

MSHDA MI HOME LOAN FLEX Loan Officers

Updated 6-5-18

| COUNTY | LENDER | NAME | | PHONE # | NMLS # | EMAIL |
|------------|----------------------|-----------|-----------------|----------------|---------|--|
| 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 |
| 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 |
| 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. | Brian | Alore | (810) 444-6466 | 129771 | balore@mortgageone.com |
| Genesee | MORTGAGE 1 Inc. | Michelle | Wilson | (248) 408-9900 | 132863 | mwilson@mortgageone.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. | Brett | Meyer | (989) 723-3859 | 139673 | bmeyer@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 |
| Kent | Evolve Bank & Trust | Scott | Sharda | (616) 284-4500 | 686387 | scott.sharda@getevolved.com |
| Kent | MORTGAGE 1 Inc. | Amy | Hendrickson | (616) 649-3421 | 427669 | amyh@michmortgage.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 |
| 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 |

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| Livingston | MORTGAGE 1 Inc. | Michelle | Wilson | (248) 408-9900 | 132863 | mwilson@mortgageone.com |
| Livingston | NORTHERN OHIO INVESTMENT CO | Rudy | Ondrus | (419) 885-8300 | | 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. | 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. | 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 |
| Monroe | GOLD STAR MORTGAGE FINANCIAL GR | Justine | Maldonado | (734) 751-2184 | | jmaldonado@gsfmail.com |
| Monroe | NORTHERN OHIO INVESTMENT CO | Rudy | Ondrus | (419) 885-8300 | | 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 | 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. | Amy | Hendrickson | (616) 649-3421 | 427669 | amyh@michmortgage.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 | | mheppard@mortgageone.com |
| Oakland | MORTGAGE 1 Inc. | John D | Leach | (586) 924-9102 | 136080 | jleach@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 |

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|------------|---------------------------------|--------------|-------------|----------------|--------|--|
| Oakland | MORTGAGE 1 Inc. | William | Slobin | (248) 535-0465 | 131197 | wslobin@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 | 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 |
| 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 | 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 | MORTGAGE 1 Inc. | Doug | Englehardt | (586) 997-3533 | 136064 | TEAMDOUG@MORTGAGEONE.COM |
| St Clair | MORTGAGE 1 Inc. | Amanda | Webb | (734) 377-0740 | 920227 | awebb@mortgageone.com |
| St. Clair | MICHIGAN MUTUAL | Randy | Raymo | (248) 203-1340 | 301262 | rraymo@mimutual.com |
| St. Clair | MORTGAGE 1 Inc. | Diane | Selvaggio | (586) 612-6714 | 203797 | dselvaggio@mortgageone.com |
| Washtenaw | AMERIFIRST FINANCIAL | Nick | Starr | (269) 968-6100 | 754373 | nstarr@amerifirst.com |
| Washtenaw | MORTGAGE 1 Inc. | Michelle | Wilson | (248) 408-9900 | 132863 | mwilson@mortgageone.com |
| Washtenaw | NORTHERN OHIO INVESTMENT CO | Rudy | Ondrus | (419) 885-8300 | | 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 | | 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 | | jmaldonado@gsfmail.com |
| Wayne | GOLD STAR MORTGAGE FINANCIAL GR | Corey | Matson | (734) 679-6021 | 194575 | cmatson@gsfmail.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 | | mheppard@mortgageone.com |
| Wayne | MORTGAGE 1 Inc. | Brett | Meyer | (989) 723-3859 | 139673 | bmeyer@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 |

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| COUNTY | LENDER | NAME | | PHONE # | NMLS # | EMAIL |
|--------|-----------------------------|----------|------------|----------------|--------|--|
| 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 |
| Wayne | MORTGAGE 1 Inc. | Michelle | Wilson | (248) 408-9900 | 132863 | mwilson@mortgageone.com |
| Wayne | NORTHERN OHIO INVESTMENT CO | Rudy | Ondrus | (419) 885-8300 | | 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 |
| ChoiceOne Bank | Northpointe Bank |
| Churchill Mortgage Corporation | Old National Bank |
| 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 | Ruoff Mortgage Company |
| Finance of America | Stearns Lending LLC |
| Flagstar Bank | Success Mortgage Partners, Inc. |
| Gold Star Mortgage Financial Group | Summit Funding Inc |

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|--------|---|------|---------|--------|-------------------------------|
| | Guaranteed Rate | | | | U.S. Bank |
| | Hallmark Home Mortgage | | | | United Bank & Trust |
| | Howard Hanna | | | | Union Home Mortgage |
| | Huron Valley Financial, Inc. | | | | University Lending Group, LLC |
| | Huntington National Bank | | | | VanDyk Mortgage Corporation |
| | Independent Bank - Independent Mortgage Co. | | | | Wells Fargo |
| | LoanDepot.com, LLC | | | | 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

