

EXPERIENCED MSHDA LENDERS - JUNE 2009

Please report changes to nelsons2@michigan.gov

County	Last Name	First Name	Lender #	Phone#	2nd Phone#	Email
Alcona	Ciotti	Tom	AMERA MORTGAGE	(734) 530-2002		tcotti@ameramortgage.com
Alger	Holzenkamp	Wendy	FIRST BANK UPPER MI	(906) 786-3355	(906) 428-3535	wholzenkamp@first-bank.com
Allegan	Baldwin	Daniel	TRAVERSE CITY STATE BAN	(231) 947-9700		dan@traversemortgage.com
Allegan	Burkett	Scott	CITIZENS BANK	(800) 570-5568 x236	(269) 321-3236	scott.burkett@citizensbanking.com
Allegan	Debruyn	Wayne	FIFTH THIRD	(616) 394-7352		wayne.debruyn@53.com
Allegan	DeWitt	Kelli	COUNTRYWIDE	(269) 553-2260		kelli_dewitt@countrywide.com
Allegan	Doezema	Kip	BYRON BANK	(616) 588-7516		kdoezema@bankatbyron.com
Allegan	Fein	John	FIFTH THIRD	(616) 457-3284		john.fein@53.com
Allegan	Partridge	Jennifer	CREDIT UNION ONE	(616) 450-8884	(800) 428-0294 x1	jpartridge@cuone.org
Allegan	Potter	Bonnie	FIFTH THIRD	(616) 653-9630		bonnie.potter@53.com
Allegan	Potter	Jeff	FIFTH THIRD	(616) 566-8884		jeff.potter@53.com
Allegan	Schrepper	Mark	CHEMICAL BANK	(269) 324-7066		mark.schrepper@chemicalbankmi.com
Allegan	Strohauer	Mike	CHEMICAL BANK	(269) 686-7815	(800) 943-7386 x2640	mike.strohauer@chemicalbankmi.com
Antrim	Burns	Tom	INDEPENDENT	(989) 732-3502		tburns@ibcp.com
Antrim	Cook	Georgie	TRAVERSE CITY STATE BAN	(800) 968-3680	(231) 947-9700	georgie@traversemortgage.com
Antrim	Ranger	Tammy	NORTHWESTERN	(231) 264-6853		tranger@Nwbank.com
Arenac	Brown	Sharon	INDEPENDENT	(989) 891-4058		sbrown@ibcp.com
Barry	Doezema	Kip	BYRON BANK	(616) 588-7516		kdoezema@bankatbyron.com
Barry	Schab	Teresa	INDEPENDENT	(616) 363-1209		tschab@ibcp.com
Barry	Slating	Chris	EXCHANGE FINANCIAL	(616) 957-3480		cslating@exchangefinancial.com
Barry	Vanhalsema	Darlene	FIFTH THIRD	(616) 653-9626		darlene.vanhalsema@53.com
Bay	Bickham	Holly	CHEMICAL BANK	(989) 894-9810		bickhamh@chemicalbankmi.com
Bay	Brown	Sharon	INDEPENDENT	(989) 891-4058		sbrown@ibcp.com
Bay	Callahan	Jill	BANK OF AMERICA	(517) 631-9155		jill.m.callahan@bankofamerica.com
Bay	Camp	Elizabeth	CHEMICAL BANK	(989) 839-5292	(989) 859-5965	elizabeth.camp@chemicalbankmi.com
Bay	Cook	Georgie	TRAVERSE CITY STATE BAN	(800) 968-3680	(231) 947-9700	georgie@traversemortgage.com
Bay	Dorey	Annette	INDEPENDENT	(989) 799-3159		adorey@ibcp.com
Bay	Hickie	Carla	INDEPENDENT	(989) 891-4055		chickie@ibcp.com
Bay	Johnston	Dennis	INDEPENDENT	(989) 891-4054		
Bay	Johnston	Dennis	INDEPENDENT	(989) 891-4054		
Bay	Kerr	Tammy	ROSS MORTGAGE	(989) 686-6800		tkerr@rossmortgage.com
Bay	McEvoy	Daniel	INDEPENDENT	(989) 891-4053		dmcevoy@ibcp.com
Bay	Perkins	Kathy	CHEMICAL BANK	(517) 894-9810		kathy.perkins@chemicalbankmi.com
Bay	Powe	John	ROSS MORTGAGE	(248) 547-4700		jpowe@rossmortgage.com
Bay	Sherman	Carmen	MEMBER FIRST MORTGAGE	(616) 538-1818		
Bay	Sitts	Heidi	CHEMICAL BANK	(989) 681-4643		heidi.sitts@chemicalbankmi.com
Bay	Strouse	Scott	WELLS FARGO	(989) 633-9009		scott.strouse@wellsfargo.com
Bay	Tolpa	Deb	ROSS MORTGAGE	(989) 633-9272		dtolpa@rossmortgage.com
Benzie	Partridge	Jennifer	CREDIT UNION ONE	(616) 450-8884	(800) 428-0294 x1	jpartridge@cuone.org
Benzie	Strassburger	Steven	TRAVERSE CITY STATE BAN	(231) 947-9700	(800) 968-3680	steve@traversemortgage.com
Benzie	Tegel	Holly	NORTHWESTERN	(231) 922-3913		hteigel@nwbank.com
Berrien	Balhorn	Rose	JOHN ADAMS MORTGAGE	(248) 789-4747		RBALHORN@JOHNADAMSMORTGAGE.COM
Berrien	Gemalsky	Rebecca	FIFTH THIRD	(517) 324-4043		Becky.Gemalsky@53.com
Berrien	Hamilton	Cheryl	FIFTH THIRD	(269) 982-7535		cheryl.hamilton@53.com
Berrien	Moore	Rebecca	CHEMICAL BANK	(269) 934-1067	(800) 943-7386 x2410	rebecca.moore@chemicalbankmi.com
Berrien	Pochmara	Sandra	TOWNE MORTGAGE	(800) 979-9994 x2464		sandra.pochmara@townemortgage.com
Branch	Rice	Karyn	CITIZENS BANK	(517) 789-4304		Karyn.Rice@citizensbanking.com

