

House Charlotte Approved Lenders List

Mortgage Lender	Loan Officer	Email Address	Office Phone
Academy Mortgage	Heather Fant NMLS ID# 1025483	heather.fant@academymortgage.com	704-661-4940
Alcova Mortgage	W. Harvey Carpenter NMLS ID# 976774	harvey.carptenter@alcova.com	704-458-0119
	Stewart Good NMLS ID# 2081548	stewart.good@alcova.com	803-493-7643
	Brandon Lopez NMLS ID# 2085458	brandon.lopez@alcova.com	843-476-2476
	*Bernie Rebollar NMLS ID# 822617	bernie.rebollar@alcova.com	980-349-5626
	Lindsay Van Duyne NMLS ID# 1712105	lindsey@theknorrgroup.com	704-412-6354
	Marcie Williams NMLS ID# 364918	marcie@theknorrgroup.com	980-319-0659
Ameris Bank	Barry MacDonald NMLS ID#1577952	barry.mcdonald@amerisbank.com	704-779-5005
	Tim Hege NMLS ID# 77058	tim.hege@amerisbank.com	704-451-5983
	Jill Burgess NMLS ID# 100425	jill.burgess@amerisbank.com	336-978-5120
American Security Mortgage	Suzanne Devine NMLS ID# 108135	sdevine@1asmc.com	704-319-4831
	Austin Bergstrom NMLS ID# 2248179	abergstrom@1asmc.com	704-302-4909
	Deanna Valeo NMLS ID# 91421	dvaleo@1asmc.com	704-488-1421
	Deanna Slep NMLS ID# 209100	dslep@1asmc.com	704-737-5660
Atlantic Bay Mortgage Group	Terence Guess II NMLS ID# 1400129	terenceguess@atlanticbay.com	215-280-2294
	Anthony Garshnick NMLS ID# 85018	tonyg@atlanticbay.com	704-778-6205
	Bruce Canada NMLS ID# 459936	brucecanada@atlanticbay.com	336-210-9534
Atlantic Coast Mortgage	Karyn McAlpin NMLS ID# 505392	kmcalpin@acmlc.com	704-754-0192
	Nancy Rosenfeld NMLS ID# 1249322	nrosenfeld@acmlc.com	336-601-3860
Bank of America	Wendell Hill NMLS ID# 119373	wendell.hill@bofa.com	704-459-7108
	Brandon Smith NMLS ID# 582768	bsmith98@bofa.com	330-849-0267
Bank of England	Aaron Sine NMLS ID# 106550	asine@boemortgage.com	919-608-0702

House Charlotte Approved Lenders List

Cardinal Financial Company	Chris Killion NMLS ID# 589266	chris.killion@cardinalfinancial.com	704-469-5926
(Sebonic is a DBA of Cardinal Financial)	*/**John Madeira NMLS ID# 90415	john.madeira@cardinalfinancial.com	610-791-6203
	Yolonda Vaughn NMLS ID# 1501702	yolonda.vaughn@cardinalfinancial.com	980-494-0739
Certainty Home Lending	Sally Cash NMLS ID# 108698	scash@certaintyhomelending.com	704-957-0541
Clear Point Home Loans	Marc Beucus NMLS ID# 397397	marc.beucus@cphomeloans.com	828-443-8027
	Kevin Crigler NMLS ID# 1727036	kevin.crigler@cphomeloans.com	704-572-1351
	Erik Markwat NMLS ID# 1977195	erik.markwat@cphomeloans.com	704-995-1878
	James Kirby NMLS ID# 1690952	dylan.kirby@cphomeloans.com	757-404-1299
	John O'Brien NMLS ID# 825714	john.obrien@cphomeloans.com	704-618-0979
Cross Country Mortgage	George Wise NMLS ID# 85124	George.Wise@myccmortgage.com	980-254-4938
	Kathryn Seagle NMLS ID# 113131	Katie.Seagle@myccmortgage.com	704-724-9542
	Pam Abirached NMLS ID# 1424048	Pam.Abirached@myccmortgage.com	704-779-3826
	Stacy Kimrey NMLS ID# 76615	stacy.kimrey@ccm.com	704-578-4321
	Alexandra Ducat NMLS ID# 1856649	alex.ducat@envoymortgage.com	980-294-1750
	Amber Mancino NMLS ID# 1576080	amber.mancino@myccmortgage.com	828-461-4448
	Sheila McCoy NMLS ID# 2409607	sheila.mccoy@myccmortgage.com	704-249-8399
DHI Mortgage	Ginenne Rife NMLS ID# 72008	gmrife@dhimortgage.com	980-244-9335
DHL Mortgage	Dejana Veseli NMLS ID# 1749777	dveseli@dhlmortgage.com	586-899-4924
Edge Home Finance	Natalie James NMLS ID# 66169	natalie.james@edgehomefinance.com	910-915-5104
Empower Home Loans	Fallon Smith NMLS ID# 1520358	fsmith@empowerhl.com	757-761-4153
	Marc Sears NMLS ID# 2377380	msears@empowerhl.com	980-349-5677
Everett Financial dba Supreme Lending	Salley-Jane Busk NMLS ID# 269729	SallyJane.Busk@SupremeLending.com	704-609-8600
Envoy Mortgage	Chris Maloney NMLS ID# 1090097	chris.maloney@envoymortgage.com	803-415-4934
	Cheree Warrick NMLS ID# 2493922	cheree.warrick@envpymortgage.com	571-583-4600

