HARRIS COUNTY HOUSING AUTHORITY

Housing Choice Voucher Homeownership Program

Voucher Homeownership Program

- Basic concept -- Instead of using voucher subsidy to help family with rent, homeownership option allows first-time homeowner to use voucher subsidy to meet monthly homeownership expenses

Homeownership Voucher How is it Different?

- Although the family is responsible for finding an eligible unit to purchase, the home search is rather complex, so realtor assistance is strongly recommended.
- HCHA will make monthly homeownership assistance payment on behalf of the new homeowner directly to family.

Family Eligibility

- In general, no family member has a present ownership interest in a residence at commencement of homeownership assistance (current homeowners are not eligible for the program)
- The family must not own the house before notifying HCHA that they would like to be a part of the homeownership program

Homeownership Voucher Subsidy

- Payment standard determines maximum mortgage subsidy in voucher program
- HCHA uses same payment standard for both renters and homeowners for targeted Areas 110% ($100 additional subsidy on mortgage payment)
- Payment standard will never be less than payment standard at time homeownership assistance commences for the home

HUD Minimum Income Requirements

- Non-disabled families
  - Federal minimum wage multiplied by 2000 hours ($14,500)
- Disabled families
  - Monthly Federal Supplemental Security Income (SSI) benefit for individual living alone multiplied by 12 ($733 x 12 = $8796)
- Except for elderly and disabled families, welfare assistance may not be considered in determining if family meets requirement

Family Eligibility

- Full Time Employment (not applicable for elderly and disabled families)
  - currently employed full-time (not less than an average of 30 hours a week)
  - has been continuously so employed for at least one year
    - PHA may determine to what extent interruptions are considered break in continuity

Family Eligibility

- Mortgage Defaults
  - Family is not eligible if any family member *who was an adult family member at time of default* has previously received homeownership assistance and defaulted on mortgage

Homeownership Expenses

- Principal and interest on mortgage debt
- Mortgage insurance
- Real estate taxes
- Home insurance
- HCHA allowance for utilities
- ALL THESE EXPENSEs must fit within the your current Voucher payment standard!

Homeownership Expenses

- PHA allowance for routine maintenance $21 monthly.
- PHA allowance for major repairs $21 monthly.
- Principal and interest on mortgage debt for major repairs
- If home is a coop or condo, may include coop or condo operating charges or maintenance fees
- Land lease payments (in certain cases)

Family Share

- Family is responsible for all homeownership expenses not covered by the HAP payment
- If homeownership expenses exceed the payment standard, family pays the difference out-of-pocket in addition to TTP

Family Share

- 40% of adjusted monthly income limitation does not apply to homeownership families (law limits amount family may pay for rent)

Pre-Assistance Homeownership Counseling

- Eligible family must attend and satisfactorily complete homeownership counseling program required by HCHA
- Partnering Agencies providing classes are listed on the Harris County Community Services website and in your materials packet.

Pre-Assistance Counseling

- Topics include:
  - Home maintenance
  - Budgeting and money management
  - Credit counseling and credit repair
  - Financing Aspects
    - obtaining financing and loan preapprovals
    - types of financing, pros and cons of different approaches, how to avoid loans with oppressive terms and conditions

Finding a Home

- PHA may establish time limits for a family to locate a home to purchase and to close on a home
- HCHA may not steer or restrict family to certain sellers or neighborhoods
- Portability – applies if receiving PHA is administering homeownership option and accepting new families

Eligible Units

- Unit under construction or already existing at time the family enters the contract of sale
- Purchase of home where family does not own fee title to real property (land)
  - Home must be located on a permanent foundation- No Mobile Homes!
  - Family has right to occupy home site for at least 40 years

Eligible Units

- HCHA disapproval of owner
  - may not approve unit if HCHA has been informed (by HUD or otherwise) seller is debarred, suspended, or subject to limited denial of participation under 24 CFR Part 24
  - HCHA may deny approval of a seller or a landlord for any reason provided under 982.306(c)

Two Home Inspections

- Housing Quality Standards Inspection and Independent Professional Home Inspection
- PHA conducts housing quality standard inspection under voucher program
  - determines current condition is decent, safe, and sanitary
  - no annual HQS inspection requirement

Independent Professional Inspection

- Unit must also be inspected by an independent Texas Real Estate Licensed Inspector selected and hired by the family.
  - This reports Assess adequacy and life-span of major systems, appliances, and other structural components

Independent Professional Inspection

- Requirement for inspection arranged by buyer and satisfactory to buyer is typical contingency clause in contracts of sale, consistent with real estate practice
- HCHA and/or the family may disapprove the unit on basis of this report.

Homeownership Obligations

- Before commencement of homeownership assistance, the family must execute a statement in which the family agrees to comply with all family obligations under the homeownership option. The family must comply with the following obligations:

Homeownership Obligations

- The family must comply with the terms of the mortgage securing debt incurred to purchase the home or any refinancing of such debt.
- The family may not convey or transfer ownership of the home, except for purposes of financing, refinancing, or pending settlement of the estate of a deceased family member.

Homeowner Obligations continued..

The family must notify HCHA before moving out of the home.
The family must notify HCHA if the family defaults on the mortgage used to purchase the home.
No family member may have any ownership interest in any other residential property.

Obligations

- Family obligations include:
  - comply with the terms of mortgage
  - family's only residence/no other ownership interest in residential property
  - report changes in composition/income
  - no subletting or leasing
  - other family obligations under voucher program

Time Limits for Homeowner Assistance Payments

- Time limits do not apply to elderly or disabled families who were disable at time of purchase
- Maximum term
  - 15 years if the initial mortgage has term of 20 years or longer
  - 10 years if loan terms are less than 15 years
  - Time limit applies from initial purchase

Thank You

Homeownership Vouchers Questions and Answers

HARRIS COUNTY, TEXAS
COMMUNITY SERVICES DEPARTMENT

David B. Turkel
Director
Daphne Lemelle
Community Development Director

Office of Housing & Community Development
8410 Lantern Point Drive
Houston, Texas 77054
Tel (713) 578-2000
Fax (713) 578-2090

Dear Downpayment Assistance Program (DAP) Applicant,

You have recently inquired about Harris County's Downpayment Assistance Program. Attached is information that can help you decide if you are a qualified applicant for the program. Please pay close attention to the attached information flyer that lists facts concerning eligibility, and if you do not exceed the annual allowable Gross Income for the next anticipated 12 months, then you could possibly qualify.

You must attend and successfully complete a Homeownership Education Course before the process begins. Enclosed is a list of HUD approved counseling agencies that you may contact to setup a date and time that would be convenient for you to take the class and obtain your Certificate.

After you obtain your Certificate contact Mortgage Lenders of your choice from the attached DAP Approved Lenders List and speak to a loan officer about a first mortgage and the Harris County DAP program.

Once you qualify for a first mortgage, and you have found a house that you would like to purchase, the Mortgage Lender will forward your documentation to our office. Lending Services of the Harris County Community Services Department will then contact you to set up an interview, and we will determine your final eligibility.

We hope to assist you in the purchase of your new home.

Sincerely,

Lending Services

Enclosures

HARRIS COUNTY COMMUNITY SERVICES DEPARTMENT

DOWNPAYMENT ASSISTANCE PROGRAM (DAP)

- **UP TO $23,800.00 for new construction and resale properties built within the current twenty (20) years, with a five (5) year or ten (10) year affordability period.**
- **Complete a HUD approved homeownership education course.**
- **Home is required to be in the service area of Harris County (cannot be in the City of Houston, Pasadena, or Baytown).**
- **Buyer must not have owned a home or lost their home to foreclosure in the last three years.**
- **Buyer maybe eligible if they lost their home due to fire, flood or other extenuating circumstances.**
- **Borrower, Co-Borrower and Non-Participating Spouse are required to have citizenship or be a Permanent Resident.**
- **Total Family Gross Income cannot exceed:**

Number in Family	1	2	3	4	5	6	7	8
Maximum Annual Income*	$38,850	$44,400	$49,950	$55,450	$59,900	$64,350	$68,800	$73,200

*Your income is not totally determined from your paycheck. It is also determined by use of your checking, savings, investment, and retirement accounts at a rate of point six percent (.06%), plus any other forms of income you might receive, such as child support, reoccurring gifts, etc.

