

MSHDA MI HOME LOAN FLEX Loan Officers

Updated 2-7-19

COUNTY	LENDER	NAME		PHONE #	NMLS #	EMAIL
Allegan	AMERIFIRST FINANCIAL	Neil	Siebert	(616) 450-7886	136552	neils@treadstonemortgage.com
Allegan	MORTGAGE 1 Inc.	Dan	Grzywacz	(616) 575-9851	153778	dan@mortgageone.com
Allegan	VANDYK MORTGAGE	Juan	Herrera	(616) 258-4900	1527373	jherrera@vandykmortgage.com
Barry	AMERIFIRST FINANCIAL	Gloria	Perry	(517) 881-7880	525547	gperry@amerifirst.com
Barry	MORTGAGE 1 Inc.	Scott	DeWolf	(616) 575-9850	153580	SDeWolf@mortgageone.com
Barry	MORTGAGE 1 Inc.	Dan	Grzywacz	(616) 575-9851	153778	dan@mortgageone.com
Barry	MORTGAGE 1 Inc.	Scott	Reilly	(616) 293-2189	157524	sreilly@mortgageone.com
Barry	MORTGAGE 1 Inc.	Chris	Slating	(616) 575-9819	153839	cslating@mortgageone.com
Bay	ACADEMY MORTGAGE	Earl	Bovia	(989) 671-2701	79287	earl.bovia@academymortgage.com
Bay	ACADEMY MORTGAGE	Maria	Fernette	(989) 698-3280	630946	Maria.Fernette@AcademyMortgage.com
Bay	ACADEMY MORTGAGE	Maria	Fernette	(989) 698-3280	630946	Maria.Fernette@AcademyMortgage.com
Bay	ACADEMY MORTGAGE	Joseph	Gracia	(989) 698-3280	127995	joseph.gracia@academymortgage.com
Bay	ACADEMY MORTGAGE	Jeff	Heppner	(989) 671-2701	134865	jeff.heppner@academymortgage.com
Bay	ACADEMY MORTGAGE	Justin	Holyszko	(989) 671-2701	170956	justin.holyszko@academymortgage.com
Bay	AMERIFIRST FINANCIAL	Michael	Hoffmann	(269) 968-6100	587306	mhoffmann@amerifirst.com
Bay	HUNTINGTON	Ryan	Engelmann	(989) 341-7878	161285	ryan.s.engelmann@huntington.com
Bay	HUNTINGTON	Matthew	VanNortwick	(989) 894-6710	842695	matt.vannortwick@huntington.com
Bay	PLATINUM HOME MORTGAGE CORP	Grant	Holmes	(586) 803-7541	135241	grant@glmf.com
Berrien	AMERIFIRST FINANCIAL	Tara	Skaggs	(269) 488-7100	1190989	tskaggs@apollohomeloans.com
Branch	AMERIFIRST FINANCIAL	Michael	Hoffmann	(269) 968-6100	587306	mhoffmann@amerifirst.com
Calhoun	AMERIFIRST FINANCIAL	Michael	Hoffmann	(269) 968-6100	587306	mhoffmann@amerifirst.com
Calhoun	AMERIFIRST FINANCIAL	Bryon	Mallernee	(269) 968-6100	131465	bmallernee@amerifirst.com
Calhoun	AMERIFIRST FINANCIAL	Gloria	Perry	(517) 881-7880	525547	gperry@amerifirst.com
Calhoun	AMERIFIRST FINANCIAL	Tara	Skaggs	(269) 488-7100	1190989	tskaggs@apollohomeloans.com
Calhoun	MORTGAGE 1 Inc.	Scott	DeWolf	(616) 575-9850	153580	SDeWolf@mortgageone.com
Calhoun	MORTGAGE 1 Inc.	Dan	Murray	(586) 790-0013	136099	dmurray@mortgageone.com
Calhoun	MORTGAGE 1 Inc.	Scott	Reilly	(616) 293-2189	157524	sreilly@mortgageone.com
Clare	ACADEMY MORTGAGE	Maria	Fernette	(989) 698-3280	630946	Maria.Fernette@AcademyMortgage.com
Clare	ACADEMY MORTGAGE	Maria	Fernette	(989) 698-3280	630946	Maria.Fernette@AcademyMortgage.com
Clare	UNION HOME MORTGAGE	James	Schayes	(734) 212-5289	1117697	jschayes@unionhomemortgage.com
Clinton	AMERIFIRST FINANCIAL	Tim	Dickinson	(517) 204-1634	630934	tdickinson@amerifirst.com
Clinton	AMERIFIRST FINANCIAL	Michelle	Starr	(517) 719-8985	525551	mstarr@amerifirst.com
Clinton	HUNTINGTON	Heidi	Sottovia	(248) 554-6907	1050173	heidi.r.sottovia@huntington.com
Eaton	AMERIFIRST FINANCIAL	Bryon	Mallernee	(269) 968-6100	131465	bmallernee@amerifirst.com
Eaton	AMERIFIRST FINANCIAL	Gloria	Perry	(517) 881-7880	525547	gperry@amerifirst.com
Eaton	AMERIFIRST FINANCIAL	Michelle	Starr	(517) 719-8985	525551	mstarr@amerifirst.com
Eaton	CALIBER HOME LOANS	Bill	Carr	(517) 250-0450	147514	william.carr@caliberhomeloans.com
Eaton	MORTGAGE 1 Inc.	Dan	Grzywacz	(616) 575-9851	153778	dan@mortgageone.com

