



# Homeownership Assistance Program



## MDEAT HAP PARTICIPATING LOAN OFFICER - MLO/LENDER LIST (as of April 2020)

**ATTENTION PROSPECTIVE BORROWERS:** You MUST select a loan officer from this list to assist you with receiving MDEAT HAP funds. Your selected loan officer will pre-qualify or pre-approve you for the 1st mortgage AND for down-payment assistance (DPA) funds, THEN they will process your HAP funds request and send to MDEAT after you have a signed purchase contract on an allowable property, and received your lender's approval. [This list is in alphabetical order, by company name...Approvals are for individual Loan Officers, NOT for an entire company. We \(MDEAT HAP\) do NOT do companywide lender approvals, and you \(borrowers\) CANNOT apply directly to MDEAT to receive HAP funds.](#)

**TO HAP LOAN OFFICERS:** In order to be listed or acknowledged as a MDEAT HAP approved, a Loan Officer (MLO) MUST meet current HAP participation and certification guidelines, AND MUST have submitted and successfully closed AT LEAST one HAP funded loan in the past 6-8 months without notable quality control issues. [HAP submitted files that did NOT close OR that have compliance and/or quality control issues WILL prevent inclusion. IF your employer or contact information has changed from what is listed below, please contact MDEAT.](#) NOTE: There IS an fee associated with processing updates and changes. Please contact MDEAT HAP if you have questions - \*\*\* Be prepared to properly document any claim of non-inclusion.

Company Name	Contact Person (First Name Last Name)	Address	City	State	Zip	Phone Office and/or Cell	Email
1st Financial, Inc.	Amparo (Ampy) Liriano-Roca	14102 Palmetto Frontage Rd., Suite 108	Miami	FL	33018	305-392-5415 (O)	<a href="mailto:ampy.roca@1stfinancialinc.com">ampy.roca@1stfinancialinc.com</a>
1st Financial, Inc.	Zulema Ruiz	14102 Palmetto Frontage Rd., Suite 108	Miami	FL	33018	305-392-5415 (O)	<a href="mailto:Zulema.Ruiz@1stfinancialinc.com">Zulema.Ruiz@1stfinancialinc.com</a>
Academy Mortgage Corp.	Javier Handal	8750 NW 36th Street, Suite 500	Doral	FL	33178	305-720-5359 (c ) 305-603-9128 (o)	<a href="mailto:Javier.Handel@Academymortgage.com">Javier.Handel@Academymortgage.com</a>
All In One Mortgage Lenders	Adriana Fernandez	9200 So. Dadeland Blvd., Suite 105	Miami	FL	33156	305-760-6000 (o)	<a href="mailto:Afernandez@aiolenders.com">Afernandez@aiolenders.com</a>
All In One Mortgage Lenders	Andrexey Gonzalez Valenzuela	3251 Ponce De Leon Blvd., Suite 201	Coral Gables	FL	33134	305-760-6000 (o) 786-370-5138 (c )	<a href="mailto:Avalenzuela@aiolenders.com">Avalenzuela@aiolenders.com</a>
All In One Mortgage Lenders	Erica Avila	633 No. Krome Avenue, Suite 6	Homestead	FL	33030	786-444-6133	<a href="mailto:EAvila@aiolenders.com">EAvila@aiolenders.com</a>

Company Name	Contact Person (First Name Last Name)	Address	City	State	Zip	Phone Office and/or Cell	Email
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All Residential Mortgage, LLC	Amarilys Cruz	5600 SW 135 Avenue, Suite 200D	Miami	FL	33183	305-970-5116 (c ) 305-400-8895 (o)	<a href="mailto:info@AllResidentialMortgage.com">info@AllResidentialMortgage.com</a>
