

| First Name | Last Name   | Email                           | Company                        | Address                                             | Business Phone | Direct Phone | Mobile Phone | Cert Date |
|------------|-------------|---------------------------------|--------------------------------|-----------------------------------------------------|----------------|--------------|--------------|-----------|
| Joel       | Avalos      | joelavalos530@gmail.com         | Absolute Mortgage              |                                                     | 530-894-6999   |              |              | 2.25.26   |
| David      | Gulbransen  | david@accessloans.net           | Access Real Estate Lending     | 188 E. Lincoln Ave., Chico, CA 95926                | 530-520-9804   | 530-520-9804 | 530-520-9804 |           |
| Daniel     | Salas       | danny@accessloans.net           | Access Real Estate Lending     | 116 W 2nd St., Chico, CA 95928                      | 530-897-4090   | 530-228-6300 | 530-228-6300 |           |
| Seth       | Conley      | seth@mortgageseth.com           | Answer Home Loans              | 6085 Douglas Blvd. Suite 500, Granite Bay, CA 95746 | 209-845-seth   | 408-373-6585 | 408-373-6585 |           |
| John       | Volk        | johnvolk@answerhomeloans.com    | Answer Home Loans              | 6085 Douglas Blvd. Suite 500, Granite Bay, CA 95746 | 916-320-6807   | 916-320-6807 | 916-320-6807 |           |
| Brian      | Endemano    | brian.endemano@bannerbank.com   | Banner Bank                    |                                                     | 530-895-5200   | 530-895-5208 |              |           |
| David      | Spalding    | david.spalding@calvet.ca.gov    | Cal Vet                        |                                                     | 916-651-9913   | 916-651-9913 | 916-271-7523 |           |
| Vanessa    | Guitierrez  | mortgagebyvanessa@gmail.com     | California Lending Source      |                                                     | 916-581-2567   |              |              |           |
| John       | Acevedo     | jacevedo@changemt.com           | Change Home Mortgage           | 1817 Concord Ave. #130, Chico, CA 95928             |                |              | 530-228-9020 |           |
| Nathan     | McGraw      | nmcgraw@changemt.com            | Change Home Mortgage           |                                                     | 530-518-1043   |              |              |           |
| Allison    | Denney      | adenney@cmghomeloans.com        | CMG Home Loans                 | 10 Declaration Suite A, Chico, CA, 95973            | 530-924-6475   | 530-924-6475 | 530-570-8634 |           |
| Mario      | Reyes Jr.   | mreyes@cmghomeloans.com         | CMG Home Loans                 | 10 Declaration Suite A, Chico, CA, 95973            | Hablo Español  | 530-924-6483 | 530-518-2392 |           |
| Ashley     | Brooks      | ashley@fulcrumhomeloans.com     | Fulcrum Home Loans             |                                                     | 530-588-1344   | 530-588-1344 | 530-588-1344 |           |
| Zachary    | Sylvia      | zachary@fulcrumhomeloans.com    | Fulcrum Home Loans             |                                                     | 530-588-6779   | 530-588-6779 | 530-588-6779 |           |
| Julia      | Brown       | julia.brown@rate.com            | Guaranteed Rate                | 121 W. 1st. Ave., Chico, CA 95926                   | 707-834-0901   | 707-834-0901 |              |           |
| Ken        | Foster      | ken.foster@guildmortgage.net    | Guild Mortgage                 |                                                     | 530-228-8531   |              | 530-513-6372 |           |
| Vincent    | Anderson    | vinnie@happydog.com             | HappyDog                       | 300 Salem St., Chico, CA 95928                      | 530-864-6925   |              |              |           |
| AJ         | Barandeh    | aj@happydog.com                 | HappyDog                       | 300 Salem St., Chico, CA 95928                      |                |              | 530-720-1363 |           |
| Rudy       | Cortez      | rudyc@happydog.com              | HappyDog                       | 300 Salem St., Chico, CA 95928                      |                |              | 530-354-7745 |           |
| Megan      | DuSell      | megan@happydog.com              | HappyDog                       |                                                     |                |              | 530-514-4388 |           |
| Ari        | Gagne       | ari@happydog.com                | HappyDog                       | 300 Salem St., Chico, CA 95928                      |                |              | 530-591-7526 |           |
| Ben        | Heinrichs   | ben@happydog.com                | HappyDog                       | 300 Salem St., Chico, CA 95928                      |                |              | 530-518-8272 |           |
| Jay        | Jones       | jay@happydog.com                | HappyDog                       |                                                     |                | 541-499-9545 | 541-499-9545 |           |
| Alex       | Wahba       | Alex@happydog.com               | HappyDog                       |                                                     | 217-369-3125   |              |              | 2.25.26   |
| Jason      | Andrew      | jandrew@imslending.com          | IMS Lending                    |                                                     |                |              | 530-370-0807 |           |
| Steven     | Hatcher     | steven.m.hatcher@gmail.com      | IMS Lending                    |                                                     | 530-518-3192   |              | 530-518-3192 |           |
