

# « directory: wholesale lenders »

» online: [scotsmanguide.com/lenderdir](http://scotsmanguide.com/lenderdir)

## 1ST QUICK FUNDING

**www.1stquickfunding.com**

99 W. Hawthorne Ave., Valley Stream, NY 11580 ..... 516-204-7770

**COMMENTS:** Nationwide hard-money lender

Nationwide: ..... admin@quickfundllc.com ..... Fax 516-224-7425 ..... 516-204-7770

## 360 MORTGAGE GROUP LLC

**www.360mtg.com**

11305 Four Points Drive, Bldg. 1, Suite 200, Austin, TX 78726 ..... 866-418-2997

**COMMENTS:** To become an approved broker or to view a rate sheet, visit our website, [www.360mtg.com](http://www.360mtg.com).

## ACC MORTGAGE INC.

**WeApproveLoans.com**

932 Hungerford Drive, Suite 6  
Rockville, MD 20850  
240-314-0399



**COMMENTS:** Rates start at 8.99%. ACC Mortgage Inc.'s lending philosophy is benefit to borrower, capacity to repay, equity and exit strategy. If you have these, we will close your loan! We are the lender. For fastest responses, apply at our website.

Robert Senko, President, x11 ..... robert@accmortgage.com ..... 240-314-0399

Moira Vasquez, Vice President of Production, x12 ..... moira@accmortgage.com ..... 240-314-0399

Jan Wedding, EVP of Operations, x10 ..... accmortgage@aol.com ..... 240-314-0399

## AMERICAN FINANCIAL RESOURCES INC.

**www.afrwholesale.com**

9 Sylvan Way, Parsippany, NJ 07054 ..... 866-656-9728

**COMMENTS:** AFR Wholesale is a nationwide wholesale/correspondent residential mortgage lender specializing in manually underwritten FHA loans.

Nationwide: Corey Dubnoff ..... corey@afrmortgage.com ..... 866-656-9728

## ANCHOR LOANS INC.

**www.anchorloans.com**

5230 Las Virgenes Road, Suite 285, Calabasas, CA 91302 ..... 310-395-0010

**COMMENTS:** Private money, bridge financing, quick closings, rehabs, 1-4 units, apartments, cash buyer, commercial, wholesale deals, \$50K to \$10M

California: Robert Frago, Executive Vice President

..... robertf@anchorloans.com ..... Cell 310-345-2696 ..... 818-867-2050

## ATHAS CAPITAL GROUP

**www.athascapital.com**

26901 Agoura Road, Suite 250  
Calabasas, CA 91301  
877-877-1477  
Fax 818-647-0175  
Kevin@athascapital.com



**COMMENTS:** Athas Capital maintains a huge appetite for CA, AZ, NV, OR, ID, UT & CO residential loans. Unlike most of our competitors, we offer owner and non-owner-occupied programs with no lender point options. All processes, decisions and funds in house. Contact Kevin O'Shaughnessy at [kevin@athascapital.com](mailto:kevin@athascapital.com).

CA, AZ, NV, OR, ID, UT, CO: Kevin O'Shaughnessy, COO, x777 ..... Kevin@athascapital.com ..... 877-877-1477

## BOFI FEDERAL BANK

**www.bofifederalbank.com**

12777 High Bluff Drive, Suite 205  
San Diego, CA 92130  
888-410-3522  
lendingpartners@bofifederalbank.com



**COMMENTS:** National portfolio lender; expanded guidelines and exception lending; super-jumbo loans up to \$10M. Qualify with asset-depletion underwriting, pledged-asset and foreign nationals program; aggressive pricing for 30 year fixed-rate product.

Nationwide: Darin Judis, Vice President Wholesale/Correspondent, x1508

..... djudis@bofi.com ..... 858-350-6200

## CAPITAL BENEFIT

**www.capitalbenefit.com**

2727 Newport Blvd., Suite 203, Newport Beach, CA 92663 ..... 949-566-9040

**COMMENTS:** We still lend on owner-occupied properties. We are actively hiring inside and outside sales reps. Join our team!