EXPERIENCED MSHDA LENDERS - JUNE 2009

Please report changes to nelsons2@michigan.gov

County	Last Name	First Name	Lender #	Phone#	2nd Phone#	Email
Calhoun	Davis	Deb	SMB MORTGAGE	(269) 979-8822 x1026	(800) 828-4957	debDavis@smb-t.com
Calhoun	Harma	Matthew	FIFTH THIRD	(269) 968-2823		
Calhoun	Johnson	Dawn	PARAMOUNT	(248) 601-6540		WHMCPRES@aol.com
Calhoun	Reed	Jack	WELLS FARGO	(269) 979-8780 x14	(269) 579-0165	JACK.REED@WELLSFARGO.COM
Calhoun	Adler	Brandon	FIFTH THIRD	(517) 783-3519		BRANDON.ADLER@53.com
Calhoun	Rice	Karyn	CITIZENS BANK	(517) 789-4304		Karyn.Rice@citizensbanking.com
Cass	Postello	Jennifer	CHEMICAL BANK	(269) 639-1025		Jennifer.postello@chemicalbankmi.com
Cheboygan	Burns	Tom	INDEPENDENT	(989) 732-3502		tburns@ibcp.com
Chippewa	Chambers	Gail	TRAVERSE CITY STATE BAN	(800) 968-3680	(231) 947-9700	gail@traversemortgage.com
Clare	Strassburger	Steven	TRAVERSE CITY STATE BAN	(231) 947-9700	(800) 968-3680	steve@traversemortgage.com
Clinton	Blair	Kim	FLAGSTAR	(517) 853-6916		kimberlee.blair@flagstar.com
Clinton	Hall	Ramona	AMERA MORTGAGE	(517) 324-0400		ramona@ameralansing.com
Clinton	Hanson	Scott	COUNTRYWIDE	(517) 349-3456		scott_hanson@countrywide.com
Clinton	Haverkate	Melodie	AMERA MORTGAGE	(517) 324-0400	(800) 249-4113	melodie@ameralansing.com
Clinton	Motz	robin	FIFTH THIRD	(989) 227-3008		robin.motz@53.com
Clinton	Schlicher	Stacy	INDEPENDENT	(517) 324-7427		SSchlich@ibcp.com
Clinton	Unkovich	Michael	INDEPENDENT	(517) 324-7415		
Delta	Anderson	Lisa	FIRST BANK UPPER MI	(906) 786-3355		landerson@first-bank.com
Delta	Holzenkamp	Wendy	FIRST BANK UPPER MI	(906) 786-3355	(906) 428-3535	wholzenkamp@first-bank.com
Delta	LaFave	Karen	BAYBANK	(906) 886-2299		
Delta	Peterson	Debbie	UP STATE BANK	(906) 786-1331		dlpeterson@upstatebank.net
Delta	Salo	Todd	UP STATE BANK	(906) 786-2761		tasalo@upstatebank.net
Dickinson	Peterson	Debbie	UP STATE BANK	(906) 786-1331		dlpeterson@upstatebank.net
Dickinson	Salo	Todd	UP STATE BANK	(906) 786-2761		tasalo@upstatebank.net
Eaton	Adler	Brandon	FIFTH THIRD	(517) 783-3519		BRANDON.ADLER@53.com
Eaton	Andring	Teri	COUNTRYWIDE	(517) 327-1366 x223		teri_andring@countrywide.com
Eaton	Ballard	Kathy	FIFTH THIRD	(517) 351-0938		kathy.ballard@53.com
Eaton	Carr	Suzanne	AMERA MORTGAGE	(517) 371-1234		suzanne.carr@capitolnational.com
Eaton	Darnell	Steven	FLAGSTAR	(517) 381-1610 x224		steve.darnell@flagstar.com
Eaton	Gemalsky	Rebecca	FIFTH THIRD	(517) 324-4043		Becky.Gemalsky@53.com
Eaton	Hall	Ramona	AMERA MORTGAGE	(517) 324-0400		ramona@ameralansing.com
Eaton	Hanson	Scott	COUNTRYWIDE	(517) 349-3456		scott_hanson@countrywide.com
Eaton	Haverkate	Melodie	AMERA MORTGAGE	(517) 324-0400	(800) 249-4113	melodie@ameralansing.com
Eaton	Johnson	Paula	MSU FCU	(517) 333-2232	(517) 333-2210	paulaa@msufcu.org
Eaton	Motz	robin	FIFTH THIRD	(989) 227-3008		robin.motz@53.com
Eaton	Peterson	Tom	FIFTH THIRD	(517) 351-0401		tom.peterson@53.com
Eaton	Schlicher	Stacy	INDEPENDENT	(517) 324-7427		SSchlich@ibcp.com
Eaton	Walker	Martin	FLAGSTAR	(517) 381-1610	(517) 490-2706	Martin.walker@Flagstar.com
Emmet	Cook	Georgie	TRAVERSE CITY STATE BAN	(800) 968-3680	(231) 947-9700	georgie@traversemortgage.com
Genesee	Brown	Sharon	INDEPENDENT	(989) 891-4058		sbrown@ibcp.com
Genesee	Buick	Jim	CITIZENS BANK	(810) 653-2957		jim.buick@citizensbanking.com
Genesee	Callahan	Jill	BANK OF AMERICA	(517) 631-9155		jill.m.callahan@bankofamerica.com
Genesee	Couturier	Susan	COUNTRYWIDE	(810) 516-7727		susan_couturier@countrywide.com
Genesee	Edmonds	Michelle	COUNTRYWIDE	(810) 516-6510		michelle_edmonds@countrywide.com
Genesee	Haverkate	Melodie	AMERA MORTGAGE	(517) 324-0400	(800) 249-4113	melodie@ameralansing.com
Genesee	Horton	Randy	CHEMICAL BANK	(989) 725-3624		randy.horton@chemicalbankmi.com
Genesee	Hurd	Sharon	FIFTH THIRD	(810) 257-2192		sharon.hurd@53.com

