

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看g.com	Change Home Mortgage	1817 Concord Ave. #130, Chico, CA 95928			530-228-9020	
Nathan	McGraw	nmcgraw@changemt看g.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	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	rudy@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	andrey.dimitrashuk@rocketmortgage.com	Rocket Mortgage		559-709-1820			
Manuel	Andaya	mandaya@scu4u.com	Sierra Central Credit Union		916-833-0878			2.25.26
Nicole	Cowan	ncowan@scu4u.com	Sierra Central Credit Union		800-222-7228	530-751-3439		
Sharon	Garcia	sgarcia@scu4u.com	Sierra Central Credit Union		530-751-3401			2.25.26
Cassandra	Morrison	cmorrison@scu4u.com	Sierra Central Credit Union		800-222-7228 x 88302			2.25.26
Walter	Pajares	wpajares@scu4u.com	Sierra Central Credit Union		800-222-7228	530-751-3425	530-812-2509	
Stefani	Pearsall	spearsall@scu4u.com	Sierra Central Credit Union		408-425-882			6.19.26
Sheila	Short	sshort@scu4u.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-Brown	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 Pittsburdy 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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