

MSHDA MI HOME LOAN FLEX Loan Officers

Updated 8-3-18

COUNTY	LENDER	NAME		PHONE #	NMLS #	EMAIL
Allegan	AMERIFIRST FINANCIAL	Neil	Siebert	(616) 450-7886	136552	neils@treadstonemortgage.com
Allegan	MORTGAGE 1 Inc.	Rod	Sutherland	(248) 496-1420	972663	rod@mortgageone.com
Allegan	NORTHPOINTE BANK	Don	Timlowski	(888) 672-5626	438931	don.timlowski@northpointe.com
Allegan	VANDYK MORTGAGE	Juan	Herrera	(616) 258-4900	1527373	iherrera@vandykmortgage.com
Barry	MORTGAGE 1 Inc.	Scott	DeWolf	(616) 575-9850	153580	SDeWolf@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	Justin	Holyszko	(989) 671-2701	170956	justin.holyszko@academymortgage.com
Calhoun	MORTGAGE 1 Inc.	Scott	DeWolf	(616) 575-9850	153580	SDeWolf@mortgageone.com
Clare	ACADEMY MORTGAGE	Maria	Fernette	(989) 698-3280	630946	Maria.Fernette@AcademyMortgage.com
Clare	MORTGAGE 1 Inc.	Rod	Sutherland	(248) 496-1420	972663	rod@mortgageone.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	AMERIFIRST FINANCIAL	Nick	Starr	(269) 968-6100	754373	nstarr@amerifirst.com
Eaton	AMERIFIRST FINANCIAL	Michelle	Starr	(517) 719-8985	525551	mstarr@amerifirst.com
Eaton	AMERIFIRST FINANCIAL	Nick	Starr	(269) 968-6100	754373	nstarr@amerifirst.com
Genesee	MORTGAGE 1 Inc.	Jimmy	Hill	(734) 399-4747	140783	jimmy.hill@totalhomelending.com
Genesee	MORTGAGE 1 Inc.	Brian	Alore	(810) 444-6466	129771	balore@mortgageone.com
Genesee	MORTGAGE 1 Inc.	Michelle	Wilson	(248) 408-9900	132863	mwilson@mortgageone.com
Genessee	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
Gratiot	ACADEMY MORTGAGE	Maria	Fernette	(989) 698-3280	630946	Maria.Fernette@AcademyMortgage.com
Ingham	AMERIFIRST FINANCIAL	Tim	Dickinson	(517) 204-1634	630934	tdickinson@amerifirst.com
Ingham	AMERIFIRST FINANCIAL	Michelle	Starr	(517) 719-8985	525551	mstarr@amerifirst.com
Ingham	AMERIFIRST FINANCIAL	Nick	Starr	(269) 968-6100	754373	nstarr@amerifirst.com
Ingham	HOMEBRIDGE FINANCIAL	Daymon	Chris	(517) 488-5519	134928	cdaymon@homebridge.com
Ingham	MORTGAGE 1 Inc.	Scott	DeWolf	(616) 575-9850	153580	SDeWolf@mortgageone.com
Ingham	MORTGAGE 1 Inc.	Brett	Meyer	(989) 723-3859	139673	bmeyer@mortgageone.com
Ionia	MORTGAGE 1 Inc.	Scott	DeWolf	(616) 575-9850	153580	SDeWolf@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
Jackson	MORTGAGE 1 Inc.	Michael	Archer	(517) 315-4626	771007	marcher@mortgageone.com
Jackson	MORTGAGE 1 Inc.	Michelle	Wilson	(248) 408-9900	132863	mwilson@mortgageone.com
Jackson	RUOFF MORTGAGE	Amy	Maier	(734) 476-6734	942085	amy.maier@ruoff.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	MORTGAGE 1 Inc.	Scott	DeWolf	(616) 575-9850	153580	SDeWolf@mortgageone.com
Kalamazoo	MORTGAGE 1 Inc.	Matthew	Losik	(616) 957-3480	1370621	mlosik@mortgageone.com