America's Family Finance, LLC	Raymond Fundora	14680 SW 132 Court	Miami	FL	33186	305-300-7354	<a href="mailto:rfundora@americasfamilyfinance.com">rfundora@americasfamilyfinance.com</a>
American Bancshares Mortgage LLC	Antonio Yatim	2402 SW 137 Avenue	Miami	FL	33176	305-300-4576	<a href="mailto:ayatim@myabsm.com">ayatim@myabsm.com</a>
Annie-Mac Home Mortgage	Juliana Botero	12905 SW 42 Street, Suite 113	Miami	FL	33175	305-228-7600(o) 561-926-0603 (c )	<a href="mailto:JBotero@Annie-Mac.com">JBotero@Annie-Mac.com</a>
Bank of America	Vincent Viscomi NMLS: 432243	1 Alhambra Plaza, Penthouse Suite	Coral Gables	FL	33134	305-468-4328 (o) 786-514-8785 (c )	<a href="mailto:Vincent.Viscomi@BankofAmerica.com">Vincent.Viscomi@BankofAmerica.com</a>
Bank of America	Martha Garcia NMLS ID: 390681	355 Alhambra Circle, Suite 1370	Coral Gables	FL	33134	305-607-4759 (c )	<a href="mailto:MGarcia148@bofa.com">MGarcia148@bofa.com</a>
Bank of America	Maritza Vazquez NMLS ID: 397569	355 Alhambra Circle, Suite 1370	Coral Gables	FL	33134	305-876-6280 (c )	<a href="mailto:Maritza.Vazquez@bofa.com">Maritza.Vazquez@bofa.com</a>
Bank of the Ozarks	Mar (Marluis) Pena	2632 N. Miami Ave.	Miami	FL	33127	305-781-4226 (o) 954-394-9087 (c )	<a href="mailto:Mar.Pena@OZK.com">Mar.Pena@OZK.com</a>
BMS (Banking Mortgage Services) Corp.	Javier Orozco	5820 SW 40th Street	Miami	FL	33155	305-445-9003	<a href="mailto:Jorocz@BMSCorp.net">Jorocz@BMSCorp.net</a>
BMS (Banking Mortgage Services) Corp.	Rosie Gaston	5820 SW 40th Street	Miami	FL	33155	305-445-9003	<a href="mailto:Rgaston@BMSCorp.net">Rgaston@BMSCorp.net</a>
Caliber Home Loans	Daniel Eguiguren	2990 Ponce De Leon Blvd., 3rd Floor	Coral Gables	FL	33134	305-321-8195 (c )	<a href="mailto:Daniel.Eguiguren@caliberhomeloans.com">Daniel.Eguiguren@caliberhomeloans.com</a>
Caliber Home Loans	German Mesa	2990 Ponce De Leon Blvd., 3rd Floor	Coral Gables	FL	33134	305-301-1517	<a href="mailto:GMesa01@gmail.com">GMesa01@gmail.com</a>
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Company Name	Contact Person (First Name Last Name)	Address	City	State	Zip	Phone Office and/or Cell	Email
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Citibank, NA	Aimee Carreno	5201 Blue Lagoon Drive, #828	Miami	FL	33126	305-629-3153	<a href="mailto:Aimee.Carreno@Citi.com">Aimee.Carreno@Citi.com</a>
City First Mortgage Services	Maria Lili Perez	7855 SW 104th Street, Suite 210	Miami	FL	33156	305-554-7698	<a href="mailto:Lili.Perez@City1st.com">Lili.Perez@City1st.com</a>
City National Bank	Michele Collie	1995 E. Hallandale Beach Blvd.	Hallandale Beach	FL	33009	786-393-8646	<a href="mailto:Michele.Collie@citynational.com">Michele.Collie@citynational.com</a>
Columbus Capital Lending, LLC	Cristina Soler	12955 SW 42nd Street, Suite 7	Miami	FL	33175	305-220-1492	<a href="mailto:Cristina.Soler@Columbuscl.com">Cristina.Soler@Columbuscl.com</a>
Columbus Capital Lending, LLC	Frank Diaz	9486 Sunset Drive, Suite A150	Miami	FL	33174	305-400-4847 (o) 305-333-5433 (c)	<a href="mailto:frank.diaz@columbuscl.com">frank.diaz@columbuscl.com</a>