- **Buyer should be Credit and Program Approved through one of the listed mortgage lenders (see list) and Harris County to receive assistance.**
- **Buyer must have at least one credit score of 620.**
- **Buyer's debt front end ratio cannot exceed 39% and the DTI cannot exceed 42%.**
- **Buyer is required to invest at least $350.00 toward the purchase of property.**
- **Buyer cannot have more than $10,000.00 in liquid assets.**
- **Buyer is required to have a final signed household budget from their approved Homeownership Education Provider.**

THIS PROGRAM IS ON A FIRST-COME-FIRST-SERVE BASIS

www.hrc.hctx.net

713-578-2210

HARRIS COUNTY COMMUNITY SERVICES DEPARTMENT

(UN SERVICIO DEL DEPARTAMENTO DE LA COMUNIDAD DEL CONDADO DE HARRIS)

DOWNPAYMENT ASSISTANCE PROGRAM (DAP)

PROGRAMA DE AYUDA PARA PAGO INICIAL

- Puede recibir hasta $23,800.00 para casa en nueva construcción y para casas con propietarios anteriores construidas dentro de los últimos veinte (20) años, con un período de asequibilidad de cinco (5) o diez (10) años.
- El solicitante(s) debe completar una clase de educación y obtener un certificado de compradores de casa aprovado por HUD.
- La casa debe estar situada en el área de servicio del Condado de Harris (No puede estar situada en la ciudad de Houston, Pasadena o Baytown).
- El solicitante(s) no debe haber sido propietario de una casa o haber perdido su casa por ejecución hipotecaria dentro de los últimos tres (3) años.
- El solicitante(s) puede ser elegible si perdio su casa por incendio, inundaciones, desastres naturales o bajo alguna(s) otras circunstancias atenuantes.
- El solicitante, co-solicitante y cónyuge no participante debe ser ciudadano de EE.UU. o residente permanente.
- El ingreso total de la familia no puede exceder los siguientes límites de ingreso:

Numero de miembros de familia	1	2	3	4	5	6	7	8
Maximo* Ingreso Anual	$38,850	$44,400	$49,950	$55,450	$59,900	$64,350	$68,800	$73,200

*Su ingreso no es totalmente determinado en base a su sueldo. También se determina mediante el uso de su cuenta de cheques, ahorros, inversiones y cuentas de jubilación en base a .06%, además de cualquier otro tipo de ingresos que pueda recibir, como la manutención de los hijos, regalos monetarios recibidos periódicamente, etc.

- El solicitante(s) debe ser elegible para crédito a través de uno de los prestamistas hipotecarios (financieras) aprovados por el Condado de Harris (vea la lista adjunta).
- El solicitante(s) debe tener una calificacion de crédito de 620.
- La deuda del solicitante(s) en el sistema frontal no debe exceder más del 39% y el ingreso en comparación a su deuda no debe exceder más del 42%.
- El solicitante(s) debe invertir por lo menos $350.00 como pago inicial requerido para la compra de la propiedad.
- El solicitante(s) no puede tener más de $10,000.00 en activos líquidos (propiedad que se puede cambiar a efectivo rápidamente).
- El solicitante es requerido que obtenga una forma finalizada de presupuesto familiar firmada por su proveedor educativo Compradores de Vivienda por Primera Vez.

ESTE PROGRAMA PROCESA SU SOLICITUD EN EL ORDEN QUE SE RECIBA

www.hrc.hctx.net

EQUAL HOUSING OPPORTUNITY

713-578-2210

Your Steps To Home Ownership

In order to be considered for the Downpayment Assistance Program (DAP), the following steps need to be followed in this order:

- First, obtain your First Time Homebuyers Education Certificate from one of the HUD approved providers.

- Second, review the list of Harris County CSD approved mortgage lenders that have completed the special DAP program training. For you to be considered for the DAP program, the lender you select must be on this list.

- Third, decide which lenders you would like to meet with. Although all these mortgage lenders are on the Harris County CSD approved list, you must be a consumer who carefully selects the lender that you feel most comfortable with. As a part of interviewing lenders, review their websites and ask them about their success rate in obtaining DAP mortgages.

- Fourth, ask the mortgage lenders to pre-approve you for a mortgage. You need to find out if you have the potential to qualify for a loan.

- Fifth, begin to coordinate the required information, which includes:

  1. Two months of the most recent bank statements;
  2. Two years of income tax returns;
  3. Two months current pay stubs and any other supportive income information, such as child support;
  4. Birth certificates on everyone that will be residing in the home; and
  5. Marriage certificates or divorce papers.
  6. Buyer is required to have a final signed household budget from their approved Homeownership Education Provider.

  Depending on your situation there could be other information you will need to supply to Harris County, but that will be determined before or during your interview with a Harris County loan underwriter.

  Remember, look for a house outside the city limits of Houston, Pasadena, or Baytown to be eligible for the Harris County Downpayment Assistance Program.

As soon as all your materials are together, and Harris County has received your loan application from the mortgage lender, a DAP representative from the County's Lending Services will contact you for an interview.

Pasos Para Comprar Una Vivienda

Siga los siguientes pasos en este orden para participar en el Programa de Ayuda Para Pago Inicial (DAP):

- Primero, obtenga su Certificado de Educación para Compradores de Vivienda por Primera Vez a través de proveedores aprovados por HUD.

- Segundo, para que pueda ser considerado en el programa DAP, el prestamista que seleccione deberá de cumplir con el entrenamiento del Programa DAP y estar en la lista. Revise la lista de prestamistas hipotecarios (financieras) aprovados por el Condado de Harris.

- Tercero, usted puede seleccionar más de un prestamista hipotecario (financieras) con los que le gustaría reunirse, aunque todos estos prestamistas hipotecarios (financieras) se encuentran en la lista aprovada por el Condado de Harris, usted debe ser un consumidor que seleccione cuidadosamente su prestamista. Como parte de la entrevista, usted puede visitar sus paginas de internet y preguntar acerca de su experiencia en la obtención de hipotecás con el Programa DAP.

- Cuarto, necesita saber sí puede ser elegible para un prestamo hipotecario. Pida al prestamista que le realicé una solicitud de prestamo hipotecario y obtenga una aprobación previa.

- Por último, reuna la siguiente información:
  1. Estados de cuenta(s) bancarías de los últimos dos (2) meses;
  2. Declaraciones de impuestos de los últimos dos (2) años;
  3. Talones de pago de sueldo y cualquier otro tipo de ingresos que pueda recibir, como la manutención de los hijos de los últimos dos (2) meses;
  4. Acta de Nacimiento de todos los miembros de la familia que van a residir en la vivienda;
  5. Acta de Matrimonio o Divorcio.

En caso que su situación lo requiera y tenga que proporcionar otra información, se le notificará antes o durante su entrevista con un asegurador de prestamos del Condado de Harris.

Recuerde, para ser elegible para el Programa de Ayuda Para Pago Inical, la casa debe estar situada en el areá de servicio del Condado de Harris y fuera de los límites de la ciudad de Houston, Pasadena o Baytown.

Al recibir su solicitud a través del prestamista hipotecario (financieras), un representante del Programa DAP del Condado de Harris, se pondrá en contacto para programar una entrevista.

HUD APPROVED HOMEOWNERSHIP EDUCATION PROVIDERS

To be eligible for the Downpayment Assistance Program (DAP), the applicant and/or co-applicant must complete a homeownership education course prior to application for HUD assistance. Below is a list of local HUD approved counseling agencies. A complete list can be obtained through HUD's web site at www.hud.gov.

