

City of Pensacola  
SHIP First Time Homebuyers Program  
List of Current Lenders

<i>LENDER</i>	<i>LENDING OFFICERS</i>	
<b>American Mortgage Service Co.</b> 551 Creighton Road / Ste C102 Pensacola, Florida 32504 Ph #: (850) 462-4854 Fax #: (866) 403-7871	<b>Don Copeland</b> <a href="mailto:don.copeland@americanmortgage.com">don.copeland@americanmortgage.com</a> (850) 291-1239 <b>Kasie Copeland</b> <a href="mailto:kasie.copeland@americanmortgage.com">kasie.copeland@americanmortgage.com</a> (850) 291-1934	
<b>Bank of America</b> 5041 Bayou Blvd. Pensacola, Florida 32503 Ph #: (850) 857-5424 Fax #: (866) 517-0053	<b>Lauren Kaiser</b> <a href="mailto:lauren.kaiser@bofa.com">lauren.kaiser@bofa.com</a> (850) 318-3903	<b>NMLS #1237292</b>
<b>Truist Bank</b> 5061 North 12th Street Pensacola, Florida 32504 Ph #: (850) 475-3244 Fax #: (850) 475-5845	<b>Carmen Kirchharr</b> <a href="http://www.bbt.com/ckirchharr">www.bbt.com/ckirchharr</a> <b>Crystal Leech</b> <a href="http://www.bbt.com/cleech">www.bbt.com/cleech</a> <b>Lisa Moore</b> <a href="http://www.bbt.com/lisa.moore">www.bbt.com/lisa.moore</a>	<b>NMLS #415318</b>  <b>NMLS #763516</b>  <b>NMLS #1684743</b>
<b>Beach Mortgage, Inc./Beach Bank</b> 17 Eglin Pkwy SE Fort Walton Beach, FL 32548 Ph #: (850) 315-4100 Fax #: (850) 315-4102	<b>Amber Baker</b> <a href="mailto:amberb@beachbank.com">amberb@beachbank.com</a>  <b>Debbie Money</b> <a href="mailto:debbiem@beachbank.com">debbiem@beachbank.com</a>  <b>Kathey Hannon</b> <a href="mailto:katheyh@beachbank.com">katheyh@beachbank.com</a>	<b>NMLS #1732126</b>  <b>NMLS #455583</b>  <b>NMLS #394318</b>
<b>Centennial Bank</b> 17 W Government St. Pensacola, FL 32502 Ph #: (850) 936-1982 Fax #: (850) 936-1989	<b>Mike Gilmore</b> <a href="mailto:MGilmore@my100bank.com">MGilmore@my100bank.com</a> (850) 936-1977 <b>Elesha Muzzy</b> <a href="mailto:Emuzzy@my100bank.com">Emuzzy@my100bank.com</a> (850)316-3255 <b>Sam Yozviak</b> <a href="mailto:Syozviak@my100bank.com">Syozviak@my100bank.com</a> (850)936-1975	
<b>Charter Bank</b> 4920 Bayou Blvd. Pensacola, FL 32503 Ph #: (850) 365-7016 Fax #: (866) 384-5602	<b>Lisa Manfred</b> <a href="mailto:LManfred@CharterBank.net">LManfred@CharterBank.net</a>	
<b>Clear Mortgage</b> 1388 Country Club Road Gulf Breeze, FL 32562	<b>Nicholas Johnson</b> <a href="mailto:nick@clearkc.com">nick@clearkc.com</a> (850) 712-2874	<b>NMLS #1941775</b>
<b>CornerStone Mortgage Solutions, LLC</b> 6702-C Plantation Road Pensacola, Florida 32504 Ph #: (850) 476-6641 Fax #: (850) 473-6690	<b>Kevin Brill</b> <a href="mailto:kevin@choosecornerstone.com">kevin@choosecornerstone.com</a> <b>Davis Dickson</b> <a href="mailto:david@choosecorner.com">david@choosecorner.com</a> <b>Shane Gordon</b>	<b>NMLS #1589773</b>  <b>NMLS #248879</b>  <b>NMLS #316963</b>

