

HOME First Time Home Buyer (FTHB) Program

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

Master Loan Officer List

Updated last: 6/3/2024

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.											
Fairway Independent Mortgage	Galarza	Yadira	74710 Highway 111	Suite 127	Palm desert	CA	92260	760-578-9859	yadira.galarza@fairwaymc.com	XX	na
Fairway Independent Mortgage	Hultin	Aaron	2888 Loker Avenue East,	Suite 206/207	Carlsbad	CA	92010	760-271-1179	aaron.hultin@fairwaymc.com	XX	na
Sun West Mortgage Company	Del Toro	Lauren	6131 Orangethorpe Avenue	Suite 500	Buena Park	CA	9-0620	909-964-6442	Lauren.DelToro@swmc.com	XX	na
Approved Lender Database											
American Pacific Mortgage Corp	Belova	Victoria	434 Main Street	Suite 205	Corona	CA	92878	909-367-6410	victoria.belova@apmortgage.com		na
American Pacific Mortgage Corp	Cychner	Dawn	640 S Barranca Avenue		Covina	CA	91723	626-653-1800	decychner@cscaliforniacapital.com		na
American Pacific Mortgage Corp	Hartmann	Jeannette	28100 Camino Estribo		Temecula	CA	92590	951-506--3181	jeannette@apmortgage.com		na
Cardinal Financial Company, Limited Partnership	Aranda	Edgar	600 B Street		San Diego	CA	92101	619-966-4390	edgar@phesd.com		na
Cardinal Financial Company, Limited Partnership	Phillips	Joseph	1318 Corte Maltera		Costa Mesa	CA	92626	562-810-4570	joseph.phillips@cardinalfinancial.com		na
American Pacific Mortgage Corp	Tartamella	Stephen	44651 Village Court	Suite 114	Palm Desert	CA	92260	714-330-8008	stephen.tartamella@apmortgage.com		na
DHI Mortgage Company, Ltd.	Aaron	Jennifer	27450 Ynez Road	Suite 200	Temecula	CA	92591	951-475-4258	ilaaron@dhimortgage.com		na
DHI Mortgage Company, Ltd.	Acosta	Mark	27450 Ynez Road	Suite 200	Temecula	CA	92591	951-235-4901	mcasto@dhimortgage.com		na
DHI Mortgage Company, Ltd.	Cash	David	54 Via Regalo		San Clemente	CA	92673	951-432-8512	dfcash@dhimortgage.com		na
DHI Mortgage Company, Ltd.	Clark	Conner	2280 Wardlow Circle	Suite 260	Corona	CA	92878	951-496-0537	CRClark@dhimortgage.com		na
DHI Mortgage Company, Ltd.	Contreras	April	2280 Wardlow Circle	Suite 261	Corona	CA	92878	951-415-6982	alcontreras@dhimortgage.com		na
DHI Mortgage Company, Ltd.	Gongora	Patricia	2280 Wardlow Circle	Suite 262	Corona	CA	92878	951-733-9073	pgongora@dhimortgage.com		na
DHI Mortgage Company, Ltd.	Grodsky	Robert	326 Camelot Drive	Unit B	Oceanside	CA	92054	951-207-2692	rdgrodsky@dhimortgage.com		na
DHI Mortgage Company, Ltd.	Lambo	Orlando	27450 Ynez Road	Suite 200	Temecula	CA	92591	951-403-1016	olambo@dhimortgage.com		na