EXPERIENCED MSHDA LENDERS - JUNE 2009

Please report changes to nelsons2@michigan.gov

County	Last Name	First Name	Lender #	Phone#	2nd Phone#	Email
Genesee	Kerscher	Mark	FLAGSTAR	(586) 790-9970		mark.kerscher@flagstar.com
Genesee	Kietzman	Susie	AMERIHOMEMORTGAGE	(810) 257-1335	(800) 779-0172	susiek@amerihomemtg.com
Genesee	Law	Amy	CITIZENS BANK	(810) 766-7590		amy.law@citizensbanking.com
Genesee	Smith	Robert	DORT FEDERAL CREDIT UN	(810) 244-6685		rsmith@dortfcu.org
Genesee	Steele	Denise	JP MORGAN CHASE	(810) 869-2407		denise.d.steele@chase.com
Genesee	Congdon	Ruby	DORT FEDERAL CREDIT UN	(810) 244-6673		RCongdon@DortFCU.ORG
Genesee	Shaker	Noelle	CHEMICAL BANK	(810) 732-1200		
Genesee	Balhorn	Rose	JOHN ADAMS MORTGAGE	(248) 789-4747		RBALHORN@JOHNADAMSMORTGAGE.COM
Gladwin	Calhoun	Kathi	CHEMICAL BANK	(989) 435-7721		kathi.calhoun@chemicalbankmi.com
Grand Traverse	Campbell	Peggy	NORTHWESTERN	(231) 941-6192	(866) 935-4357	pcampbell@nwbank.com
Grand Traverse	Dakoske	Christopher	COUNTRYWIDE	(231) 995-5220		
Grand Traverse	Damman	Teri	NORTHWESTERN	(231) 922-3912		tdamman@nwbank.com
Grand Traverse	Chambers	Gail	TRAVERSE CITY STATE BAN	(800) 968-3680	(231) 947-9700	gail@traversemortgage.com
Grand Traverse	Cook	Georgie	TRAVERSE CITY STATE BAN	(800) 968-3680	(231) 947-9700	georgie@traversemortgage.com
Grand Traverse	Tegel	Holly	NORTHWESTERN	(231) 922-3913		hteigel@nwbank.com
Gratiot	Carr	Suzanne	AMERA MORTGAGE	(517) 371-1234		suzanne.carr@capitolnational.com
Gratiot	Harkness	Marita	FIRSTBANK-ALMA	(989) 466-7393		mharkness@firstbankmi.com
Gratiot	Motz	robin	FIFTH THIRD	(989) 227-3008		robin.motz@53.com
Gratiot	Sallee	Tracey	FIRSTBANK MORTGAGE	(989) 773-2600		tsallee@firstbankmi.com
Gratiot	Schab	Teresa	INDEPENDENT	(616) 363-1209		tschab@ibcp.com
Gratiot	Sitts	Heidi	CHEMICAL BANK	(989) 681-4643		heidi.sitts@chemicalbankmi.com
Gratiot	Smith	Robert	DORT FEDERAL CREDIT UN	(810) 244-6685		rsmith@dortfcu.org
Huron	Brown	Sharon	INDEPENDENT	(989) 891-4058		sbrown@ibcp.com
Huron	Buchinger	Sonya	INDEPENDENT	(989) 672-5901		SBUCHING@IBCP.COM
Huron	Young	Christine	CHEMICAL BANK	(989) 673-3184		CHRISTINE.YOUNG@CHEMICALBANKMI.COM
Ingham	Baldwin	Daniel	TRAVERSE CITY STATE BAN	(231) 947-9700		dan@traversemortgage.com
Ingham	Ballard	Kathy	FIFTH THIRD	(517) 351-0938		kathy.ballard@53.com
Ingham	Carr	Suzanne	AMERA MORTGAGE	(517) 371-1234		suzanne.carr@capitolnational.com
Ingham	Rowlee	Lyn	INDEPENDENT	(517) 324-7402		LROWLEE@IBCP.COM
Ingham	Unkovich	Michael	INDEPENDENT	(517) 324-7415		
Ingham	Adler	Brandon	FIFTH THIRD	(517) 783-3519		BRANDON.ADLER@53.com
Ingham	Andring	Teri	COUNTRYWIDE	(517) 327-1366 x223		teri_andring@countrywide.com
Ingham	Blair	Kim	FLAGSTAR	(517) 853-6916		kimberlee.blair@flagstar.com
Ingham	Darnell	Steven	FLAGSTAR	(517) 381-1610 x224		steve.darnell@flagstar.com
Ingham	Gemalsky	Rebecca	FIFTH THIRD	(517) 324-4043		Becky.Gemalsky@53.com
Ingham	Hall	Ramona	AMERA MORTGAGE	(517) 324-0400		ramona@ameralansing.com
Ingham	Hanson	Scott	COUNTRYWIDE	(517) 349-3456		scott_hanson@countrywide.com
Ingham	Haverkate	Melodie	AMERA MORTGAGE	(517) 324-0400	(800) 249-4113	melodie@ameralansing.com
Ingham	Horton	Randy	CHEMICAL BANK	(989) 725-3624		randy.horton@chemicalbankmi.com
Ingham	Johnson	Paula	MSU FCU	(517) 333-2232	(517) 333-2210	paulaa@msufcu.org
Ingham	Joseph	Marcus	FLAGSTAR	(616) 437-0518	(877) 867-4492	marcus.joseph@flagstar.com
Ingham	McKenzie	Nora	MSU FCU	(517) 333-2233		noram@msufcu.org
Ingham	Motz	robin	FIFTH THIRD	(989) 227-3008		robin.motz@53.com
Ingham	Peterson	Tom	FIFTH THIRD	(517) 351-0401		tom.peterson@53.com
Ingham	Schlicher	Stacy	INDEPENDENT	(517) 324-7427		SSchlich@ibcp.com
Ingham	Thomas	Karen	FLAGSTAR	(517) 321-0101		kthomas@flagstar.com
Ionia	Andring	Teri	COUNTRYWIDE	(517) 327-1366 x223		teri_andring@countrywide.com

