

**PLHA First Time Home Buyer (FTHB) Program**

Fiscal Year: July 1, 2023 to June 30, 2026

Master Approved Loan Officer List

Updated last: 9/16/2024

Lender Company Name	Last Name	First Name	Branch Address	Address 2	City	State	Zip Code	Phone #	Email	Preferred?	ITIN ?
Lending Heros -- These loan officers have helped the most homebuyers successfully obtain homeownership via utilizing RivCo FTHBs down payment assistance. They recognize the challenges of low to moderate income homebuyers in today's market. Most of all, these loan officers understand and specialize in RivCo FTHB loan products and procedures.											
Equity Smart Home Loans, Inc.	Rodriguez	Blanca	1499 Huntington Drive	Suite 500	South Pasadena	CA	91030	909-630-6093	<a href="mailto:blancarloans@gmail.com">blancarloans@gmail.com</a>	XX	
Fairway Independent Mortgage	Galarza	Yadira	74710 Highway 111	Suite 127	Palm desert	CA	92260	760-578-9859	<a href="mailto:yadira.galarza@fairwaymc.com">yadira.galarza@fairwaymc.com</a>	XX	XX
	Hultin	Aaron	2888 Loker Avenue East	Suite 206/207	Carlsbad	CA	92010	760-271-1179	<a href="mailto:aaron.hultin@fairwaymc.com">aaron.hultin@fairwaymc.com</a>	XX	XX
Guild Mortgage Company, LLC	Chavez Spraggs	Teresa	2888 East Florida Avenue	Suite 5	Hemet	CA	92544	951-314-6160	<a href="mailto:teresa.chavezspraggs@guildmortgage.net">teresa.chavezspraggs@guildmortgage.net</a>	XX	XX
Moria Development Inc. dba Peoples Mortgage Company	Del Toro	Lauren	2055 East Centennial Circle		Tempe	AZ	85284	909-964-6442	<a href="mailto:Ldeltoro@peoplesmortgage.com">Ldeltoro@peoplesmortgage.com</a>	XX	
Secure Choice Lending (is a broker affiliated w/PRMG)	Lopez	Veronica	41865 Boardwalk	Suite 209	Palm Desert	CA	92260	760-501-1073	<a href="mailto:vlopez217@gmail.com">vlopez217@gmail.com</a>	XX	
Approved Lender Database											
American Pacific Mortgage Corp	Belova	Victoria	20955 Pathfinder Road	Suite 200	Diamond Bar	CA	91765	909-367-6410	<a href="mailto:victoria.belova@apmortgage.com">victoria.belova@apmortgage.com</a>		
	Cychner	Dawn	640 South Barranca Avenue		Covina	CA	91723	626-653-1800	<a href="mailto:decychner@cscaliforniacapital.com">decychner@cscaliforniacapital.com</a>		
	Hartmann	Jeannette	27710 Jefferson Avenue	Suite 103	Temecula	CA	92590	951-503-3181	<a href="mailto:jeannette@apmlans.net">jeannette@apmlans.net</a>		
	Tartamella	Stephen	44651 Village Court	Suite 114	Palm Desert	CA	92260	7143308008	<a href="mailto:stephen.tartamella@apmortgage.com">stephen.tartamella@apmortgage.com</a>		
Cardinal Financial Company, Limited Partnership	Howell	Peter	6710 Greenleaf Avenue		Whittier	CA	90601	626-456-2127	<a href="mailto:peter.howell@cardinalfinancial.com">peter.howell@cardinalfinancial.com</a>		