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DHI Mortgage Company, Ltd.	Navas	Edwin	3000 Executive Parkway	Suite 100	San Ramon	CA	94583	925-775-9581	efnavas@dhimortgage.com		na
DHI Mortgage Company, Ltd.	Sales	Darin	2280 Wardlow Circle	Suite 260	Corona	CA	92878	951-496-8488	dmsales@dhimortgage.com		na
DHI Mortgage Company, Ltd.	Walker	Jamie	8501 Fallbrook Avenue	Suite 270	West Hills	CA	91304	805-746-9389	jmwalker@dhimortgage.com		na
DHI Mortgage Company, Ltd.	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
Fairway Independent Mortgage	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
First Capital Mortgage, Inc.	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
First West Financial Corporation affiliated with	Braunschweiger	Enrique	74967 Sheryl Avenue		Palm Desert	CA	92260	760-219-2905	enrique@firstwestfinancial.com		na
First West Financial Corporation affiliated with	Duchene	Delia	74967 Sheryl Avenue		Palm Desert	CA	92260	760-774-0233	delia@ducheneloans.com		na
First West Financial Corporation affiliated with	Duffle	Claudia	74967 Sheryl Avenue		Palm Desert	CA	92260	760-275-3281	claudia.duffle@gmail.com		na
First West Financial Corporation affiliated with	Elizondo	Joe	74967 Sheryl Avenue		Palm Desert	CA	92260	760-831-2688	joelizondoloans@gmail.com		na
First West Financial Corporation affiliated with	Elizondo	Joe	74967 Sheryl Avenue		Palm Desert	CA	92260	760-831-2688	joelizondoloans@gmail.com		na
First West Financial Corporation affiliated with	Garcia	Carlos	74967 Sheryl Avenue		Palm desert	CA	92260	760-851-7194	carlosdoeshomeloans@gmail.com		na
First West Financial Corporation affiliated with	Hanna	Amy	33832 Temecula Creek Road		Temecula	CA	92592	951-473-5203	AMY@STRAIGHT2DOCS.COM		na
First West Financial Corporation affiliated with	Komro	James	74967 Sheryl Avenue		Palm Desert	CA	92260	503-680-4784	pshomeloans@gmail.com		na
First West Financial Corporation affiliated with	Lambrose	Karen	74967 Sheryl Avenue		Palm Desert	CA	92260	760-578-4109	klambrose@firstwestfinancial.com		na
First West Financial Corporation affiliated with	Lauenroth	Kevin	74967 Sheryl Avenue		Palm Desert	CA	92260	760-567-2943	kevinl.fwf@gmail.com		na
First West Financial Corporation affiliated with	Rojas	Hugo	74967 Sheryl Avenue		Palm Desert	CA	92260	909-276-5020	hugo@topresales.net		na
First West Financial Corporation affiliated with	Ruelas	Mayra	47800 Madison Street	Suite 5	Indio	CA	92201	760-238-2264	Mavraruelas63@gmail.com		na
FirstBank Holding Company	Becerra	Guillermo	82900 Avenue 42	Unit C	Indio	CA	92203	760-396-4080	Guillermo.Becerra@efirstbank.com		na
FirstBank Holding Company	Ramirez	Julio	82900 Avenue 42	Unit C	Indio	CA	92203	760-836-3502	julio.ramirez@efirstbank.com		na
FirstBank Holding Company	Rodriguez	Nereyda	7300 Highway 111		Palm Desert	CA	92260	760-396-4079	Nereyda.rodriguezloo@efirstbank.com		na
Franklin Loan Center	Alacala	Eduardo	10535 East Foothill Blvd.	Suite 280	Rancho Cucamong	CA	91730	951-399-5021	Ealcala@franklinlc.com		na

