

A Paper Wholesalers

<p>ABC Conduit</p> <p>Wholesale Rep: Todd Madden Phone: (877) 684-2576 Fax: Cell: Email: tomadden@americanhm.com</p> <p>Account Manager: Phone: Fax: Email: Web: www.abconduit.com</p> <p>User Name: Password: Address: none yet</p>	<p>Alt A and A lender.</p> <p>No property seasoning!!, 95% second home, 100% primary residence, 90% investor purchase.</p> <p>All doc types, max 1million loan amount.</p>
<p>Accredited Mortgage</p> <p>Wholesale Rep: Joe Hopkins Phone: 866-467-3655 x6641 Fax: 866-467-3648</p>	<p>Offers guaranteed 24 hours underwriting. Claims to be able to close on his end in as little as 3 days. Programs are best suited for the stated income with good credit, don't try pricing them against countrywide. Can do the difficult deals at good prices.</p> <p>Notes: No construction loans!</p>
<p>Intermountain Mortgage Fannie Mae Sponsor</p> <p>Wholesale Rep: Tiffany Williams Phone: 909-974-8024 Fax: Cell: Web: www.immwholesale.com</p> <p>User Name: Password: Broker Code:</p>	<p>Sub prime market</p> <p>Sponsored lender. Tiffany will be out on Maternity Leave May 1st to ? No construction loans</p>
<p>First Magnus</p> <p>Wholesale Rep: Paul Cook Phone: 909-605-6333 Fax: 909-605-6446 Web: www.firstmagnus.com paul.cook@firstmagnus.com</p>	<p>Ok to Submit - Need to Apply</p> <p>Notes: No construction loans!</p>
<p>Virtual Bank</p> <p>Wholesale Rep: Keith Daboi Phone: 909.949.0975 Fax: 909.981.9720 Cell: 909.684.8396 Web: www.virtualbankmortgage.com</p> <p>User Name: 218880-b Password: Majestic1 Broker #: 218880-B</p>	
<p>Washinton Mutual</p> <p>Wholesale Rep: Yolanda Mendez Phone: (909) 974-6567 Fax: Cell: 949-280-4913 Email: Account Manager: Phone: Fax: Email: Web: User Name: Password: Broker Code: Address:</p>	<p>Ok to call for info, Not yet approved as a lender.</p> <p>Requirements: 2-3 funded loans/month, or 1 million /month, 70% pull through, experienced processors, online submission only.</p>
<p>New Century Prime Lending 140185</p> <p>Wholesale Rep: Lateisha Deno Phone: 619-548-5874 Fax: Cell: Email: Account Manager: Phone: Fax: Email: Web: http://www.newcenturyprime.com</p> <p>User Name: Password: Broker Code: 140185 Address:</p>	<p>A paper and Alt A - Good Rates.</p>
<p>GMAC Bank</p> <p>Wholesale Rep: Debbie Beck Phone: 714.612.8465 Fax: Cell: Email: Debbie_Beck@gmacm.com</p> <p>Account Manager: Phone: Fax: Email: Web: https://www.gmacmwholesale.com</p> <p>User Name: Password: Broker Code: Address:</p>	<p>A paper and Alt A - Good Rates.</p>

World Savings	Need to apply.
Phone Fax Cell Web User Name Password	Notes:
Millennium Mortgage	
Mishael Patton Phone Fax Cell Web www.mmcb2b.com User Name Password	Notes:
HSBC	Alt A, No less than 660 ficos, no seasoning Good rates on seconds, and no seasoning on 1sts or 2nds. Id for Webloan: BMCGUFFEY8463
Penny Mullaney Phone 951-296-3629 Fax 951-296-3639 Email penny.mullaney@us Cell 951-813-5520 Web https://webloan.us.hsbc.com/hsbc_lgnet/ Account Manager: User Name brokers\8463-0010 Password 8463-0010 Address:	Image Quick: https://www.blitzdocs.net User Id: brokers\8463-0010 Password: 8463-0010
Chase Retail	
Wholesale Rep Jill Coleman Phone 909-468-1049 x335 Fax Cell 909-868-8276 Email jill.e.coleman@chase.com Account Manager: Phone Fax Email Web User Name Password Broker Code Address:	
Sacramento Mortgage	Alt A and second mortgages.
Wholesale Rep William Harris Phone Fax Cell Email wharris@sacmtg.net Account Manager: Phone Fax Email Web www.sacmtg.net User Name Password Broker Code Address:	