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COUNTY	LENDER	NAME		PHONE #	NMLS #	EMAIL
Genesee	AMERIFIRST FINANCIAL	Paula	Richards	(248) 431-1726	401630	prichards@amerifirst.com
Genesee	CALIBER HOME LOANS	Christopher	Dellorso	(248) 434-6801	22445	christopher.dellorso@caliberhomeloans.com
Genesee	HUNTINGTON	Ryan	Engelmann	(989) 341-7878	161285	ryan.s.engelmann@huntington.com
Genesee	HUNTINGTON	Colby	Hipkins	(810) 766-7628		colby.hipkins@huntington.com
Genesee	HUNTINGTON	Heidi	Sottovia	(248) 554-6907	1050173	heidi.r.sottovia@huntington.com
Genesee	MORTGAGE 1 Inc.	Lisa	Comito	(248) 338-5956		lcomito@mortgageone.com
Genesee	MORTGAGE 1 Inc.	Jimmy	Hill	(734) 399-4747	140783	jimmy.hill@totalhomelending.com
Genesee	MORTGAGE 1 Inc.	Dawn	Symington	(586) 254-5711	102706	dsymington@mortgageone.com
Genesee	MORTGAGE 1 Inc.	Michelle	Wilson	(248) 408-9900	132863	mwilson@mortgageone.com
Genesee	MOVEMENT MORTGAGE	Jim	Campau	(248) 731-4968	336204	Jim.Campau@movement.com
Gladwin	ACADEMY MORTGAGE	Maria	Fernette	(989) 698-3280	630946	Maria.Fernette@AcademyMortgage.com
Gladwin	ACADEMY MORTGAGE	Maria	Fernette	(989) 698-3280	630946	Maria.Fernette@AcademyMortgage.com
Gladwin	ACADEMY MORTGAGE	Joseph	Gracia	(989) 698-3280	127995	joseph.gracia@academymortgage.com
Gratiot	ACADEMY MORTGAGE	Maria	Fernette	(989) 698-3280	630946	Maria.Fernette@AcademyMortgage.com
Gratiot	ACADEMY MORTGAGE	Maria	Fernette	(989) 698-3280	630946	Maria.Fernette@AcademyMortgage.com
Gratiot	ACADEMY MORTGAGE	Joseph	Gracia	(989) 698-3280	127995	joseph.gracia@academymortgage.com
Gratiot	HUNTINGTON	Ryan	Engelmann	(989) 341-7878	161285	ryan.s.engelmann@huntington.com
Hillsdale	MORTGAGE 1 Inc.	Marc	Fuller	(248) 474-8470		mfuller@mortgageone.com
Ingham	AMERIFIRST FINANCIAL	Tim	Dickinson	(517) 204-1634	630934	tdickinson@amerifirst.com
Ingham	AMERIFIRST FINANCIAL	Bryon	Mallernee	(269) 968-6100	131465	bmallernee@amerifirst.com
Ingham	AMERIFIRST FINANCIAL	Gloria	Perry	(517) 881-7880	525547	gperry@amerifirst.com
Ingham	AMERIFIRST FINANCIAL	Paula	Richards	(248) 431-1726	401630	prichards@amerifirst.com
Ingham	AMERIFIRST FINANCIAL	Michelle	Starr	(517) 719-8985	525551	mstarr@amerifirst.com
Ingham	HOMEBRIDGE FINANCIAL	Daymon	Chris	(517) 488-5519	134928	cdaymon@homebridge.com
Ingham	HUNTINGTON	Ryan	Engelmann	(989) 341-7878	161285	ryan.s.engelmann@huntington.com
Ingham	HUNTINGTON	Heidi	Sottovia	(248) 554-6907	1050173	heidi.r.sottovia@huntington.com
Ingham	MORTGAGE 1 Inc.	Scott	DeWolf	(616) 575-9850	153580	SDeWolf@mortgageone.com
Ingham	MORTGAGE 1 Inc.	Tonya	Neill	(517) 315-4626	138769	TNeill@mortgageone.com
Ingham	MORTGAGE 1 Inc.	Scott	Reilly	(616) 293-2189	157524	sreilly@mortgageone.com
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Ionia	MORTGAGE 1 Inc.	Dan	Grzywacz	(616) 575-9851	153778	dan@mortgageone.com
Ionia	MORTGAGE 1 Inc.	Scott	Reilly	(616) 293-2189	157524	sreilly@mortgageone.com
Ionia	MORTGAGE 1 Inc.	Chris	Slating	(616) 575-9819	153839	cslating@mortgageone.com
Isabella	ACADEMY MORTGAGE	Maria	Fernette	(989) 698-3280	630946	Maria.Fernette@AcademyMortgage.com
Isabella	ACADEMY MORTGAGE	Maria	Fernette	(989) 698-3280	630946	Maria.Fernette@AcademyMortgage.com
Jackson	ACADEMY MORTGAGE	Mike	McLaughlin	(313) 598-5119	137183	Mike.McLaughlin@AcademyMortgage.com
Jackson	MORTGAGE 1 Inc.	Marc	Fuller	(248) 474-8470		mfuller@mortgageone.com
Jackson	MORTGAGE 1 Inc.	Tonya	Neill	(517) 315-4626	138769	TNeill@mortgageone.com