COUNSELING AGENCY NAME	ADDRESS	TELEPHONE
AVENUE COMMUNITY DEVELOPMENT CORPORATION *Classes in English and Spanish*	707 Quitman Houston, TX 77009	713-864-9099
CATHOLIC CHARITIES CDC *Classes in English and Spanish*	400 East 41st Street Houston, TX 77022	713-699-0785 713-699-2526 Fax
CHINESE COMMUNITY CENTER *Classes in English and Chinese*	9800 Town Park Drive Houston, TX 77036	713-271-6100 713-271-3713 Fax
CREDIT COALITION *Classes in English and Spanish*	3300 Lyons Avenue, No. 203A Houston, TX 77020	713-224-8100 713-224-8102 Fax
EASTER SEALS OF GREATER HOUSTON, INC. *Classes in English, Spanish, and French*	4500 Bissonnet, Suite 340 Bellaire, TX 77401	713-838-9050 713-838-9098 Fax
FIFTH WARD COMMUNITY REDEVELOPMENT CORPORATION *Classes in English and Spanish*	4300 Lyons Avenue, Suite 300 Houston, TX 77020	713-674-0175 713-674-0176 Fax
GULF COAST COMMUNITY SERVICES ASSOCIATION *Classes in English and Spanish*	9320 Kirby Drive Houston, TX 77054	713-393-4700 713-393-4763 Fax
HOUSTON AREA URBAN LEAGUE *Classes in English and Spanish*	1301 Texas Ave. Houston, TX 77002	713-393-8735 713-768-7907 Fax
LATINO LEARNING CENTER, INC. *Classes in English and Spanish*	3522 Polk Street Houston, TX 77003	713-223-1391 713-222-2338 Fax
MONEY MANAGEMENT INTERNATIONAL *Classes in English and Spanish*	14141 Southwest Freeway, Suite 1000 Sugarland, TX 77478	866-515-2227 713-993-0568 Fax
NID-HCA COOKSEY *Classes in English*	4018 Chartres Street Houston, TX 77004	713-987-7003 713-987-7004 Fax

NID-HCA DIGHTMAN *Classes in English*	2616 South Loop West, Suite 580 Houston, TX 77054	713-349-8008 713-349-0085 Fax
NID-HCA LAKEY *Classes in English*	6719 W. Montgomery Rd., Suite 223 Houston, TX 77091	713-692-1155 832-843-0393 Fax
TEJANO CENTER For COMMUNITY CONCERNS *Classes in English and Spanish*	6901 Brownwood Houston, TX 77020	713-673-1080 713-673-1304 Fax

Harris County Community Services Department

DAP Approved Mortgage Lenders

Brian Striegold AJ Blackburn
1NRL Mortgage
6200 Savoy, Suite 226
Houston TX 77036-
Phone: (281) 833-9424 **xt1:**
Fax: (281) 271-0558
Email: bstriegold@nrlmtg.com

Ms. Rachel Dunham
1st Alliance Mortgage
5610 5th Street
Katy TX 77493-
Phone: (832) 437-0471 **xt1:**
Fax: (832) 437-0472
Email: rdunham@1stalliancemortgage.com

Ms. Andrea D. Saavedra
1st Alliance Mortgage
2990 Richmond Avenue, Suite 142
Houston TX 77098-
Phone: (713) 643-7000 **xt1:** 225
Fax: (713) 634-2624
Email: andrea@1stalliancemortgage.com

Ms. Vanessa Pride Ms. Kathleen Siberan
1st Alliance Mortgage
2000 N Loop West, Suite 133
Houston TX 77070-
Phone: (832) 237-6161 **xt1:**
Fax: (281) 605-4342
Email: vanessa@1stalliancemortgage.com

Ms. Elaine Holman
1st Alliance Mortgage
6327 Cash Oaks Drive
Spring TX 77379-
Phone: (281) 376-8180 **xt1:**
Fax: (281) 376-1818
Email: elaine@1stalliancemortgage.com

Mr. Keyvan Zarghami Ms. Rita Zarghami
1st Community Mortgage Group
18455 W. Lake Houston Pkwy.
Humble TX 77346-
Phone: (281) 812-7756 **xt1:**
Fax: (832) 932-1624
Email: communitymortgage@earthlink.net

Ms. Adrin Jenkins
AA Mortgage
54 Sugar Creek Center Blvd., Suite 311
Sugarland TX 77478-
Phone: (713) 370-5626 **xt1:**
Fax: (877) 364-6102
Email: adrin@aamortgage.co

Ms. Tiffany Nguyen
Aadvantage Mortgage
9889 Bellaire Blvd., Suite 233
Houston TX 77036-
Phone: (713) 773-2075 **xt1:**
Fax: (713) 773-0725
Email: tn@aadvantagemtg.com

Ms. Christine Q. Nguyen
AB Mortgage
11602 Bellaire Blvd., Suite 3
Houston TX 77072-
Phone: (281) 568-9988 **xt1:**
Fax: (281) 568-9699
Email: christine@abrealtymortgage.com

Penny Cureton
Academy Mortgage Corporation
601 Sawyer St Suite 660
Houston TX 77007-
Phone: (713) 862-1518 **xtl:** 3890
Fax: (866) 729-3651
Email: penny.cureton@academymortgage.com

Cody Grizzoffi
Academy Mortgage Corporation
3120 Southwest Freeway, Suite 101
Houston TX 77098-
Phone: (832) 541-1103 **xtl:**
Fax:
Email: cody.grizzoffi@academymortgage.com

Ms. Machelle Lee
Academy Mortgage Corporation
2441 High Timbers Drive, Suite 200, A-1, A-2, A-4
Woodlands TX 77380-
Phone: (832) 829-2557 **xtl:**
Fax: (855) 363-6098
Email: machelle.lee@academymortgage.com

Ms. Mary Papageorge Mr. Gammy Perez
Amcap Mortgage dba Fast Loans
9999 Bellaire, Suite 700
Houston TX 77036-
Phone: (713) 569-0025 **xtl:**
Fax: (888) 737-6511
Email: mary.papageorge1@gmail.com

Suzette Johnston Holly Harris
Amcap Mortgage, LTD.
16000 Stuebner Airline, Suite 340
Spring TX 77379-
Phone: (832) 689-2165 **xtl:**
Fax: (832) 550-2090
Email: sjohston@amcap1.com

Ms. Rosalinda Garcia
Amegy Bank
4400 Post Oak Parkway
Houston TX 77027-
Phone: (713) 232-2408 **xtl:**
Fax: (713) 571-5493
Email: rosalinda.garcia@amegybank.com

Ms. Shirley Penn Ms. Rosalinda Garcia
Amegy Bank of Texas
4400 Post Oak Parkway
Houston TX 77027-
Phone: (713) 232-2076 **xtl:**
Fax: (713) 571-5489
Email: shirley.penn@amegybank.com

Mr. Doug Luza
America Home Key, Inc.
32310 Tamina Road
Magnolia TX 77354-
Phone: (832) 220-3212 **xtl:**
Fax: (832) 504-9467
Email: doug.luza@corelending.com

Mr. Andy Zavala
American Financial Network
11999 Katy Freeway, Suite 385
Houston TX 77079-
Phone: (832) 928-2611 **xtl:**
Fax: (832) 203-6538
Email: azavala472@gmail.com

Mr. Joe Davis
America's Choice Home Loans
710 N. Post Oak, Suite 315
Houston TX 77024-
Phone: (713) 821-9735 **xtl:**
Fax: (281) 864-4370
Email: jdavis@ACHLonline.com

Damion Hughes
AmeriFirst Home Loans
5847 San Felipe 17th Floor
Houston TX 77057-
Phone: (713) 821-1665 **xt1:**
Fax: (855) 405-7144
Email: dhughes@amerifirsthomeloans.com

Toby LeBoeuf
AMP Lending
410 W Grand Parkway, Suite 250
Katy TX 77494-
Phone: (281) 391-7363 **xt1:**
Fax: (281) 391-5360
Email: tleboeuf@askmortgagepros.com
NMLS #232760

Connie Wilson
A-OK Mortgage, Inc.
8303 Southwest Freeway, Suite 235
Houston TX 77074-
Phone: (281) 690-6116 **xt1:**
Fax: (832) 426-5811
Email: ckwilson_68@yahoo.com