United International Bank		No seasoning on refinances, 1st or 2nds. Just out of bankruptcy loans up to 50% back end only
Wholesale Rep	Joyce Wiltner	
Phone	951-784-3863	Notes:
Fax		
Cell		
Email	joyce@unitedinternational.us	
Account Manager:		
Phone		
Fax		
Email		
Web	http://www.unitedinternational.us/	
User Name		
Password		
Fremont Investment & Loan		Mostly subprime and other difficult cases. Sent in application - need to submit a loan for full approval 1) We ignore co-b's credit score 2) We allow up to 4 borrowers on a loan 3) We use 90% of rents on OO properties 4) When refinancing OO properties, we ignore non-oo history for LTV < 90% Full & <80% Stated 5) No Mortgage insurance 6) Minimal tradeline requirements 7) We roll 60s and 90s 8) Seller 2nds allowed 9) 500 fico scores on stated 10) 1 score program 11) Twisted special down to 600 fico
Wholesale Rep	Andy Gaston	
Phone	888-936-8468 x4674	
Fax	866-736-9086	
Email	AGaston@fmrinv.com	
Account Manager:		
Phone		
Fax		
Email		
Web	www.1800fremont.com	
User Name		
Password		
1411 Opus Place		
Downers Grove, IL 60515		
Encore Credit		SUBPRIME LOANS, 24 HOURS TURN TIME, FAST FUNDING, I'M AN INSIDE REP ALWAYS AVAILBLE TO ANSWER ALL YOUR QUESTIONS NOT LIKE AN OUTSIDE REP, LOW LENDER FEES, FICO ADVANTAGE PROGRAM BY USING THE LOWER EARNERS SCORE TO QUALIFY, IT HAS TO BE TWO BROWERS
Wholesale Rep	SHEILA DEHDASHTIAN	
Phone	949-865-6579	
Fax	949-737-2415	
Cell	714-307-0408	
Email	sdehdashtian@encorecredit.com	
Account Manager:		
Phone		
Fax		
Email		
Web	https://www.encorecredit.com/	
User Name		
Password		
Address:		
Bayrock Mortgage		
Wholesale Rep	Jarod Elliott	
Phone	866-846-5570 ext 8146.	
Fax	888-232-0410	
Cell		
Email		
Account Manager:		
Phone		
Fax		
Email		
Web	http://www.bayrock.com/	
User Name		
Password		
Broker Code		
Address:		
CJ Mortgage		Sub prime
Christian		
Phone	714-889-0303	
Fax	714-223-0301	
		Notes:

Niche Product Wholesalers

Triton Residential		Super Jumbo Option Arms 1% Pay Rates / 1 loan up to \$ 10,000,000 No! need for a second to achieve your loan amount No! adds for stated income No! preset limit on cash out (Recent Loan was \$3,250,00 cash out) No! limit on dollar amounts paid. Your rebate is based on the entire loan amount. (Recent broker check was \$148,650) No! set Fico score Minimum 620 Full Doc / 660 Stated We welcome exceptions!
Wholesale Rep	Michael Tepper	
Phone	(619) 200-7881	
Fax		
Cell		
Email	Miket@tritonresidential.com	
Account Manager:		
Phone		
Fax		
Email		
Web		
User Name		
Password		
Address:		
Mortgage Corp USA		100% Investment Financing NO INCOME & NO EMPLOYMENT VERIFIED ASSETS (NO EMPLOYMENT & NO INCOME on 1003's) 100% CLTV(80/20) OWNER OCCUPIED (1-2 units) -2 months reserves 620 Middle Fico OWNER OCCUPIED (3-4 units) -2 months reserves 680 Middle Fico NON OWNER OCCUPIED (1-2 units) - 6 months reserves 680 Middle Fico NON OWNER OCCUPIED (3-4 units) -6 months reserves 720 Middle Fico First time investors required to go Full Documentation and have a 660 Middle Fico to receive 100% Financing, otherwise limited to 95% at a 660 Middle Fico!! SECOND HOMES (1 unit) -2 months reserves 680 Middle Fico INTEREST ONLY OPTION AND UNLIMITED CASH OUT AVAILABLE ON MOST PRODUCTS
Wholesale Rep	Eric	
Phone	507-452-5206	
Fax	507-452-9473 or 800-851-4513	
Cell		
Email	ericm@mtgcorpusa.com	
Account Manager:		
Phone		
Fax		
Email		
Web	www.mtgcorpusa.com	
User Name		
Password		
Address:		