EXPERIENCED MSHDA LENDERS - JUNE 2009

Please report changes to nelsons2@michigan.gov

County	Last Name	First Name	Lender #	Phone#	2nd Phone#	Email
Ionia	Doezema	Kip	BYRON BANK	(616) 588-7516		kdoezema@bankatbyron.com
Ionia	Mohr	Mark	FIFTH THIRD	(616) 653-0242		mark.mohr@53.com
Ionia	Schab	Teresa	INDEPENDENT	(616) 363-1209		tschab@ibcp.com
Ionia	Strassburger	Steven	TRAVERSE CITY STATE BAN	(231) 947-9700	(800) 968-3680	steve@traversemortgage.com
Iosco	Dorey	Annette	INDEPENDENT	(989) 799-3159		adorey@ibcp.com
Iron	Linder	Mary	CITIZENS BANK	(715) 356-0811		MARY.LINDER@citizensbanking.com
Isabella	Strassburger	Steven	TRAVERSE CITY STATE BAN	(231) 947-9700	(800) 968-3680	steve@traversemortgage.com
Jackson	Adler	Brandon	FIFTH THIRD	(517) 783-3519		BRANDON.ADLER@53.com
Jackson	De Wolf	Scott	EXCHANGE FINANCIAL	(616) 575-9850	(616) 560-3397	sdewolf@exchangefinancial.com
Jackson	Deno	Robert	BANK OF AMERICA	(517) 787-7802		robert.h.deno@bankofamerica.com
Jackson	Hanson	Scott	COUNTRYWIDE	(517) 349-3456		scott_hanson@countrywide.com
Jackson	Rice	Karyn	CITIZENS BANK	(517) 789-4304		Karyn.Rice@citizensbanking.com
Jackson	Silva	Rene	FLAGSTAR	(517) 817-1163		rene.silva@flagstar.com
Jackson	Solik	Grant	JOHN ADAMS MORTGAGE	(248) 208-3900		
Kalamazoo	Adler	Brandon	FIFTH THIRD	(517) 783-3519		BRANDON.ADLER@53.com
Kalamazoo	Burkett	Scott	CITIZENS BANK	(800) 570-5568 x236	(269) 321-3236	scott.burkett@citizensbanking.com
Kalamazoo	DeWitt	Kelli	COUNTRYWIDE	(269) 553-2260		kelli_dewitt@countrywide.com
Kalamazoo	Johnson	Greg	BANK OF AMERICA	(269) 327-0640		greg.johnson@abnamro.com
Kalamazoo	Maire	Colleen	AMERIFIRST FINANCIAL	(269) 968-6100		amerifirstbc@hotmail.com
Kalamazoo	Merren	Danell	TRAVERSE CITY STATE BAN	(616) 336-9333		DMerren@iccf.org
Kalamazoo	Reed	Jack	WELLS FARGO	(269) 979-8780 x14	(269) 579-0165	JACK.REED@WELLSFARGO.COM
Kalamazoo	Smith	Arika	WELLS FARGO	(269) 323-8161	(269) 217-0767	arika.i.smith@wellsfargo.com
Kalamazoo	Woytal	Wade	AMERAFIRST MORTGAGE	(269) 488-7102		
Kalkaska	Campbell	Peggy	NORTHWESTERN	(231) 941-6192	(866) 935-4357	pcampbell@nwbank.com
Kalkaska	Chambers	Gail	TRAVERSE CITY STATE BAN	(800) 968-3680	(231) 947-9700	gail@traversemortgage.com
Kalkaska	Cook	Georgie	TRAVERSE CITY STATE BAN	(800) 968-3680	(231) 947-9700	georgie@traversemortgage.com
Kalkaska	Ranger	Tammy	NORTHWESTERN	(231) 264-6853		tranger@Nwbank.com
Kalkaska	Tegel	Holly	NORTHWESTERN	(231) 922-3913		htegel@nwbank.com
Kent	Baldwin	Daniel	TRAVERSE CITY STATE BAN	(231) 947-9700		dan@traversemortgage.com
Kent	Bates	Zenia	FIFTH THIRD	(616) 455-1226		zenia.bates@53.com
Kent	Berens	Regan	FIFTH THIRD	(616) 406-2043		regan.berens@53.com
Kent	Cano	Rosie	FIFTH THIRD	(616) 771-5707	(Spanish Speaking)	rosie.cano@53.com
Kent	Carr	Suzanne	AMERA MORTGAGE	(517) 371-1234		suzanne.carr@capitolnational.com
Kent	Correa	Adriana	AMERA MORTGAGE	(616) 957-3480		acorrea@ameramortgage.com
Kent	Debruyne	Wayne	FIFTH THIRD	(616) 394-7352		wayne.debruyne@53.com
Kent	Gilewski	Bob	CHEMICAL BANK	(616) 285-7456	(616) 745-3034	bob.gilewski@chemicalbankmi.com
Kent	Hall	Gary	FIFTH THIRD	(616) 771-5160		gary.hall@53.com
Kent	McAleece	Tim	BYRON BANK	(616) 588-7438	(616) 889-4519	tmcaleece@bankatbyron.com
Kent	Mcclimans	Katie	FLAGSTAR	(616) 735-4897		katie.mcclimans@flagstar.com
Kent	Moore	Rebecca	CHEMICAL BANK	(269) 934-1067	(800) 943-7386 x2410	rebecca.moore@chemicalbankmi.com
Kent	Smalligan	Lewis	AMERA MORTGAGE	(616) 957-3480		
Kent	Tabor	Jennifer	COUNTRYWIDE	(616) 437-9268	(616) 940-6777	JENNIFER_TABOR@SRCMORTGAGE.COM
Kent	Tedaldi	Sherry	CHEMICAL BANK	(616) 738-2050	(Spanish Speaking)	sherry.tedaldi@chemicalbankmi.com
Kent	Timmer	Jeff	BYRON BANK	(616) 588-7635		jtimmer@bankatbyron.com
Kent	Vanhalsema	Darlene	FIFTH THIRD	(616) 563-9626		darlene.vanhalsema@53.com
Kent	De Wolf	Scott	EXCHANGE FINANCIAL	(616) 575-9850	(616) 560-3397	sdewolf@exchangefinancial.com
Kent	Doezema	Kip	BYRON BANK	(616) 588-7516		kdoezema@bankatbyron.com