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Jackson	MORTGAGE 1 Inc.	Michelle	Wilson	(248) 408-9900	132863	mwilson@mortgageone.com
Jackson	MOVEMENT MORTGAGE	Michael	Dendy	(734) 546-7769	1632279	michael.dendy@movement.com
Kalamazoo	AMERIFIRST FINANCIAL	Stephen	Cartwright	(269) 324-4240	138997	stevecartwright@amerifirst.com
Kalamazoo	AMERIFIRST FINANCIAL	Jay	Eakins	(269) 324-4240	184729	jeakins@amerifirst.com
Kalamazoo	AMERIFIRST FINANCIAL	Michael	Hoffmann	(269) 968-6100	587306	mhoffmann@amerifirst.com
Kalamazoo	AMERIFIRST FINANCIAL	Tara	Skaggs	(269) 488-7100	1190989	tskaggs@apollohomeloans.com
Kalamazoo	MORTGAGE 1 Inc.	Scott	DeWolf	(616) 575-9850	153580	SDeWolf@mortgageone.com
Kalamazoo	MORTGAGE 1 Inc.	Dan	Grzywacz	(616) 575-9851	153778	dan@mortgageone.com
Kalamazoo	MORTGAGE 1 Inc.	Matthew	Losik	(616) 957-3480	1370621	mlosik@mortgageone.com
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Kent	AMERIFIRST FINANCIAL	Neil	Siebert	(616) 450-7886	136552	neils@treadstonemortgage.com
Kent	HUNTINGTON	Heidi	Sottovia	(248) 554-6907	1050173	heidi.r.sottovia@huntington.com
Kent	INDEPENDENT	Matthew	Harris	(616) 447-7303		mharris@ibcp.com
Kent	INDEPENDENT	Sharon	Nicholson	(616) 447-3980	584472	snicholson@ibcp.com
Kent	INDEPENDENT	Bonnie	Potter	(616) 447-3994	436314	bpotter@ibcp.com
Kent	MORTGAGE 1 Inc.	Scott	DeWolf	(616) 575-9850	153580	SDeWolf@mortgageone.com
Kent	MORTGAGE 1 Inc.	Dan	Grzywacz	(616) 575-9851	153778	dan@mortgageone.com
Kent	MORTGAGE 1 Inc.	Matthew	Losik	(616) 957-3480	1370621	mlosik@mortgageone.com
Kent	MORTGAGE 1 Inc.	Scott	Reilly	(616) 293-2189	157524	sreilly@mortgageone.com
Kent	MORTGAGE 1 Inc.	Chris	Slating	(616) 575-9819	153839	cslating@mortgageone.com
Kent	NORTHPOINTE BANK	Timlowski	Don	(888) 672-5626	438931	don.timlowski@northpointe.com
Kent	NORTHPOINTE BANK	Stacy	Miller-Kulper,	(616) 940-9400	503826	stacym@northpointe.com
Kent	VANDYK MORTGAGE	Juan	Herrera	(616) 258-4900	1527373	jherrera@vandykmortgage.com
Lapeer	AMERIFIRST FINANCIAL	Paula	Richards	(248) 431-1726	401630	prichards@amerifirst.com
Lapeer	MORTGAGE 1 Inc.	Lisa	Comito	(248) 338-5956		lcomito@mortgageone.com
Lapeer	MORTGAGE 1 Inc.	Dawn	Symington	(586) 254-5711	102706	dsymington@mortgageone.com
Lenawee	MB FINANCIAL BANK	William E (BILL)	Smith	(734) 205-9608	198593	wsmith@mbmortgage.com
Livingston	AMERIFIRST FINANCIAL	Tim	Dickinson	(517) 204-1634	630934	tdickinson@amerifirst.com
Livingston	MORTGAGE 1 Inc.	Jimmy	Hill	(734) 399-4747	140783	jimmy.hill@totalhomelending.com
Livingston	MORTGAGE 1 Inc.	Michelle	Wilson	(248) 408-9900	132863	mwilson@mortgageone.com
Macomb	ACADEMY MORTGAGE	Mike	McLaughlin	(313) 598-5119	137183	Mike.McLaughlin@AcademyMortgage.com
Macomb	AMERIFIRST FINANCIAL	April	Bynum	(810) 407-1444	449443	abynum@amerifirst.com
Macomb	AMERIFIRST FINANCIAL	Mark	Bynum	(810) 985-4551	164035	mbynum@amerifirst.com
Macomb	AMERIFIRST FINANCIAL	Paula	Richards	(248) 431-1726	401630	prichards@amerifirst.com
Macomb	CALIBER HOME LOANS	Todd	Bruce	(586) 932-5519		todd.bruce@caliberhomeloans.com
Macomb	CALIBER HOME LOANS	Dimitri	Elher	(586) 991-1889	407237	dimitri.elher@caliberhomeloans.com
Macomb	CALIBER HOME LOANS	Wayne	Maynard	(248) 225-6604	139100	wayne.maynard@caliberhomeloans.com
Macomb	CALIBER HOME LOANS	Angelo	Sgroi	(586) 206-7272	407346	angelo.sgroi@caliberhomeloans.com