Second TD Wholesalers

HSBC Penny Mullaney Phone 951-296-3629 Fax 951-296-3639 Email penny.mullaney@us Cell 951-813-5520 Web https://webloan.us.hsbc.com/hsbc_lmnet/ Account Manager:	Alt A, No less than 660 ficos, no seasoning <u>Good rates on seconds and no seasoning on 1sts or 2nds.</u> Id for Webloan: BMCGUFFEY8463 Image Quick: https://www.blitzdocs.net User Id: brokers8463-0010 Password: 8463-0010
User Name brokers8463-0010 Password 8463-0010 Address:	Notes:
Secured Funding Cody may be gone Phone 877-577-7817 x6487 Fax Cell Web http://securedfunding.com User Name Password	Not yet approved, call cody with questions. Second td specialists, being neg am ok.
Address:	Notes:

Manufactured Homes Wholesalers

Forward National Bank Dave Phone (951) 295-2555 Fax Cell Web User Name Password http://www.forwardnational.com	Manufactured homes in Parks and on land. Dave will process the loan and give us 1-3% as an origination fee. Call him for his one pag 1003 30years fixed, full doc only, One loan, no MI, No Reserves 5% Down Fico 620-634 10.75% Fico 740+ 8.875% 10% Down Fico 620-634 10.25% Fico 740+ 8.5% 20% Down Fico 620-634 10% Fico 740+ 8.25%
Origen - Mercantile Wholesale of Indiana Terry Washington Phone 866-880-3369 x103 Fax 800-478-8467 Cell Web http://www.origenwholesale.com User Name Password 19500 Torrence Ave Suite A Lynwood Il, 60411	Manufactured loans, full doc only, no pmi, no reserves, 1976+, doublewide or single wide, debt ratios from 50%-60%
Chase Retail Wholesale Rep Jill Coleman Phone 909-468-1049 x335 Fax Cell 909-868-8276 Email jill.e.coleman@chase.com Account Manager: Phone Fax Email Web User Name Password	Notes:
Vanderbilt Mortgage Wholesale Rep Phone (888) 754-6821 Fax Cell Email Account Manager: Phone Fax Email Web http://www.vmf.com User Name Password Address:	land and home, land only, home only. Refinances, Purchases. Min fico is 610, min downpmt is 10%, A&B credit customers only. Single wides/ Double wides, no foundation ok. Fixed rates only/ no balloon payments.
Address:	Notes:

Commercial Wholesalers

Lehman Brothers Wholesale Rep Jeff Keith Phone 916-858-1155 Fax 866-692-2499 Cell 916-768-6924 Email jeff.keith@lehman.com Account Manager: Phone Fax Email Web www.lehmansfb.com User Name Password Address: 11211 Gold Country Blvd, suite 100 Gold River, CA 95670	Notes:
National City Mortgage Wholesale Rep Phone Fax Cell Email Account Manager: Phone Fax Email Web http://www.amerlender.com User Name Password	Notes:
Interbay Wholesale Rep Beth Sedgwick Phone 877-207-6099 ext 8802 Fax 305-260-1342 Cell 215-793-8802 Email bethsedgwick@interbay.com Account Manager: Phone Fax Email Web http://interbay.com User Name Password Address:	A few program highlights are: Stated income & Stated Asset (no verification) Pre-approval ii 48 hours or less Loans from \$100,000 to \$1 million Par plus pricing available All loans are assumable Rate buy downs on all products No limit on cash out No seasoning program LTV's up to 85% on select properties Subordinate financing up to 90% CLTV Low/no DSCR requirements We lend on mixed use, multi-family, retail, warehouse, auto repair and service, restaurants, bars and B&B's! For the initial pre-approval, we only require 3 simple documents: (1) completed 1003 form (2) tri merge credit report less than 30 days old and (3) a one page loan request form (attached). After you have gathered and completed the required information, please feel free to fax it to the number listed below.
Address:	Notes:

