

HOME First Time Home Buyer (FTHB) Program

Fiscal Year: July 1, 2023 to June 30, 2026

Master Approved Loan Officer List

Updated last: 9/16/2024

Lender Company Name	Last Name	First Name	Branch Address	Address 2	City	State	Zip Code	Phone Number	Email	Preferred?	ITIN?
Lending Heros -- These loan officers have helped the most homebuyers successfully obtain homeownership via utilizing RivCo FTHBs down payment assistance. They recognize the challenges of low to moderate income homebuyers in today's market. Most of all, these loan officers understand and specialize in RivCo FTHB loan products and procedures.											
Equity Smart Home Loans, Inc.	Rodriguez	Blanca	1499 Huntington Drive	Suite 500	South Pasadena	CA	91030	909-630-6093	blancarloans@gmail.com	XX	
Fairway Independent Mortgage	Galarza	Yadira	74710 Highway 111	Suite 127	Palm Desert	CA	92260	760-578-9859	yadira.galarza@fairwaymc.com	XX	XX
	Hultin	Aaron	2888 Loker Avenue East	Suite 206/207	Carlsbad	CA	92010	760-271-1179	aaron.hultin@fairwaymc.com	XX	XX
Guild Mortgage Company, LLC	Chavez Spraggs	Teresa	2888 East Florida Avenue	Suite 5	Hemet	CA	92544	951-314-6160	teresa.chavezspraggs@guildmortgage.net	XX	XX
Moria Development Inc. dba Peoples Mortgage Company	Del Toro	Lauren	2055 East Centennial Circle		Tempe	AZ	85284	909-964-6442	ldeltoro@peoplesmortgage.com	XX	
Secure Choice Lending (is a broker affiliated w/PRMG)	Lopez	Veronica	41865 Boardwalk	Suite 209	Palm Desert	CA	92260	760-501-1073	vlopez217@gmail.com	XX	
Approved Lender Database											
American Financial Network, Inc.	Ascencio	Alex	8505 East Florence Avenue		Downey	CA	9-0240	562-861-1414	aascencio@afncorp.com		na
	Berdeja	Gustavo	PO Box 2724		Rancho Cucamonga	CA	91729	909-815-7018	gberdeja@afncorp.com		na
	Contreras	Francisco	8505 East Florence Avenue		Downey	CA	90240	562-305-4818	fcontreras@afncorp.com		
	Guardado	Kimberly	8505 East Florence Avenue		Downey	CA	90240	310-490-3164	kguardado@afncorp.com		
American Pacific Mortgage Corp	Belova	Victoria	20955 Pathfinder Road	Suite 200	Diamond Bar	CA	91765	909-367-6410	victoria.belova@apmortgage.com		na
	Cychner	Dawn	640 S Barranca Avenue		Covina	CA	91723	626-653-1800	decychner@cscalforniacapital.com		na

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American Pacific Mortgage Corp	Hartmann	Jeannette	27710 Jefferson Ave	Suite 103	Temecula	CA	92590	951-506-3181	jeannette@apmloans.net	na
	Tartamella	Stephen	44651 Village Court	Suite 114	Palm Desert	CA	92260	714-330-8008	stephen.tartamella@apmortgage.com	na
Cardinal Financial Company, Limited Partnership	Aranda	Edgar	600 B Street		San Diego	CA	92101	619-966-4390	edgar@phesd.com	na
	Phillips	Joseph	1318 Corte Maltera		Costa Mesa	CA	92626	562-810-4570	joseph.phillips@cardinalfinancial.com	na
CMG Mortgage, Inc. dba CMG Home Loans	Damian-Pascual	Marlene	621 South El Camino Real		San Clemente	CA	92672	626-536-1195	marlened@cmgfi.com	
	Valdivia	Amy	10681 Foothill Blvd.	Suite 298	Rancho Cucamonga	CA	91730	626-485-4673	avaldivia@cmghomeloans.com	
DHI Mortgage Company, Ltd.	Aaron	Jennifer	27450 Ynez Road	Suite 200	Temecula	CA	92591	951-475-4258	ilaaron@dhimortgage.com	na
	Acosta	Mark	27450 Ynez Road	Suite 200	Temecula	CA	92591	951-235-4901	mcacosta@dhimortgage.com	na
	Cash	David	54 Via Regalo		San Clemente	CA	92673	951-432-8512	dfcash@dhimortgage.com	na
	Clark	Conner	2280 Wardlow Circle	Suite 260	Corona	CA	92878	951-496-0537	CRClark@dhimortgage.com	na
	Contreras	April	2280 Wardlow Circle	Suite 261	Corona	CA	92878	951-415-6982	alcontreras@dhimortgage.com	na
	Gongora	Patricia	2280 Wardlow Circle	Suite 262	Corona	CA	92878	951-733-9073	pgongora@dhimortgage.com	na
	Grodsky	Robert	326 Camelot Drive	Unit B	Oceanside	CA	92054	951-207-2692	rdgrodsky@dhimortgage.com	na
	Lambo	Orlando	27450 Ynez Road	Suite 200	Temecula	CA	92591	951-403-1016	olambo@dhimortgage.com	na
	Navas	Edwin	3000 Executive Parkway	Suite 100	San Ramon	CA	94583	925-775-9581	efnavas@dhimortgage.com	na