EXPERIENCED MSHDA LENDERS - JUNE 2009

Please report changes to nelsons2@michigan.gov

County	Last Name	First Name	Lender #	Phone#	2nd Phone#	Email
Kent	Fein	John	FIFTH THIRD	(616) 457-3284		john.fein@53.com
Kent	Gemalsky	Rebecca	FIFTH THIRD	(517) 324-4043		Becky.Gemalsky@53.com
Kent	Grzywacz	Dan	EXCHANGE FINANCIAL	(616) 957-3480		dgrzywacz@exchangefinancial.com
Kent	Joseph	Marcus	FLAGSTAR	(616) 437-0518	(877) 867-4492	marcus.joseph@flagstar.com
Kent	Maynard	Sonja	INDEPENDENT	(231) 924-9658		smaynard@ibcp.com
Kent	Merren	Danell	TRAVERSE CITY STATE BAN	(616) 336-9333		DMerren@iccf.org
Kent	Mohr	Mark	FIFTH THIRD	(616) 653-0242		mark.mohr@53.com
Kent	Partridge	Jennifer	CREDIT UNION ONE	(616) 450-8884	(800) 428-0294 x1	jpartridge@cuone.org
Kent	Potter	Bonnie	FIFTH THIRD	(616) 653-9630		bonnie.potter@53.com
Kent	Schab	Teresa	INDEPENDENT	(616) 363-1209		tschab@ibcp.com
Kent	Schlicher	Stacy	INDEPENDENT	(517) 324-7427		SSchlich@ibcp.com
Kent	Slating	Chris	EXCHANGE FINANCIAL	(616) 957-3480		cslating@exchangefinancial.com
Kent	Strassburger	Steven	TRAVERSE CITY STATE BAN	(231) 947-9700	(800) 968-3680	steve@traversemortgage.com
Kent	Vanhalsema	Darlene	FIFTH THIRD	(616) 653-9626		darlene.vanhalsema@53.com
Kent	Whyte	Mike	FIFTH THIRD	(616) 653-9925		Michael.Whyte@53.com
Lake	Strassburger	Steven	TRAVERSE CITY STATE BAN	(231) 947-9700	(800) 968-3680	steve@traversemortgage.com
Lapeer	Schlicher	Stacy	INDEPENDENT	(517) 324-7427		SSchlich@ibcp.com
Lapeer	Smith	Robert	DORT FEDERAL CREDIT UNI	(810) 244-6685		rsmith@dortfcu.org
Leelanau	Cook	Georgie	TRAVERSE CITY STATE BAN	(800) 968-3680	(231) 947-9700	georgie@traversemortgage.com
Lenawee	Hall	Ramona	AMERA MORTGAGE	(517) 324-0400		ramona@ameralansing.com
Lenawee	Moody	Susan	CHEMICAL BANK	(989) 839-5374		susan.moody@chemicalbankmi.com
Lenawee	Solik	Grant	JOHN ADAMS MORTGAGE	(248) 208-3900		
Livingston	Andring	Teri	COUNTRYWIDE	(517) 327-1366 x223		teri_andring@countrywide.com
Livingston	Hurd	Sharon	FIFTH THIRD	(810) 257-2192		sharon.hurd@53.com
Livingston	Peterson	Tom	FIFTH THIRD	(517) 351-0401		tom.peterson@53.com
Livingston	Reed	Jack	WELLS FARGO	(269) 979-8780 x14	(269) 579-0165	JACK.REED@WELLSFARGO.COM
Mackinac	Chambers	Gail	TRAVERSE CITY STATE BAN	(800) 968-3680	(231) 947-9700	gail@traversemortgage.com
Macomb	Bigelman	Joseph	JOHN ADAMS MORTGAGE	(248) 813-4925		jbigelman@johnadamsmortgage.com
Macomb	Blackburn	Kirsten	ROSS MORTGAGE	(586) 913-4200		kblackburn@rossmortgage.com
Macomb	Bojnowski	Cynthia	BANK OF AMERICA	(313) 885-5743		cynthia.a.bojnowski@bankofamerica.com
Macomb	Bray	David	HUNTINGTON	(586) 792-8696	(586) 260-0965	david.bray@huntington.com
Macomb	December	Linda	ROSS MORTGAGE	(248) 647-7677		LDECEMBER@ROSSMORTGAGE.COM
Macomb	Doherty	Bill	TOWNE MORTGAGE	(586) 819-2440		bill.doherty@townemortgage.com
Macomb	Ehrke	Rita	HUNTINGTON	(586) 463-0730		
Macomb	Foss	Frank	FIRST STATE BANK	(586) 445-6637	(586) 291-3285	ffoss@thefsb.com
Macomb	Johnson	Craig	ROSS MORTGAGE	(586) 868-2535		cjohnson@ROSSMORTGAGE.COM
Macomb	Johnson	Paula	MSU FCU	(517) 333-2232	(517) 333-2210	paulaa@msufcu.org
Macomb	Johnston	Lora	FIRST STATE BANK	(586) 445-6691		ljohnston@thefsb.com
Macomb	Kerscher	Mark	FLAGSTAR	(586) 790-9970		mark.kerscher@flagstar.com
Macomb	Knoche	Chris	CF BANCORP MORTGAGE	(810) 985-0400		cknoche@cfsbank.com
Macomb	Kulak	Gwen	MEMBER FIRST MORTGAGE	(616) 301-6285		gwen@memberfirstmortgage.com
Macomb	Maciejewski	Kenneth	FLAGSTAR	(586) 216-7000		ken.maciejewski@flagstar.com
Macomb	McClure	Sharon	COUNTRYWIDE	(248) 922-9168 x224	(800) 891-3855 x224	
Macomb	Meldrum	William	ROSS MORTGAGE	(248) 547-4700		bmeldrum@rossmortgage.com
Macomb	Miller	Ronya	JOHN ADAMS MORTGAGE	(248) 208-3900		rmiller@johnadamsmortgage.com
Macomb	Moore	Mark	PEOPLES STATE BANK	(248) 548-5025		mark@century21aaanorth.com
Macomb	Pochmara	Sandra	TOWNE MORTGAGE	(800) 979-9994 x2464		sandra.pochmara@townemortgage.com