| Dave       | Crofut      | david.crofut@lhfs.com           | Land Home Financial Services   |                                                     | 530-586-0923   | 530-586-0923 |              |           |
| Alisha     | Benge       | Alisha@LegacyLO.com             | Legacy Lending                 |                                                     | 530-933-8254   |              |              |           |
| Tracy      | Rover       | tracerover@gmail.com            | LRG Lending Inc.               | 5701 Lonetree Blvd. 307-308, Rocklin, CA 95765      |                |              | 916-747-5892 |           |
| Julio      | Cobian      | jcobian@masonmac.com            | Mason-McDuffie Mortgage        | 1655 Montgomery St., Oroville, CA 95966             | 619-793-6994   |              | 720-459-5130 |           |
| Renee      | Jones       | rjones@masonmac.com             | Mason-McDuffie Mortgage        | 1655 Montgomery St., Oroville, CA 95965             | 530-519-9989   | 925-498-2491 | 530-519-9989 |           |
| Michael    | Powell      | mpowell@masonmac.com            | Mason-McDuffie Mortgage        | 121 W 1st Ave, Chico, CA 95926                      | 530-680-4672   |              | 530-680-4672 |           |
| Ana        | Poole       | apoole@gomortgageone.com        | Mortgage One                   |                                                     | 530-945-4024   | 530-945-4024 | 530-945-4024 |           |
| Emily      | Arroyo      | emilyarroyo@mottomortgage.com   | Motto Mortgage Streamline      |                                                     | 530-896-9331   | 530-592-5276 | 530-592-5276 |           |
| Tanya      | Quackenbush | tanya.quackenbush@movement.com  | Movement Mortgage              | 901 Bruce Road Suite 150, Chico, CA 95928           |                |              | 530-514-0798 |           |
| Michael    | Humes       | networkmortgage@hotmail.com     | Network Mortgage               | 155 East 3rd. Ave., Chico, CA 95926                 | 530-897-0988   | 530-897-0988 | 530-624-7942 |           |
| Darin      | Wilson      | darin@networkmortgageonline.com | Network Mortgage               | 155 E 3rd Ave., Chico, CA 95926                     | 530-899-1870   |              | 530-899-1870 |           |
| Kristen    | Wilson      | networkmortgage@hotmail.com     | Network Mortgage               | 155 E. 3rd Ave., Chico, CA 95926                    | 530-899-1870   | 530-899-4017 | 530-570-2385 |           |
| Donnie     | Cattani     | dcattani@peakrl.com             | Peak Residential Lending, Inc. |                                                     | 916-289-6944   | 916-289-6944 |              |           |

|           |                |                                                                                                |                             |                                                   |                      |              |              |         |
|-----------|----------------|------------------------------------------------------------------------------------------------|-----------------------------|---------------------------------------------------|----------------------|--------------|--------------|---------|
| Debra     | James          | Debra.James@precisionhl.com                                                                    | Precision Home Loans        |                                                   | 530-321-4353         |              | 530-321-4353 |         |
| Joseph    | Pennington     | joe@priorityfinancial.net                                                                      | Priority Financial          |                                                   | 530-624-3907         |              | 530-624-3907 |         |
| Danielle  | Hernandez      | danielle.hernandez@rate.com                                                                    | Rate Mortgage               |                                                   | Hablo Español        |              | 530-776-7389 |         |
| Shan      | Conry          | shan.conry@rate.com                                                                            | Rate-Mortgage & Insurance   | 121 W 1st Ave, Chico, CA 95926                    | 530-618-5549         |              | 530-570-9999 | 2.25.26 |
| Andrey    | Dimistrashuk   | <a href="mailto:andreydimitrashuk@rocketmortgage.com">andreydimitrashuk@rocketmortgage.com</a> | Rocket Mortgage             |                                                   | 559-709-1820         |              |              |         |
| Manuel    | Andaya         | mandaya@sccu4u.com                                                                             | Sierra Central Credit Union |                                                   | 916-833-0878         |              |              | 2.25.26 |
| Nicole    | Cowan          | ncowan@sccu4u.com                                                                              | Sierra Central Credit Union |                                                   | 800-222-7228         | 530-751-3439 |              |         |
| Sharon    | Garcia         | sgarcia@sccu4u.com                                                                             | Sierra Central Credit Union |                                                   | 530-751-3401         |              |              | 2.25.26 |
| Cassandra | Morrison       | cmorrison@sccu4u.com                                                                           | Sierra Central Credit Union |                                                   | 800-222-7228 x 88302 |              |              | 2.25.26 |
| Walter    | Pajares        | wpajares@sccu4u.com                                                                            | Sierra Central Credit Union |                                                   | 800-222-7228         | 530-751-3425 | 530-812-2509 |         |