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<b>Cardinal Financial Company, Limited Partnership</b>	Phillips	Joseph	1318 Corte Maltera		Costa Mesa	CA	92626	562-810-4570	<a href="mailto:joseph.phillips@cardinalfinancial.com">joseph.phillips@cardinalfinancial.com</a>		
	Zena	Alfredo	600 B Street		San Diego	CA	92101	619-289-4492	<a href="mailto:alfredo.zena@cardinalfinancial.com">alfredo.zena@cardinalfinancial.com</a>		
<b>DHI Mortgage Company, Ltd.</b>	Aaron	Jennifer	27450 Ynez Road	Suite 200	Temecula	CA	92591	951-475-4258	<a href="mailto:ilaaron@dhimortgage.com">ilaaron@dhimortgage.com</a>		
	Acosta	Mark	27450 Ynez Road	Suite 200	Temecula	CA	92591	951-235-4901	<a href="mailto:mcacosta@dhimortgage.com">mcacosta@dhimortgage.com</a>		
	Clark	Conner	2280 Wardlow Circle	Suite 260	Corona	CA	92878		<a href="mailto:CRClark@dhimortgage.com">CRClark@dhimortgage.com</a>		
	Contreras	April	2280 Wardlow Circle	Suite 261	Corona	CA	92878		<a href="mailto:alcontreras@dhimortgage.com">alcontreras@dhimortgage.com</a>		
	Gongora	Patricia	2280 Wardlow Circle	Suite 262	Corona	CA	92878	951-733-9073	<a href="mailto:pgongora@dhimortgage.com">pgongora@dhimortgage.com</a>		
	Lamboy	Orlando	27450 Ynez Road	Suite 200	Temecula	CA	92591		<a href="mailto:olamboy@dhimortgage.com">olamboy@dhimortgage.com</a>		
	Sales	Darin	2280 Wardlow Circle	Suite 260	Corona	CA	92878		<a href="mailto:dmsales@dhimortgage.com">dmsales@dhimortgage.com</a>		
	Walker	Jamie	8501 Fallbrook Avenue	Suite 270	West Hills	CA	91304	8057469389	<a href="mailto:jmwalker@dhimortgage.com">jmwalker@dhimortgage.com</a>		
	Cash	David	54 Via Regalo		San Clemente	CA	92673	9514328512	<a href="mailto:dfcash@dhimortgage.com">dfcash@dhimortgage.com</a>		
	Grodsky	Robert	326 Camelot Drive	Unit B	Oceanside	CA	92054	<a href="tel:9512072692">9512072692</a>	<a href="mailto:rdgrodsky@dhimortgage.com">rdgrodsky@dhimortgage.com</a>		
	Navas	Edwin	3000 Executive Parkway	Suite 100	San Ramon	CA	94583	<a href="tel:925-775-9581">925-775-9581</a>	<a href="mailto:efnavas@dhimortgage.com">efnavas@dhimortgage.com</a>		
	Whitcomb	Ryan	27450 Ynez Road	Stuite 200	Temecula	CA	92591		<a href="mailto:rjwhitcomb@dhimortgage.com">rjwhitcomb@dhimortgage.com</a>		
	<b>Fairway Independent Mortgage</b>	Delmundo	Timothy	41619 Margarita Road	Suite 202	Temecula	CA	92591	951-400-2022	<a href="mailto:tdelmundo@fairwaymc.com">tdelmundo@fairwaymc.com</a>	

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Fairway Independent Mortgage	Gonzalez	Bidi	77564 Country Club Drive	Suite 222=B	Palm Desert	CA	92211	760-660-4696	<a href="mailto:bidi.gonzalez@fairwaymc.com">bidi.gonzalez@fairwaymc.com</a>		
	Lozoya	Dionicia	41619 Margarita Road	Suite 202	Temecula	CA	92592	951-365-3118	<a href="mailto:dlozoya@fairwaymc.com">dlozoya@fairwaymc.com</a>		
First Capital Mortgage, Inc.	Estrada	Mario	78080 Calle Amigo	Suite 208	La Quinta	CA	92253	760-578-8891	<a href="mailto:mario.m.estrada@gmail.com">mario.m.estrada@gmail.com</a>		
	Magana	Sandra	78080 Calle Amigo	Suite 208	La Quinta	CA	92253	760-775-5255	<a href="mailto:sandra@firstcapmtg.net">sandra@firstcapmtg.net</a>		
First West Financial Corporation affiliated with PRMG	Agostini	Yvette	74967 Sheryl Avenue		Palm Desert	CA	92260	909-908-2861	<a href="mailto:yagostini55@gmail.com">yagostini55@gmail.com</a>		
	Braunschweiger	Enrique	74967 Sheryl Avenue		Palm desert	CA	92260	760-219-2905	<a href="mailto:enrique@firstwestfinancial.com">enrique@firstwestfinancial.com</a>		
	Duchene	Delia	74967 Sheryl Avenue		Palm Desert	CA	92260	760-774-0233	<a href="mailto:delia@ducheneloans.com">delia@ducheneloans.com</a>		
	Duffle	Claudia	74967 Sheryl Avenue		Palm Desert	CA	92260	760-275-3281	<a href="mailto:claudia.duffle@gmail.com">claudia.duffle@gmail.com</a>		
	Elizondo	Joe	74967 Sheryl Avenue		Palm Desert	CA	92260	760-831-2688	<a href="mailto:joelizondoloans@gmail.com">joelizondoloans@gmail.com</a>		
	Garcia	Frances	74967 Sheryl Avenue		Palm Desert	CA	92260	760-485-9196	<a href="mailto:frances@firstwestfinancial.com">frances@firstwestfinancial.com</a>		
	Hanna	Amy	33832 Temecula Creek Road		Temecula	CA	92592	951-473-5203	<a href="mailto:AMY@STRAIGHT2DOCS.COM">AMY@STRAIGHT2DOCS.COM</a>		
	Lambrose	Karen	74967 Sheryl Avenue		Palm Desert	CA	92260	760-578-4109	<a href="mailto:klambrose@firstwestfinancial.com">klambrose@firstwestfinancial.com</a>		
	Lauenroth	Kevin	74967 Sheryl Avenue		Palm Desert	CA	92260	760-567-2943	<a href="mailto:kevinl.fwf@gmail.com">kevinl.fwf@gmail.com</a>		
	Rojas	Hugo	74967 Sheryl Avenue		Palm Desert	CA	92260	909-276-5020	<a href="mailto:hugo@topresales.net">hugo@topresales.net</a>		
	Ruelas	Mayra	47800 Madison Street	Suite 5	Indio	CA	92201	760-238-2264	<a href="mailto:Mayraruelas63@gmail.com">Mayraruelas63@gmail.com</a>		

