

MSHDA MI HOME LOAN FLEX Loan Officers

Updated 5-4-18

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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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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COUNTY	LENDER	NAME	PHONE #	NMLS #	EMAIL
	Guaranteed Rate Howard Hanna Huron Valley Financial, Inc. Huntington National Bank Independent Bank - Independent Mortgage Co. LoanDepot.com, LLC				U.S. Bank United Bank & Trust Union Home Mortgage 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