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COUNTY	LENDER	NAME		PHONE #	NMLS #	EMAIL
Kent	AMERIFIRST FINANCIAL	Neil	Siebert	(616) 450-7886	136552	neils@treadstonemortgage.com
Kent	Evolve Bank & Trust	Scott	Sharda	(616) 284-4500	686387	scott.sharda@getevolved.com
Kent	MORTGAGE 1 Inc.	Scott	DeWolf	(616) 575-9850	153580	SDeWolf@mortgageone.com
Kent	MORTGAGE 1 Inc.	Amy	Hendrickson	(616) 649-3421	427669	amyh@michmortgage.com
Kent	MORTGAGE 1 Inc.	Matthew	Losik	(616) 957-3480	1370621	mlosik@mortgageone.com
Kent	MORTGAGE 1 Inc.	Chris	Slating	(616) 575-9819	153839	cslating@mortgageone.com
Kent	MORTGAGE 1 Inc.	Rod	Sutherland	(248) 496-1420	972663	rod@mortgageone.com
Kent	NORTHPOINTE BANK	Timlowski	Don	(888) 672-5626	438931	don.timlowski@northpointe.com
Kent	VAN DYK MORTGAGE	Grant	Alexander	(616) 974-9207	796642	galexander@vandykmortgage.com
Kent	VAN DYK MORTGAGE	Jon	Izenbart	(616) 974-9243	799806	jizenbart@vandykmortgage.com
Kent	VAN DYK MORTGAGE	Melissa	Rincones (Flue	(616) 581-3542	1323643	mrincones@vandykmortgage.com
Kent	VANDYK MORTGAGE	Juan	Herrera	(616) 258-4900	1527373	jherrera@vandykmortgage.com
Lenawee	MB FINANCIAL BANK	William E (BILL)	Smith	(734) 205-9608	198593	wsmith@mbmortgage.com
Lenawee	RUOFF MORTGAGE	Amy	Maier	(734) 476-6734	942085	amy.maier@ruoff.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
Livingston	NORTHERN OHIO INVESTMENT CO	Rudy	Ondrus	(419) 885-8300	134757	rudy.ondrus@noic.com
Livingston	RUOFF MORTGAGE	Amy	Maier	(734) 476-6734	942085	amy.maier@ruoff.com
Macomb	FAIRWAY INDEPENDENT MORTGAGE	Lisa	Lawson	(248) 833-5161	130029	llawson@lowrateonline.com
Macomb	HUNTINGTON	Matt	Stabile	(248) 244-3501	47416	matthew.stabile@huntington.com
Macomb	MORTGAGE 1 Inc.	Brian	Alore	(810) 444-6466	129771	balore@mortgageone.com
Macomb	MORTGAGE 1 Inc.	David	Cloutier	(248) 467-4377	142462	dcloutier@mortgageone.com
Macomb	MORTGAGE 1 Inc.	Doug	Englehardt	(586) 997-3533	136064	TEAMDOUG@MORTGAGEONE.COM
Macomb	MORTGAGE 1 Inc.	Jimmy	Hill	(734) 399-4747	140783	jimmy.hill@totalhomelending.com
Macomb	MORTGAGE 1 Inc.	John D	Leach	(586) 924-9102	136080	jleach@mortgageone.com
Macomb	MORTGAGE 1 Inc.	Brett	Meyer	(989) 723-3859	139673	bmeyer@mortgageone.com
Macomb	MORTGAGE 1 Inc.	Diane	Selvaggio	(586) 612-6714	203797	dselvaggio@mortgageone.com
Macomb	MORTGAGE 1 Inc.	William	Slobin	(248) 535-0465	131197	wslobin@mortgageone.com
Macomb	MORTGAGE 1 Inc.	David	Spear	(248) 474-8470	138791	dspear@mortgageone.com
Macomb	MORTGAGE 1 Inc.	Amanda	Webb	(734) 377-0740	920227	awebb@mortgageone.com
Macomb	MORTGAGE 1 Inc.	Lisa	Whitman	(586) 997-3533	136096	teamlisa@mortgageone.com