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COUNTY	LENDER	NAME		PHONE #	NMLS #	EMAIL
Macomb	CALIBER HOME LOANS	Wendy	Yoskovich	(586) 337-3383	406509	wendy.yoskovich@caliberhomeloans.com
Macomb	CIBC BANK USA	Teresa	Bent	(248) 566-4719	437932	Teresa.Bent@cibc.com
Macomb	FAIRWAY INDEPENDENT MORTGAGE	Peter	Zuk	(248) 833-5178	90290	pzuk@lowrateonline.com
Macomb	Gold Star Mortgage	Stephen	Gayle	(734) 971-9900	845341	sgayle@gsfmail.com
Macomb	HUNTINGTON	Lisa	Royster	(248) 228-1726	400560	lisa.royster@huntington.com
Macomb	HUNTINGTON	Heidi	Sottovia	(248) 554-6907	1050173	heidi.r.sottovia@huntington.com
Macomb	HUNTINGTON	Matt	Stabile	(248) 244-3501	47416	matthew.stabile@huntington.com
Macomb	LUXURY MORTGAGE	Derek	Howard	(203) 327-6000	153788	dhoward@luxurymortgage.com
Macomb	MICHIGAN MUTUAL, INC	Aaron	Hulett	(810) 531-3326	166976	ahulett@mimutual.com
Macomb	MORTGAGE 1 Inc.	Jason	Budny	(586) 996-2023	1484897	jbudny@mortgageone.com
Macomb	MORTGAGE 1 Inc.	Tami	Christian	(248) 895-1702	70613	tchristian@bclending.biz
Macomb	MORTGAGE 1 Inc.	David	Cloutier	(248) 467-4377	142462	dcloutier@mortgageone.com
Macomb	MORTGAGE 1 Inc.	Jimmy	Hill	(734) 399-4747	140783	jimmy.hill@totalhomelending.com
Macomb	MORTGAGE 1 Inc.	Dan	Murray	(586) 790-0013	136099	dmurray@mortgageone.com
Macomb	MORTGAGE 1 Inc.	Rick	Sabol	(586) 790-2900	136105	rsabol@mortgageone.com
Macomb	MORTGAGE 1 Inc.	Chuck	Silver	(586) 992-2000	140236	CSilver@mortgageone.com
Macomb	MORTGAGE 1 Inc.	William	Slobin	(248) 535-0465	131197	wslobin@mortgageone.com
Macomb	MORTGAGE 1 Inc.	Lindsey	Smith	(586) 737-2070	1465658	lsmith2@mortgageone.com
Macomb	MORTGAGE 1 Inc.	David	Spear	(248) 474-8470	138791	dspear@mortgageone.com
Macomb	MORTGAGE 1 Inc.	Dawn	Symington	(586) 254-5711	102706	dsymington@mortgageone.com
Macomb	MORTGAGE 1 Inc.	Walter	Tyslicki	(313) 381-8900	179824	WTYSLICKI@MORTGAGEONE.com
Macomb	MORTGAGE 1 Inc.	Michelle	Wilson	(248) 408-9900	132863	mwilson@mortgageone.com
Macomb	MOVEMENT MORTGAGE	Michael	Dendy	(734) 546-7769	1632279	michael.dendy@movement.com
Macomb	PLATINUM HOME MORTGAGE CORP	Grant	Holmes	(586) 803-7541	135241	grant@qlmf.com
Macomb	SUMMIT FUNDING	Grant	Gerhard	(248) 758-2511	139129	grantg@goldenmc.com
Macomb	CALIBER HOME LOANS	Rachel	Kennedy (Was	(248) 613-1997	406465	rachel.kennedy@caliberhomeloans.com
Mecosta	MORTGAGE 1 Inc.	Scott	Reilly	(616) 293-2189	157524	sreilly@mortgageone.com
Mecosta	NORTHPOINTE BANK	Stacy	Miller-Kulper,	(616) 940-9400	503826	stacym@northpointe.com
Midland	ACADEMY MORTGAGE	Earl	Bovia	(989) 671-2701	79287	earl.bovia@academymortgage.com
Midland	ACADEMY MORTGAGE	Maria	Fernette	(989) 698-3280	630946	Maria.Fernette@AcademyMortgage.com
Midland	ACADEMY MORTGAGE	Maria	Fernette	(989) 698-3280	630946	Maria.Fernette@AcademyMortgage.com
Midland	ACADEMY MORTGAGE	Joseph	Gracia	(989) 698-3280	127995	joseph.gracia@academymortgage.com
Midland	ACADEMY MORTGAGE	Jeff	Heppner	(989) 671-2701	134865	jeff.heppner@academymortgage.com
Midland	ACADEMY MORTGAGE	Justin	Holyszko	(989) 671-2701	170956	justin.holyszko@academymortgage.com
Monroe	ACADEMY MORTGAGE	Maria	Fernette	(989) 698-3280	630946	Maria.Fernette@AcademyMortgage.com
Monroe	ACADEMY MORTGAGE	Mike	McLaughlin	(313) 598-5119	137183	Mike.McLaughlin@AcademyMortgage.com
Monroe	CALIBER HOME LOANS	Rachel	Kennedy (Was	(248) 613-1997	406465	rachel.kennedy@caliberhomeloans.com
Monroe	HUNTINGTON	Lisa	Royster	(248) 228-1726	400560	lisa.royster@huntington.com