California: Aurelia Dongo ..... aurelia@capitalbenefit.com ..... 949-566-9040

## CARRINGTON MORTGAGE SERVICES LLC

**www.CarringtonWholesale.com**

1610 E. Saint Andrew Place, Suite B150  
Santa Ana, CA 92705  
866-453-2400



**COMMENTS:** A national lender with conventional, jumbo, portfolio, FHA/VA programs & GNMA issuer. We deliver price, product & service. Visit [www.CarringtonWholesale.com](http://www.CarringtonWholesale.com) to become an approved broker or submit a loan. Experience CASH, our easy-to-use online loan submission, scenario, pricing & locking tool.

National Accounts: John Bell, VP Strategic Accounts

..... john.bell@carringtonms.com ..... 949-517-6130

West: Emil Fanelli, VP Western Division ..... emil.fanelli@carringtonms.com ..... 949-517-6190

East: Ken Ferrari, VP Eastern Division ..... ken.ferrari@carringtonms.com ..... 203-869-1014

## CLEARVISION FUNDING

**www.clearvisionfunding.com**

2700 N. Main St., Suite 1200, Santa Ana, CA 92705 ..... 800-222-0042

**COMMENTS:** We're a GNMA and FNMA seller & servicer, providing products most lenders simply cannot offer. 24-hr broker approvals. E-mail [cvfinfo@clearfundings.com](mailto:cvfinfo@clearfundings.com)

AZ, CA, CO, CT, DC, MD, NV, OR, TX, UT, VA, WA: Jeremy Stewart, Senior Vice President

..... cvfinfo@clearfundings.com ..... 800-222-0042

## COLLATERAL GROUP INC.

**www.collateralgroup.com**

19520 Jamboree Road, Suite 120  
Irvine, CA 92612  
888-906-3555  
Fax 888-400-3033  
info@collateralgroup.com



**COMMENTS:** We fund first-position loans fast on residential and commercial properties in California at rates lower than our competitors. Also residential REO & distressed properties. No upfront loan fees. It is our experience, reliability and speed that set us apart. We resolve problem loans. Call us today.

CA, HI, NV: Eric Keillor, Broker/Borrower Services

..... ekeillor@collateralgroup.com ..... 714-814-4248

CA, HI, NV: Eric S. Hart, Investor Services ..... ehart@collateralgroup.com ..... 714-264-4660

## CRAWFORD INVESTMENT CO.

**www.crawfordinvestmentco.com**

1770 N. Arrowhead Ave., San Bernardino, CA 92405 ..... 800-624-0399

**COMMENTS:** Building trust for 50 years, Crawford Investment Co. is California's original hard-money direct lender.

California: Robert Austin, Vice President ..... raustin@crawfordinvestmentco.com ..... 800-624-0399

## DIRECT FEDERAL MORTGAGE INC.

**www.directfederalmortgage.com**

7545 Irvine Center Drive, Suite 200, Irvine, CA 92618 ..... 714-421-4404

**COMMENTS:** Nationwide residential and commercial. No upfront due-diligence fees. Owner-occupied loans in selected states. New stated & alt.-doc loans available.

Nationwide : Fabian C, Principal, x101 ..... fabianc@directfederalmortgage.com ..... 714-421-4404

Nationwide : Reggie B, Finance Consultant, x102

..... reggieb@directfederalmortgage.com ..... 714-421-4404

Nationwide : Kristen K, Loan Coordinator, x103

..... kristenk@directfederalmortgage.com ..... 714-421-4404

Nationwide : Abel E, Finance Consultant, x104 ..... abele@directfederalmortgage.com ..... 714-421-4404

Nationwide : Stacey C, Finance Consultant, x105

..... stacey@directfederalmortgage.com ..... 714-421-4404

## EQUITY WAVE LENDING

**www.equitywavelending.com**

2211 Michelson Drive, Suite 550, Irvine, CA 92612 ..... 949-252-0025

**COMMENTS:** We are currently looking for wholesale reps with a current broker base. Fax resume to 949-252-0525 or e-mail it to [info@equitywavelending.com](mailto:info@equitywavelending.com).