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DHI Mortgage Company, Ltd.	Sales	Darin	2280 Wardlow Circle	Suite 260	Corona	CA	92878	951-496-8488	dmsales@dhimortgage.com	na
	Walker	Jamie	8501 Fallbrook Avenue	Suite 270	West Hills	CA	91304	805-746-9389	jmwalker@dhimortgage.com	na
	Whitcomb	Ryan	27450 Ynez Road	Suite 200	Temecula	CA	92591	951-415-2609	rjwhitcomb@dhimortgage.com	na
Fairway Independent Mortgage	Delmundo	Timothy	41619 Margarita Road	Suite 202	Temecula	CA	92591	951-400-2022	tdelmundo@fairwaymc.com	na
	Gonzalez	Bidi	77564 Country Club Drive	Suite 222b	Palm Desert	CA	92211	760-660-4696	bidi.gonzalez@fairwaymc.com	na
First Capital Mortgage, Inc.	Estrada	Mario	78080 Calle Amigo	Suite 208	La Quinta	CA	92253	760-578-8891	mario.m.estrada@gmail.com	na
	Magana	Sandra	78080 Calle Amigo	Suite 208	La Quinta	CA	92253	760-775-5255	sandra@firstcapmtg.net	na
First West Financial Corporation affiliated with PRMG	Agostini	Yvette	74967 Sheryl Avenue		Palm Desert	CA	92260	909-908-2861	yagostini55@gmail.com	na
	Braunschweiger	Enrique	74967 Sheryl Avenue		Palm Desert	CA	92260	760-219-2905	enrique@firstwestfinancial.com	na
	Duchene	Delia	74967 Sheryl Avenue		Palm Desert	CA	92260	760-774-0233	delia@ducheneloans.com	na
	Duffle	Claudia	74967 Sheryl Avenue		Palm Desert	CA	92260	760-275-3281	claudia.duffle@gmail.com	na
	Elizondo	Joe	74967 Sheryl Avenue		Palm Desert	CA	92260	760-831-2688	joelizondoloans@gmail.com	na
	Garcia	Frances	74967 Sheryl Avenue		Palm Desert	CA	92260	760-485-9196	frances@firstwestfinancial.com	na
	Hanna	Amy	33832 Temecula Creek Road		Temecula	CA	92592	951-473-5203	AMY@STRAIGHT2DOCS.COM	na
	Lambrose	Karen	74967 Sheryl Avenue		Palm Desert	CA	92260	760-578-4109	klambrose@firstwestfinancial.com	na
	Lauenroth	Kevin	74967 Sheryl Avenue		Palm Desert	CA	92260	760-567-2943	kevinl.fwf@gmail.com	na
	Rojas	Hugo	74967 Sheryl Avenue		Palm Desert	CA	92260	909-276-5020	hugo@topresales.net	na
	Ruelas	Mayra	47800 Madison Street	Suite 5	Indio	CA	92201	760-238-2264	Mayraruelas63@gmail.com	na
	FirstBank Holding Company	Becerra	Guillermo	82900 Avenue 42	Unit C	Indio	CA	92203	760-396-4080	Guillermo.Becerra@efirstbank.com
Ramirez		Julio	82900 Avenue 42	Unit C	Indio	CA	92203	760-836-3502	julio.ramirez@efirstbank.com	na