Mission Oaks Funding		
Wholesale Rep	Steve SGrosso 760-310-6588	
Phone		
Fax		
Cell		
Email	ssgrosso@missionoaksfunding.com	
Account Manager:		
Phone		
Fax		
Email		
Web	http://missionoaksfunding.com/	
User Name		
Password		
Address:		
Imperial Capital Bank		
Wholesale Rep	Einar Roden (888) 879-4717 ext 30222	
Phone		
Fax	(858) 551-0386	
Cell	(619) 957-3820	
Email		
Account Manager:		
Phone		
Fax		
Email		
Web		
User Name		
Password		
Address:	888 Prospect Street, Suite 110 La Jolla, CA 92037	
Silver Hill Financial		Full doc commercial lending
Wholesale Rep		
Phone	888) 988-8843	
Fax		
Cell		
Email	info@silverhillfinancial.com	
Account Manager:		
Phone		
Fax		
Email		
Web	www.silverhillfinancial.com	
User Name		
Password		
Address:		
Polaris Lending Group		private investor funding for commercial and residential. All types of commercial, i.e golf courses, buildings offices, apartments, retail, churches, mini storage, auto repair, vacant land, non conforming properties.
Wholesale Rep	Al Maybeno	
Phone	866-986-7827 x500	
Fax	951-325-2435	
Cell		
Email		
Account Manager:		
Phone	(951) 231-5900	
Fax		
Email		
Web	www.polariscommercial.com	
User Name		
Password		
Address:		

Hard Money Wholesalers

Private Loan Funding		Max 75% LTV, 11-16% int only, 6 months to 7 year balloon, mostly 1-4 units and small commercial. Problem credit ok with equity in property, application to funding in 10 days.
Chad Stuckey		
Phone	949-248-3844 x 204	
Fax	949-248-3738	
Cell	949-246-3543	
Web	www.privateloanfunding.com	
		Notes:
Quality Home Loan		
Wholesale Rep	Israel Mosqueda	
Phone	(310) 619-5874	
Fax	(818) 836-5824	
Cell		
Email	imosqueda@qualityhomeloans.com	
Account Manager:		
Phone		
Fax		
Email		
Web	http://qualityhomeloans.com/	
User Name		
Password		
Address:		
Performance Lending & Investments		80% CLTV! NO FICO Scoring Stated - Stated Bankruptcy - OK Foreclosure - OK No 1008, 1003, or Appraisal Required
Wholesale Rep		
Phone	(925) 358-0395	
Fax		
Cell		
Email		
Account Manager:		
Phone		
Fax		
Email		
Web	http://performancelending.com/	
User Name		
Password		
Address:	2303 Camino Ramon, Suite 185, San Ramon, CA 94583	
Zurich Mortgage Solutions		My name is Ashly Simpson from Zurich Mortgage Solutions. We are a HARD MONEY lender in all 50 states! We are currently lending @ 70% LTV to borrowers that are NOT in foreclosure and have a 500+ FICO score. On foreclosure bailouts we are lending @ 65%. Please see the attached rate sheet for other program details. Our closing time is 7-12 business days with a complete package which includes the following: 1. 1003/1008 in PCF format 4. Current List of Payoffs 2. Appraisal 5. Insurance Dec Page with our mortgagee 3. Credit Report clause (available @ www.Zurich65.com in the about us section) Please feel free to call or e-mail me anytime with questions and scenarios.
Wholesale Rep	Ashly Simpson	
Phone	561-537-9908	
Fax	866-514-6451	
Cell		
Email	Simpsona56@yahoo.com	
Account Manager:		
Phone		
Fax		
Email		
Web	www.Zurich65.com	
User Name		
Password		
Address:		

Majestic Mortgage/ Primemax Realty
Mailing address Steve Allen McGuffey
P.O. Box 10234 Lic. # 01257480
Moreno Valley, CA 92552
Main office
6288 Thunderbay Trail
Riverside, CA 92509
951-681-1530