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<b>FirstBank Holding Company</b>	Becerra	Guillermo	82900 Avenue 42	Unit C	Indio	CA	92203	760-396-4080	<a href="mailto:Guillermo.Becerra@efirstbank.com">Guillermo.Becerra@efirstbank.com</a>		
	Ramirez	Julio	82900 Avenue 42	Unit C	Indio	CA	92203		<a href="mailto:julio.ramirez@efirstbank.com">julio.ramirez@efirstbank.com</a>		
	Rodriguez	Nereyda	7300 Hwy 111		Palm Desert	CA	92260		<a href="mailto:Nereyda.rodriguezloo@efirstbank.com">Nereyda.rodriguezloo@efirstbank.com</a>		
<b>Franklin Loan Center</b>	Alcala	Eduardo	10535 East Foothill Blvd.	Suite 280	Rancho Cucamonga	CA	91730	951-399-5021	<a href="mailto:eduardo.alcala@yahoo.com">eduardo.alcala@yahoo.com</a>		
	Gernux	Bryan	10535 Foothill Blvd.	Suite 280	Rancho Cucamonga	CA	91730	909-680-0341	<a href="mailto:bgernux@franklinlc.com">bgernux@franklinlc.com</a>		
	Higuera	Manuel	44800 Village Court		Palm Desert	CA	92260	760-625-0050	<a href="mailto:mhiguera@franklinlc.com">mhiguera@franklinlc.com</a>		
	Musser	Joe	10535 Foothill Blvd.		Rancho Cucamonga	CA	91730	714-306-2691	<a href="mailto:jmusser2584@gmail.com">jmusser2584@gmail.com</a>		
	Sanchez	Sylvia	44800 Vilage Court		Palm Desert	CA	92260	<a href="tel:760-578-5426">760-578-5426</a>	<a href="mailto:ssanchez@franklinlc.com">ssanchez@franklinlc.com</a>		
	Tercero	Eduardo	10535 East Foothill Blvd.	Suite 280	Rancho Cucamonga	CA	91739	909-575-7097	<a href="mailto:etercero@franklinlc.com">etercero@franklinlc.com</a>		
	Piacenza	Donovan	41607 Margarita Road	Suite 102	Temecula, CA, 9259	CA	92591	310-780-0117	<a href="mailto:dpiacenza@franklinlc.com">dpiacenza@franklinlc.com</a>		
	Winter	Mike	10535 Foothill Blvd.	Suite 280	Rancho Cucamonga	CA	91730	909-210-3588	<a href="mailto:mwinter@franklinlc.com">mwinter@franklinlc.com</a>		
	Zichichi	Christoper	2662 East Penelope Lane		Ontario	CA	91762	949-300-9532	<a href="mailto:czichichi@franklinlc.com">czichichi@franklinlc.com</a>		
<b>Golden Empire Mortgage, dba Integrity Home Finance</b>	Merlos	Jorge	8311 Haven Avenue	Suite 150	Rancho Cucamonga	CA	91730	<a href="tel:213-718-1696">213-718-1696</a>	<a href="mailto:jmerlos@ihfloans.com">jmerlos@ihfloans.com</a>		<b>X</b>
<b>Guaranteed Rate, Inc.</b>	Robertson	Jessie	74245 Highway 111	Suite 100	Palm Desert	CA	92260	310-367-3224	<a href="mailto:jessie.robertson@rate.com">jessie.robertson@rate.com</a>		
	Wickstrand	Charles	1555 South Palm Canyon Drive	Suite D101, Office E	Palm Springs	CA	92264	760-459-6405	<a href="mailto:charlie.wickstrand@rate.com">charlie.wickstrand@rate.com</a>		