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Franklin Loan Center	Gernux	Bryan	10535 Foothill Blvd.	Suite 280	Rancho Cucamong	CA	91730	909-680-0341	bgernux@franklinlc.com	na
Franklin Loan Center	Gonzales	JoAnna	10535 Foothill Blvd.	Suite 280	Rancho Cucamong	CA	91730	951-204-2320	jgonzales@franklinlc.com	na
Franklin Loan Center	Higuera	Manuel	44800 Village Court		Palm Desert	CA	92260	760-625-0050	mhiguera@franklinlc.com	na
Franklin Loan Center	Musser	Joe	10535 Foothill Blvd.		Rancho Cucamong	CA	91730	714-306-2691	jmusser2584@gmail.com	na
Franklin Loan Center	Piacenza	Donovan	41607 Margarita Road	Suite 102	Temecula	CA	92591	310-780-0117	dpiacenza@franklinlc.com	na
Franklin Loan Center	Sanchez	Sylvia	44800 Vilage Court		Palm Desert	CA	92260	760-578-5426	ssanchez@franklinlc.com	na
Franklin Loan Center	Tercero	Eduardo	10535 East Foothill Blvd.	Suite 280	Rancho Cucamong	CA	91739	909-575-7097	etercero@franklinlc.com	na
Franklin Loan Center	Winter	Mike	10535 Foothill Blvd.	Suite 280	Rancho Cucamong	CA	91730	909-210-3588	mwinter@franklinlc.com	na
Franklin Loan Center	Zichichi	Christopher	10535 Foothill Blvd.	Suite 280	Rancho Cucamong	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	na
Guaranteed Rate, Inc.	Robertson	Jessie	74245 Highway 111	Suite 100	Palm Desert	CA	92260	310-367-3224	jessie.robertson@rate.com	na
Guild Mortgage Company, LLC	Ramsdell	Jasmin	19340 Jesse Lane	Suite 160	Riverside	CA	92508	951-999-0104	jramsdel@guildmortgage.net	na
Guild Mortgage Company, LLC	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	17785 Center Court Drive	Suite 600	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
Mason McDuffie Mortgage Corp	Ross	Kelly	2920 West Main Street		Visalia	CA	93291	559-741-0993	kross@masonmac.com	na
Movement Mortgage, LLC	Carter	Aisha	1447 Ford Street	Suite 104	Redlands	CA	92374	323-974-1449	aisha.carter@movement.com	na
Movement Mortgage, LLC	Fernandez	Nelida	3850 Vine Street	Suite 120	Riverside	CA	92507	951-867-1067	nelie.fernandez@movement.com	na
Movement Mortgage, LLC	Myers	Gina	3850 Vine Street	Suite 120	Riverside	CA	92507	951-750-3373	gina.myers@movement.com	na
Movement Mortgage, LLC	Robleee	Jennifer	1447 Ford Street	Suite 104	Redlands	CA	92374	909-556-5055	Jennifer.Robleee@movement.com	na
Movement Mortgage, LLC	Southern	Joelle	1447 Ford Street	Suite 104	Yucaipa	CA	92374	951-288-0472	joelle.southern@movement.com	na
Movement Mortgage, LLC	Winters	John	1447 Ford Street	Suite 104	Redlands	CA	92374	951-381-2905	john.winters@movement.com	na

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New American Funding, Inc.	Garamone	Tracey	27431 Enterprise Circle		Temecula	CA	9-2590	805-701-5116	tracey.garamone@nafinc.om		na
New American Funding, Inc.	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
PRMG - Paramount Residential Mortgage	Frater	Marcia	1265 Corona Pointe Court		Corona	CA	92879	951-830-2065	mfrater@prmg.net		na
PRMG - Paramount Residential Mortgage	Hawkinson	Scott	7843 Church Street		Highland	CA	92346	760-552-3322	shawkinson@prmg.net		na
PRMG - Paramount Residential Mortgage	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
Statewide Funding Inc.	Rubio	Marcos	3190 Shelby Street	Suite A2	Ontario	CA	91764	909-437-1408	mrubio@swbcorp.com		na
Sun West Mortgage Company	Harris	Julie	6131 Orangethorpe Avenue	Suite 500	Buena Park	CA	90620	909-912-5414	crzypurse lady11@yahoo.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
The Turnkey Foundation Inc. DBA Arbor Financial Group	Carpenter	Nathan	1805 East Garry Avenue		Santa Ana	CA	92705	949-280-9586	nathan@arborfg.com		na
The Turnkey Foundation Inc. DBA Arbor Financial Group	Pope	Tressa	3500 West Olive Avenue	Suite 300	Corona	CA	91505	818-422-6083	tressa@tressapope.com		na