House Charlotte Approved Lenders List

Fairway Independent Mortgage	Karl Hoeflerin NMLS ID# 119420	karlh@fairwaync.com	704-749-3689
	Erin Callaghan NMLS ID# 1810935	erinc@fairwaymc.com	443-370-4240
	Blake Keziah NMLS ID# 2001397	blakek@fairwaymc.com	704-816-9307
	Laura Townsend NMLS ID# 570231	laura.townsend@fairwaymc.com	980-240-1938
	Hanna Heaslet NMLS ID# 111256	hannahh@fairwaymc.com	704-965-7154
	Kim Venable NMLS ID# 94235	kvenable@fairwaymc.com	704-641-3661
Fifth Third Bank	Brian Summers NMLS ID# 95639	brian.summers@53.com	919-641-9151
	*Eliana Weber NMLS ID# 379440	eliana.weber@53.com	704-299-0892
	Amber Williams NMLS ID# 916177	amber.williams@53.com	910-706-9052
	*Gladys Escamilla NMLS ID# 1186505	Gladys.Escamilla@53.com	864-473-8585
First Bank	Ashley Eubanks NMLS ID# 429929	aeubanks@localfirstbank.com	919-796-9931
	Monica Moses NMLS ID# 1651906	mmoses@localfirstbank.com	910-25-3399
	Susan Kirk NMLS ID# 198918	skirk@localfirstbank.com	704-351-2986
First Citizens Bank	Karen Hunter NMLS ID# 245419	karen.hunter@firstcitizens.com	704-682-4594
	Walker Medford NMLS ID# 197498	walker.medford@firstcitizens.com	704-338-3807
	Kent Burnett NMLS ID# 511351	kent.burnett@firstcitizens.com	980-275-0013
First National Bank	*Oscar Saavarda NMLS ID# 754624	saavedraO@fnb-corp.com	704-493-8389
	Michelle Malone NMLS ID# 92456	malonem@fnb-corp.com	336-340-2378
	Brian McGinty NMLS ID# 1390973	mcgintyb@fnb-corp.com	571-245-3833
	*Roberto Mendez NMLS ID# 754633	mendezr@fnb-corp.com	980-254-4722
	Kimberly Mitchell NMLS ID# 555426	mitchellk@fnb-corp.com	704-774-7214
	Leonardo Yepes NMLS ID# 71426	yepesl@fnb-corp.com	516-637-0027
	Teresa Brown NMLS ID# 659162	BrownT@fnb-corp.com	864-384-8052
	Roger Stewart NMLS ID# 146702	stewartro@fnb-corp.com	704-451-2611
	Lindsay Bell NMLS ID# 1064713	belll@fnb-corp.com	704-622-4223
	Diane Paul NMLS ID# 2061500	pauld@fnb-corp.com	724-237-6903
	Melodi Gibbs NMLS ID# 1727176	gibbsm@fnb-corp.com	951-490-9324
Guaranteed Rate	Jonathan Buerkert NMLS ID# 1940342	jon.buerkert@rate.com	803-261-7851