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Monroe	MORTGAGE 1 Inc.	David	Mitchell	(734) 454-1200	1384001	dmitchell@mortgageone.com
Monroe	MORTGAGE 1 Inc.	Walter	Tyslicki	(313) 381-8900	179824	WTYSLICKI@MORTGAGEONE.com
Montcalm	ACADEMY MORTGAGE	Maria	Fernette	(989) 698-3280	630946	Maria.Fernette@AcademyMortgage.com
Montcalm	ACADEMY MORTGAGE	Maria	Fernette	(989) 698-3280	630946	Maria.Fernette@AcademyMortgage.com
Montcalm	AMERIFIRST FINANCIAL	Neil	Siebert	(616) 450-7886	136552	neils@treadstonemortgage.com
Montcalm	MORTGAGE 1 Inc.	Scott	DeWolf	(616) 575-9850	153580	SDeWolf@mortgageone.com
Montcalm	MORTGAGE 1 Inc.	Scott	Reilly	(616) 293-2189	157524	sreilly@mortgageone.com
Montcalm	MORTGAGE 1 Inc.	Chris	Slating	(616) 575-9819	153839	cslating@mortgageone.com
Muskegon	AMERIFIRST FINANCIAL	Stephen	Cartwright	(269) 324-4240	138997	stevecartwright@amerifirst.com
Muskegon	INDEPENDENT	Bonnie	Potter	(616) 447-3994	436314	bpotter@ibcp.com
Muskegon	MORTGAGE 1 Inc.	Scott	DeWolf	(616) 575-9850	153580	SDeWolf@mortgageone.com
Newaygo	MORTGAGE 1 Inc.	Scott	DeWolf	(616) 575-9850	153580	SDeWolf@mortgageone.com
Newaygo	MORTGAGE 1 Inc.	Dan	Grzywacz	(616) 575-9851	153778	dan@mortgageone.com
Newaygo	MORTGAGE 1 Inc.	Chris	Slating	(616) 575-9819	153839	cslating@mortgageone.com
Newaygo	NORTHPOINTE BANK	Timlowski	Don	(888) 672-5626	438931	don.timlowski@northpointe.com
Oakland	ACADEMY MORTGAGE	Joseph	Gracia	(989) 698-3280	127995	joseph.gracia@academymortgage.com
Oakland	AMERIFIRST FINANCIAL	April	Bynum	(810) 407-1444	449443	abynum@amerifirst.com
Oakland	AMERIFIRST FINANCIAL	Mark	Bynum	(810) 985-4551	164035	mbynum@amerifirst.com
Oakland	CALIBER HOME LOANS	Christopher	Dellorso	(248) 434-6801	22445	christopher.dellorso@caliberhomeloans.com
Oakland	CALIBER HOME LOANS	Dimitri	Elher	(586) 991-1889	407237	dimitri.elher@caliberhomeloans.com
Oakland	CALIBER HOME LOANS	Rachel	Kennedy (Was	(248) 613-1997	406465	rachel.kennedy@caliberhomeloans.com
Oakland	CALIBER HOME LOANS	Wayne	Maynard	(248) 225-6604	139100	wayne.maynard@caliberhomeloans.com
Oakland	CALIBER HOME LOANS	Angelo	Sgroi	(586) 206-7272	407346	angelo.sgroi@caliberhomeloans.com
Oakland	CALIBER HOME LOANS	Wendy	Yoskovich	(586) 337-3383	406509	wendy.yoskovich@caliberhomeloans.com
Oakland	CIBC BANK USA	Teresa	Bent	(248) 566-4719	437932	Teresa.Bent@cibc.com
Oakland	GOLD STAR MORTGAGE	Rhonda	Monette,	(734) 521-2638	134269	rmonette@goldstarfinancial.com
Oakland	HUNTINGTON	Ryan	Engelmann	(989) 341-7878	161285	ryan.s.engelmann@huntington.com
Oakland	HUNTINGTON	Colby	Hipkins	(810) 766-7628		colby.hipkins@huntington.com
Oakland	HUNTINGTON	Heidi	Sottovia	(248) 554-6907	1050173	heidi.r.sottovia@huntington.com
Oakland	LUXURY MORTGAGE	Derek	Howard	(203) 327-6000	153788	dhoward@luxurymortgage.com
Oakland	MORTGAGE 1 Inc.	Tami	Christian	(248) 895-1702	70613	tchristian@bclending.biz
Oakland	MORTGAGE 1 Inc.	Jason	Fellah	(248) 474-8470		jfellah@mortgageone.com
Oakland	MORTGAGE 1 Inc.	Marc	Fuller	(248) 474-8470		mfuller@mortgageone.com
Oakland	MORTGAGE 1 Inc.	James (MARK)	Heppard	(248) 474-8470	531676	mheppard@mortgageone.com
Oakland	MORTGAGE 1 Inc.	Joseph	Migliaccio	(248) 474-8470	940908	jmgliaccio@mortgageone.com
Oakland	MORTGAGE 1 Inc.	Dan	Murray	(586) 790-0013	136099	dmurray@mortgageone.com
Oakland	MORTGAGE 1 Inc.	Rick	Sabol	(586) 790-2900	136105	rsabol@mortgageone.com
Oakland	MORTGAGE 1 Inc.	Chuck	Silver	(586) 992-2000	140236	CSilver@mortgageone.com