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Columbus Capital Lending, LLC	Lourdes Colon	9485 Sunset Drive, Suite A-150	Miami	FL	33173	305-400-4847 (o) 305-310-2870 (c )	<a href="mailto:lourdes.colon@columbuscl.com">lourdes.colon@columbuscl.com</a>
Columbus Capital Lending, LLC	Maria Barrios	9485 Sunset Drive, Suite A-150	Miami	FL	33173	786-200-3112	<a href="mailto:Maria.Barrios@Columbuscl.com">Maria.Barrios@Columbuscl.com</a>
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Crossfire Financial Network Inc.	Jesus Suarez	9350 Sunset Drive, Suite. 151 Bldg. 100, 2nd Floor	Miami	FL	33173	305-270-5522	<a href="mailto:JSuarez@cfm.net">JSuarez@cfm.net</a>
Crossfire Financial Network Inc.	Maricar Govantes	9350 Sunset Drive, Suite. 151 Bldg. 100, 2nd Floor	Miami	FL	33176	305-270-5522	<a href="mailto:Maricar@CFN.net">Maricar@CFN.net</a>
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Company Name	Contact Person (First Name Last Name)	Address	City	State	Zip	Phone Office and/or Cell	Email
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Edge Home Finance	Beatriz Yanes	18901 SW 106 Avenue, Suite 225	Cutler Bay	FL	33157	305-498-7105 (c)	<a href="mailto:Byanes@Edgehomefinance.com">Byanes@Edgehomefinance.com</a>
Equitable Mortgage & Investors Inc.	Rafael Cabrera	5600 SW 135 Avenue, Suite 204	Miami	FL	33183	305-408-8045	<a href="mailto:Rcabrera@amilending.com">Rcabrera@amilending.com</a>
Gold Financial a Division of Amcap Mortgage	Anaisse Gomez	11401 SW 40 Street, Suite 470	Miami	FL	33165	786-800-2527	<a href="mailto:anaisse.gomez@goldfinancial.com">anaisse.gomez@goldfinancial.com</a>
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Home Financing Center	Gloria S. Gilman	400 University Drive, 3rd Floor	Coral Gables	FL	33134	305-777-1118 (o) 786-261-3318 (c)	<a href="mailto:gloriaa@homefinancingcenter.com">gloriaa@homefinancingcenter.com</a>
Home Financing Center	Jose Del Valle	400 University Drive, 3rd Floor	Coral Gables	FL	33134	305-777-1182	<a href="mailto:JoseD@homefinancingcenter.com">JoseD@homefinancingcenter.com</a>
Home Trust Financial, Inc.	Jeanne Watt	13170 SW 128 Street, Suite 203	Miami	FL	33186	305-233-4373	<a href="mailto:janwatt420@bellsouth.net">janwatt420@bellsouth.net</a>
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Loan Depot	Mario E. Cerrato	3350 SW 148 Street, Suite 110	Miramar	FL	33027	305-219-2788( C) 954-734-2805 (O)	<a href="mailto:mcerrato@loandepot.com">mcerrato@loandepot.com</a>
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Company Name	Contact Person (First Name Last Name)	Address	City	State	Zip	Phone Office and/or Cell	Email
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OneUnited Bank	Ernst Joseph	3275 NW 79th Street	Miami	FL	33147	305-696-0700 ext. 2245 (o)	<a href="mailto:Ejoseph@oneunited.com">Ejoseph@oneunited.com</a>
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Paramount Residential Mortgage Group (PRMG)	Andres Calderon	7190 SW 87 Avenue, Suite 405	Miami	FL	33173	305-975-8444 (c ) 786-358-6700 X 1050	<a href="mailto:acalderon@PRMG.NET">acalderon@PRMG.NET</a>