Antonina Dortolina
A-OK Mortgage, Inc.
800 Wilcrest Drive, Suite 185
Houston TX 77042-
Phone: (281) 224-1091 **xt1:**
Fax: (888) 783-9098
Email: antonia.dortolina@gmail.com

Mr. Christopher Lane
Ascent Home Loans
15420 Ridge Park Drive
Houston TX 77095-
Phone: (832) 771-5981 **xt1:**
Fax: (281) 829-5441
Email: clane@ascenthomeloans.com

Liza Jones
Bank Of America
4909 Bissonnet Street, Suite 200
Bellaire TX 77401-
Phone: (713) 803-0918 **xt1:**
Fax: (877) 528-0926
Email: liza.s.jones@bankofamerica.com

Maria Velazquez
Bank of America
19500 State Hwy 249, Suite 100
Houston TX 77070-
Phone: (832) 860-1493 **xt1:**
Fax: (866) 614-2807
Email: maria.d.velazquez@bankofamerica.com

Janet Song
Bank Of Texas
8303 Cypresswood Drive
Spring TX 77379-
Phone: (281) 803-6182 **xt1:**
Fax: (713) 354-0222
Email: jsong@bankoftexas.com

Ms. Natalie Ainsworth
Bay Area Habitat for Humanity
909 FM 517 E
Dickinson TX 77539-
Phone: (281) 337-3590 **xt1:**
Fax: (281) 337-3590
Email: nainsworth@bahfh.org

Ms. Kathryn Jones-Hunter
BB&T Home Mortgage
333 Clay Street, Suite 3800
Houston TX 77002-
Phone: (281) 889-9799 **xt1:**
Fax: (281) 338-1648
Email: kjones.hunter@bbandt.com

Mr. Omar Enriquez
BBVA Compass
204 West 19th St
Houston TX 77008-
Phone: (281) 413-3995 **xt1:**
Fax: (205) 524-4585
Email: omar.enriquez2@bbva.com

Ms. Shirley Penn-Mcafee
BBVA Compass
4939 Beechnut, 2nd Floor
Houston TX 77096-
Phone: (832) 584-4549 **xt1:**
Fax: (205) 524-2484
Email: shirley.penn@bbva.com

David B. Jackson
Benchmark
9186 Katy Freeway, Suite 200
Houston TX 77055-
Phone: (713) 802-7033 **xt1:**
Fax: (832) 487-0938
Email: david@benchmark.us

Mr. Chris Peterson Ms. Lois Blackmon
Caltex Funding
363 N. Sam Houston Pkwy. E, Suite 1100
Houston TX 77060-
Phone: (281) 405-2625 **xt1:**
Fax: (888) 820-6964
Email: chris@caltexfunding.com

Ms. Tammara McDonald
Caltex Funding
11152 Westheimer Road, Suite 758
Houston TX 77042-
Phone: (281) 732-7888 **xt1:**
Fax: (281) 754-4662
Email: tammaramcdonald@msn.com

Regina Breaux
Capital ABC Funding
9770 W. Little York
Houston TX 77041-
Phone: (281) 386-8315 **xt1:**
Fax: (713) 691-4099
Email: Reginabreaux@capitalabcfunding.com

Mr. Jeff Pena
Capital Concepts, Inc.
11200 Westheimer Road, Suite 150
Houston TX 77042-
Phone: (713) 651-9500 **xt1:**
Fax: (713) 651-9844
Email: jeff@4smartmoney.com

Lillian Ramirez
Capital One
11408 Gulf Freeway
Houston TX 77034-
Phone: (832) 571-4491 **xt1:**
Fax: (888) 722-4842
Email: lillian.ramirez2@capitalone.com

Celia R. Lopez
Capital One
5718 Westheimer Road 10th Floor
Houston TX 77057-
Phone: (713) 435-5316 **xt1:**
Fax: (855) 495-1210
Email: celia.lopez@capitalone.com

Tarun Kumar Gunja
Carrero Mortgage & Associates
7324 Southwest Freeway, Suite 595
Houston TX 77074-
Phone: (713) 234-1360 **xt1:**
Fax: (713) 481-7363
Email: staff@carreromortgage.com

Tanya Mayberry
Carrington Mortgage Services
24624 I-45, Suite 250
Spring TX 77386-
Phone: (713) 582-2965 **xt1:**
Fax: (713) 583-7579
Email: tanya.mayberry@carringtonms.com
1087085

Catherine-Ann Forbes
Chase Bank
6701 Highway 6 South
Houston TX 77083-
Phone: (713) 838-5574 **xt1:**
Fax: (877) 364-3588
Email: catherine-ann.e.forbes@chase.com
NMLS #422602

Mary Guerra
Chase Bank
18018 FM529
Cypress TX 77433-
Phone: (832) 274-2251 **xt1:**
Fax: (866) 302-5328
Email: mary.d.guerra@chase.com
NMLS #496210

Joan Hatton
Chase Bank
3077 N. Fry Road
Katy TX 77449-
Phone: (832) 646-6608 **xt1:**
Fax: (855) 574-2544
Email: joan.hatton@chase.com
NMLS #880069

Ms. Liliana L. Bejarano
Churchill Mortgage
256 N. Sam Houston Pkwy. E, Suite 200
Houston TX 77060-
Phone: (832) 231-9236 **xt1:**
Fax: (713) 583-7152
Email: lilib@churchillmortgage.com

Ms. Candace Jones
Churchill Mortgage
3 Riverway, Suite 1810
Houston TX 77056-
Phone: (281) 541-9997 **xt1:**
Fax: (713) 583-3527
Email: candace.jones@churchillmortgage.com

Shawn Rizvi
Clarity Funding
1301 Fannin Street, Suite 2150
Houston TX 77002-
Phone: (281) 369-4716 **xt1:**
Fax: (281) 369-4716
Email: sr@clarityfunding.com

Hermie Talamantez
Cobalt Mortgage
520 Post Oak Blvd., Suite 455
Houston TX 77027-
Phone: (281) 772-0736 **xt1:**
Fax: (855) 795-1502
Email: Hermie.Talamantez@cobaltmortgage.com

Mr. Charles A. Latunde
Commonwealth Mortgage
11133 I-45 South, Suite 310
Conroe TX 77302-
Phone: (832) 387-8260 **xt1:**
Fax: (832) 217-2964
Email: kclatun73@msn.com

Ms. Angela Alexander
Core Lending
32310 Tamina Road
Magnolia TX 77354-
Phone: (281) 250-8972 **xt1:**
Fax: (866) 522-4661
Email: angela.hill04@gmail.com

Mr. Jay Afinni
Cornerstone Financial Mortgage
3003 Deer Lodge
Missouri City TX 77459-
Phone: (713) 482-7035 **xt1:**
Fax: (866) 219-6435
Email: cfmloan@sbcglobal.net

Mr. Keith Lemons Ms. Diana Johnson
Cornerstone Mortgage
13105 Northwest Freeway, Suite 200
Houston TX 77040-
Phone: (713) 744-1217 **xt1:**
Fax: (713) 439-9553
Email: klemons@houseloan.com

Ms. Connie Doll Ms. Shannon Kayfesh
Cornerstone Mortgage
3707 FM 1960 West, Suite 100
Houston TX 77068-
Phone: (281) 440-9600 **xt1:**
Fax: (713) 439-9631
Email: cdoll@houseloan.com

Ms. Rosa Rumph
D & R Prestige Realty and Mortgage Group
505 N. Sam Houston Pkwy. E, Suite 264B
Houston TX 77060-
Phone: (281) 847-5858 **xt1:**
Fax: (281) 652-5815
Email: rumphd@sbcglobal.net

Mr. Darrell Cooke Mr. Brian Schaper
DHI Mortgage
2002 Timberloch Place, Suite 600
Woodlands TX 77380-
Phone: (281) 465-2040 **xt1:**
Fax: (281) 465-2049
Email: dcooke@dhimortgage.com