California: Debbi Suddarth, Sales Manager, x103 ..... debbi@equitywavelending.com ..... 949-252-0025

California: Jack Suddarth, Secondary Marketing, x102

..... jack@equitywavelending.com ..... 949-252-0025

» online: [scotsmanguide.com/lenderdir](http://scotsmanguide.com/lenderdir)

## EXPRESSLOAN

**www.expressloan.com**  
1463 Paseo De Las Flores, Encinitas, CA 92024 ..... 800-635-6222

**COMMENTS:** ExpressLoan funds hard-money loans in-house to \$500K. EZ qualifying loans. Show us the ability to repay (easy) and sufficient equity to be approved!

California: Brent Calver, President ..... [brent@expressloan.com](mailto:brent@expressloan.com) ..... 760-634-4545

## FMC LENDING

**www.fundmortgagecapital.com** ..... 888-297-4440

**COMMENTS:** CA direct hard-money lender. 10-day close. Asset-based. No FICO or employment. Rates as low as 8.99%. 00, N00, construction, rehab, land, apartments

Northern CA: James Pierce, Vice President ..... [jp@fundmortgagecapital.com](mailto:jp@fundmortgagecapital.com) ..... 888-297-4440

Central CA: Bob Michaelson, Vice President ..... [bobm@fundmortgagecapital.com](mailto:bobm@fundmortgagecapital.com) ..... 888-297-4440

Southern CA: Jeremy Bloom, Vice President ..... [jbloom@fundmortgagecapital.com](mailto:jbloom@fundmortgagecapital.com) ..... 888-297-4440

## FPF WHOLESALE

**www.fpfwholesale.com**  
4 Hutton Centre Drive, #500  
Santa Ana, CA 92707



**COMMENTS:** Supported by our innovative technology and the best team in the industry, FPF Wholesale strives to provide solutions for success. We can help you!

Boise, ID: Jeanette McGraw, Branch Manager ..... 877-500-5090

Warwick, RI: Connie Viera, Branch Manager ..... 877-361-4466

Concord, CA: Daniel Chiu, Branch Manager ..... 866-730-9001

Santa Ana, CA: Chrissy Murphy, Branch Manager ..... 866-450-7677

Denver, CO: Melody Davis, Branch Manager ..... 877-500-5040

Tampa, FL: Stacy Cendan, Branch Manager ..... 877-500-5030

Phoenix, AZ: Kathy Hart, Branch Manager ..... 866-505-5080

## IAPPROVE LENDING

**www.iapprovefunding.com**

555 Anton Blvd., Suite 150, Costa Mesa, CA 92626 ..... 714-775-5353

**COMMENTS:** Pricing and service are our strength. One stop for all the product needs for all your customers. Conventional, FHA, reverse and nonconforming.

CA: Lisa Hoang, Account Executive, x107 ..... [lhoang@iapprovefunding.com](mailto:lhoang@iapprovefunding.com) ..... 714-775-5353

CA: Michael Turturro, Account Executive ..... [mt@iapprovefunding.com](mailto:mt@iapprovefunding.com) ..... 949-355-4454

## ICON RESIDENTIAL LENDERS

**www.iconwholesale.com**  
2301 Campus Drive, Suite 100  
Irvine, CA 92612  
888-247-6427



**COMMENTS:** Icon Residential, a wholly-owned subsidiary of Grand Bank N.A., is one of the nation's leading Conforming, Jumbo, FHA and VA wholesale lenders. Our strength, success and longevity is derived from delivering customer service that exceeds our valued business partners' expectations.

## IMPAC MORTGAGE - WHOLESALE LENDING

**www.ImpacWholesale.com**  
19500 Jamboree Road  
Irvine, CA 92612  
888-370-3955



**COMMENTS:** Impac is an agency direct lender with conventional, jumbo, portfolio & FHA/VA/USDA programs. Impac's wholesale team lends in AL, AZ, CA, CO, DC, FL, GA, ID, IL, KY, LA, MD, MS, NV, NC, OR, TN, TX, VA, WA and WV. Go to [www.ImpacWholesale.com](http://www.ImpacWholesale.com) to access the iPrice loan-scenario pricing tool.