EXPERIENCED MSHDA LENDERS - JUNE 2009

Please report changes to nelsons2@michigan.gov

County	Last Name	First Name	Lender #	Phone#	2nd Phone#	Email
Macomb	Ross	Kelley	ROSS MORTGAGE	(248) 547-4700		Kelley@rossmortgage.com
Macomb	Schwarzkoﬀ	Mary	FIRST STATE BANK	(586) 775-5000		mschwarzkoﬀ@firstbankmi.com
Macomb	Steiner	Nathan	FLAGSTAR	(248) 205-1035 x235		nathan.steiner@flagstar.com
Macomb	Tumey	Kathleen	JOHN ADAMS MORTGAGE	(248) 208-3900		ktumey@johnadamsmortgage.com
Macomb	Tyslicki	Walter	FLAGSTAR	(313) 381-8900		walter.tyslicki@flagstar.com
Macomb	West	Thomas	CITIZENS FIRST	(810) 985-0411		twest@cfsbank.com
Macomb	Williams	Tom	PARAMOUNT	(248) 538-8600		twilliams@Paramountbank.com
Manistee	Cook	Georgie	TRAVERSE CITY STATE BAN	(800) 968-3680	(231) 947-9700	georgie@traversemortgage.com
Manistee	Strassburger	Steven	TRAVERSE CITY STATE BAN	(231) 947-9700	(800) 968-3680	steve@traversemortgage.com
Marquette	Derocha	Kristin	RIVER VALLEY BANK	(906) 226-1393	(906) 361-4101	kderocha@RiverValleyBank.COM
Mason	Dodson	Dennis	SSB Mortgage	(231) 861-2123		
Mason	Strassburger	Steven	TRAVERSE CITY STATE BAN	(231) 947-9700	(800) 968-3680	steve@traversemortgage.com
Mecosta	Strassburger	Steven	TRAVERSE CITY STATE BAN	(231) 947-9700	(800) 968-3680	steve@traversemortgage.com
Menominee	Holzenkamp	Wendy	FIRST BANK UPPER MI	(906) 786-3355	(906) 428-3535	wholzenkamp@first-bank.com
Menominee	Peterson	Debbie	UP STATE BANK	(906) 786-1331		dlpeterson@upstatebank.net
Menominee	Salo	Todd	UP STATE BANK	(906) 786-2761		tasalo@upstatebank.net
Midland	Brown	Sharon	INDEPENDENT	(989) 891-4058		sbrown@ibcp.com
Midland	Callahan	Jill	BANK OF AMERICA	(517) 631-9155		jill.m.callahan@bankofamerica.com
Midland	Camp	Elizabeth	CHEMICAL BANK	(989) 839-5292	(989) 859-5965	elizabeth.camp@chemicalbankmi.com
Midland	Cook	Georgie	TRAVERSE CITY STATE BAN	(800) 968-3680	(231) 947-9700	georgie@traversemortgage.com
Midland	Fernette	Maria	WOLVERINE BANK	(989) 797-4499		Maria.fernette@wolverinebank.com
Midland	Moody	Susan	CHEMICAL BANK	(989) 839-5374		susan.moody@chemicalbankmi.com
Midland	Perkins	Kathy	CHEMICAL BANK	(517) 894-9810		kathy.perkins@chemicalbankmi.com
Midland	Piegols	David	INDEPENDENT	(989) 631-3128	(989) 631-5860	dpiegols@ibcp.com
Midland	Sitts	Heidi	CHEMICAL BANK	(989) 681-4643		heidi.sitts@chemicalbankmi.com
Midland	Tolpa	Deb	ROSS MORTGAGE	(989) 633-9272		dtolpa@rossmortgage.com
Midland	Poynter	David	ROSS MORTGAGE	(989) 633-9272		
Missaukee	Cook	Georgie	TRAVERSE CITY STATE BAN	(800) 968-3680	(231) 947-9700	georgie@traversemortgage.com
Missaukee	Strassburger	Steven	TRAVERSE CITY STATE BAN	(231) 947-9700	(800) 968-3680	steve@traversemortgage.com
Monroe	Anderson	Rose	FLAGSTAR	(248) 675-6970	(248) 202-1800	Rose.M.Anderson@Flagstar.com
Monroe	McCaig	Wes	AMERA MORTGAGE	(800) 968-1624		wmccaig@ameramortgage.com
Monroe	Swinney	Gary	FLAGSTAR	(313) 381-8900		gary.swinney@flagstar.com
Monroe	Torok	Pamela	BANK OF AMERICA	(734) 676-3693		pamela.a.torok@bankofamerica.com
Montcalm	Doezema	Kip	BYRON BANK	(616) 588-7516		kdoezema@bankatbyron.com
Montcalm	Merren	Danell	TRAVERSE CITY STATE BAN	(616) 336-9333		DMerren@iccf.org
Montcalm	Partridge	Jennifer	CREDIT UNION ONE	(616) 450-8884	(800) 428-0294 x1	jpartridge@cuone.org
Montcalm	Schab	Teresa	INDEPENDENT	(616) 363-1209		tschab@ibcp.com
Montcalm	Slating	Chris	EXCHANGE FINANCIAL	(616) 957-3480		cslating@exchangefinancial.com
Montcalm	Strassburger	Steven	TRAVERSE CITY STATE BAN	(231) 947-9700	(800) 968-3680	steve@traversemortgage.com
Muskegon	Deuell	Barbara	INDEPENDENT	800-866-4196-	231-799-4023	BDeuell@ibcp.com
Muskegon	Doezema	Kip	BYRON BANK	(616) 588-7516		kdoezema@bankatbyron.com
Muskegon	Joseph	Marcus	FLAGSTAR	(616) 437-0518	(877) 867-4492	marcus.joseph@flagstar.com
Muskegon	Malmquist	Joy	AMERA MORTGAGE	(231) 798-4895		
Muskegon	Merren	Danell	TRAVERSE CITY STATE BAN	(616) 336-9333		DMerren@iccf.org
Muskegon	Mills	Laurie	HUNTINGTON	(231) 725-0357		
Muskegon	Schab	Teresa	INDEPENDENT	(616) 363-1209		tschab@ibcp.com
Muskegon	Silk	Joanne	INDEPENDENT	(231) 799-4024	(800) 866-4196	jsilk@ibcp.com