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FirstBank Holding Company	Rodriguez	Nereyda	7300 Highway 111		Palm Desert	CA	92260	760-396-4079	Nereyda.rodriquezloo@efirstbank.com		na
Franklin Loan Center	Alacala	Eduardo	10535 East Foothill Blvd.	Suite 280	Rancho Cucamonga	CA	91730	951-399-5021	Ealcala@franklinlc.com		na
	Gernux	Bryan	10535 Foothill Blvd.	Suite 280	Rancho Cucamonga	CA	91730	909-680-0341	bgernux@franklinlc.com		na
	Higuera	Manuel	44800 Village Court		Palm Desert	CA	92260	760-625-0050	mhiguera@franklinlc.com		na
	Musser	Joe	10535 Foothill Blvd.		Rancho Cucamonga	CA	91730	714-306-2691	jmusser2584@gmail.com		na
	Piacenza	Donovan	41607 Margarita Road	Suite 102	Temecula	CA	92591	310-780-0117	dpiacenza@franklinlc.com		na
	Sanchez	Sylvia	44800 Vilage Court		Palm Desert	CA	92260	760-578-5426	ssanchez@franklinlc.com		na
	Tercero	Eduardo	10535 East Foothill Blvd.	Suite 280	Rancho Cucamonga	CA	91739	909-575-7097	etercero@franklinlc.com		na
	Winter	Mike	10535 Foothill Blvd.	Suite 280	Rancho Cucamonga	CA	91730	909-210-3588	mwinter@franklinlc.com		na
	Zichichi	Christopher	10535 Foothill Blvd.	Suite 280	Rancho Cucamonga	CA	91730	949-300-9532	czichichi@franklinlc.com		na
	Golden Empire Mortgage, dba Integrity Home Finance	Merlos	Jorge	8311 Haven Avenue	Suite 150	Rancho Cucamonga	CA	91730	213-718-1696	jmerlos@ihfloans.com	
Guaranteed Rate, Inc.	Robertson	Jessie	74245 Highway 111	Suite 100	Palm Desert	CA	92260	310-367-3224	jessie.robertson@rate.com		na
	Wickstrand	Charles	1555 South Palm Canyon Drive	Suite D101, Office E	Palm Springs	CA	92264	760-459-6405	charlie.wickstrand@rate.com		na
Guild Mortgage Company, LLC	Elmazis	Melissa	211 South Citrus Avenue	Suites 11&12	Covina	CA	91723	951-640-2944	melmazis@guildmortgage.net		na
	Ramsdell	Jasmin	19340 Jesse Lane	Suite 160	Rivierside	CA	92508	951-999-0104	jramsdell@guildmortgage.net		na
	Siples	Nancy	19340 Jesse Lane	Suite 160	RIVERSIDE	CA	92508	951-897-5432	nancyh@guildmortgage.net		na
iCore Lending, Inc. (is a broker affiliated with PRMG)	Maldonado	Melissa	12800 Center Court Drive South	Suite 500	Cerritos	CA	90703	909-708-3457	mmaldonado@icorelending.com		na
KC Lending Group, Inc. dba VanMar Lending	Martinez	Kristen	77824 Wildcat Drive		Palm Desert	CA	92211	760-702-0011	kmartinez@vanmarlending.com		na