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COUNTY	LENDER	NAME		PHONE #	NMLS #	EMAIL
Oakland	MORTGAGE 1 Inc.	Michael	Skelton	(248) 860-3555	139620	mortgagemike@comcast.net
Oakland	MORTGAGE 1 Inc.	William	Slobin	(248) 535-0465	131197	wslobin@mortgageone.com
Oakland	MORTGAGE 1 Inc.	David	Spear	(248) 474-8470	138791	dspear@mortgageone.com
Oakland	MORTGAGE 1 Inc.	Michelle	Wilson	(248) 408-9900	132863	mwilson@mortgageone.com
Oakland	PLATINUM HOME MORTGAGE CORP	Louis	Bitto	(586) 532-0600		louis@glmf.com
Oakland	RUOFF MORTGAGE	Craig	Chamberlain	(260) 999-6200	164251	craig_chamberlain@ruoffmortgage.com
Oakland	SUMMIT FUNDING	Melissa	Anderson	(248) 334-9400	1468451	melissa.anderson@summitfunding.net
Oakland	SUMMIT FUNDING	Alisha	Baker	(248) 334-9400		alisha.baker@summitfunding.net
Ogemaw	HUNTINGTON	Heidi	Sottovia	(248) 554-6907	1050173	heidi.r.sottovia@huntington.com
Ottawa	AMERIFIRST FINANCIAL	Bryon	Mallernee	(269) 968-6100	131465	bmallernee@amerifirst.com
Ottawa	AMERIFIRST FINANCIAL	Neil	Siebert	(616) 450-7886	136552	neils@treadstonemortgage.com
Ottawa	AMERIFIRST FINANCIAL	Tara	Skaggs	(269) 488-7100	1190989	tskaggs@apollohomeloans.com
Ottawa	INDEPENDENT	Bonnie	Potter	(616) 447-3994	436314	bpotter@ibcp.com
Ottawa	MORTGAGE 1 Inc.	Scott	DeWolf	(616) 575-9850	153580	SDeWolf@mortgageone.com
Ottawa	MORTGAGE 1 Inc.	Dan	Grzywacz	(616) 575-9851	153778	dan@mortgageone.com
Ottawa	MORTGAGE 1 Inc.	Scott	Reilly	(616) 293-2189	157524	sreilly@mortgageone.com
Ottawa	MORTGAGE 1 Inc.	Chris	Slating	(616) 575-9819	153839	cslating@mortgageone.com
Ottawa	NORTHPOINTE BANK	Timlowski	Don	(888) 672-5626	438931	don.timlowski@northpointe.com
Ottawa	VANDYK MORTGAGE	Juan	Herrera	(616) 258-4900	1527373	jherrera@vandykmortgage.com
Saginaw	ACADEMY MORTGAGE	Earl	Bovia	(989) 671-2701	79287	earl.bovia@academymortgage.com
Saginaw	ACADEMY MORTGAGE	Maria	Fernette	(989) 698-3280	630946	Maria.Fernette@AcademyMortgage.com
Saginaw	ACADEMY MORTGAGE	Maria	Fernette	(989) 698-3280	630946	Maria.Fernette@AcademyMortgage.com
Saginaw	ACADEMY MORTGAGE	Joseph	Gracia	(989) 698-3280	127995	joseph.gracia@academymortgage.com
Saginaw	ACADEMY MORTGAGE	Jeff	Heppner	(989) 671-2701	134865	jeff.heppner@academymortgage.com
Saginaw	ACADEMY MORTGAGE	Justin	Holyszko	(989) 671-2701	170956	justin.holyszko@academymortgage.com
Saginaw	AMERIFIRST FINANCIAL	Jay	Eakins	(269) 324-4240	184729	jeakins@amerifirst.com
Saginaw	AMERIFIRST FINANCIAL	Michael	Hoffmann	(269) 968-6100	587306	mhoffmann@amerifirst.com
Saginaw	HUNTINGTON	Ryan	Engelmann	(989) 341-7878	161285	ryan.s.engelmann@huntington.com
Saginaw	HUNTINGTON	Matthew	VanNortwick	(989) 894-6710	842695	matt.vannortwick@huntington.com
Sanilac	AMERIFIRST FINANCIAL	Mark	Bynum	(810) 985-4551	164035	mbynum@amerifirst.com
Schoolcraft	AMERIFIRST FINANCIAL	Mark	Bynum	(810) 985-4551	164035	mbynum@amerifirst.com
Shiawassee	ACADEMY MORTGAGE	Mike	McLaughlin	(313) 598-5119	137183	Mike.McLaughlin@AcademyMortgage.com
Shiawassee	HUNTINGTON	Matthew	VanNortwick	(989) 894-6710	842695	matt.vannortwick@huntington.com
Shiawassee	SUMMIT FUNDING	Melissa	Anderson	(248) 334-9400	1468451	melissa.anderson@summitfunding.net
St Clair	MORTGAGE 1 Inc.	Jason	Budny	(586) 996-2023	1484897	jbudny@mortgageone.com
St Clair	AMERIFIRST FINANCIAL	April	Bynum	(810) 407-1444	449443	abynum@amerifirst.com
St Clair	AMERIFIRST FINANCIAL	Mark	Bynum	(810) 985-4551	164035	mbynum@amerifirst.com
St Clair	MICHIGAN MUTUAL	Randy	Raymo	(248) 203-1340	301262	rraymo@mimutual.com