Joshua Rhodes
DHI Mortgage
14100 Southwest Freeway, Suite 510
Sugarland TX 77478-
Phone: (281) 269-6822 **xt1:**
Fax: (800) 496-0197
Email: jmrhodes@dhimortgage.com

Mr. Don Watts Luis Escobar
Encompass Lending Group
23108 Seven Meadows Parkway
Katy TX 77494-
Phone: (281) 693-5363 **xt1:**
Fax: (281) 693-5369
Email: dwatts@elgloans.com

Mr. Jonathan Koester
Envoy Mortgage
5100 Westheimer, Suite 320
Houston TX 77056-
Phone: (713) 993-4486 **xt1:**
Fax: (713) 991-8791
Email: jkoester@envoymortgage.com

Ms. Donna M. Nelson Ms. Lynn Arce
Equity Loans
16422 Stuebner Airline
Spring TX 77379-
Phone: (281) 379-4900 **xt1:** 263
Fax: (832) 460-3224
Email: dnelsonmtgs4u@yahoo.com

Sherrie Jackson Lee Penn
Erolending LLC
350 North Sam Houston Pkwy., Suite 202
Houston TX 77060-
Phone: (281) 541-5318 **xt1:**
Fax: (281) 749-8228
Email: sherrie.jackson@erolending.com

Toi Parnell
Fairway Independent Mortgage Company
3311 Richmond Avenue, Suite 329
Houston TX 77098-
Phone: (832) 819-0613 **xt1:**
Fax: (866) 306-4267
Email: toip@fairwaymc.com
2289

Rod Rodriguez Debbie Gaston
First Cal Texas
5225 Katy Freeway, Suite 470
Houston TX 77007-
Phone: (832) 258-4006 **xt1:**
Fax: (855) 845-1868
Email: dgaston@fristcaltexas.com
1221154

Ms. Alyson Griffin
First Choice Loan Services, Inc.
8400 N. Sam Houston Parkway
Houston TX 77064-
Phone: (713) 202-7005 **xt1:**
Fax: (713) 493-7261
Email: alyson.griffin@fcbmtg.com

Ms. Cody Sanderlin
First Continental Mortgage Company
6002 Rogerdale Road, Suite 125
Houston TX 77072-
Phone: (832) 613-9300 **xt1:**
Fax: (832) 613-9472
Email: csanderlin@fcmchou.com

Stephanie Ripple
Gateway Mortgage
504 B This Way
Lake Jackson TX 77566-
Phone: (832) 315-9093 **xt1:**
Fax: (832) 619-1637
Email: stephanie.ripple@gatewayloan.com

Ms. Bernadette Kluding
Gibraltar Finance and Mortgage
1314 Texas Street, Suite 300
Houston TX 77002-
Phone: (713) 963-8000 **xt1:**
Fax: (713) 963-8042
Email: bkluding@gibraltarfinance.net

Ms. Carmen Sepulveda
Gold Quest Group, LLC
701 N Post Oak, Suite 204
Houston TX 77024-
Phone: (713) 621-6466 **xt1:**
Fax: (713) 621-6473
Email: carmen@goldquestgroup.com

Ms. Stephanie Ritchards
Guarantee Mortgage Company
11340 Eagle Drive
Baytown TX 77520-
Phone: (281) 385-5511 **xt1:**
Fax: (281) 385-5515
Email: srhomeloans@yahoo.com

Mimi Green Kay Chantar
Hancock Mortgage Partners, LLC
7100 Regency Square Blvd, Suite 145
Houston TX 77036-
Phone: (713) 771-7900 **xt1:**
Fax: (832) 201-8178
Email: mgreen@hancockmtg.com

Mr. Mike Lesmeister Ms. Jessica Waddy
Home Loan Specialists, Inc.
3845 FM 1960 West, Suite 193
Houston TX 77068-
Phone: (832) 286-1600 **xt1:**
Fax: (832) 286-1592
Email: mikel@hlstx.com

Ernest Martinez
Home Source Mortgage
16850 Diana Lane, Suite 101
Houston TX 77058-

Phone: (281) 480-4663 **xt1:**
Fax: (713) 893-0228
Email: emartinez@lincloan.com

Ms. Doris Roca
HomeStart Capital LLC
5959 West Loop South, Suite 411
Bellaire TX 77401-

Phone: (713) 275-2785 **xt1:**
Fax: (713) 275-2786
Email: droca@homestartcapital.com

Mike Marshall
Hometrust Mortgage
1660 W. Lake Houston Pkwy #505
Kingwood TX 77345-

Phone: (281) 728-5853 **xt1:**
Fax: (281) 310-6339
Email: mmarshall@hometrust.com
621079

Mr. Joe Mata
Hometrust Mortgage
5353 West Alabama, Suite 500
Houston TX 77056-

Phone: (713) 369-4057 **xt1:**
Fax: (713) 369-6535
Email: jmata@hometrust.com

Judy Gutierrez Trisha Sanders
Houston Habitat for Humanity
3750 N. McCarty
Houston TX 77029-

Phone: (713) 671-9993 **xt1:** 222
Fax: (713) 671-9872
Email: jgutierrez@houstonhabitat.org

Mr. Clifton Saunders
Houstonian Mortgage Group, Inc.
8610 Spencer Hwy., Suite E
La Porte TX 77571-

Phone: (832) 830-2837 **xt1:**
Fax: (832) 324-3424
Email: csaunders@ourfirsthomeloan.com

Mr. Chris Rivas
Houstonian Mortgage Group, Inc.
7676 Hillmont Street, Suite 105
Houston TX 77070-

Phone: (713) 255-9630 **xt1:**
Fax: (281) 657-6252
Email: c.rivas@hmgtexas.com

Ms. Karen Newman Mr. Kenneith Robinson
Houstonian Mortgage Group, Inc.
11490 Westheimer, Suite 825
Houston TX 77077-

Phone: (713) 278-0201 **xt1:**
Fax: (713) 278-0204
Email: k.newman@hmgtexas.com

Tili Reyes
Iberiabank Mortgage
1601 Center Street
Deer Park TX 77536-

Phone: (713) 624-7787 **xt1:**
Fax: (281) 478-6253
Email: tili.reyes@iberiabankmortgage.com

Mr. Jim Weir
Imortgage
3040 Post Oak Blvd., Suite 100
Houston TX 77056-

Phone: (713) 395-6900 **xt1:**
Fax: (713) 395-6999
Email: jim.weir@imortgage.com

Jerry Taylor
Impact Capital Mortgage
5005 W. 34th Street, Suite 107 C
Houston TX 77092-

Phone: (281) 536-3618 **xt1:**
Fax: (832) 659-0945
Email: jerry.taylor@impactcapitalmortgage.com
994825

Mr. Chris Bonin
Interlinc Mortgage Services, LLC
10613 W. Sam Houston Pkwy. North, Suite 200
Houston TX 77064-

Phone: (281) 351-1117 **xt1:**
Fax: (866) 652-6211
Email: Chris@ChrisBoninLoanTeam.com

Mr. Ahmad Steele
InterLinc Mortgage Services, LLC
1776 Yorktown
Houston TX 77056-

Phone: (713) 681-3703 **xt1:**
Fax: (888) 204-9743
Email: asteele@lincloan.com

Mr. Rob LaTour
Interlinc Mortgage, Inc.
25511 Budde Road, Suite103
Woodlands TX 77380-

Phone: (281) 210-5612 **xt1:**
Fax: (281) 210-5639
Email: rlatour@lincloan.com

Gracie Estep
JNC Mortgage
20702 Great Pines
Cypress TX 77433-

Phone: (888) 882-1247 **xt1:**
Fax: (915) 855-8935
Email: gracie@jncmtg.com

Mr. Charles Goodwin
K&G Capital Mortgage
16610 I-45 South, Suite 230
Conroe TX 77384-

Phone: (832) 813-0100 **xt1:**
Fax: (936) 271-7066
Email: cgoodwin@kgcm.com

Ms. Patricia Pauley-Pfeffer
K. Hovnanian American Mortgage
13111 Northwest Freeway, Suite 305
Houston TX 77040-

