MORTGAGE LENDERS

June 2020

Carolyn Meadowcroft

Vectra Bank Colorado – El Jebel (Does USDA Loans) (970) 704-2588 / Email: carolyn.meadowcroft@verctrabank.com LO-NMLS#: 608155 / LMB#: 565010

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Ryan Beckman

Academy Mortgage (Does Deed Restricted Loans)

Cell: (970) 319-9163

E-mail: ryan.beckman@academymortgage.com

NMLS ID#: 807856

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Mark Favro

ANB BANK - Aspen

(970) 544-3777

NMLS#: 990901

E-mail: mark.favro@anbbank.com

Will finance buyers who are not legal.

Must have either a US-ID or US-DL or Passport of home country. Must have ITIN number. Must file US tax returns. Must have a credit history, utility bills, credit cards or loans.

This is an in-house portfolio loan. Must be primary residents only.

Will finance 75% or less loan to value on a case by case basis, depending upon buyer's qualifications. Fixed rate loans -15 year amortization. Adjustable Rate Mortgages (ARM) -5/1, 7/1, 30 year amortization.

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Kathie Jaycox

Wells Fargo Home Mortgage - Carbondale (Next to Alpine Bank)

(970) 704-1852 Ext. 102 / Fax: (866) 358-0241

NMLSR ID#413704

Email: kathie.jaycox@wellsfargo.com

Buyer must have valid visa or work visa or something similar. Must have either a US-ID or US-DL.

Must have ITIN number. Must file US tax returns.

Must have a credit history, utility bills, credit cards or loans. Must be primary residents only.

No minimum down payment required.

This is a conventional loan.

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Michael Picore

Bay Equity (Does Deed Restricted Loans) (970) 456-4821 / Cell: (970) 309-2911 NMLS ID#:339742

Email: michael.picore@bayeq.com

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Scott Wagner

Cornerstone Home Lending, Inc.

(970) 945-2011 / Cell (760) 500-2123 NMLS ID#:612287 / LMB: 100057057

E-mail: swagner@houseloan.com

Note: There are numerous competitors in the marketplace for this kind of service. Although I cannot be responsible for the several individuals and companies listed on this sheet, I do know that they have been utilized in the past by other home owners. Each should be happy to provide you with a list of past clients to assist you in making your decision.

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