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Paramount Residential Mortgage Group (PRMG)	Darin Woods	3401 NW 82 Avenue, Suite 230	Doral	FL	33122	786-416-3801	<a href="mailto:Dwoods@prmg.net">Dwoods@prmg.net</a>
Paramount Residential Mortgage Group (PRMG)	Fernando Lamar	9245 SW 158 Lane, Suite A150	Miami	FL	33157	786-200-0730	<a href="mailto:FLamar@prmg.net">FLamar@prmg.net</a>
Paramount Residential Mortgage Group (PRMG)	Frank Armas	7190 SW 87 Avenue, Suite 405	Miami	FL	33173	305-215-3616 (c ) 786-358-6700 (o)	<a href="mailto:FArmas@PRMG.NET">FArmas@PRMG.NET</a>
Paramount Residential Mortgage Group (PRMG)	Gregory Crevecoeur	10200 West State Rd. 84, Suite 106	Davie	FL	33324	954-641-5626 (o)	<a href="mailto:GCrevecoeur@prmg.net">GCrevecoeur@prmg.net</a>
Paramount Residential Mortgage Group (PRMG)	Ibrahim Sebai	3401 SW 82nd Avenue, Suite 230	Doral	FL	33122	786-517-4600 (o) 305-773-4536 (c )	<a href="mailto:ISebai@prmg.net">ISebai@prmg.net</a>
Paramount Residential Mortgage Group (PRMG)	Imandra Arias	650 NE 22 Terrace, Suite 2029	Homestead	FL	33033	786-718-9077 (c ) 786-233-4344 (o)	<a href="mailto:IArias@PRMG.net">IArias@PRMG.net</a>
Paramount Residential Mortgage Group (PRMG)	Janell Behar	11440 N. Kendall Drive, Suite 405	Miami	FL	33176	786-300-55445 (c ) 786-334-5126 (o)	<a href="mailto:JanellV@prmg.net">JanellV@prmg.net</a>

Company Name	Contact Person (First Name Last Name)	Address	City	State	Zip	Phone Office and/or Cell	Email
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Paramount Residential Mortgage Group (PRMG)	Laura Tosca	11440 N. Kendall Drive, Suite 405	Miami	FL	33176	786-282-5471 (c ) 786-334-5126 (o)	<a href="mailto:Ltosca@prmg.net">Ltosca@prmg.net</a>
Paramount Residential Mortgage Group (PRMG)	Manny Garcia	7190 SW 87 Avenue, Suite 405	Miami	FL	33173	305-525-5812 (c ) 786-358-6700 (o)	<a href="mailto:manuelgarcia@prmg.net">manuelgarcia@prmg.net</a>
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Paramount Residential Mortgage Group (PRMG)	Maria A. Del Hierro	12595 SW 137 Avenue, Suite 311	Miami	FL	33186	786-426-8695 (c )	<a href="mailto:MDelHierro@PRMG.NET">MDelHierro@PRMG.NET</a>
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Paramount Residential Mortgage Group (PRMG)	Pedro Henriques	2100 Ponce De Leon Blvd., Suite 1240	Coral Gables	FL	33134	305-431-4134 (c ) 786-420-6277 (o)	<a href="mailto:PHenriques@PRMG.net">PHenriques@PRMG.net</a>
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Point Mortgage Corp. dba Mint Mortgage	Rebeca Smidley (fka Rivas)	12905 SW 42 Street, Suite 113	Miami	FL	33175	305-228-7600 (o) 305-613-5009 (c )	<a href="mailto:Rebeca@MyMintMortgage.com">Rebeca@MyMintMortgage.com</a>
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Company Name	Contact Person (First Name Last Name)	Address	City	State	Zip	Phone Office and/or Cell	Email
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Primary Residential Mortgage, Inc.	Brenda Palacio	14361 Commerce Way, Suite 206	Miami Lakes	FL	33016	305-821-5057 (o) 786-973-1030 (c)	<a href="mailto:BPalacio@primeres.com">BPalacio@primeres.com</a>