EXPERIENCED MSHDA LENDERS - JUNE 2009

Please report changes to nelsons2@michigan.gov

County	Last Name	First Name	Lender #	Phone#	2nd Phone#	Email
Muskegon	Strassburger	Steven	TRAVERSE CITY STATE BAN	(231) 947-9700	(800) 968-3680	steve@traversemortgage.com
Muskegon	Thomsen	Greg	BYRON BANK	(616) 588-7624	(616) 889-5799	gthomsen@bankatbyron.com
Newaygo	Doezema	Kip	BYRON BANK	(616) 588-7516		kdoezema@bankatbyron.com
Newaygo	Maynard	Sonja	INDEPENDENT	(231) 924-9658		smaynard@ibcp.com
Newaygo	McKenzie	Nora	MSU FCU	(517) 333-2233		noram@msufcu.org
Newaygo	Potter	Bonnie	FIFTH THIRD	(616) 653-9630		bonnie.potter@53.com
Newaygo	Schab	Teresa	INDEPENDENT	(616) 363-1209		tschab@ibcp.com
Newaygo	Strassburger	Steven	TRAVERSE CITY STATE BAN	(231) 947-9700	(800) 968-3680	steve@traversemortgage.com
Oakland	Balhorn	Rose	JOHN ADAMS MORTGAGE	(248) 789-4747		RBALHORN@JOHNADAMSMORTGAGE.COM
Oakland	Barnes	Brian	FLAGSTAR	(248) 205-1035	(248) 390-6976	brian.c.barnes@flagstar.com
Oakland	Barnette	Eric	FIFTH THIRD	(810) 656-1619		eric.barnette@53.com
Oakland	Bigelman	Joseph	JOHN ADAMS MORTGAGE	(248) 813-4925		jbigelman@johnadamsmortgage.com
Oakland	Boone	Mark	WELLS FARGO	(800) 850-2616	(586) 524-4882	MARK.T.BOONESR@WELLSFARGO.COM
Oakland	Chamberlain	Anita	CF BANCORP MORTGAGE	(810) 985-0400		
Oakland	Couturier	Susan	COUNTRYWIDE	(810) 516-7727		susan_couturier@countrywide.com
Oakland	December	Linda	ROSS MORTGAGE	(248) 647-7677		LDECEMBER@ROSSMORTGAGE.COM
Oakland	Doherty	Bill	TOWNE MORTGAGE	(586) 819-2440		bill.doherty@townemortgage.com
Oakland	Edelsteins	Marc	COUNTRYWIDE	(800) 838-4030		Marc_Edelstein@Countrywide.Com
Oakland	Edmonds	Michelle	COUNTRYWIDE	(810) 516-6510		michelle_edmonds@countrywide.com
Oakland	Goldring	Carri	JOHN ADAMS MORTGAGE	(248) 208-3900		cgoldring@johnadamsmortgage.com
Oakland	Hall	Marlena	TOWNE MORTGAGE	(248) 247-1831		
Oakland	Hassan	Randy	JOHN ADAMS MORTGAGE	(248) 208-3900		rhassan@johnadamsmortgage.com
Oakland	Hill	Monte	JOHN ADAMS MORTGAGE	(248) 208-3900		mhill@johnadamsmortgage.com
Oakland	Johnson	Dawn	PARAMOUNT	(248) 601-6540		WHMCPRES@aol.com
Oakland	Johnson	Paula	MSU FCU	(517) 333-2232	(517) 333-2210	paulaa@msufcu.org
Oakland	Kaner	David	JOHN ADAMS MORTGAGE	(248) 208-3900		dkaner@johnadamsmortgage.com
Oakland	Kopriva	Diane	JOHN ADAMS MORTGAGE	(248) 208-3900		
Oakland	LaClair	Sharlene	FIFTH THIRD	(248) 364-3267		sharlene.laclair@53.com
Oakland	Lopez	Belinda	COUNTRYWIDE	(734) 414-6000 x221		belinda_lopez@countrywide.com
Oakland	Maciejewski	Kenneth	FLAGSTAR	(586) 216-7000		ken.maciejewski@flagstar.com
Oakland	McClure	Sharon	COUNTRYWIDE	(248) 922-9168 x224	(800) 891-3855 x224	
Oakland	McKenzie	Nora	MSU FCU	(517) 333-2233		noram@msufcu.org
Oakland	Meldrum	William	ROSS MORTGAGE	(248) 547-4700		bmeldrum@rossmortgage.com
Oakland	Meyer	Brett	LENDER LTD	(989) 723-3859		bmeyer@metroowosso.com
Oakland	Monda	Cornell	COUNTRYWIDE	(248) 922-9174	(800) 891-3855	Cornell_Monda@Countrywide.Com
Oakland	Pevac	Lisa	ROSS MORTGAGE	(586) 913-4200		lpEVac@rossmortgage.com
Oakland	Pochmara	Sandra	TOWNE MORTGAGE	(800) 979-9994 x2464		sandra.pochmara@townemortgage.com
Oakland	Potter	Jeff	FIFTH THIRD	(616) 566-8884		jeff.potter@53.com
Oakland	Raben	Frank	HUNTINGTON	(313) 538-2258		frank.raben@huntington.com
Oakland	Ross	Kelley	ROSS MORTGAGE	(248) 547-4700		Kelley@rossmortgage.com
Oakland	Salley	Kevin	BANK OF AMERICA	(734) 327-4411	(734) 417-4964	ksalley@boaa.com
Oakland	Snook	Tracy	ROSS MORTGAGE	(734) 612-7479		
Oakland	Sullivan	John	ROSS MORTGAGE	(248) 515-7369	(248) 952-5248	jsullivan@rossmortgage.com
Oakland	Williams	Tom	PARAMOUNT	(248) 538-8600		twilliams@Paramountbank.com
Oakland	Yoskovich	Wendy	JP MORGAN CHASE	(586) 726-3356		wendy.s.yoskovich@chase.com
Oceana	Dodson	Dennis	SSB Mortgage	(231) 861-2123		
Oceana	Maynard	Sonja	INDEPENDENT	(231) 924-9658		smaynard@ibcp.com