	<a href="mailto:shane@choosecorner.com">shane@choosecorner.com</a> <b>Stephen Jones</b> <a href="mailto:Steve@choosecornerstone.com">Steve@choosecornerstone.com</a> <a href="http://www.stevejonesteam.com">www.stevejonesteam.com</a> (850) 473-6641 Ext 1	<b>NMLS #248866</b>
<b>DHI Mortgage Ltd.</b> 3002 S. Highway 95A Cantonment, FL 32533 Ph #: (850) 660-1730 Fax #: (866) 384-5602	<b>Joseph Woodall</b> <a href="mailto:jmwoodall@dhimortgage.com">jmwoodall@dhimortgage.com</a> <b>Bradley Morese</b> <a href="mailto:BMorse@dhimortgage.com">BMorse@dhimortgage.com</a> <b>Brian Allen</b> <a href="mailto:Bkallen@dhimortgage.com">Bkallen@dhimortgage.com</a> <b>Brock Davidson</b> <a href="mailto:TBDavidson@dhimortgage.com">TBDavidson@dhimortgage.com</a> <b>Failon N. Kurpuis</b> <a href="mailto:fkurpuis@dhimortgage.com">fkurpuis@dhimortgage.com</a> <b>Joshua L. Deaktor</b> <a href="mailto:JDeaktor@dhimortgage.com">JDeaktor@dhimortgage.com</a>	
<b>Fairway Independent Mortgage Corporation</b> 4300 Bayou Boulevard, Suite 15 Pensacola, Florida 32503 Ph#: (850) 477-5999 Fax #: (800) 866-8209	<b>Benita Grotto Glenn</b> <a href="mailto:benita.glenn@fairwaymc.com">benita.glenn@fairwaymc.com</a> (850) 232-5578 <b>Debbie Herrel</b> <a href="mailto:Debbieh@fairwaymc.com">Debbieh@fairwaymc.com</a> (850) 982-4922 <b>Laura Gilmore</b> <a href="mailto:Laurag@fairwaymc.com">Laurag@fairwaymc.com</a> (850) 501-4817	
<b>First Federal Mortgage</b> 210 S. Alcaniz St. Pensacola, FL 32502 Toll Free: (866) 433-4551 Fax #: (850) 433-6981	<a href="http://1stfed.com">1stfed.com</a>	
<b>Flagstar Bank, FSB</b> 13 Palafox Place Pensacola, FL 32502 Ph #: (404) 432-3752		
<b>Guaranteed Rate Affinity, LLC</b> 4475 Bayou Blvd. Pensacola, FL 32503 PH#: (850) 329-1860	<b>Kim Strickler</b> <a href="mailto:kstrickler@grarate.com">kstrickler@grarate.com</a>	<b>NMLS #491832</b>
<b>Hancock Bank</b> 2185 Airport Blvd. Pensacola, FL 32504 Ph #: (850) 435-6735 Fax: (850) 435-6731	<b>Sheri M. Proctor</b> <a href="mailto:sheri.proctor@hancockwhitney.com">sheri.proctor@hancockwhitney.com</a> 8195 Point Meadows Way Jacksonville, FL 32256 (904)798-0531	<b>NMLS #368728</b>
<b>Harvester's Federal Credit Union</b> P.O. Box 5 Cantonment, FL 32533 Ph #: (850) 857-4328 Fax: (850) 968-6184	<b>Robin Arnold</b> <a href="mailto:rarnold@harvestersfcu.com">rarnold@harvestersfcu.com</a> (850) 968-2233 ext 3006 <b>Chandra Louise Toop</b> <a href="mailto:ctoop@harvestersfcu.com">ctoop@harvestersfcu.com</a> (850) 857-4328 ext 2018	