Southwest, Central & Eastern Region: Todd Kesterson, Vice President  
..... [todd.kesterson@impacompanies.com](mailto:todd.kesterson@impacompanies.com) ..... 888-370-3955

Pacific Northwest Region: Sean McCluskey, President - Pacific Northwest  
..... [sean.mccluskey@impacompanies.com](mailto:sean.mccluskey@impacompanies.com) ..... 855-554-6722

## JMAC LENDING INC.

16782 Von Karman Ave., Suite 12, Irvine, CA 92606 ..... 949-390-2688  
..... [info@jmacfunding.com](mailto:info@jmacfunding.com)

**COMMENTS:** Offering tier pricing incentives. New approved accounts from Scotsman Guide will receive a one-time -0.25 incentive on your first submission.

Lyndsay West, Acct. Manager, x2655 ..... [lyndsay.west@jmacfunding.com](mailto:lyndsay.west@jmacfunding.com) ..... 949-390-2688

Daniel Martinez, Acct. Manager, x2618 ..... [daniel.martinez@jmacfunding.com](mailto:daniel.martinez@jmacfunding.com) ..... 949-390-2688

Anne Nguyen, Acct. Manager, x2614 ..... [anne@jmacfunding.com](mailto:anne@jmacfunding.com) ..... 949-390-2688

## KINECTA FEDERAL CREDIT UNION

**www.loankinection.com**  
1440 Rosecrans Ave.  
Manhattan Beach, CA 90266  
800-854-4600



**COMMENTS:** One of the nation's leading federal credit unions offers a range of agency and portfolio loan products, exclusive MI & jumbo options, FHA, FNMA's HomePath, asset utilization, HARP 2.0/DU Refi Plus, and a commitment to outstanding service. Wholesale, correspondent, and commercial lending.

Lending in 39 states and growing: ..... [wholesale@kinecta.org](mailto:wholesale@kinecta.org)

## MMG CAPITAL

**www.mmgcap.com**

3106 Heavenly Ridge, Suite 111, Thousand Oaks, CA 91362 ..... 310-295-1121

**COMMENTS:** MMG Capital is a private, asset-based bridge lender. We don't charge any upfront fees and provide flexible terms for well-secured scenarios.

Nationwide: Chris Gleason, Managing Director, x301 ..... [chris.gleason@mmgcap.com](mailto:chris.gleason@mmgcap.com) ..... 310-295-1121

## NEW PENN FINANCIAL LLC

**www.GoNewPenn.com**

4000 Chemical Road, Suite 200, Plymouth Meeting, PA 19462 ..... 866-886-9285

**COMMENTS:** Wholesale and correspondent lender offering conforming, government and portfolio non-agency programs.

West Coast: Mark LeBrett, Regional Manager ..... [mlebreth@newpennfinancial.com](mailto:mlebreth@newpennfinancial.com) ..... 925-349-2162

East Coast: Tony Hale, Regional Manager ..... [thale@newpennfinancial.com](mailto:thale@newpennfinancial.com) ..... 704-756-4083

## NEWMARK INVESTMENT & LOAN INC.

**www.NewmarkInvestment.com**

325 Harbour Cove Drive, Suite 211, Sparks, NV 89434 ..... 775-358-4428

**COMMENTS:** Northern Nevada's hard-money lender. Residential, commercial, land, non-owner-occupied, rehab, fix/flip; equity loans based on LTV not credit scores.

Nevada: Darren K. Proulx, x101 ..... [Darren@NewmarkInvestment.com](mailto:Darren@NewmarkInvestment.com) ..... 775-358-4428

## NOBLE MORTGAGE & INVESTMENTS LLC

**www.NobleMoney.com**

8203 Willow Place Drive S., Suite 145, Houston, TX 77070 ..... 713-680-8100

Darel I. Daik ..... [ddaik@noblemoney.com](mailto:ddaik@noblemoney.com) ..... 713-680-8100

Chris Robichaux ..... [crobichaux@noblemoney.com](mailto:crobichaux@noblemoney.com) ..... 713-680-8100

## NORMANDY

**www.normandy.com**

46 Prince St., Rochester, NY 14607 ..... 800-390-7536

**COMMENTS:** Normandy specializes in construction financing, please call to discuss specific program parameters with a loan officer.

