Breckenridge 365368 Conventional ARM Spanish Yes Yes Yes Yes Sulquist Mortgage / USDA, Conventional ARM, Megastar Financial Mortgage Banker Doug Sullivan (970) 453-2900 doug@sulquist.com Frisco 234570 VA, Portfolio Spanish Yes Yes Yes Yes Sulquist Mortgage / USDA, Conventional Fixed, FHA, Sulquist Mortgage / USDA, Conventional Fixed, FHA, Sulquist Mortgage / USDA, Conventional ARM,		Mortgage Broker,						VA, USDA, CHFA,				
Conventional Fixed, FHA, Sulquist Mortgage / WSDA, Conventional ARM, Megastar Financial Mortgage Banker Doug Sullivan (970) 453-2900 doug@sulquist.com Frisco 234570 VA, Portfolio Spanish Yes Yes Yes Conventional Fixed, FHA, Sulquist Mortgage / Mary Frances USDA, Conventional ARM,	Novus Home Mortgage		Dana Holland	(970) 389-2247	dholland@novushomemortgage.com	Breckenridge	365368		Spanish	Yes	Yes	Yes
Megastar Financial Mortgage Banker Doug Sullivan (970) 453-2900 doug@sulquist.com Frisco 234570 VA, Portfolio Spanish Yes Yes Yes Conventional Fixed, FHA, Sulquist Mortgage / Mary Frances USDA, Conventional ARM,					- 30							
Megastar Financial Mortgage Banker Doug Sullivan (970) 453-2900 doug@sulquist.com Frisco 234570 VA, Portfolio Spanish Yes Yes Yes Conventional Fixed, FHA, Sulquist Mortgage / Mary Frances USDA, Conventional ARM,	Sulquist Mortgage /							USDA, Conventional ARM,				
Conventional Fixed, FHA, Sulquist Mortgage / Mary Frances USDA, Conventional ARM,		Mortgage Banker	Doug Sullivan	(970) 453-2900	doug@sulquist.com	Frisco	234570		Spanish	Yes	Yes	Yes
			-	•				Conventional Fixed, FHA,	•			
Megastar Financial Mortgage Banker Ahlquist (970) 389-2020 mf@sulquist.com Frisco 157324 VA, Portfolio Spanish Yes Yes Yes	Sulquist Mortgage /		Mary Frances					USDA, Conventional ARM,				
	Megastar Financial	Mortgage Banker	Ahlquist	(970) 389-2020	mf@sulquist.com	Frisco	157324	VA, Portfolio	Spanish	Yes	Yes	Yes





LOCAL LENDER LIST

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											Can Work
									Can Work		With Other
									with SCHA		Down
									Down	Can Work	Payment
								Bilingual	Payment	With CHFA	Assistance
Company	Company Type	Lender Name	Phone	Email	Location	NMLS #1	Products Offered ²	Capabilities	Assistance	Programs	Programs ⁴

^{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/

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.

Rev. 3/19/2024



^{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.