Phone: (713) 460-6265 **xt1:**
Fax: (713) 460-8807
Email: ppauley@khov.com

Mr. Michael McClure
LeaderOne Financial
4810 West Panther Creek, Suite 106
Woodlands TX 77381-

Phone: (832) 800-4988 **xt1:**
Fax: (888) 877-7236
Email: michaelmcclure@leader1.com
337581

Frederick Waites
Liberty Bank
1776 Yorktown Street, Suite LL-100
Houston TX 77056-

Phone: (817) 360-5680 **xt1:**
Fax: (888) 204-9743
Email: fwaites@libertybank.net

Jonathan Carrington Astraillia Williams
Liberty Bank
1509 Wentworth
Houston TX 77004-

Phone: (713) 237-0535 **xt1:**
Fax: (713) 225-1396
Email: jcarrington@libertybank.net

Ms. Danielle Wendeburg Ms. Pat Saldana
Liberty Mortgage
4802 Center Street, Suite C
Deer Park TX 77536-
Phone: (281) 542-7392 **xt1:**
Fax: (281) 542-6858
Email: daniellew@teamlibertytx.com

Mr. Brian Howell
Loan Simple, Inc
10700 Richmond, Suite 121
Houston TX 77042-
Phone: (832) 767-9375 **xt1:**
Fax: (888) 479-7589
Email: bhowell@loansimple.com
1216026

Natalie Johnson
Loan Simple, Inc.
6000 Reims Road, Suite 3008
Houston TX 77036-
Phone: (713) 532-5970 **xt1:**
Fax: (713) 532-2423
Email: njohnson@loansimple.com
332782

Ms. Alissa Jones Mr. Robbin Jones
Loans by Jones Residential Mortgage
1095 Evergreen Circle, Suite 200
Woodlands TX 77380-
Phone: (281) 210-0064 **xt1:**
Fax: (832) 209-8023
Email: ajones@loansbyjones.org

Emily Hundl
Martin Mortgage
8525 FM 359, Suite 201
Fulshear TX 77441-
Phone: (281) 533-9952 **xt1:**
Fax: (832) 550-2449
Email: emily@martinmortgageonline.com

Ms. Judy Ernst Ms. Ollie Flanagan
MKT-Mortgage
3402 Torchlite Terrace, Suite B
Katy TX 77494-
Phone: (281) 391-0810 **xt1:**
Fax: (281) 391-4744
Email: judy@mkt-mortgage.com

Ms. Mary Adeniran
Moral Financial Mortgage
14601 Bellaire Blvd., Suite 105
Houston TX 77083-
Phone: (713) 988-0439 **xt1:**
Fax: (713) 988-1779
Email: moralfinancial1818@yahoo.com

Ms. Nadine Cius
Mortgage Icons
2425 West Loop South, Suite 200
Houston TX 77027-
Phone: (713) 412-0217 **xt1:**
Fax: (281) 500-4067
Email: nadine@mortgageicons.com

Ms. Nell Jones
Mortgage Icons
3303 FM 1960 Road W, Suite 240
Houston TX 77068-
Phone: (281) 880-9044 **xt1:**
Fax: (281) 880-9706
Email: unel@aol.com

Mr. Edward Green
MortgageConnections
13831 Nortwest Freeway, Suite 167
Houston TX 77040-
Phone: (281) 408-6131 **xt1:**
Fax: (713) 677-0451
Email: Mortgageconnections@gmail.com

Mr. Mario Zavala
NACA (Neighborhood Assistance Corp. of America)
6666 Harwin, Suite 260
Houston TX 77036-
Phone: (713) 706-3400 **xt1:**
Fax: (617) 477-5536
Email: mzavala@naca.com

Mark Goins
Nations Reliable Lending
1560 W. Bay Area Blvd., Suite 210
Friendswood TX 77546-
Phone: (281) 619-8201 **xt1:**
Fax: (800) 455-8986
Email: mgoins@nrlmtg.com

Matthew Hyde Abe Gallagher
Nations Reliable Lending
1233 W. Loop South, Suite 1350
Houston TX 77027-
Phone: (281) 212-9205 **xt1:**
Fax: (281) 946-5011
Email: mhyde@nrlmtg.com

Ray Martinez
Nations Reliable Lending
3900 Essex, Suite 620
Houston TX 77027-
Phone: (713) 893-5683 **xt1:**
Fax: (713) 583-0726
Email: ray.martinez@nrlmortgage.com

Corey Kirven Tymeka Moore
Nations Reliable Lending, LLC
3220 San Jacinto
Houston TX 77004-
Phone: (713) 528-4477 **xt1:** 203
Fax: (888) 821-5840
Email: corey.kirven@nrlmtg.com

Walter Biscamp Charlotte Bunnell
Nationstar Mortgage
1430 Enclave Parkway, Suite 500
Houston TX 77077-
Phone: (713) 249-6613 **xt1:**
Fax: (407) 264-8661
Email: walter.biscamp@nationstarmail.com

Ms. Wendy Lowery
Nationwide Finance Group, Inc.
104 West Myrtle, Suite 222
Angleton TX 77515-
Phone: (979) 864-3140 **xt1:**
Fax: (281) 476-6166
Email: wlowery@nwfginc.com

Ms. Elaine Walton
Nationwide Finance Group, Inc.
7447 Harwin, Suite 210E
Houston TX 77036-
Phone: (713) 777-8790 **xt1:**
Fax: (281) 476-7431
Email: elaine@nwfginc.com

Rebekah Stewart Apurva Sanghavi
Network Funding
3033 Chimney Rock, Suite 502
Houston TX 77056-
Phone: (281) 888-0309 **xt1:**
Fax: (281) 306-4060
Email: bstewart@nflpmtg.com

Mr. Brian Swiedom
Network Funding, LP
312 FM 517 West
Dickinson TX 77539-
Phone: (713) 344-1175 **xt1:**
Fax: (832) 550-2024
Email: brian.swiedom@nflp.com

Apurva Sanghavi Becky Stewart
Network Funding, LP
3033 Chimney Rock, Suite 502
Houston TX 77056-
Phone: (832) 628-2738 **xt1:**
Fax: (281) 622-2738
Email: bstewart@nflpmtg.com

Kory Small
New Penn Financial, LLC
2020 Dairy Ashford, Suite 105
Houston TX 77077-
Phone: (832) 368-8129 **xt1:**
Fax: (484) 594-2191
Email: ksmall@newpennfinancial.com
NMLS #954309

Mr. Kingsley Osagie
Newbridge Home Loans
10101 Southwest Freeway, Suite 211
Houston TX 77074-
Phone: (713) 777-9996 **xt1:**
Fax: (713) 777-9990
Email: kingsley@newbridgehomeloans.com

Zano Bailey Alma Palacios
Performance Mortgage Lenders
340 N. Sam Houston Pkwy., Suite 259
Houston TX 77060-
Phone: (281) 741-2465 **xt1:**
Fax: (281) 476-7806
Email: zano@pmlenders.com

Ms. Irma Hunold
PNC Mortgage
17225 El Camino Real, Suite 110
Houston TX 77058-
Phone: (281) 218-6529 **xt1:**
Fax: (877) 649-3613
Email: irma.hunold@pncmortgage.com

Doug Youngs
Preferred Bank
11757 Katy Freeway, Suite 100
Houston TX 77079-
Phone: (832) 334-6208 **xt1:**
Fax: (281) 556-1903
Email: dyoungs@preferredbanktx.com

Ms. Erica Vargas Mr. Dennis McDonough
Premier Nationwide Lending
8530 FM 1960 East
Humble TX 77346-
Phone: (713) 817-2518 **xt1:**
Fax: (281) 812-2564
Email: adamandericare@yahoo.com

Michael Lewis
Premier Nationwide Lending
9575 Katy Freeway, Suite 100
Houston TX 77024-
Phone: (832) 754-2102 **xt1:**
Fax: (866) 542-2803
Email: mlewis@pnlending.com