**Home Mortgage of America**

4400 Bayou Blvd., Suite 40  
 Pensacola, FL 32503  
 Ph #: (850) 232-6416

**Diana Melton**

[Dmelton@hmoai.com](mailto:Dmelton@hmoai.com)  
 (850) 316-4124

**Dee Godwin**

[dgodwin@hmoai.com](mailto:dgodwin@hmoai.com)  
 (850) 316-4125

**Bruce Carpenter**

[Bcarpenter@hmoai.com](mailto:Bcarpenter@hmoai.com)  
 (850) 316-4127

**Inlanta Mortgage**

112 West Romana Street  
 Pensacola, FL 32502  
 Ph #: (850) 499-4759  
 Fax: (833) 446-0082

**Michael Andrews**

[Michaelandrews@inlanta.com](mailto:Michaelandrews@inlanta.com)

**NMLS #914076****Tracy Bardin**

[Tracybardin@inlanta.com](mailto:Tracybardin@inlanta.com)

**NMLS #1601506****Emory Smith**

[Emorysmith@inlanta.com](mailto:Emorysmith@inlanta.com)

**NMLS #1064356****Dina Thorsen**

[Dinathorsen@inlanta.com](mailto:Dinathorsen@inlanta.com)

**NMLS #263728****LoanDepot**

700 S Palafox St., #200D  
 Pensacola, FL 32502  
 Ph #: (850) 760-5201  
 Fax: (833) 242-2864

**Mike Brustad**

[mbrustad@loandepot.com](mailto:mbrustad@loandepot.com)

**NMLS #455554****Mortgage Trust Inc.**

216 S Palafox  
 Pensacola, FL 32583  
 Ph #: (850) 497-6767  
 Fax: (850) 466-2543

**Jennifer Moghadam**

[jen@mtgtrust.com](mailto:jen@mtgtrust.com)

**Movement Mortgage**

125 W Romana Street, Suite 350  
 Pensacola, FL 32501  
 Ph#: (850) 291.0785  
 Fax: (850) 391-0696

**Chris McIntosh**

[Chris.McIntosh@movement.com](mailto:Chris.McIntosh@movement.com)

**New American Funding**

8738 Ortega Pr Dr.  
 Navarre, FL 32566

**Amanda Adamson**

[amanda.adamson@nafinc.com](mailto:amanda.adamson@nafinc.com)  
 (850) 344-2681

**NMLS #958719****NOLA Lending Group**

223 W Gegory St.  
 Pensacola, FL 32502  
 Ph #: (850) 898-9357  
 Fax #: (877) 789-5827

**Derek Bignell**

[dbignell@nolalending.com](mailto:dbignell@nolalending.com)  
 (850) 898-9357

**Greg Daniels**

[gdaniels@nolalending.com](mailto:gdaniels@nolalending.com)  
 (850) 898-9357

**Kim Moorer**

[Kmoorer@nolalending.com](mailto:Kmoorer@nolalending.com)  
 (850) 898-9362 ext 327; Cell # (850) 420-3458

**Tammy Smith**

[Tammy.smith@nolalending.com](mailto:Tammy.smith@nolalending.com)  
 25 W Cedar St., Pensacola, FL 32502  
 Ofc #: (850) 898-9358 ext 320; Cell # (850) 377-5337

Fax #: (850) 512-1603

**Pen Air Federal Credit Union**

1495 E. Nine Mile Rd.  
Pensacola, FL 32514  
Ph #: 1-877-4PENAIR  
Fax #: (850) 505-7705

**Shaun Schiewe**  
[shaun@penair.org](mailto:shaun@penair.org)  
(850) 505-3200 Ext. 8364  
**Jennifer Bosko**  
[jennifer@penair.org](mailto:jennifer@penair.org)  
(850) 505-3200  
Fax #: (850) 473-5041

**Primary Residential Mortgage, Inc.**

3204 S. Highway 95 A  
Cantonment, FL 32533  
Ph #: (850) 477-5300  
Fax #: (888) 427-8567

**Michael Scapin**  
[mscapin@primeres.com](mailto:mscapin@primeres.com)  
[www.residentiallending.biz](http://www.residentiallending.biz)  
(850) 304-6202