Rod Buchbinder ..... Fax 585-256-2836 ..... 585-256-2600

Michael Mercier ..... Fax 585-256-2836 ..... 585-256-2600

## OMEGA FINANCIAL SERVICES INC.

**www.OFSwholesale.com**

1872 Morris Ave., Union, NJ 07083 ..... 800-663-4220

**COMMENTS:** Omega Financial Services Inc. specializes in FHA 203(k) purchase/rehab loans and 203(b). We offer in-house processing and fast pre-approvals.

Nationwide: Adel Michael, President- Wholesale, x300  
..... [info@ofswholesale.com](mailto:info@ofswholesale.com) ... Fax 908-333-6224 ..... 800-382-3398

Nationwide: Harry Eltrhony, Vice President- Commercial, x328  
..... [harry@ofscommerical.com](mailto:harry@ofscommerical.com) ... Fax 908-933-0253 ..... 908-686-2323

Nationwide: Christopher Santos, 203(k) Manager, x302  
..... [csantos@omegalloans.net](mailto:csantos@omegalloans.net) ... Fax 908-933-0253 ..... 800-663-4220

Nationwide: Information and Media Relations, x301  
..... [pr@omegalloans.net](mailto:pr@omegalloans.net) ... Fax 908-933-0253 ..... 908-933-0253

## PACES FUNDING

**www.PacesFunding.com**

3015-B Piedmont Road NE, Atlanta, GA 30305 ..... 404-814-1644 x101

**COMMENTS:** Atlanta direct private hard-money lender specializing in rehab and construction loans for non-owner-occupied properties. Up to 65% ARV available.

Atlanta metro: Dean Tilman, Chief Operating Officer, x101 ..... [Dean@PacesFunding.com](mailto:Dean@PacesFunding.com) ..... 404-814-1644

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» online: [scotsmanguide.com/lenderdir](http://scotsmanguide.com/lenderdir)

## PACIFIC PRIVATE MONEY LOANS

1604 Grant Ave., Novato, CA 94945 ..... 415-883-2150  
Loans@PacificPrivateMoney.com

**COMMENTS:** Call us to find out why we fund more loans than any other Northern CA private lender! Very broker-friendly, and our submission process is a breeze!

Northern California: New Submissions ..... Loans@PacificPrivateMoney.com ..... 415-883-2150

## PERFORMANCE HOME LOANS

**www.phlwholesale.com**

16808 Armstrong Ave., Suite 215, Irvine, CA 92606 ..... 877-999-0799

**COMMENTS:** For more detailed product and pricing information, please visit our website or e-mail us at [wholesale@phlwholesale.com](mailto:wholesale@phlwholesale.com).

CA North Orange County: Chris Pinney, Sales Manager  
..... [chris.pinney@phlwholesale.com](mailto:chris.pinney@phlwholesale.com) ..... 714-476-1538

Colorado: Danielle Burgess-Skidmore, Sales Manager  
..... [danielle.burgess@phlwholesale.com](mailto:danielle.burgess@phlwholesale.com) ..... 720-320-2023

All other states / areas: Tom Devaney, Director of Sales  
..... [thomas.devaney@phlwholesale.com](mailto:thomas.devaney@phlwholesale.com) ..... 949-271-0475

Toll Free: ..... 877-999-0799

## PRIDE OF AUSTIN CAPITAL PARTNERS LLC

**www.prideofaustin.com**

401 Congress Ave., Suite 1540, Austin, TX 78701 ..... 512-687-3456

**COMMENTS:** Direct Lender: first lien only; max 65% LTV or ARV; up to 50% LTV on lot acquisition; 14% - 18% interest; 4 - 5 lender points; fast decisions

Texas Wide: David F. Owen, Managing Member ..... [df@prideofaustin.com](mailto:df@prideofaustin.com) ..... 512-687-3456

Texas Wide: Robert J. Buchanan, Managing Member ..... [rjb@prideofaustin.com](mailto:rjb@prideofaustin.com) ..... 512-687-3456

## REAL ESTATE MORTGAGE NETWORK

**remnwholesale.com**

499 Thornall St., Edison, NJ 08837 ..... 866-933-6342

**COMMENTS:** Same-day underwriting on new files submitted by 11 a.m. Easy broker application. Experience REMN customer service. Visit [remnwholesale.com](http://remnwholesale.com).