Terese Vu Glen Reaves
Prime Lending
18333 Egret Bay Blvd., Suite 111
Houston TX 77058-
Phone: (832) 205-5115 **xt1:**
Fax: (877) 874-4650
Email: tvu@primelending.com

Trula McNamer
Prospect Mortgage
17304 Preston Rd, Suite 1200
Dallas TX 75252-
Phone: (972) 725-1383 **xt1:**
Fax: (877) 477-7438
Email: trula.mcnamer@prospectmtg.com

Ms. Karen Ockwood
Pulte Mortgage
16670 Park Row, Suite 110
Houston TX 77084-
Phone: (281) 749-8080 **xt1:**
Fax: (281) 749-8088
Email: karen.ockwood@pulte.com

Ms. Gracie Esquivel
Republic State Mortgage
7026 Old Katy Road, Suite 200
Houston TX 77024-
Phone: (713) 498-8880 **xt1:**
Fax: (888) 488-2412
Email: gracie@yesmtg1.com

Mr. Eric Roberson
Roberson Mortgage Company, Inc.
701 N. Post Oak Road, Suite 334
Houston TX 77024-
Phone: (832) 251-9100 **xt1:**
Fax: (832) 217-2958
Email: robersonmortgage@sbcglobal.net

Mr. Erik Maya Mr. Miguel Cruz
Secure Mortgage Company
350 N. Sam Houston Parkway E., Suite 240
Houston TX 77060-
Phone: (281) 447-2377 **xt1:**
Fax: (281) 447-2316
Email: emaya@securemortgagecompany.com

Mr. Uzomg Gascey Mr. Ben Bilski
Secure Mortgage Company
2500 West Loop South, Suite 250
Houston TX 77027-
Phone: (713) 623-5122 **xt1:**
Fax: (713) 623-5172
Email: ugascey@securemortgagecompany.com

Ms. Barbi Reyes
Security National Mortgage Company
17347 Village Green Drive, #102A
Houston TX 77040-
Phone: (832) 615-5431 **xt1:**
Fax: (832) 217-2900
Email: barbi.reyes@securitynational.com

Sanjay Bhatia
Security National Mortgage Company
5353 W. Sam Houston Pkwy. North, Suite 160
Houston TX 77041-
Phone: (832) 725-6672 **xt1:**
Fax: (800) 469-0967
Email: sanjay@ameritrustcm.com

Ms. Arremy S. Jones
Sentrix Financial Services, Inc.
7322 Southwest Freeway, Suite 1100
Houston TX 77074-
Phone: (713) 789-8892 **xt1:**
Fax: (713) 789-8897
Email: arremy.jones@gmail.com

Mr. Tino Fernandez
Silverstone Mortgage Inc.
4545 Post Oak Place
Houston TX 77027-
Phone: (713) 626-0700 **xt1:**
Fax: (713) 589-4176
Email: tino.loans@gmail.com

Mr. Frank Pittman
Southwest Funding
9900 Westpark Drive, Suite 287
Houston TX 77063-
Phone: (713) 530-4313 **xt1:**
Fax: (281) 754-4557
Email: frankpittman3@yahoo.com

Mr. Javier Ruiz Ms. Elizabeth Navarrete
Southwest Funding, LP
14931 Bellaire Blvd.
Houston TX 77083-
Phone: (281) 751-7162 **xt1:**
Fax: (713) 634-2800
Email: swfunding@yahoo.com

Terry Walters Rick Walters
Success Mortgage Partners, Inc.
9595 Six Pines Drive, Suite 8210
Woodlands TX 77380-
Phone: (713) 398-1890 **xt1:**
Fax: (832) 203-1970
Email: terryloanofficer@gmail.com
130562

Mr. Bill Rapp
Sutherland Mortgage Services, Inc.
3701 Briarpark, Suite 150
Houston TX 77042-
Phone: (713) 579-7224 **xt1:**
Fax: (866) 325-4802
Email: william.rapp@sutherlandmortgage.com

Mr. Al Sutton
Sutton Residential and Commercial Mortgage
6730 Highway 6
Missouri City TX 77459-
Phone: (281) 499-0001 **xt1:**
Fax: (281) 499-7839
Email: al@suttonmtg.com

Ms. Pualani Tom Mr. William Cossaboom
SWBC Mortgage
2525 Bay Area Blvd., Suite 240
Houston TX 77058-
Phone: (281) 795-4145 **xt1:**
Fax: (281) 480-6688
Email: pualani1104@yahoo.com

Ms. Terry Reis
T. R. Mortgage Lenders
1810 Woodland Park Drive
Houston TX 77077-
Phone: (281) 497-4466 **xt1:**
Fax: (281) 497-4476
Email: treis12@yahoo.com

Mr. Carlos Lerman
Terra Ferma Mortgage, Inc.
11999 Katy Freeway, Suite 130
Houston TX 77079-
Phone: (281) 496-2112 **xt1:**
Fax: (281) 496-4008
Email: terrafermamortgage@sbcglobal.net

Ms. Jill Thompson
Texas Capital Lending
8945 S. Fry Road, Suite F
Katy TX 77494-
Phone: (281) 640-8555 **xt1:**
Fax: (281) 966-1528
Email: jthompson@txcapital.net

Ms. Monica Wright
Texas Supreme Mortgage, Inc.
10924 Grant Road, Suite 509
Houston TX 77060-
Phone: (866) 422-1187 **xt1:**
Fax: (832) 213-2297
Email: monicawright2009@gmail.com

Tiana D. Ochoa Jose Flores
The Lending Group
5555 West Loop South, Suite 505
Bellaire TX 77401-
Phone: (713) 772-5363 **xt1:**
Fax: (713) 772-5364
Email: tochoa@thelendinggroup.cc

Mr. Jose M. Flores
The Lending Group
2425 West Loop South, Suite 200
Houston TX 77027-
Phone: (713) 772-5363 **xtl:**
Fax: (713) 772-5364
Email: jflores@thelendinggroup.cc

Chris Marshall
The Texas Mortgage Company
7400 Jones Drive, Suite 1914
Galveston TX 77551-
Phone: (866) 852-2717 **xtl:**
Fax: (866) 925-8068
Email: chris@TheTexasMortgageCompany.com

Tiana D. Ochoa Jose Flores
Tiana D. Ochoa Mortgage*Real Estate*Insurance
5555 West Loop South, Suite 505
Bellaire TX 77401-
Phone: (713) 664-5363 **xtl:**
Fax: (713) 664-5364
Email: tochoa@thelendinggroup.cc

Rei Ryan Morgan Feng
Top One Mortgage
7001 Corporate Drive, Suite 100A
Houston TX 77036-
Phone: (713) 484-6300 **xtl:**
Fax: (713) 484-6306
Email: dap@toponemortgage.net

Ms. Melissa Bishop
TXL Mortgage
11931 Wickchester Lane, Suite 400
Houston TX 77043-
Phone: (281) 953-2506 **xtl:**
Fax: (281) 368-6126
Email: mbishop@txlmortgage.com

Dole Omer Youssouf Ibrahim
Vanguard Lending
2630 Fountain View Drive, Suite 435
Houston TX 77057-
Phone: (713) 255-9302 **xtl:**
Fax: (713) 800-7042
Email: dole@vanguardlending.net

Ms. LaVerne St. Mary Ms. Zoey Mejia
Victorian Finance
8866 Gulf Freeway, Suite 415
Houston TX 77017-
Phone: (713) 343-6000 **xtl:**
Fax: (866) 383-9930
Email: laverne@victorianfinance.com

Everett D. Isom
Wells Fargo
12200 Northwest Freeway, Suite 340
Houston TX 77092-
Phone: (713) 209-6160 **xtl:**
Fax: (855) 282-6527
Email: everett.d.isom@wellsfargo.com

Heather Woods
Wells Fargo
6314 FM 1960 Rd E
Humble TX 77346-
Phone: (281) 964-3100 **xtl:**
Fax: (855) 674-4240
Email: heather.woods@wellsfargo.com
NMLSR 833399

