

## MORTGAGE LENDERS

October 2018

### Carolyn Meadowcroft

**Vectra Bank Colorado** – Glenwood Springs (Does USDA Loans)  
(970) 384-2322 / Fax: (970) 384-2272 / Email: [carolyn.meadowcroft@vecctrabank.com](mailto:carolyn.meadowcroft@vecctrabank.com)  
LO-NMLS#: 608155 / LMB#: 565010

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### Ryan Beckman

**Guild Mortgage** – Willits (Does Deed Restricted Loans)  
(970) 927-1000  
E-mail: [r.beckman@guildmortgage.net](mailto:r.beckman@guildmortgage.net)  
NMLS ID#: 807856

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### Mark Favro

**ANB BANK** – Aspen  
(970) 544-3777  
NMLS#: 990901

E-mail: [mark.favro@anbbank.com](mailto: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 TIN 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](mailto: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 TIN 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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### Mark Szczechesny

**Community Banks of Colorado** – Aspen (Does Deed Restricted Loans)  
(970) 205-2283 / Cell: (970) 366-1102  
E-mail: [mszczechesny@cobnks.com](mailto:mszczechesny@cobnks.com)  
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### Susan Horning

#### Bay Equity

Cell: (970) 618-0955  
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### Michael Picore

**Bay Equity** (Does Deed Restricted Loans)  
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### Don Ziegler

**Cornerstone Home Lending, Inc.**  
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### Paula Lamberti

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