House Charlotte Approved Lenders List

Guaranteed Rate cont'd	Rita Hazell NMLS ID# 863577	rita.hazell@rate.com	704-302-2641
	Sahaad Washington NMLS ID#1446971	sahaad.washington@rate.com	267-629-4181
	Jasmyn Inkrote NMLS ID# 2104835	jasmyme.inkrote@rate.com	984-833-8027
	Desiree Humphries NMLS ID# 1452674	desiree.humphries@rate.com	704-641-0722
	Corey Bates Sr. NMLS ID# 328082	corey.bates@rate.com	313-377-2175
Guild Mortgage	Lorrie Womble NMLS ID# 680201	lwomble@guildmortgage.net	609-876-3392
	Trezven Wright NMLS ID# 2082740	trezven.wright@guildmortgage.net	803-567-1399
	Allen Giroux NMLS ID# 450581	agiroux@guildmortgage.net	704-724-3625
	*Gabriela Medrano NMLS ID# 75541	gmedrano@guildmortgage.net	828-638-6379
	*Kerlin Phillips NMLS ID# 69428	kerlin.phillips@guildmortgage.net	336-255-1725
	John Schmidlin NMLS ID# 69847	jschmidlin@guildmortgage.net	828-5721790
Habitat for Humanity NC NMLS ID #1624283	Sara Davison	sdavison@habitatcharlotte.org	704-716-7063
	Antwine Mitchell	amithchell@habitatcltregion.org	704-953-1004
Habitat for Humanity Wake County	Barbara Woods NMLS ID# 145818	barbara.woods@habitatwake.org	919-744-2411
Highlands Residential Mortgage	Elizabeth Smyth NMLS ID# 92328	asmyth@highlandsmortgage.com	704-307-9908
Homecomings Mortgage & Equity	Micah Greene NMLS ID# 962913	mgreene@myhomcomings.com	704-572-6091
Home Trust Bank	Reginald Miles NMLS ID# 214972	reggie.miles@htb.com	301-529-5983
Integrity Home Loans	Andrew Enloe NMLS ID# 70456	aenloe@ihmcloans.com	910-263-2685
Leverage Lending Group	Andrea Comer NMLS ID# 80785	andrea@lendwithleverage.com	704-201-8301
	Evangelos Dateris NMLS ID# 40034	angelo@lendwithleverage.com	704-507-2479
	Chartiy Cramton NMLS ID# 706211	charity@lendwithleverage.com	704-837-2024
Loan Factory	David Brewer NMLS ID# 1048054	david.brewer@loanfactory.com	828-719-0720
	^^Lisa Le NMLS ID# 697234	lisa.le@loanfactory.com	617-699-6366
	Sylvia Williams NMLS ID# 2119094	sylvia@loanfactory.com	708-699-6268

House Charlotte Approved Lenders List

Monarch Mortgage	DeMario Stanley NMLS ID# 101851	dstanley@monarch1893.com	919-322-8118
Movement Mortgage	Cher Lemos NMLS ID# 505117	cher.lemos@movement.com	980-721-1836
	Heather Aucello NMLS ID# 203766	heather.aucello@movement.com	704-806-4624
	Dana Meadows NMLS ID# 70961	dana.meadows@movement.com	704-763-9728
	Liz Thomas NMLS ID# 109925	liz.thomas@movement.com	704-996-9981
	James Hayden NMLS ID# 99010	james.hayden@movement.com	980-253-2192
	Michael Troche NMLS ID# 1630036	michael.troche@movement.com	704-806-9782
	Lindsey Capell NMLS ID# 938995	lindsey.capell@movement.com	704-634-6654
	Chris Coghill NMLS ID# 1002646	chris.coghill@movement.com	803-448-8922
	Lindsey Atkins NMLS ID# 505112	lindsey.atkins@movement.com	704-877-8833
	Michelle Moyer Thula NMLS ID# 1429332	michelle.moyer@movement.com	803-348-5505
	Luke Carrender NMLS ID# 1501833	luke.carrender@movement.com	704-713-7320
	Melissa Shearer NMLS ID# 210721	melissa.shearer@movement.com	704-608-5056
	Katie Underwood NMLS ID# 874750	katie.underwood@movement.com	614-595-7124
	Shawneke Wilson NMLS ID# 1575907	shawneke.wilson@movement.com	704-618-4378
	John Birke NMLS ID# 1150795	john.birke@movement.com	479-445-5062
	^Simon Brais NMLS ID# 69837	simon.brais@movement.com	704-965-6653
	Susan Hunter NMLS ID# 1828741	susan.hunter@movement.com	315-261-0754
	Lorri Hoffman NMLS ID# 105066	lorri.hoffman@movement.com	704-609-5206
	Jay York NMLS ID# 2020879	jay.york@movement.com	704-957-3961
Movement Bank	Chris Bushnell NMLS ID# 2058327	chris.bushnell@movementbank.com	315-412-2369
	***Yulia Beder NMLS ID# 1675813	yulia.beder@movementbank.com	704-804-0633
	Matthew Stefani NMLS ID# 2418555	matthew.stefani@movementbank.com	585-734-9910
NACA	Carol Clarke NMLS ID# 639371	cclarke@naca.com	704-563-7676
	Rochelle Montgomery NMLS ID# 1493373	rmontgomery@naca.com	704-594-5857
	Sheneathia De La Oz NMLS ID# 1532990	sheneathiadelaoz@naca.com	
	Erna Wilson NMLS ID# 1602124	erna.wilson@naca.com	704-536-7676 Ext. 1447
	*Lourdes Woods NMLS ID# 1073128	lourdes.woods@naca.com	606-230-6222