368 Commercial Park Dr., Suite F  
Fairhope, AL 36532  
Ph#: 1-800-689-4163  
Fax #: 1-888-232-1271

**Sean Renfrow**  
[srenfrow@primeres.com](mailto:srenfrow@primeres.com)  
(850) 291-3949

Pensacola, FL  
Ph#: 850-473-0070  
Fax #: 1-800-852-0834

**Avi Bastajian**  
[abastajian@primeres.com](mailto:abastajian@primeres.com)  
(401) 626-0306

**PrimeLending**

5101 N 12th Ave.  
Pensacola, FL 32504  
Ph #: (850) 712-5999  
Fax #: (877) 305-5918

**Denise Kristiansen**  
[denise.kristiansen@primelending.com](mailto:denise.kristiansen@primelending.com)  
(850) 232-6914

**Donna Goneke** **NMLS 477995**  
[donna.goneke@primelending.com](mailto:donna.goneke@primelending.com)  
[www.PrimeLending.com](http://www.PrimeLending.com)

**Wendy Kotowske** **NMLS 194641**  
[wendyk@primelending.com](mailto:wendyk@primelending.com)  
[www.PrimeLending.com](http://www.PrimeLending.com)

**Patrice Bobo-Miles** **NMLS 432180**  
[pbobomiles@primelending.com](mailto:pbobomiles@primelending.com)  
[www.PrimeLending.com](http://www.PrimeLending.com)

**Camille Ripley** **NMLS 659702**  
[cripley@primelending.com](mailto:cripley@primelending.com)  
[www.PrimeLending.com](http://www.PrimeLending.com)  
(850) 712-5999

**Regions Mortgage**

70 N Baylen St., 2nd Floor  
Pensacola, FL 32502  
Ph #: (850) 444-1162  
Fax #: (877) 679-4097

**Daria Allen**  
[daria.allen.regions.com](http://daria.allen.regions.com)  
(850)206-1422  
**Shelby Burt**  
[shelby.burt@regions.com](mailto:shelby.burt@regions.com)

**James Ryan Funderburk**  
[ryan.funderburk@regions.com](mailto:ryan.funderburk@regions.com)

**Siegrid McAskill**  
[siegrid.mcaskill@regions.com](mailto:siegrid.mcaskill@regions.com)  
(850) 723-9863

**Maria Reid**  
[maria.reid@regions.com](mailto:maria.reid@regions.com)

**Southeast Mortgage of Georgia, Inc.**

244 E Intendencia St.  
Pensacola, FL 32502  
Ph #: (800) 344-8788  
Fax #: (770) 543-2125

**Angela Lane**  
[angela.lane@southeastmortgage.com](mailto:angela.lane@southeastmortgage.com)  
(800) 344-8788  
**Cassie Fowler**  
[cassie.fowler@southeastmortgage.com](mailto:cassie.fowler@southeastmortgage.com)  
(800) 344-8788 ext 235; Cell # (850) 554-1973  
Fax #: (850) 316-4969  
**Tracy Bardin**  
[Tracy.Bardin@southeastmortgage.com](mailto:Tracy.Bardin@southeastmortgage.com)  
(850) 529-7079  
Fax #: (850) 308-7174

**Southpoint Financial Services, Inc.**

8143 Navarre Parkway  
Navarre, FL 32566  
Ph #: (850) 221-0049  
Fax #: (850) 254-7915

**Amanda Adamson**  
[amanda@spfs.com](mailto:amanda@spfs.com)  
(850) 936-0422  
Fax #: (866) 311-8280

**Supreme Lending**

24 N Tarragona St.  
Pensacola, FL 32502  
Ph #: (850) 483-0910

**Royce Ingram**  
[Royce.Ingram@SupremeLending.com](mailto:Royce.Ingram@SupremeLending.com)  
(850) 261-3942  
**Samantha Lee**  
[Samantha.Lee@SupremeLending.com](mailto:Samantha.Lee@SupremeLending.com)  
**Gina Patrick**  
[Gina.Patrick@SupremeLending.com](mailto:Gina.Patrick@SupremeLending.com)  
**David Redmond**  
[David.Redmond@SupremeLending.com](mailto:David.Redmond@SupremeLending.com)  
**Harry Walker**  
[Harry.Walker@SupremeLending.com](mailto:Harry.Walker@SupremeLending.com)  
**Kris Waters**  
[Kris.Waters@SupremeLending.com](mailto:Kris.Waters@SupremeLending.com)