Mr.Keenan McGee
Wells Fargo
1300 Post Oak Blvd
Houston TX 77056-
Phone: (832) 986-7988 **xtl:**
Fax: (855) 268-5102
Email: keenan.mcgee@wellsfargo.com

Mr. Nate Milbach
Wells Fargo
3000 Briarcrest Drive
Bryan TX 77802-

Phone: (979) 676-6030 **xtl:**
Fax: (866) 214-4940
Email: nathan.c.milbach@wellsfargo.com

Ms. Jennifer Whitacre
Wells Fargo Home Mortgage
11522 Eagle Drive
Mont Belvieu TX 77580-

Phone: (281) 385-7184 **xtl:**
Fax: (866) 967-1810
Email: Jennifer.Whitacre@wellsfargo.com

Veronica Martinez
Whitney Bank
4265 San Felipe, Suite 100
Houston TX 77027-

Phone: (713) 951-7259 **xtl:**
Fax: (713) 951-7312
Email: veronica.martinez@whitneybank.com

Ms. Melissa Kelly
Whitney National Bank
5115 Main Street
Houston TX 77002-

Phone: (713) 951-7157 **xtl:**
Fax: (713) 951-7224
Email: mkelly@whitneybank.com

HARRIS COUNTY COMMUNITY SERVICES DEPARTMENT

DOWNPAYMENT ASSISTANCE PROGRAM (DAP)

- **UP TO $23,800.00 for new construction and resale properties built within the current twelve (12) years, with a five (5) year or ten (10) year affordability period.**
- **Complete a HUD approved homeownership education course.**
- **Home is required to be in the service area of Harris County (cannot be in the City of Houston, Pasadena, or Baytown).**
- **Buyer must not have owned a home or lost their home to foreclosure in the last three years.**
- **Buyer maybe eligible if they lost their home due to fire, flood or other extenuating circumstances.**
- **Borrower, Co-Borrower and Non-Participating Spouse are required to have citizenship or be a Permanent Resident.**
- **Total Family Gross Income cannot exceed:**

Number in Family	1	2	3	4	5	6	7	8
Maximum Annual Income*	$38,850	$44,400	$49,950	$55,450	$59,900	$64,350	$68,800	$73,200

*Your income is not totally determined from your paycheck. It is also determined by use of your checking, savings, investment, and retirement accounts at a rate of point six percent (.06%), plus any other forms of income you might receive, such as child support, reoccurring gifts, etc.

- **Buyer should be Credit and Program Approved through one of the listed mortgage lenders (see list) and Harris County to receive assistance.**
- **Buyer must have at least one credit score of 620.**
- **Buyer's debt front end ratio cannot exceed 39% and the DTI cannot exceed 42%.**
- **Buyer is required to invest at least $350.00 toward the purchase of property.**
- **Buyer cannot have more than $10,000.00 in liquid assets.**
- **Buyer is required to have a final signed household budget from their approved Homeownership Education Provider.**

THIS PROGRAM IS ON A FIRST-COME-FIRST-SERVE BASIS

www.hrc.hctx.net

713-578-2210

Cooperative Cities for Harris County's Down Payment Assistance Program

Humble

Tomball

Cypress

Hockley

Spring

La Porte

Deer Park

Galena Park

Jacinto City

Webster

Seabrook

Morgan Point's

South Houston

Shoreacres

CREDIT COALITION

A HUD Approved Housing Counseling Agency

2015 Class Schedule

The Credit Coalition is a
HUD APPROVED HOUSING COUNSELING AGENCY.

The "Fundamentals of Good Credit" Certificate of Completion satisfies the financial and homebuyer education requirement for the TSAHC, TDHCA, City of Houston, Harris County, Montgomery County & City of Beaumont and many other Homebuyer Assistance Programs, Individual Development Account (IDA) programs & other special mortgage & foreclosure intervention programs for up to one year from date of completion.

"Fundamentals of Good Credit"

FREE Financial and Pre-Purchase Education FREE

(6-week sessions - 15 Hours)

CLICK HERE TO REGISTER ONLINE FOR CLASSES

Choose the location that is best for you. All classes are FREE!

SOUTHEAST Location
Palm Center
Business and Technology Center
Training Room
5330 Griggs
Houston, TX 77021
Off South Loop (610)/ Between Mykawa and MLK

THURSDAY EVENINGS:
6:30pm- 9:00pm
January 8 to February 12
February 19 to March 26
April 9 to May 14
May 21 to June 25
July 9 to August 13
August 20 to September 24
October 1 to November 5
****

GRATIS* Español *GRATIS
"FUNDAMENTOS PARA UN BUEN CRÉDITO"

Integrity Bank
6025 Crenshaw Road

NORTH Location
Woodforest Business Center
25231 Grogans Mill Rd.
The Woodlands, TX 77380
1st Floor "Aspen" Training Room
I-45 Exit Rayford-Sawdust & continue onto Grogans Mill Rd. (1 mile west of I-45)

WEDNESDAY EVENINGS
6:30pm- 9:00pm
February 18 to March 25
August 19-September 23
****

FORT BEND COUNTY Location

HCC Southwest- Stafford Campus
10041 Cash Rd., Stafford, TX 77477
Multi-Purpose Room 139

WEDNESDAY EVENINGS:
6:30pm- 9:00pm
April 8 to May 13
September 30 to November 4

CREDIT COALITION

Pasadena, TX 77505 *(Cerca del Beltway 8)* Desde las 6:30pm hasta las 9:00pm 29 de Septiembre hasta el 3 de Noviembre Todos los Martes consecutivamente Para más información, llamar 713-223-1864 x 10	********** **POST-PURCHASE Education Class** ***"Life as a Homeowner"*** (4 Hour Class) March 7 or October 10 (Saturday) **Call to register 713-224-8100**

"Fundamentals of Good Credit" 6-Week Session- 15 Hours

Class 1: Introduction to Personal Financial Management
Class 2: Your Credit Report
Class 3: Basic Banking
Class 4: The Credit Process
Class 5: Consumer Laws & Rights
Your Re-Entry into the Credit Mainstream
Class 6: Homebuyers' Training

Enrollment is open and pre-registration is encouraged

CLICK HERE TO REGISTER ONLINE

CLICK HERE TO PRINT AND FAX THE REGISTRATION

For additional information, call 713-224-8100 or 866-346-8100.
Fax registration sheets to 713-224-8102

3300 Lyons Ave. #203A, Houston, TX 77020
713-224-8100 phone 866-346-8100 toll free 713-224-8102 fax

Credit Coalition Agency Services Disclosure

EQUAL HOUSING OPPORTUNITY

Items needed for loan application

The items below are needed in order to review a loan application and get an answer back to you within 24 to 48 hours (depending on time of the month)

- Two months paystubs;
- Two month bank statements all pages all accounts;
- 2014/2013 W2;
- 2014/2013 tax return all pages all schedules

*****If you do not have copies of your tax returns you can order on below IRS website:**
http://www.irs.gov/Individuals/Order-a-Transcript

The items listed below are needed upfront and are required for the loan file

- Most recent retirement account(401k) if applicable
- Copy of divorce decree and /or child support order signed by the judge if applicable
- Copy of Bankruptcy filing and discharged signed by the judge if applicable
- Copy of TXDL and SSI card … make sure picture is legible and clear copy
- Social security income ….. if applicable;
  - Current copy of award letter - this form states your monthly benefits you receive beginning of every year.
  - Copy of notice of award(s) - this was the original letter you would have received from the SSI office.
- Current Print out of child support from the attorney general's office …. If applicable
- College transcripts and diploma (If you have been working less than two years).
- If you have less than two years on the job provide the following:
  - A time line of Dates you worked at company. (i.e. March 2012 to April 2013)
    - Full address and phone number of the company
  - Contact in HR for the company to verify employment
  - Self-employed buyers
  - Need year to date P&I

- Letter from tax accountant or tax prepared showing that you have been self-employed for two years
- Need copy of business license if applicable