House Charlotte Approved Lenders List

NACA cont'd	Jewel Stephens NMLS ID# 1943894	jewel.stephens@naca.com	704-536-7676
	Melody Coleman NMLS ID# 2178707	melody.coleman@naca.com	704-536-7676
	Thomas Rhodes NMLS ID# 2331168	thomas.rhodes@naca.com	919-440-4097
	Nijah Bellamy NMLS ID# 2052755	nijah.bellamy@naca.com	919-578-4645
	Latisha Geter NMLS ID# 612407	lgeter@naca.com	808-302-0827
	*Daniel Rodriguez NMLS ID# 1865945	daniel.rodriguez@naca.com	980-293-2842
	*Oscar Montoya NMLS ID# 953725	oscarmontoya@naca.com	347-612-0750
	^Ezzeldin Enan NMLS ID# 2620766	ezzeldin.enan@naca.com	646-712-0964
	Theresa Blakey NMLS ID# 2634726	theresa.blakey@naca.com	480-509-2062
	Reca Smith NMLS ID#	reca.smith@naca.com	726-200-7486
New American Finance	*Bernardo Caceres NMLS ID# 112883	bernardo.caceres@nafinc.com	704-807-0333
	*Oscar Reto NMLS ID# 505436	oscar.reto@nafinc.com	704-839-1978
New Rez	Lonnie Johnson NMLS ID#327437	lonnie.johnson@newrez.com	315-400-7650
Nexa Mortgage	Matthew Lake-Nestor NMLS ID# 2050201	matt@lakegrouprealty.com	980-298-1440
	LaShandra Tyler NMLS ID# 888927	lstyler@nexamortgage.com	803-504-6816
NC Community Housing Consulting	Quentin Johnson NMLS ID#161685	qjohnson.ncchc@gmail.com	704-222-2985
	Meshelle Duhon NMLS ID# 1992533	meshelle@nc-housing.org	919-609-6195
	Tamika Thaxton NMLS ID# 265913	tamika@nc-housing.org	919-791-6602
NorthPointe Bank	Ric Johnson NMLS ID# 280367	ric.johnson@northpointe.com	704-737-3937
	Kellie Lather NMLS ID# 106107	kellie.lather@northpointe.com	704-277-4009
	*Daviana Avendano ID# 1738196	daviana.avendano@northpointe.com	803-554-0882
Novus Home Mortgage	MaryEllen MacDonald NMLS ID# 788549	mmacdonald@novushomemortgage.net	704-650-2565
NVR Mortgage Finance, Inc.	Tyler Burke NMLS ID# 2482319	tburke@nvrinc.com	704-798-3513
	Lindsey Schrenker NMLS ID# 1898211	ljohnson@nvrinc.com	518-821-2926
	Trent Babb NMLS ID# 1998473	tbabb@nvrinc.com	704-330-9581
	Zachary Burk NMLS ID#2061496	zburk@nvrinc.com	603-490-9325
	Matthew Harvey NMLS ID# 2008145	mharvey@nvrinc.com	980-867-9186
	Robert Riggs NMLS ID# 2517915	rriggs@nvrinc.com	704-453-3003