Primary Residential Mortgage, Inc.	Danny Felton	600 NW 183rd Street	Miami Gardens	FL	33169	305-652-9393 X 101 786-488-5363 (c)	<a href="mailto:DFelton@primeres.com">DFelton@primeres.com</a>
Primary Residential Mortgage, Inc.	Omar Restrepo	600 NW 183rd Street	Miami Gardens	FL	33169	305-652-9393 X 101 786-488-5363 (c)	<a href="mailto:Orestrepo@primeres.com">Orestrepo@primeres.com</a>
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Primary Residential Mortgage, Inc.	Jeniffer E. Tabares Fuentes	2030 So. Douglas Road, Suite 109	Coral Gables	FL	33134	754-610-8567 (c) 786-571-4746 (o)	<a href="mailto:Jeniffer.Fuentes@primeres.com">Jeniffer.Fuentes@primeres.com</a>
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Ready Mortgage Lenders LLC	Barbara (Barbie) Cuesta	7480 SW 40 Street, Suite 400	Miami	FL	33145	305-261-1500	<a href="mailto:BCuesta@readyml.com">BCuesta@readyml.com</a>
Regions Mortgage	Ana Villa	6990 SW 8th Street, 2nd Floor	Miami	FL	33144	305-556-4554 (c) 786-63736788 (o) 305-423-8987 (o-2)	<a href="mailto:Ana.Villa@Regions.com">Ana.Villa@Regions.com</a>
Regions Mortgage	Belkis Triana	2800 Ponce De Leon Blvd., 10th Floor	Coral Gables	FL	33134	305-774-5208 (o) 786-356-0444 (c)	<a href="mailto:Belkis.Triana@regions.com">Belkis.Triana@regions.com</a>
Regions Mortgage	Frank Slodarz	7700 N. Kendall Drive, Suite 605	Miami	FL	33156	786-281-6751 (c) 305-412-2845 (o)	<a href="mailto:Frank.Slodarz@regions.com">Frank.Slodarz@regions.com</a>

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Synovus Bank	Robin Holley	2500 Weston Road	Weston	FL	33331	954-984-3314 (o) 954-557-5591 (c)	<a href="mailto:RobinHolley@Synovus.com">RobinHolley@Synovus.com</a>
TD Bank	Daisy Lopez	255 Alhambra Circle, 12 Floor	Miami	FL	33134	305-798-0224	<a href="mailto:Daisy.Lopez@td.com">Daisy.Lopez@td.com</a>
The Collective Lending Group	Odysa Castillo (Gil)	6135 NW 167 Street, #E8	Miami Lakes	FL	33015	305-525-1125	<a href="mailto:Odysa@tclg.mortgage">Odysa@tclg.mortgage</a>
The Lending Firm, LLC	Joann Gomez Martinez	5930 NW 99 Avenue, Suite 8	Doral	FL	33178	305-593-9000	<a href="mailto:jmartinez@thelendingfirm.com">jmartinez@thelendingfirm.com</a> <a href="mailto:Joann@dgmlhome.com">Joann@dgmlhome.com</a>
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The Mortgage Hub	Michael Ortiz	9100 S. Dadeland Blvd., Suite 1500	Miami	FL	33156	305-587-7327 (o / c)	<a href="mailto:Michael@TheMortgageHub.blog">Michael@TheMortgageHub.blog</a>
Trust Mortgage Lending Corp.	Norma Carballo	8200 NW 52 Terrace, Suite 100	Miami	FL	33166	305-597-5148 (o) 786-619-6549 (c)	<a href="mailto:Norma.Carballo@att.net">Norma.Carballo@att.net</a>
U. S. Bank	Melissa Franco	500 Cypress Creek Rd., Suite #460	Fort Lauderdale	FL	33309	954-233-8884 (o) 305-890-7429 (c)	<a href="mailto:melissa.franco@usbank.com">melissa.franco@usbank.com</a>
Union Home Mortgage	Rafael Aguilera	10691 No. Kendall Drive, Suite 207	Miami	FL	33176	305-297-5104	<a href="mailto:RAguilera@unionhomemortgage.com">RAguilera@unionhomemortgage.com</a>
United Capital Partners	Andriana Guerrero	1900 SW 57th Avenue	Miami	FL	33155	305-894-4100 x 3651 786-342-3710 (c)	<a href="mailto:Adriana@ucpfl.com">Adriana@ucpfl.com</a>