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<b>Guild Mortgage Company, LLC</b>	Elmazis	Melissa	211 South Citrus Avenue	Suites 11&12	Covina	CA	91723	951-640-2944	<a href="mailto:melmazis@guildmortgage.net">melmazis@guildmortgage.net</a>		
	Ramsdell	Jasmin	19340 Jesse Lane STE 160		Riverside	CA	92508		<a href="mailto:jramsdell@guildmortgage.net">jramsdell@guildmortgage.net</a>		
	Siples	Nancy	19340 Jesse Lane	Suite 160	RIVERSIDE	CA	92508	<a href="tel:951-897-5432">951-897-5432</a>	<a href="mailto:nancyh@guildmortgage.net">nancyh@guildmortgage.net</a>		
<b>iCore Lending, Inc (is a broker affiliated with PRMG)</b>	Maldonado	Melissa	12800 Center Court Drive	Suite 500	Cerritos	CA	90703	909-708-3457	<a href="mailto:mmaldonado@icorelending.com">mmaldonado@icorelending.com</a>		XX
<b>KC Lending Group Inc. dba VanMar Lending</b>	Martinez	Kristen	77824 Wildcat Drive		Palm Desert	CA	92211	<a href="tel:760-702-0011">760-702-0011</a>	<a href="mailto:kmartinez@vanmarlending.com">kmartinez@vanmarlending.com</a>		
<b>Mason McDuffie Mortgage Corp</b>	Ross	Kelly	2920 West Main Street		Visalia	CA	93291	559-741-0993	<a href="mailto:kross@masonmac.com">kross@masonmac.com</a>		
<b>Moria Development Inc. dba Peoples Mortgage Company</b>	Clark	Deborah	2055 East Centennial Circle		Tempe	AZ	85284	951-532-2126	<a href="mailto:dclark@peoplesmortgage.com">dclark@peoplesmortgage.com</a>		
	Cvetichan	Ryann	2055 East Centennial Circle		Tempe	AZ	85284	951-333-1339	<a href="mailto:rcvetichan@peoplesmortgage.com">rcvetichan@peoplesmortgage.com</a>		
	Fierroz	Manuel	2055 East Centennial Circle		Tempe	AZ	85284	818-445-6003	<a href="mailto:manuel.fierroz@yahoo.com">manuel.fierroz@yahoo.com</a>		
	Harris	Julie	2055 East Centennial Circle		Tempe	AZ	85284	909-912-5414	<a href="mailto:jharris@peoplesmortgage.com">jharris@peoplesmortgage.com</a>		
<b>Movement Mortgage, LLC</b>	Myers	Gina	3850 Vine Street	Suite 120	Riverside	CA	92507	951-750-3373	<a href="mailto:gina.myers@movement.com">gina.myers@movement.com</a>		
	Roblee	Jennifer	1447 Ford Street	Suite 104	Redlands	CA	92374	909-556-5055	<a href="mailto:Jennifer.Roblee@movement.com">Jennifer.Roblee@movement.com</a>		
	Southern	Joelle	1447 Ford Street	Suite 104	Yucaipa	CA	92374	951-288-0472	<a href="mailto:joelle.southern@movement.com">joelle.southern@movement.com</a>		
	Winters	John	1447 Ford Street	Suite 104	Redlands	CA	92374	<a href="tel:951-381-2905">951-381-2905</a>	<a href="mailto:john.winters@movement.com">john.winters@movement.com</a>		

