



Below Market Rate Program New Sales Qualified Participating Lenders

If you are interested in purchasing a new home, please contact the preferred lender for the development listed below to obtain a loan pre-qualification to be submitted with your BMR Eligibility Application. Lender may require ten (10) days to provide loan pre-qualification.

Development	Developer Preferred Lender
All Developments	First-Citizens Bank & Trust Company Maria Pineda, NMLSR ID 1208990 60 S. Market St., San Jose, CA 95113 408-769-8245 mpineda@BostonPrivate.com
All Developments	Fremont Bank Lorie Dunn, NMLS ID: 713638 25151 Clawiter Rd., Hayward, CA 94545 510-207-7696 lorie.dunn@FremontBank.com
All Developments	US Bank David DeTeso, NMLS ID: 453626 1919 S Bascom Ave Ste 200, Campbell, CA 95008 831-688-7161 / 831-234-1045 david.deteso@usbank.com



Below Market Rate Program Refinance and Resale Qualified Participating Lenders

If you are a BMR owner interested in refinancing your home, please contact any of the following participating lenders. Lender may require ten (10) days to provide a loan qualification.

Bayview Residential Marjorie Milan 51 E. Campbell Ave., Ste 110, Campbell, CA 95008 408-506-5708 Marjorie_milan@yahoo.com	CitiBank Betty Chan, NMLS ID #450651 1303 South Mary Ave., Sunnyvale, CA 94087 415-640-3688 Betty1.chan@citi.com
CitiBank Sue S. Lee, NMLS ID #633679 19300 Stevens Creek Blvd., Sunnyvale, CA 94087 408-892-2291 Sue.s.lee@citi.com	Homepoint Financial David Olsen, NMLS ID: 7706 2211 Old Earhart Rd., Ste 250, Ann Arbor, MI 48105 415-309-1400 Dolsen@hptc.com
LoanDepot Tiffany Dinh, NMLS ID: 669749 1762 Technology Dr., Ste. 223, San Jose, CA 95110 408-828-6298 tdinh@loandepot.com	LoanDepot Curtis Linville, NMLS ID: 282662 2010 Crow Canyon Pl., Ste. 420, San Ramon, CA 94583 925-309-1248 clinville@loandepot.com
LoanDepot Patrick Dudum, NMLS ID: 274992 2010 Crow Canyon Pl., Ste. 420, San Ramon, CA 94583 408-499-4348 pdudum@loandepot.com	The Loan Story Travis Hoopes, NMLS ID: 315963 275 Saratoga Ave, #220, Santa Clara, CA 95050 408-366-0311 / 408-3146478 Travis@Theloanstory.com
Star One Credit Union Maricela Avelar, NMLS ID: 1143709 P.O. Box 3643, Sunnyvale, CA 94088 408-543-5087 maricela@starone.org	