



2019 BMR and MCC Participating Lenders

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

These lenders are qualified to assist first-time homebuyers to purchase a home through our BMR program in Marin, and are trained in the BMR Resale Restrictions that govern the sale and the 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 Greg Stewart (415) 464-8323</p>	<p>Guild Mortgage Company 350 Woodview Ave., Suite 300 Morgan Hill, CA 95037 Misty Leonard (415) 802-5533</p>
<p>All California Mortgage / A Division of American Pacific Mortgage 1202 Grant Avenue, Suite B-2 Novato, CA 94925 Jodi Fischer (415) 897-9103</p>	<p>Movement Mortgage Company 390 Railroad Avenue, Suite 201 Danville, CA 94526 Sharon Clark (707) 480-8655</p>
<p>American Pacific Mortgage 3190 S. Bascom Avenue, Suite 100 San Jose, CA 95124 (408) 559-0600</p>	<p>Redwood Credit Union 3033 Cleveland Ave., #100 Santa Rosa, CA 95403 Carrie Bruce (707) 576-5336 Gina Unciano (707) 576-5241</p>
<p>Bank of America 315 Montgomery Street, 4th Floor San Francisco, CA 94104 415-577-3469 Melody Rose (415) 577-3469 NMLS: 257189</p>	<p>Umpqua Bank 450 Sansome Street, 15th Floor San Francisco, CA 94111 Nelson Wong (925) 586-2107 *Cantonese Speaking (415) 268-8057</p>
<p>Best Capital Funding 5517 Geary Blvd. San Francisco, CA 94121 Kevin Brindley (415) 747-2334</p>	<p>Umpqua Bank 801 Fourth Street Santa Rosa, CA 95404 Roger LaForge (707) 529-4349</p>
<p>Guarantee Mortgage (A Division of American Pacific) 300 Tamal Plaza, Suite 250 Corte Madera, CA 94925 Bob Bednarz (415) 891-3405</p>	<p>Umpqua Bank 303 Corte Madera Town Center Corte Madera, CA 94925 Tina Jennings (415) 505-4891</p>