Macomb	MORTGAGE 1 Inc.	April	Wieleba	(586) 262-1000	890209	awieleba@mortgageone.com
Macomb	MORTGAGE 1 Inc.	Michelle	Wilson	(248) 408-9900	132863	mwilson@mortgageone.com
Macomb	RUOFF MORTGAGE	Amy	Maier	(734) 476-6734	942085	amy.maier@ruoff.com
Mecosta	MORTGAGE 1 Inc.	Rod	Sutherland	(248) 496-1420	972663	rod@mortgageone.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	Justin	Holyszko	(989) 671-2701	170956	justin.holyszko@academymortgage.com

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Monroe	GOLD STAR MORTGAGE FINANCIAL GR	Justine	Maldonado	(734) 751-2184	132680	jmaldonado@gsfmail.com
Monroe	NORTHERN OHIO INVESTMENT CO	Rudy	Ondrus	(419) 885-8300	134757	rudy.ondrus@noic.com
Monroe	RUOFF MORTGAGE	Amy	Maier	(734) 476-6734	942085	amy.maier@ruoff.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.	Chris	Slating	(616) 575-9819	153839	cslating@mortgageone.com
Montcalm	VAN DYK MORTGAGE	Jon	Izenbart	(616) 974-9243	799806	jizenbart@vandykmortgage.com
Muskegon	AMERIFIRST FINANCIAL	Stephen	Cartwright	(269) 324-4240	138997	stevecartwright@amerifirst.com
Muskegon	MORTGAGE 1 Inc.	Scott	DeWolf	(616) 575-9850	153580	SDeWolf@mortgageone.com
Muskegon	MORTGAGE 1 Inc.	Amy	Hendrickson	(616) 649-3421	427669	amyh@michmortgage.com
Newaygo	MORTGAGE 1 Inc.	Scott	DeWolf	(616) 575-9850	153580	SDeWolf@mortgageone.com
Newaygo	MORTGAGE 1 Inc.	Chris	Slating	(616) 575-9819	153839	cslating@mortgageone.com
Newaygo	MORTGAGE 1 Inc.	Rod	Sutherland	(248) 496-1420	972663	rod@mortgageone.com
Newaygo	NORTHPOINTE BANK	Timlowski	Don	(888) 672-5626	438931	don.timlowski@northpointe.com
Oakland	GOLD STAR MORTGAGE FINANCIAL GR	Eddie	Abdallah	(313) 766-8781	964236	eabdallah@gsfmail.com
Oakland	MORTGAGE 1 Inc.	Brian	Alore	(810) 444-6466	129771	balore@mortgageone.com
Oakland	MORTGAGE 1 Inc.	David	Cloutier	(248) 467-4377	142462	dcloutier@mortgageone.com
Oakland	MORTGAGE 1 Inc.	Doug	Englehardt	(586) 997-3533	136064	TEAMDOUG@MORTGAGEONE.COM
Oakland	MORTGAGE 1 Inc.	James (MARK)	Heppard	(248) 474-8470	531676	mheppard@mortgageone.com
Oakland	MORTGAGE 1 Inc.	John D	Leach	(586) 924-9102	136080	jleach@mortgageone.com
Oakland	MORTGAGE 1 Inc.	Joseph	Migliaccio	(248) 474-8470	940908	jimigliaccio@mortgageone.com
Oakland	MORTGAGE 1 Inc.	Diane	Selvaggio	(586) 612-6714	203797	dselvaggio@mortgageone.com
Oakland	MORTGAGE 1 Inc.	Michael	Skelton	(866) 644-6910	139620	mskelton@mortgageone.com
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.	Amanda	Webb	(734) 377-0740	920227	awebb@mortgageone.com
Oakland	MORTGAGE 1 Inc.	April	Wieleba	(586) 262-1000	890209	awieleba@mortgageone.com
Oakland	MORTGAGE 1 Inc.	Michelle	Wilson	(248) 408-9900	132863	mwilson@mortgageone.com