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COUNTY	LENDER	NAME		PHONE #	NMLS #	EMAIL
St Clair	MICHIGAN MUTUAL, INC	Aaron	Hulett	(810) 531-3326	166976	ahulett@mimutual.com
St Clair	MORTGAGE 1 Inc.	Dawn	Symington	(586) 254-5711	102706	dsymington@mortgageone.com
St Joseph	MORTGAGE 1 Inc.	Dan	Grzywacz	(616) 575-9851	153778	dan@mortgageone.com
St Joseph	MORTGAGE 1 Inc.	Matthew	Losik	(616) 957-3480	1370621	mlosik@mortgageone.com
Tuscola	MORTGAGE 1 Inc.	Chuck	Silver	(586) 992-2000	140236	CSilver@mortgageone.com
Tuscola	PLATINUM HOME MORTGAGE CORP	Grant	Holmes	(586) 803-7541	135241	grant@glmf.com
Washtenaw	CALIBER HOME LOANS	Rachel	Kennedy (Was	(248) 613-1997	406465	rachel.kennedy@caliberhomeloans.com
Washtenaw	CIBC BANK USA	Teresa	Bent	(248) 566-4719	437932	Teresa.Bent@cibc.com
Washtenaw	MB FINANCIAL BANK	William E (BILL)	Smith	(734) 205-9608	198593	wsmith@mbmortgage.com
Washtenaw	MORTGAGE 1 Inc.	Jimmy	Hill	(734) 399-4747	140783	jimmy.hill@totalhomelending.com
Washtenaw	MORTGAGE 1 Inc.	Michelle	Wilson	(248) 408-9900	132863	mwilson@mortgageone.com
Washtenaw	UNION HOME MORTGAGE	James	Schayes	(734) 212-5289	1117697	jschayes@unionhomemortgage.com
Washtenaw	MORTGAGE 1 Inc.	Marc	Fuller	(248) 474-8470		mfuller@mortgageone.com
Wayne	ACADEMY MORTGAGE	Mike	McLaughlin	(313) 598-5119	137183	Mike.McLaughlin@AcademyMortgage.com
Wayne	AMERIFIRST FINANCIAL	April	Bynum	(810) 407-1444	449443	abynum@amerifirst.com
Wayne	AMERIFIRST FINANCIAL	Mark	Bynum	(810) 985-4551	164035	mbynum@amerifirst.com
Wayne	AMERIFIRST FINANCIAL	Paula	Richards	(248) 431-1726	401630	prichards@amerifirst.com
Wayne	BANK OF ENGLAND	Joann	Branch	(248) 983-0111	366226	jbranch@boemortgage.com
Wayne	CALIBER HOME LOANS	Dimitri	Elher	(586) 991-1889	407237	dimitri.elher@caliberhomeloans.com
Wayne	CALIBER HOME LOANS	Rachel	Kennedy (Was	(248) 613-1997	406465	rachel.kennedy@caliberhomeloans.com
Wayne	CALIBER HOME LOANS	Wayne	Maynard	(248) 225-6604	139100	wayne.maynard@caliberhomeloans.com
Wayne	CALIBER HOME LOANS	Wendy	Yoskovich	(586) 337-3383	406509	wendy.yoskovich@caliberhomeloans.com
Wayne	CIBC BANK USA	Teresa	Bent	(248) 566-4719	437932	Teresa.Bent@cibc.com
Wayne	FAIRWAY INDEPENDENT MORTGAGE	Peter	Zuk	(248) 833-5178	90290	pzuk@lowrateonline.com
Wayne	GOLD STAR MORTGAGE	Erica	Simpson	(734) 669-3065	306382	esimpson@goldstarfinancial.com
Wayne	GOLD STAR MORTGAGE FINANCIAL GR	Corey	Matson	(734) 679-6021	194575	cmatson@gsfmail.com
Wayne	HUNTINGTON	Ryan	Engelmann	(989) 341-7878	161285	ryan.s.engelmann@huntington.com
Wayne	HUNTINGTON	Crystal	Gunn	(248) 637-7457	127936	crystal.l.gunn@huntington.com
Wayne	HUNTINGTON	Lisa	Royster	(248) 228-1726	400560	lisa.royster@huntington.com
Wayne	HUNTINGTON	Heidi	Sottovia	(248) 554-6907	1050173	heidi.r.sottovia@huntington.com
Wayne	LUXURY MORTGAGE	Derek	Howard	(203) 327-6000	153788	dhoward@luxurymortgage.com
Wayne	MB FINANCIAL BANK	William E (BILL)	Smith	(734) 205-9608	198593	wsmith@mbmortgage.com
Wayne	MORTGAGE 1 Inc.	Tami	Christian	(248) 895-1702	70613	tchristian@bclending.biz
Wayne	MORTGAGE 1 Inc.	Jason	Fellah	(248) 474-8470		jfellah@mortgageone.com
Wayne	MORTGAGE 1 Inc.	Marc	Fuller	(248) 474-8470		mfuller@mortgageone.com
Wayne	MORTGAGE 1 Inc.	James (MARK)	Heppard	(248) 474-8470	531676	mheppard@mortgageone.com
Wayne	MORTGAGE 1 Inc.	Jimmy	Hill	(734) 399-4747	140783	jimmy.hill@totalhomelending.com
Wayne	MORTGAGE 1 Inc.	Joseph	Migliaccio	(248) 474-8470	940908	jmigliaccio@mortgageone.com