Joe Amoroso, National Director of Sales ..... [jamoroso@remn.com](mailto:jamoroso@remn.com) ..... 866-933-6342

Carl Markman, National Sales Manager ..... [cmarkman@remn.com](mailto:cmarkman@remn.com) ..... 866-933-6342

## RIGHTSTART MORTGAGE INC.

**www.rsmwholesale.com**

124 N. First Ave., Arcadia, CA 91006 ..... 800-520-5626

**COMMENTS:** Ginnie Mae direct seller/servicer in business since 1989; make-sense underwriting to service your hard-to-place FHA loans.

AZ, CA, CO, OR, TX, WA: Lavon Barton, National Sales Manager  
..... [lbarton@rightstartmortgage.com](mailto:lbarton@rightstartmortgage.com) ..... 626-739-5307

## SEATTLE FUNDING GROUP LTD.

**www.sfgfunds.com**

1239 120th Ave. NE, Suite J  
Bellevue, WA 98005  
888-SFG-FUND (734-3863)  
Fax 425-454-7655  
[info@seattlefundinggroup.com](mailto:info@seattlefundinggroup.com)



**COMMENTS:** A "true" private money portfolio lender. All types of properties and borrowers considered. No prepayment penalty. Lending in AK, CA, CO, HI, ID, NV, OR, TX, UT & WA. For California properties, contact Charles or John at the San Diego office, 4711 Viewridge Ave., Suite 270, San Diego, CA 92132.

AK, CO, HI, ID, NV, OR, TX, UT & WA: John Odegard  
..... [jodegard@sfgfunds.com](mailto:jodegard@sfgfunds.com) ..... Fax 425-454-7655 ..... 425-455-1733

AK, CO, HI, ID, NV, OR, TX, UT & WA: Kent Rowe  
..... [krowe@sfgfunds.com](mailto:krowe@sfgfunds.com) ..... Fax 425-454-7655 ..... 425-455-1733

AK, CO, HI, ID, NV, OR, TX, UT & WA: Ron Lorentsen  
..... [rlorentsen@sfgfunds.com](mailto:rlorentsen@sfgfunds.com) ..... Fax 425-454-7655 ..... 425-455-1733

CA: Charles Salas ..... [chuck@sfgfunds.com](mailto:chuck@sfgfunds.com) ..... 858-751-0556

CA: John McCain ..... [jmccain@sfgfunds.com](mailto:jmccain@sfgfunds.com) ..... 858-751-0556

## SHOWCASE INVESTMENTS INC.

**www.showcaseinvest.com**

1313 Foothill Blvd., Suite 4, La Canada, CA 91011 ..... 818-952-8600

**COMMENTS:** Direct funding of all business-purpose projects: investments, fix and flip, multifamily and small commercial. No raw-land loans. Fast close!

California only: Andy Dick, President ..... [andy@showcaseinvest.com](mailto:andy@showcaseinvest.com) ..... 818-952-8600

## STEARNS LENDING INC.

**www.stearnswholesale.com**

4 Hutton Centre Drive, Suite 500, Santa Ana, CA 92707 ..... 800-350-5363

**COMMENTS:** Supported by our innovative technology and the best team in the industry, Stearns Lending strives to provide solutions for success. We can help you! Please contact the office nearest you as listed below.

Las Vegas, NV: Kevin Moreen, Branch Manager ..... 866-999-7720

Modesto, CA: Steve McNeal, Branch Manager ..... 209-524-7436

Roselle, IL: Robert Bordenet, Branch Manager ..... 877-800-2782

San Jose, CA: George Andrews, Branch Manager ..... 408-448-4000

Sandy, UT: David Schetselaar, Branch Manager ..... 866-730-9583

Santa Rosa, CA: Alison Fetherolf, Branch Manager ..... 707-521-2500

Tigard, OR: Jeanette McGraw, Branch Manager ..... 800-305-4588

Yorba Linda, CA: Kevin Moreen, Branch Manager ..... 866-999-7720

## THE FUNDING POOL

**www.fundingpool.net**

268 West 400 South, 3rd Floor, Salt Lake City, UT 84101 ..... 866-210-0850

**COMMENTS:** The Funding Pool focuses on excellence in service, strives to have the most competitive rates and offers maximum broker compensation!