Loan Matrix

	A Paper	All A = 620+	Sub Prime	Manufactured	Equity Based/ Hard Money	Seconds Specialist	Specialty	Commercial	1st TD	2nd TD	Terms	Pros	Cons	General Comments	Last Reviewed
Point Lender		X	X			X									
Point Lender	X	X													
Point Lender		X	X												
Point Lender			X												
DO Sponsor		X													
DO Sponsor	X	X				X									
DO Sponsor	X	X							620 min,	stand alone seconds		5.37% 1st and 6.7% second on 720 fico score clients		FHA lender	
DO Sponsor	X	X										Good overall rates			
	X	X										Decent rates, lots of programs. Good online loan search engine.	Underwriters are a little slow and not the most friendlist.		
						X					I/O 1st Mgt O.K., Quality at I.O. Pmts, First-Time Home Buys to 100% CLTV, TransUnion Score Only, BK Discharged 12 months O.K., Neg Am 1st O.K. \$.250,000 to 100% CLTV				
						X	X	X		Helocs - due in 6yr, amort over 15 yrs	15yr due in 6 yr		only two programs, one heloc and one first	Make up to 5\$ fast with an easy heloc for the guy who needs a fast cash and will repay soon.	
	X		X						Sub: Down to 600 fico for 100% & 640 for stated 100%. 80/20 down to 580fico full doc & 620 stated.	Nothing good	Sub: 2/28, 3/27, 30 yr Conforming; 30yr fixed, 30io, 7/1, 5/1, 3/1	Easy Rate sheets, clear cut Ez doc, 80/20's sub or conf.- fixed or arm. Modular house ok private party VOR's ok. No tradelines on subprime, unlimited c/o oator	Only two terms on the subprime and max 90% on o/o conforming, max 70%ltv for r/r or c/o. Big hits on 80/20 fixed conforming.	Easy to read rate sheets Fixed rebates-add to rate & charge on front	5/20/06
		X	X											They broker a lot of their loans out, but are able to get the deal done! Rate is slightly higher - better to find the direct wholesaler. Ok as a last resort.	

Loan Matrix

	A Paper	Alt A = 620+	Sub Prime	Manufactured	Equity Based/ Hard Money	Seconds Specialist	Specialty	Commercial	1st TD	2nd TD	Terms	Pros	Cons	General Comments	Last Reviewed
Origin Wholesale aka Mercantile Wholesale of Indiana (866)880-3369 ext. 103 Phone (800)478-8467 Fax				X					manufactured after 1976, double wide or single wide, seller paid concessions up to 10%, 1004c appraisal only, 95% @ 620 full doc w/5% down money or from relative	100% r/t at 620 double or single, 80% debt consolidation @ 660 payoff installment loans only, 75% c/o @ 640,		no pmi, no reserves, no prepayment penalties, 2nd home loan @ 90% w/620 fico 10% own funds full doc only	no stated income, full doc only and minimum of 620 on both borrowers		
Forward National Bank Dave (951) 295-2555				X										Mobles in parks and on land.	Dave will process the loan and give us 1-3% as an origination fee. Call him for his one page 1003.
Vanderbilt Mortgage 888-754-6821				X					fixed rate only, no balloons		not sure			land and home, land only, home only. Refinances. Purchases. Min fico is 610, min downpmt is 10%, A&B credit customers only. Single wides/ Double wides, no foundation ok. Fixed rates only/ no balloon payments.	9/28/06
World Net Capital www.worldnetcapital1.com				X					100% Manufactured home financing down to 640 fico, second homes ok, owner occupied only.		2/28, 3/27, 30 yr fixed	100% financing for owner occupied. 95% cash out with 640+ fico.	no chattel real, double wide or bigger. No single wides.		
HSBC	X	X								Stand alone 2nds w/ no seasoning. 100% ctv		Good rates on 1sts and 2nds.			
National City Mortgage www.amerlender.com															
ABC Conduit	X	X							Alt A and A only. Minimum fico 620. Option Arms. LLC loans.			all A credit for A paper pricing. Close loans in an LLC. Option Arms.		No property seasoning!! 95% second home, 100% primary residence 90% investor purchase. All doc types, max 1million loan amount.	9/28/06
First Franklin				X											
Interbay Funding Inc Small Commerical Loans Phone: 1866-468-3722 www.interbay.com								X							
Point Center Financial Const/Land/Indust/Comm 1800-670-6260								X							
Triton Residential Michael Tepper (619) 200-7881							X		Super jumbo loans to \$10,000,000						
MortgageCorpUSA Eric ericm@mtgcorpusa.com									100% Investor Financing-full doc			100% Investor Financing		100% Investor Financing	

