

PARTICIPATING LENDERS



Every ECLT applicant must work with a participating lender to obtain mortgage pre-approval. Upon ECLT application, applicants will need a pre-approval letter **and** an initial loan application to apply. Every lender offers different loan terms and down payment assistance programs and are specifically trained in ECLT's affordable homeownership program and process.

Lender	Loan Officer	Contact Info	Primary Location	Languages
Bank of England	Parker McClure	(720) 982-5598 pmclure@boemortgage.com	Denver Metro	English
Cornerstone Home Lending	Jennifer Bray	(970) 290-4571 jbray@houseloan.com	Fort Collins	English
Cornerstone Home Lending	John Bermejo	(970) 218-2529 jbermejo@houseloan.com	Fort Collins	English
Elevations Credit Union	Aaron Staufer	(303) 443-4672 x2287 Aaron.Staufer@elevationscu.com	Denver Metro	English
Elevations Credit Union	David Armstrong	(303) 443-4672 ext 2256 dave.armstrong@elevationscu.com	Fort Collins	English
First Bank	Maria Cabrera	(970) 679-4191 Maria.CabreraGuerra@efirstbank.com	Fort Collins	Spanish English
First Bank	Kalil Garcia	(970) 282-3907 Kalil.Garcia@efirstbank.com	Fort Collins	Spanish English
First Bank	Justin Ensign	(303) 763-2716 Justin.Ensign@efirstbank.com	Denver Metro	English
First Bank	Yesenia Nunez	(303) 543- 3653Yesenia.Nunez@efirstbank.com	Boulder County	Spanish English

More loan officer and lender contacts continued on next page!

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Lender	Loan Officer	Contact Info	Primary Location	Languages
First Bank	Justin Sutherland	(303) 543-3653 Justin.Sutherland@efirstbank.com	Boulder County	English
Impact Development Fund	Coren Handscome	(970) 494-2021 Coren@impactdf.org	Larimer County	English
MidFirst	Taylor Koba	(602) 801-5183 taylor.koba@midfirst.com	Denver Metro	Spanish English
MidFirst	Beatriz Olguin	(602) 801-5183 beatriz.olguin@midfirst.com	Denver Metro	Spanish English
Summit Mortgage	Evan Jansen	(720) 200-9480 ejansen@summit-mortgage.com	Denver Metro	Spanish English

Ideas of questions to ask lenders:

- ✓ What are your current interest rates for ECLT loans?
- ✓ How much are loan closing costs on an ECLT home?
- ✓ How long does it take to apply for an ECLT loan with you?
- ✓ How long are you able to offer an interest rate lock? Any fees?
- ✓ What down payment assistance programs do you work with for ECLT homes?
- ✓ What differentiates you from other lenders in the ECLT program?