House Charlotte Approved Lenders List

NVR Mortgage Finance, Inc. cont'd	Tyler Weisman NMLS ID# 1925400	tweisman@nvrinc.com	201-881-9136
	Keith Zoltanski NMLS ID# 155665	kzoltans@nvrinc.com	980-403-2847
Paramount Residential Mortgage Group, Inc.	Brian Rishty NMLS ID# 71500	brishty@prmg.net	954-641-6954
	Jessica Whitfield NMLS ID# 2117329	jwhitfield@prmg.net	984-209-0482
Park National Bank	Rob Melton NMLS ID# 2109147	Rob.melton@parknationalbank.com	704-219-8161
	Shamara Stephens NMLS ID# 2035690	sj.stephens@parknationalbank.com	314-494-7618
	RJ Harvey NMLS ID# 2615532	rj.harvey@parknationalbank.com	704-491-3535
Pinnacle Financial Partners (formerly Bank of NC)	Danny Davis NMLS ID# 1332950	danny.davis@pnfp.com	980-359-1127
	Jeannine Crane NMLS ID# 1074095	jeannine.crane@pnfp.com	980-359-1112
	Keisha Johnston NMLS ID# 1112029	keisha.johnston@pnfp.com	704-331-7355
	Leslie Person NMLS ID# 1512311	leslie.person@pnfp.com	919-913-3208
	Alton Terron Johnson NMLS ID# 323690	terron.johnson@pnfp.com	980-666-4359
	Heather Breedlove NMLS ID# 476645	heather.breedlove@pnfp.com	336-285-7421
	Chris Beaver NMLS ID# 69497	chris.beaver@pnfp.com	919-232-6835
PNC	Avery Britt NMLS ID# 1931714	avery.britt@pnc.com	336-862-4724
	Ron Takac NMLS ID# 505438	ron.takac@pnc.com	980-721-7210
Prime Lending	**Karen Moravus NMLS ID# 447961	karen.moravus@primelending.com	704-918-6000
Regions Bank	Dwight Crawford NMLS ID# 76305	dwight.crawford@regions.com	980-875-8334
	Pamela Anderson-Rudd NMLS ID# 2087026	pam.rudd@regions.com	704-625-6124
RNA Mortgage	Daria Bardlavens NMLS ID# 2514093	DBardlavens@rnamortgage.com	704-401-7443
	Nicole Olvera NMLS ID# 2066404	nolvera@rnamortgage.com	704-818-4798
Self Help Credit Union	Tina Webb-Boutry NMLS ID# 1514439	tina.webb-boutry@self-help.org	704-409-5937
	Shondra Tanner NMLS ID# 729648	shondra@self-help.org	919-956-4489
	*Deanna Smith NMLS ID# 1586967	deanna.smith@self-help.org	704-674-2942
South State Bank	Charlene Davis NMLS ID# 414515	charlene.davis@southstatebank.com	704-619-5466
South State Bank cont'd	*Rosa Chavarria NMLS ID# 414535	rosa.chavarria@southstatebank.com	704-206-7937
	Arthur Green NMLS ID# 448251	arthur.green@southstatebank.com	704-323-4309

House Charlotte Approved Lenders List

	Catriona Harrelson NMLS ID# 2109530	catriona.harrelson@southstatebank.com	803-530-3056
	Brian Jones NMLS ID# 92713	brian.jones@southstatebank.com	704-608-4225
Southern First Bank	Timothy Elleby NMLS ID#754127	telleby@southernfirst.com	704-516-1787
Summit Funding	Jonathan Kloc NMLS ID# 2298274	Jon.Kloc@summitfunding.net	704-756-8699
TD Bank	MJ Watkins NMLS ID# 2340633	majurial.watkins@td.com	980-230-0719
	Ellen Scott NMLS ID# 1325497	ellen.scott@td.com	757-632-9584
Truist Bank	Richard Samko NMLS ID# 1102408	richard.samko@truist.com	704-728-2838
	*Marta Tataje NMLS ID# 659140	marta.tataje@truist.com	704-904-3058
	Amy Maxie NMLS ID# 950542	amy.maxie@truist.com	803-327-4339
	Jeff Dillon NMLS ID# 1958875	jeff.dillon@truist.com	704-458-6299
United Community Mortgage	Bryan Segers NMLS ID# 1715257	bryan_segers@ucbi.com	704-430-0198
US Bank	Jonna Johnson NMLS ID# 41730	jonna.johnson@usbank.com	515-202-5133
	Hulbert Glenn NMLS ID# 373859	hulbert.glenn@usbank.com	704-842-4136
	Vita Miller NMLS ID# 2066407	shavita.miller@usbank.com	704-891-0949
	Beatrice Peterkin NMLS ID# 947876	beatrice.peterkin@usbank.com	704-201-7463
	Cathy Edwards NMLS ID# 557382	cathy.edwards@usbank.com	704-969-2752
Uwharrie Bank Mortgage	Jeff Trout NMLS ID# 94845	jtrout@uwharrie.com	980-960-5640
	Michael Prickett NMLS ID# 97524	mprickett@uwharrie.com	704-726-6999
	*Manuel Ubaldo NMLS ID# 2503114	mubaldo@uwharrie.com	704-380-7153
See following page for language key			

House Charlotte Approved Lenders List

* = Loan Officer Speaks Spanish			
** = Loan Officer Speaks Portuguese			
*** = Loan Officer Speaks Russian			
^ = Loan Officer Speaks Arabic			
^^ = Loan Officer Speaks Vietnamese			