| Stefani   | Pearsall       | spearsall@sccu4u.com                                                                           | Sierra Central Credit Union |                                                   | 408-425-882          |              |              | 6.19.26 |
| Sheila    | Short          | sshort@sccu4u.com                                                                              | Sierra Central Credit Union |                                                   | 530-782-7749         |              |              | 2.25.26 |
| James     | Heberle        | jim.heberle@stanfordloans.com                                                                  | Stanford Mortgage           | 5428 Skyway, Paradise, CA 95969                   | 530-321-9018         | 530-594-4893 | 530-321-9018 |         |
| Jolene    | Moody          | jolene.moody@stanfordmortgage.com                                                              | Stanford Mortgage           |                                                   |                      | 530-762-9590 | 530-762-9590 |         |
| Stephanie | McKenzie       | teammckenzie@summitfunding.net                                                                 | Summit Funding              |                                                   | 530-602-3046         |              | 530-228-2580 |         |
| John      | Chandler       | j.chandler@supremelending.com                                                                  | Supreme Lending             |                                                   | 512-808-3229         |              |              | 2.25.26 |
| Kim       | Flowers-Browne | kflowers-browne@s1l.com                                                                        | Synergy One Lending         | 2580 Sierra Sunrise Terrace #200, Chico, CA 95928 | 530-781-1700         | 530-781-1708 | 530-519-8270 |         |
| Richard   | Graeff         | rgraeff@s1l.com                                                                                | Synergy One Lending         | 2580 Sierra Sunrise Terrace #200, Chico, CA 95928 | 530-570-8560         | 530-570-8560 | 530-570-8560 |         |
| Don       | Krause         | dkrause@s1l.com                                                                                | Synergy One Lending         | 2580 Sierra Sunrise Terrace #200, Chico, CA 95928 | 530-894-6989         | 530-894-6989 | 530-521-1297 |         |
| Greg      | Marskey        | gmarskey@s1l.com                                                                               | Synergy One Lending         | 2580 Sierra Sunrise Terrace #200, Chico, CA 95928 | 530-781-1726         | 530-966-1064 |              | 2.25.26 |
| Wendy     | Peters         | wdixonpeters@s1l.com                                                                           | Synergy One Lending         | 2580 Sierra Sunrise Terrace #200, Chico, CA 95928 | 530-781-1718         | 530-514-2094 | 530-514-2094 | 2.25.26 |
| Andreas   | Fellner        | andreasfellner@tcbk.com                                                                        | Tri Counties Bank           | 780 Mangrove Ave., Chico, CA 95926                | 530-351-1918         |              | 530-351-1918 |         |
| Jeromy    | Rhoades        | jeromyrhoades@tcbk.com                                                                         | Tri Counties Bank           | 2171 Pillsbury Rd., Chico, 95928                  | 530-895-7596         | 530-514-8988 | 530-514-8988 |         |
| Matt      | Schimmel       | mattschimmel@umpquabank.com                                                                    | Umpqua Bank                 |                                                   |                      |              | 530-518-2274 |         |
| Paul      | Bozek          | paul@unifiedhl.com                                                                             | Unified Home Loans          | 2270 Douglas Blvd. Ste. 215, Roseville, CA 95661  | 916-271-4405         |              | 916-271-4405 |         |
| Jeff      | Schwartz       | jeff@unifiedhl.com                                                                             | Unified Home Loans          | 2270 Douglas Blvd. Ste. 215, Roseville, CA 95661  | 650-346-3515         | 916-239-6559 | 650-346-3515 |         |
| Gale      | Kuns           | gkuns@universallending.org                                                                     | Universal Lending           | 14098 Skyway, Magalia, CA 95954                   |                      | 559-300-5885 |              |         |
| David     | Morris         | david.morris1@usbank.com                                                                       | US Bank Home Mortgage       | 260 2nd St., Chico CA 95928                       | 530-896-8394         | 530-828-3244 | 530-828-3244 |         |
| David     | Van Der Zee    | davidz@xperthomelending.com                                                                    | Xpert Home Lending Inc.     |                                                   |                      | 530-519-0464 |              |         |
|           |                |                                                                                                |                             |                                                   |                      |              |              |         |
|           |                |                                                                                                |                             |                                                   |                      |              |              |         |

Note: This list includes most recently certified lenders. If you are a lender who was certified before 2022 and you're not on this list, please contact the Housing Department to update your contact information.

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