



BMR and MCC Participating Lenders

When you apply to purchase a Below Market Rate (BMR) home, you can choose from among competing lenders and different types of loan programs for your mortgage financing.

Below is a list of the lenders who are qualified to assist first-time homebuyers to purchase a home through our BMR program in Marin, and who are trained in the BMR Resale Restrictions that govern the sale and future resale of a BMR home. Of added benefit to you, these Participating Lenders can assist you in obtaining a Mortgage Credit Certificate (MCC) that can help you qualify for your home loan and can provide significant savings in your federal income taxes.

When you contact one of these lenders, be sure to let them know that you are applying to purchase a Below Market Rate home through Marin Housing, and that you are also interested in a Mortgage Credit Certificate (MCC).

<p>All California Mortgage / A Division of American Pacific Mortgage 17 E. Sir Francis Drake Blvd., Suite 200 Larkspur, CA 94939 Susan Willis (415) 925-5225 Ext. 248 David Barton (415) 464-8262</p>	<p>Wells Fargo Home Mortgage 1020 B Street San Rafael, CA 94901 Bonita Clifton (415) 256-2116 Suzie Morales (415) 256-2114 Se Habla Espanol</p>
<p>American Pacific Mortgage 3190 S. Bascom Avenue, Suite 100 San Jose, CA 95124 David Butler (408) 559-0600</p>	<p>Wells Fargo Home Mortgage 427 Corte Madera Town Center Corte Madera, CA 94925 Taffy O'Neill (415) 250-5293</p>
<p>Banc Home Loans (A Division of Bank of California) 3501 Unocal Place, Suite 103 Santa Rosa, CA 95403 Chris Doolittle (707) 303-2902</p>	<p>Wells Fargo Home Mortgage 201 Mission Street, #2200 San Francisco, CA 94105 David Belluomini, Arnell J. Ballesil (415) 247-1276 Michael Kiang (415) 247-1277</p>
<p>Barron Mortgage Company 700 Irwin Street, Suite 103 San Rafael, CA 94901 Donna Barron (415) 925-5225; 367-6077</p>	<p>Wells Fargo Home Mortgage 800 North McDowell Blvd. Petaluma, CA 94954 Kelly Cort-Buckley (707) 794-0500</p>
<p>FirstCal Mortgage 750 Lindero Street, Ste. 240 San Rafael, CA 94901 Pamela Ashley (415) 578-3592</p>	<p>Wells Fargo Home Mortgage 1203 4th Street, 1st Floor San Rafael, CA 94901 Oaeza Pathan (415) 454-8231 Hindi, Urdu, Gujarati</p>
<p>First Republic Bank 111 Pine Street San Francisco, CA 94111 David Siebenlist (415) 296-5790</p>	<p>Wells Fargo Home Mortgage 238 King Street, San Francisco, CA 94107 Christopher Sinhbandith (415) 407-8583</p>
<p>Home Street Bank 6200 Stoneridge Mall Road, Suite 300 Pleasanton, CA 94588 Lisa Latos (408) 612-2888</p>	<p>W. J. Bradley Mortgage Capital 1860 El Camino Real, Suite 500 Burlingame, CA 94010 Tom Murphy (650) 204-3320</p>
<p>PNC Mortgage 1202 Grant Ave., #B2 Novato, CA 94945 Jodi Fischer (415) 897-9103</p>	<p>US Bank CRA Loan Officer Allie Johnson (415) 806-5079</p>
<p>RPM Mortgage 1058 Redwood Highway Mill Valley, CA 94941 Robert Spinosa (415) 367-5959</p>	<p>ZMAX Mortgage Corporation 2549 Noriega Street, #203 San Francisco, CA 94122 Hoking Zheng (415) 665-9990</p>
<p>Redwood Credit Union 3033 Cleveland Ave., #100 Santa Rosa, CA 95403 Nicole Poole (707) 576-5229</p>	