

**CITY OF TUSTIN  
COMMUNITY REDEVELOPMENT AGENCY  
AFFORDABLE HOUSING PROGRAM - LENDER LIST**

*Purchasers may use any Lender of their choice. These following Lenders have knowledge of the City's Affordable Housing Program requirements and documents. This list is to be used as a resource document only; it is not an endorsement for any particular Lender. The City of Tustin Community Redevelopment Agency, its employees and agents, make no warranty, representation or guarantee as to the lender list provided herein. The City explicitly disclaims any and all representatives and warranties, including without limitations, the implied warranty of fitness of the lenders for City purpose. The City shall assume no liability for errors, omissions, or inaccuracies of your information processed by these lenders regardless of how caused. In addition, the City shall assume no liability for any decisions made or actions taken or not taken by a party utilizing one of the lenders listed below. When contacting Lenders, please feel free to use the checklist as a guide.*

LENDER	Questions to ASK when choosing a Lender.	
	What is the current interest rate for a 30 year, fixed rate loan?	What are the estimated closing costs? (this should include any points and origination fees associated with the loan)
Bonnie Morris, <i>Affordable Housing Clearinghouse</i> 23861 El Toro Road, Suite 401, Lake Forest 92630 (949) 525-4939/(949)859-9255 Fax: (949) 859-8534; <a href="mailto:BMorris@affordable-housing.org">BMorris@affordable-housing.org</a>		
Dana Bracco, <i>Universal American Mortgage Company</i> 25 Enterprise, Suite 100; Aliso Viejo 92656 (949) 349-8532; Fax: (949) 448-0592 <a href="mailto:DanaBracco@uamc.com">DanaBracco@uamc.com</a>		
Susan Klaren, <i>Prospect Mortgage *</i> 114 Pacifica, Suite 120; Irvine 92618 (949) 341-7209; Fax (877) 878-0288 <a href="mailto:Susan.Klaren@prospectmtg.com">Susan.Klaren@prospectmtg.com</a> <i>* approved for the Mortgage Credit Certificate (MCC) Program</i>		
Janice Eckles, <i>IMortgage *</i> 1301 Dove Street, Suite 101; Newport Beach 92660 (949) 705-0581; Fax (877) 385-6574 <a href="mailto:janice.eckles@imortgage.com">janice.eckles@imortgage.com</a> <i>* approved for the Mortgage Credit Certificate (MCC) Program</i>		
Matthew Miede, <i>IMortgage</i> 1301 Dove Street, Suite 101; Newport Beach 92660 (949) 705-0573; Fax (877) 373-0990 <a href="mailto:Matt.Miede@imortgage.com">Matt.Miede@imortgage.com</a>		
Letty Plascencia, <i>Neighborhood Housing Services of Orange County (NHSOC)</i> 198 W Lincoln Ave; 2 <sup>nd</sup> Floor, Anaheim 92805 (714) 490-1250; Fax (714) 490-1263 <a href="mailto:lettyp@nhsoc.org">lettyp@nhsoc.org</a>		