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COUNTY	LENDER	NAME		PHONE #	NMLS #	EMAIL
Wayne	MORTGAGE 1 Inc.	David	Mitchell	(734) 454-1200	1384001	dmitchell@mortgageone.com
Wayne	MORTGAGE 1 Inc.	Dan	Murray	(586) 790-0013	136099	dmurray@mortgageone.com
Wayne	MORTGAGE 1 Inc.	Chuck	Silver	(586) 992-2000	140236	CSilver@mortgageone.com
Wayne	MORTGAGE 1 Inc.	William	Slobin	(248) 535-0465	131197	wslobin@mortgageone.com
Wayne	MORTGAGE 1 Inc.	David	Spear	(248) 474-8470	138791	dspear@mortgageone.com
Wayne	MORTGAGE 1 Inc.	Dawn	Symington	(586) 254-5711	102706	dsymington@mortgageone.com
Wayne	MORTGAGE 1 Inc.	Walter	Tyslicki	(313) 381-8900	179824	WTYSLICKI@MORTGAGEONE.com
Wayne	MORTGAGE 1 Inc.	Michelle	Wilson	(248) 408-9900	132863	mwilson@mortgageone.com
Wayne	PLATINUM HOME MORTGAGE CORP	Louis	Bitto	(586) 532-0600		louis@glmf.com
Wayne	SUMMIT FUNDING	Melissa	Anderson	(248) 334-9400	1468451	melissa.anderson@summitfunding.net
Wayne	SUMMIT FUNDING	Alisha	Baker	(248) 334-9400		alisha.baker@summitfunding.net
Wayne	SUMMIT FUNDING	Grant	Gerhard	(248) 758-2511	139129	grantg@goldenmc.com
Wayne	UNION HOME MORTGAGE	James	Schayes	(734) 212-5289	1117697	jschayes@unionhomemortgage.com

*If you do not see your county listed, please contact a Lender from the following list:

MSHDA's MI HOME LOAN FLEX Lender List

Academy Mortgage Corporation
 American Portfolio Mortgage Corporation
 AmeriFirst Financial Corporation
 Aspire Financial, Inc.
 Bank of Ann Arbor
 Bank of England
 Bay Equity, LLC
 Caliber Home Loan, Inc.
 Chemical Bank
 CIBC Bank USA
 ChoiceOne Bank
 Churchill Mortgage Corporation
 CMG Mortgage, Inc. dba CMG Financial

InLanta Mortgage
 LoanDepot.com, LLC
 Luxury Mortgage
 Macatawa Bank
 Marketplace Home Mortgage DBA MPH Mortgage
 Member First Mortgage, LLC
 Michigan First Credit Union
 Michigan Mutual, Inc.
 Mortgage 1 Incorporated
 Movement Mortgage, LLC
 Nations Lending
 Northpointe Bank
 Old National Bank

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	Dort Federal Credit Union				Platinum Home Mortgage
	Draper & Kramer Mortgage Corp, DBA 1st Advantage				PNC Mortgage
	Envoy Mortgage LTD				Polaris Home Funding Corp.
	Equity Resources, Inc.				Prosperity Home Mortgage LLC
	Fairway Independent Mortgage Corporation				Ross Mortgage
	Finance of America				Ruoff Mortgage Company
	First Merchants Bank				Stearns Lending LLC
	Flagstar Bank				Success Mortgage Partners, Inc.
	Gold Star Mortgage Financial Group				Summit Funding Inc
	Guaranteed Rate				TFC Bank
	Hallmark Home Mortgage				U.S. Bank
	Horison Bank				United Bank & Trust
	Howard Hanna				University Lending Group, LLC
	Huron Valley Financial, Inc.				VanDyk Mortgage Corporation
	Huntington National Bank				Wells Fargo
	Independent Bank - Independent Mortgage Co.				Wolverine Bank

An Experienced Loan Officer has completed at least One (1) MSHDA Loan in the last 6 months.

Please report changes to **Sarah** at bohnes@michigan.gov