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Mason McDuffie Mortgage Corp	Ross	Kelly	2920 West Main Street		Visalia	CA	93291	559-741-0993	kross@masonmac.com		na
	Clark	Deborah	2055 East Centennial Circle		Tempe	AZ	85284	951-532-2126	dclark@peoplesmortgage.com		na
Moria Development Inc. dba Peoples Mortgage Company	Cvetichan	Ryann	2055 East Centennial Circle		Tempe	AZ	85284	951-333-1339	rcvetichan@peoplesmortgage.com		na
	Fierroz	Manuel	2055 East Centennial Circle		Tempe	AZ	85284	818-445-6003	manuel.fierroz@yahoo.com		na
	Harris	Julie	2055 East Centennial Circle		Tempe	AZ	85284	909-912-5414	jharris@peoplesmortgage.com		na
Movement Mortgage, LLC	Carter	Aisha	1447 Ford Street	Suite 104	Redlands	CA	92374	323-974-1449	aisha.carter@movement.com		na
	Fernandez	Nelida	3850 Vine Street	Suite 120	Riverside	CA	92507	951-867-1067	nellie.fernandez@movement.com		na
	Myers	Gina	3850 Vine Street	Suite 120	Riverside	CA	92507	951-750-3373	gina.myers@movement.com		na
	Roble	Jennifer	1447 Ford Street	Suite 104	Redlands	CA	92374	909-556-5055	Jennifer.Roble@movement.com		na
	Southern	Joelle	1447 Ford Street	Suite 104	Yucaipa	CA	92374	951-288-0472	joelle.southern@movement.com		na
	Winters	John	1447 Ford Street	Suite 104	Redlands	CA	92374	951-381-2905	john.winters@movement.com		na
New American Funding, Inc.	Garamone	Tracey	27431 Enterprise Circle		Temecula	CA	9-2590	805-701-5116	tracey.garamone@nafinc.com		na
	McDonald	Evelyn	14511 West Myford Road	Suite 100	Tustin	CA	92780	949-363-3897	evelyn.mcdonald@nafinc.com		na
PRMG - Paramount Residential Mortgage	Adair, Jr.	Joey	69844 Highway 111	Suite G	Rancho Mirage	CA	92270	760-636-8750	jadair@primeres.com		na
	Frater	Marcia	1265 Corona Pointe Court		Corona	CA	92879	951-830-2065	mfrater@prmg.net		na

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PRMG - Paramount Residential Mortgage	Hawkinson	Scott	7843 Church Street		Highland	CA	92346	760-552-3322	shawkinson@prmg.net		na
	Jan	Delbert	1265 Corona Point Court		Corona	CA	92879	909-636-9939	john3.16.21@gmail.com		na
Paramount Residential Mortgage Group (PRMG), dba Sharp Loan	Reyes	Reynaldo	333 City Blvd. West	Suite 700	Orange	CA	92868	714- 206-4048	Rey@MySL.com		na
PrimeLending, A PlainsCapital Company	Crowther	Myrna	41530 Enterprise Circle South	Suite 201	Temecula	CA	92590	951-294-5186	mcrowther@primelending.com		na
	York	Kathy	1250 Corona Pointe Court	Suite 308	Corona	CA	92879	90-641-9282	kathy.york@primelending.com		na
Secure Choice Lending (is a broker affiliated w/PRMG)	Lee	Christopher	1650 Spruce Street		Riverside	CA	92507	951-202-2257	chris@securechoicelending.com		
	Reino	Daniela	1650 Spruce Street	Suite 500	Riverside	CA	92507	951-733-8925	dreino@securechoicelending.com		
Self-Help Federal Credit Union	Cervantes	Sarah	5261 East Kings Canyon Road	Suite 105	Fresno	CA	93727	559-328-8212	scervantes@self-help.org		na
	Ortega	Brenda	158 East 3rd Street		Pomona	CA	91766	909-667-6722	bortega@self-helpfcu.org		na
Silverstar Mortgage Corp (is a broker affiliated w/PRMG)	Chang	Jorge	860 Kuhn Drive	Suite 106	Chula Vista	CA	91914	619-500-2167	jorge@teamdpa.com		
	Molina	Stephany	860 Khun Drive	Suite 106	Chula Vista	CA	91914	619-994-4202	stephany@teamdpa.com		
Statewide Funding, Inc.	Davis	Jerome	3190 Shelby Street	Building A2	Ontario	CA	91764	951-970-9231	jerome@houseofloans.net		na
	Rubio	Marcos	3190 Shelby Street	Suite A2	Ontario	CA	91764	909-437-1408	mrubio@swbcorp.com		na

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Sun West Mortgage Company, Inc.	Gordon	Vanessa	18303 Gridley Road		Cerritos	CA	90703	951-961-8328	vanessa.gordon@swmc.com		na
The Turnkey Foundation Inc. DBA Arbor Financial Group	Brown	Jake	1805 East Garry Avenue		Santa Ana	CA	92705	951-265-3384	jakebrown174@gmail.com		na
	Carpenter	Nathan	1805 East Garry Avenue		Santa Ana	CA	92705	949-280-9586	nathan@arborfg.com		na
	Pope	Tressa	3500 West Olive Avenue	Suite 300	Corona	CA	91505	818-422-6083	tressa@tressapope.com		na