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<b>New American Funding, Inc.</b>	Garamone	Tracey	27431 Enterprise Circle		Temecula	CA	9-2590	805-701-5116	<a href="mailto:tracey.garamone@nafinc.com">tracey.garamone@nafinc.com</a>		
	McDonald	Evelyn	14511 West Myford Road	Suite 100	Tustin	CA	92780	949-363-3897	<a href="mailto:evelyn.mcdonald@nafinc.com">evelyn.mcdonald@nafinc.com</a>		
<b>PRMG - Paramount Residential Mortgage</b>	Adair	Joey	69844 Highway 111	Suite G	Rancho Mirage	CA	92270	7606368750	<a href="mailto:jadair@primeres.com">jadair@primeres.com</a>		
	Frater	Marcia	1265 Corona Pointe Court		Corona	CA	92879	951-830-2065	<a href="mailto:mfrater@prmg.net">mfrater@prmg.net</a>		
	Hawkinson	Scott	7843 Church Street		Highland	CA	92346	7605523322	<a href="mailto:shawkinson@prmg.net">shawkinson@prmg.net</a>		
	Jan	Delbert	1265 Corona Point Court		Corona	CA	92879	(909) 636-9939	<a href="mailto:john3.16.21@gmail.com">john3.16.21@gmail.com</a>		
<b>PrimeLending, A Plains Capital Company</b>	Crowther	Myrna	41530 Enterprise Circle South	Suite 201	Temecula	CA	92590	951-294-5186	<a href="mailto:mcrowther@primelending.com">mcrowther@primelending.com</a>		
	York	Kathy	1250 Corona Pointe Court	Suite 308	Corona	CA	92879	909-641-9282	<a href="mailto:kathy.york@primelending.com">kathy.york@primelending.com</a>		
<b>Secure Choice Lending (is a broker affiliated w/PRMG)</b>	Lee	Christopher	1650 Spruce Street		Riverside	CA	92507	951-202-2257	<a href="mailto:chris@securechoicelending.com">chris@securechoicelending.com</a>		
	Reino	Daniela	1650 Spruce Street	Suite 500	Riverside	CA	92507	951-733-8925	<a href="mailto:dreino@securechoicelending.com">dreino@securechoicelending.com</a>		
<b>Self-Help Federal Credit Union</b>	Cervantes	Sarah	5261 East Kings Canyon Road	Suite 105	Fresno	CA	93727	559-328-8212	<a href="mailto:scervantes@self-help.org">scervantes@self-help.org</a>		
	Ortega	Brenda	158 East 3rd Street		Pomona	CA	91766	909-667-6722	<a href="mailto:bortega@self-helpfcu.org">bortega@self-helpfcu.org</a>		
<b>Silverstar Mortgage Corp (is a broker affiliated w/PRMG)</b>	Chang	Jorge	860 Kuhn Drive	Suite 106	Chula Vista	CA	91914	619-500-2167	<a href="mailto:jorge@teamdpa.com">jorge@teamdpa.com</a>		
	Molina	Stephany	860 Khun Drive	Suite 106	Chula Vista	CA	91914	619-994-4202	<a href="mailto:stephany@teamdpa.com">stephany@teamdpa.com</a>		
<b>Statewide Funding, Inc.</b>	Davis	Jerome	3190 Shelby Street	Building A2	Ontario	CA	91764	951-970-9231	<a href="mailto:jerome@houseofloans.net">jerome@houseofloans.net</a>		

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<b>Statewide Funding, Inc.</b>	Rubio	Marcos	3190 Shelby Street	Suite A2	Ontario	CA	91764	909-437-1408	<a href="mailto:mrubio@swbcorp.com">mrubio@swbcorp.com</a>		
<b>Sun West Mortgage Company, Inc.</b>	Gordon	Vanessa	18303 Gridley Road		Cerritos	CA	90703	951-961-8328	<a href="mailto:vanessa.gordon@swmc.com">vanessa.gordon@swmc.com</a>		
<b>The Turnkey Foundation Inc. DBA Arbor Financial Group</b>	Brown	Jake	1805 East Garry Avenue		Santa Ana	CA	92705	951-265-3384	<a href="mailto:jakebrown174@gmail.com">jakebrown174@gmail.com</a>		
<b>The Turnkey Foundation Inc. DBA Arbor Financial Group</b>	Carpenter	Nathan	1805 East Garry Avenue		Santa Ana	CA	92705		<a href="mailto:nathan@arborfg.com">nathan@arborfg.com</a>		
	Pope	Tressa	3500 W Olive Avenue	Suite 300	Burbank	CA	91505	818-422-6083	<a href="mailto:tressa@tressapope.com">tressa@tressapope.com</a>		