Quick Lender Links

A Paper

www.firstmagnus.com	First Magnus
www.virtualbankmortgage.com	Virtual Bank
http://www.newcenturyprime.com	New Century Prime Lending
https://www.gmacmwholesale.com	GMAC Bank
www.sacmtg.net	Sacramento Mortgage

Alt A

http://homeviewlending.com/	Home View Lending
http://loancity.com/Default.asp	Loan City
https://webloan.us.hsbc.com/hsbc_lgrnet/	HSBC
www.abconduit.com	Brokers Conduit
www.immwholesale.com	Intermountain Mortgage
www.firstmagnus.com	First Magnus
www.hfwholesale.com	HomeComings Financial
www.prmg.net	PRMG
www.scmeonline.com	SCME
www.mmcb2b.com	Millenium Mortgage
www.sacmtg.net	Sacramento Mortgage
http://mciqcapital.com/	MCIG Capital
http://mtgcorp usa.com	Mortgage Corp Usa
http://ifgloan.com/	IFG Mortgage
http://www.downeywholesale.com/	Downey Savings

Subprime

http://mfiloans.com	Master Financial
www.myfirstcap.com	First Capital
www.platinumb2b.com	Platinum Capital
www.popularfinancialservices.com	Popular Financial
www.brokeredge.com	CIT Home Lending
www.expandedmortgagecredit.com	Expanded Mortgage Credit
www.prominentloan.com	Prominent Mortgage Corp
www.esaxon.com	Saxon Mortgage
http://zonefunding.com/index.html	Zone Funding
www.wmcdirect.com	WMC Mortgage
http://www.flexqual.com/	Peoples Choice Mortgage
http://www.bncmortgage.com/pcindex.htm	BNC Mortgage
https://www.ff.com/public/index.jsp	First Franklin Mortgage
http://www.unitedinternational.us	United International Bank
http://www.1800fremont.com/	Freemont Mortgage
http://homeviewlending.com/	Home View Lending
http://www.firstnlc.com/	First NLC
https://www.encorecredit.com/	Encore Credit
www.mmcb2b.com	Millenium Mortgage
www.argentmortgage.com	Argent
www.newcentury.com	New Century
www.oomc.com	Option One Mortgage
www.sacmtg.net	Sacramento Mortgage
http://mciqcapital.com/	MCIG Capital
http://ifgloan.com/	IFG Mortgage
WWW.FIRSTSTREETFINANCIAL.COM	First Street Financial
www.marinerscapital.com	Mariners Capital
http://wloconnect.com/	Wholesale Lender Online

Quick Lender Links

Commercial

<http://interbay.com/>

www.imperialcapitalbank.com

<http://met-west.com/>

<http://missionoaksfunding.com>

<http://www.pointcenter.com>

<http://www.amerlender.com/>

www.polariscommercial.com

www.sacmtg.net

Interbay funding

Imperial Bank

Met West Funding

Mission Oaks Funding

Point Center

National City

Polares Lending Group

Sacramento Mortgage

Lehman Brothers

Manufactured Housing

<http://www.vmf.com/>

<http://www.origenwholesale.com/owl.asp>

<http://www.forwardnational.com/>

<http://worldnetcapital1.com/>

<http://www.mountainsidefinancial.com>

<http://www.jcfinc.com/>

<http://www.gtsericing.com/>

<http://www.aaronfinancial.net/index.htm>

Vanderbuilt Mortgage

Origen Mortgage

Forward National Bank

World Capital

Mountain Side

JCF Acceptance

Greentree

Aaron Financial

Seconds

https://webloan.us.hsbc.com/hsbc_lqrnet/

<http://securedfunding.com>

www.firsthorizonwholesale.com

www.sacmtg.net

<http://mciqcapital.com/>

HSBC

Secured Funding

First Horizon

Sacramento Mortgage

MCIG Capital

Construction

<http://www.bismarkmortgage.com/>

Bismark

Hard Money

www.Calpacfunding.com

www.privateloanfunding.com

<http://performancelending.com/>

<http://qualityhomeloans.com/>

www.shawnsimon.com

Cal Pac Funding

Private Loan Funding

Performance Lending

Quality Home Loans

Shawn Simion -Quality Home Loans