**Synovus Mortgage Corporation**

125 W Romama Street, Suite 202  
Pensacola, FL 32505  
Ph # (850) 436-2982  
Fax # (850) 436-5091  
Pensacola, FL 32505

**Carmen Handrahan**  
[CARMEN.HANDRAHAN@synovusmortgage.com](mailto:CARMEN.HANDRAHAN@synovusmortgage.com)  
(850) 449-8953  
**Lisa Hudson**  
[lisahudson@synovusmortgage.com](mailto:lisahudson@synovusmortgage.com)  
(850) 382-1024  
**Tracey McClurd**  
[traceymclurd@synovusmortgage.com](mailto:traceymclurd@synovusmortgage.com)  
(850) 450-9942  
**Shellie Isakson Smith**  
[StIsakson-smith@synovusmortgage.com](mailto:StIsakson-smith@synovusmortgage.com)  
(850) 232-3224  
**Karen Welch**  
[Karenwelch@synovusmortgage.com](mailto:Karenwelch@synovusmortgage.com)  
(850) 723-3778  
**Renee Wilhoit**  
[renewilhoit@synovusmortgage.com](mailto:renewilhoit@synovusmortgage.com)  
[www.synovusmortgage.com/renewilhoit](http://www.synovusmortgage.com/renewilhoit)  
(850) 516-6526

<b>The First</b> 40 N. Palafox St. Pensacola, FL 32502 Ph #: (850) 434-9300 Fax: (850) 434-6686	<a href="http://tcmhomeloans.com">tcmhomeloans.com</a>
<b>Trustmark National Bank</b> 19 W Garden St. Pensacola, FL 32502 Ph #: (850) 316-2025 Fax: (601) 208-4613	<b>Wilma W. Shortall</b> <a href="mailto:wshortall@trustmark.com">wshortall@trustmark.com</a> <b>Amber Baker</b> <a href="mailto:abaker@trustmark.com">abaker@trustmark.com</a>
<b>United Bank</b> 5907 Berryhill Medical Park Dr. Milton, FL 3270 Ph #: (850) 858-1201 Fax: (850) 981-3371	<b>George Ed Brown Jr.</b> <span style="float: right;"><b>NMLS #416348</b></span> <a href="mailto:ed.brown@unitedbank.com">ed.brown@unitedbank.com</a>
	<b>Garrett Saul</b> <span style="float: right;"><b>NMLS #1849588</b></span> <a href="mailto:garrett.saul@unitedbank.com">garrett.saul@unitedbank.com</a>
	<b>Amber Stokes</b> <span style="float: right;"><b>NMLS #929895</b></span> <a href="mailto:amber.stokes@unitedbank.com">amber.stokes@unitedbank.com</a>
<b>University Lending Group, LLC</b> 3439 N 12th Ave. Unit C Pensacola, FL 32503 Ph # (850) 912-8002 Fax # (855) 586-7070	<b>Tracy Frick</b> <a href="mailto:tfrick@university-lending.com">tfrick@university-lending.com</a> <b>Jennifer Gomes</b> <a href="mailto:jgomes@university-lending.com">jgomes@university-lending.com</a> <b>Donna Smith</b> <a href="mailto:dsmith@university-lending.com">dsmith@university-lending.com</a> <b>Martin Rich</b> <a href="mailto:mrich@university-lending.com">mrich@university-lending.com</a> <b>Stacy Wright</b> <a href="mailto:swright@university-lending.com">swright@university-lending.com</a>

This list represents current interested lenders participating in the City's SHIP First Time Homebuyers Program. If a homebuyer wishes to work with a lender not on this list, please have the lender contact City of Pensacola Housing Division at 850-858-0350.