Oakland	RUOFF MORTGAGE	Amy	Maier	(734) 476-6734	942085	amy.maier@ruoff.com
Oakland	WELLS FARGO	Jimmie	Hassan	(248) 731-0541	146389	jimmie.hassan@wellsfargo.com
Ottawa	AMERIFIRST FINANCIAL	Neil	Siebert	(616) 450-7886	136552	neils@treadstonemortgage.com
Ottawa	MORTGAGE 1 Inc.	Scott	DeWolf	(616) 575-9850	153580	SDeWolf@mortgageone.com
Ottawa	MORTGAGE 1 Inc.	Amy	Hendrickson	(616) 649-3421	427669	amyh@michmortgage.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	VAN DYK MORTGAGE	Grant	Alexander	(616) 974-9207	796642	galexander@vandykmortgage.com
Ottawa	VAN DYK MORTGAGE	Jon	Izenbart	(616) 974-9243	799806	jizenbart@vandykmortgage.com
Ottawa	VANDYK MORTGAGE	Juan	Herrera	(616) 258-4900	1527373	jherrera@vandykmortgage.com

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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	Justin	Holyszko	(989) 671-2701	170956	justin.holyszko@academymortgage.com
Saginaw	AMERIFIRST FINANCIAL	Jay	Eakins	(269) 324-4240	184729	jeakins@amerifirst.com
Shiawassee	AMERIFIRST FINANCIAL	Nick	Starr	(269) 968-6100	754373	nstarr@amerifirst.com
Shiawassee	MORTGAGE 1 Inc.	Brett	Meyer	(989) 723-3859	139673	bmeyer@mortgageone.com
St Clair	MICHIGAN MUTUAL	Randy	Raymo	(248) 203-1340	301262	r-raymo@mimutual.com
St Clair	MORTGAGE 1 Inc.	Doug	Englehardt	(586) 997-3533	136064	TEAMDOUG@MORTGAGEONE.COM
St Clair	MORTGAGE 1 Inc.	Diane	Selvaggio	(586) 612-6714	203797	dselvaggio@mortgageone.com
St Clair	MORTGAGE 1 Inc.	Amanda	Webb	(734) 377-0740	920227	awebb@mortgageone.com
St Joseph	MORTGAGE 1 Inc.	Matthew	Losik	(616) 957-3480	1370621	mlosik@mortgageone.com
Washtenaw	AMERIFIRST FINANCIAL	Nick	Starr	(269) 968-6100	754373	nstarr@amerifirst.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	NORTHERN OHIO INVESTMENT CO	Rudy	Ondrus	(419) 885-8300	134757	rudy.ondrus@noic.com
Washtenaw	RUOFF MORTGAGE	Amy	Maier	(734) 476-6734	942085	amy.maier@ruoff.com
Wayne	ACADEMY MORTGAGE	Shawn	Presnell	(734) 718-5579	35032	shawn.presnell@academymortgage.com
Wayne	CALIBER HOME LOANS	Melissa	Handloser	(734) 846-5780	132199	melissa.handloser@caliberhomeloans.com
Wayne	CHEMICAL BANK	Scott	Falconer	(248) 608-5104	326210	scott.falconer@chemicalbank.com
Wayne	FAIRWAY INDEPENDENT MORTGAGE	Lisa	Lawson	(248) 833-5161	130029	llawson@lowrateonline.com
Wayne	FAIRWAY INDEPENDENT MORTGAGE	Julie	Sammons	(248) 569-7283	870309	jsammons@lowrateonline.com
Wayne	GOLD STAR MORTGAGE FINANCIAL GR	Justine	Maldonado	(734) 751-2184	132680	jmaldonado@gsfmail.com
Wayne	GOLD STAR MORTGAGE FINANCIAL GR	Corey	Matson	(734) 679-6021	194575	cmatson@gsfmail.com
Wayne	MB FINANCIAL BANK	William E (BILL)	Smith	(734) 205-9608	198593	wsmith@mbmortgage.com