CO, ID, UT: Ben Call, Account Executive ..... [benc@fundingpool.com](mailto:benc@fundingpool.com) ..... 801-557-0272

CO, ID, UT: Travis Wade, Account Executive ..... [travisw@fundingpool.com](mailto:travisw@fundingpool.com) ..... 801-656-8355

## TMSFUNDING WHOLESALE

**www.tmsfunding.com**

326 W. Main St., Milford, CT 06460 ..... 888-371-2989

**COMMENTS:** Looking for a wholesale lender that actually cares about your clients? TMSFunding is your partner in success! [www.tmsfunding.com](http://www.tmsfunding.com); 888-371-2989

California: Carol Pizzo, Account Executive ..... [cpizzo@tmsfunding.com](mailto:cpizzo@tmsfunding.com) ..... 415-279-3663

California: Shawn Hanson, Account Executive ..... [shanson@tmsfunding.com](mailto:shanson@tmsfunding.com) ..... 925-324-0656

Colorado: Mike Egner, Account Executive ..... [megner@tmsfunding.com](mailto:megner@tmsfunding.com) ..... 303-810-0056

Connecticut/Massachusetts: Donald Murray, Account Executive  
..... [dmurray@tmsfunding.com](mailto:dmurray@tmsfunding.com) ..... 413-454-4409

Connecticut: Matt Neeley, Account Executive ..... [mneeley@tmsfunding.com](mailto:mneeley@tmsfunding.com) ..... 203-812-0119

Florida: Frank Lengyel, Account Executive ..... [flengyel@tmsfunding.com](mailto:flengyel@tmsfunding.com) ..... 305-812-5533

GA, SC, VA and MD: Sean Steinhauer, Account Executive  
..... [ssteinhauer@tmsfunding.com](mailto:ssteinhauer@tmsfunding.com) ..... 203-783-4507

New Jersey: Tracey Ibsen, Account Executive ..... [tibsen@tmsfunding.com](mailto:tibsen@tmsfunding.com) ..... 973-981-1828

New York: Ingrid Helfgott, Account Executive ..... [ihelfgott@tmsfunding.com](mailto:ihelfgott@tmsfunding.com) ..... 845-304-1667

New York: Susan Edwards, Account Executive ..... [sedwards@tmsfunding.com](mailto:sedwards@tmsfunding.com) ..... 516-313-8029

## UNITED WHOLESALE MORTGAGE

**www.uwm.com**

555 South Adams Road, Birmingham, MI 48009 ..... 800-981-8898

**COMMENTS:** Discover lending made easy! Close your FHA, VA and conventional approve/eligible loans in 10 days; 24 to 48 hour underwrites.

All States (except AK, HI, NY): United Wholesale Mortgage, Account Executives  
..... [info@uwm.com](mailto:info@uwm.com) ..... 800-981-8898

» online: [scotsmanguide.com/lenderdir](http://scotsmanguide.com/lenderdir)

## UNITRUST REALTY CAPITAL

**www.UniTrustRealtyCapital.com**

3539 College Ave., Suite 100, San Diego, CA 92115 ..... 858-404-7300 x127

**COMMENTS:** Funding all types of real estate loans: owner, non-owner, commercial, purchase, cashout, construction, etc. Common sense; in business 15 years

AZ, CA, HI, MO, NV, OR, WA: Leonard Bangs, Private Money Manager, x127  
.....lbangs@unitrustmortgage.com ..... 858-404-7300

## USA DIRECT FUNDING

**www.usadirectfunding.com**

4550 SW Kruse Way, Suite 325

Lake Oswego, OR 97035

888-697-3860

customercare@usadirectfunding.com



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