Wayne	MICHIGAN MUTUAL	Adam	Phizacklea	(734) 663-1800	160175	aphizacklea@mimutual.com
Wayne	MORTGAGE 1 Inc.	Brian	Alore	(810) 444-6466	129771	balore@mortgageone.com
Wayne	MORTGAGE 1 Inc.	Doug	Englehardt	(586) 997-3533	136064	TEAMDOUG@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.	Brett	Meyer	(989) 723-3859	139673	bmeyer@mortgageone.com
Wayne	MORTGAGE 1 Inc.	Joseph	Migliaccio	(248) 474-8470	940908	jimigliaccio@mortgageone.com
Wayne	MORTGAGE 1 Inc.	Diane	Selvaggio	(586) 612-6714	203797	dselvaggio@mortgageone.com
Wayne	MORTGAGE 1 Inc.	Michael	Skelton	(866) 644-6910	139620	mskelton@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.	Rod	Sutherland	(248) 496-1420	972663	rod@mortgageone.com
Wayne	MORTGAGE 1 Inc.	Amanda	Webb	(734) 377-0740	920227	awebb@mortgageone.com
Wayne	MORTGAGE 1 Inc.	April	Wieleba	(586) 262-1000	890209	awieleba@mortgageone.com

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COUNTY	LENDER	NAME		PHONE #	NMLS #	EMAIL
Wayne	MORTGAGE 1 Inc.	Michelle	Wilson	(248) 408-9900	132863	mwilson@mortgageone.com
Wayne	NORTHERN OHIO INVESTMENT CO	Rudy	Ondrus	(419) 885-8300	134757	rudy.ondrus@noic.com
Wayne	RUOFF MORTGAGE	Amy	Maier	(734) 476-6734	942085	amy.maier@ruoff.com
Wayne	WELLS FARGO	Jimmie	Hassan	(248) 731-0541	146389	jimmie.hassan@wellsfargo.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	Macatawa Bank
American Portfolio Mortgage Corporation	Marketplace Home Mortgage DBA MPH Mortgage
AmeriFirst Financial Corporation	MB Financial Bank N.A.
Aspire Financial, Inc.	Member First Mortgage, LLC
Bank of Ann Arbor	Michigan Mutual, Inc.
Bay Equity, LLC	Mortgage 1 Incorporated
Caliber Home Loan, Inc.	Movement Mortgage, LLC
Chemical Bank	Northern Ohio Investment Co DBA Concord Mortgage
CIBC Bank USA	Northpointe Bank
ChoiceOne Bank	Old National Bank
Churchill Mortgage Corporation	Platinum Home Mortgage
Dort Federal Credit Union	PNC Mortgage
Draper & Kramer Mortgage Corp, DBA 1st Advantage	Polaris Home Funding Corp.
Envoy Mortgage LTD	Prosperity Home Mortgage LLC
Equity Resources, Inc.	Ruoff Mortgage Company
Fairway Independent Mortgage Corporation	Stearns Lending LLC
Finance of America	Success Mortgage Partners, Inc.
Flagstar Bank	Summit Funding Inc
Gold Star Mortgage Financial Group	U.S. Bank
Guaranteed Rate	United Bank & Trust
Hallmark Home Mortgage	Union Home Mortgage

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COUNTY	LENDER	NAME	PHONE #	NMLS #	EMAIL
	Howard Hanna Huron Valley Financial, Inc. Huntington National Bank Independent Bank - Independent Mortgage Co. LoanDepot.com, LLC				University Lending Group, LLC VanDyk Mortgage Corporation Wells Fargo 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