EXPERIENCED MSHDA LENDERS - JUNE 2009

Please report changes to nelsons2@michigan.gov

County	Last Name	First Name	Lender #	Phone#	2nd Phone#	Email
Oceana	Strassburger	Steven	TRAVERSE CITY STATE BAN	(231) 947-9700	(800) 968-3680	steve@traversemortgage.com
Ogemaw	Holzheuer	Mary	INDEPENDENT	(989) 728-2037		mholzheu@ibcp.com
Ogemaw	Kietzman	Susie	AMERIHOMEMORTGAGE	(810) 257-1335	(800) 779-0172	susiek@amerihomemtg.com
Osceola	Strassburger	Steven	TRAVERSE CITY STATE BAN	(231) 947-9700	(800) 968-3680	steve@traversemortgage.com
Otsego	Burns	Tom	INDEPENDENT	(989) 732-3502		tburns@ibcp.com
Ottawa	Berens	Regan	FIFTH THIRD	(616) 406-2043		regan.berens@53.com
Ottawa	De Wolf	Scott	EXCHANGE FINANCIAL	(616) 575-9850	(616) 560-3397	sdewolf@exchangefinancial.com
Ottawa	Debruyn	Wayne	FIFTH THIRD	(616) 394-7352		wayne.debruyn@53.com
Ottawa	Doezema	Kip	BYRON BANK	(616) 588-7516		kdoezema@bankatbyron.com
Ottawa	Joseph	Marcus	FLAGSTAR	(616) 437-0518	(877) 867-4492	marcus.joseph@flagstar.com
Ottawa	Maynard	Sonja	INDEPENDENT	(231) 924-9658		smaynard@ibcp.com
Ottawa	Nicholson	Sharon	LAKE MI CREDIT UNION	(616) 242-9790		sharon.nicholson@lmcu.org
Ottawa	Potter	Bonnie	FIFTH THIRD	(616) 653-9630		bonnie.potter@53.com
Ottawa	Potter	Jeff	FIFTH THIRD	(616) 566-8884		jeff.potter@53.com
Ottawa	Rose	Angela	HUNTINGTON	(616) 850-0950		ANGELA.ROSE@HUNTINGTON.COM
Ottawa	Schab	Teresa	INDEPENDENT	(616) 363-1209		tschab@ibcp.com
Ottawa	Slating	Chris	EXCHANGE FINANCIAL	(616) 957-3480		cslating@exchangefinancial.com
Ottawa	Strassburger	Steven	TRAVERSE CITY STATE BAN	(231) 947-9700	(800) 968-3680	steve@traversemortgage.com
Ottawa	Strohauer	Mike	CHEMICAL BANK	(269) 686-7815	(800) 943-7386 x2640	mike.strohauer@chemicalbankmi.com
Ottawa	Tedaldi	Sherry	CHEMICAL BANK	(616) 738-2050	(Spanish Speaking)	sherry.tedaldi@chemicalbankmi.com
Ottawa	Thomsen	Greg	BYRON BANK	(616) 588-7624	(616) 889-5799	gthomsen@bankatbyron.com
Roscommon	Kaner	David	JOHN ADAMS MORTGAGE	(248) 208-3900		dkaner@johnadamsmortgage.com
Saginaw	Buchinger	Sonya	INDEPENDENT	(989) 672-5901		SBUCHING@IBCP.COM
Saginaw	Kerby	Thomas	FLAGSTAR			
Saginaw	Meyer	Brett	LENDER LTD	(989) 723-3859		bmeyer@metroowosso.com
Saginaw	Brown	Sharon	INDEPENDENT	(989) 891-4058		sbrown@ibcp.com
Saginaw	Callahan	Jill	BANK OF AMERICA	(517) 631-9155		jill.m.callahan@bankofamerica.com
Saginaw	Camp	Elizabeth	CHEMICAL BANK	(989) 839-5292	(989) 859-5965	elizabeth.camp@chemicalbankmi.com
Saginaw	Dorey	Annette	INDEPENDENT	(989) 799-3159		adorey@ibcp.com
Saginaw	Horton	Randy	CHEMICAL BANK	(989) 725-3624		randy.horton@chemicalbankmi.com
Saginaw	Hurd	Sharon	FIFTH THIRD	(810) 257-2192		sharon.hurd@53.com
Saginaw	Moody	Susan	CHEMICAL BANK	(989) 839-5374		susan.moody@chemicalbankmi.com
Saginaw	Smith	Robert	DORT FEDERAL CREDIT UNI	(810) 244-6685		rsmith@dortfcu.org
Sanilac	Young	Christine	CHEMICAL BANK	(989) 673-3184		CHRISTINE.YOUNG@CHEMICALBANKMI.COM
Schoolcraft	Peterson	Debbie	UP STATE BANK	(906) 786-1331		dlpeterson@upstatebank.net
Schoolcraft	Salo	Todd	UP STATE BANK	(906) 786-2761		tasalo@upstatebank.net
Shiawassee	Brown	Sharon	INDEPENDENT	(989) 891-4058		sbrown@ibcp.com
Shiawassee	Hanson	Scott	COUNTRYWIDE	(517) 349-3456		scott_hanson@countrywide.com
Shiawassee	Haverkate	Melodie	AMERA MORTGAGE	(517) 324-0400	(800) 249-4113	melodie@ameralansing.com
Shiawassee	Horton	Randy	CHEMICAL BANK	(989) 725-3624		randy.horton@chemicalbankmi.com
Shiawassee	Law	Amy	CITIZENS BANK	(810) 766-7590		amy.law@citizensbanking.com
Shiawassee	Meyer	Brett	LENDER LTD	(989) 723-3859		bmeyer@metroowosso.com
Shiawassee	Motz	robin	FIFTH THIRD	(989) 227-3008		robin.motz@53.com
Shiawassee	Schlicher	Stacy	INDEPENDENT	(517) 324-7427		SSchlich@ibcp.com
St Joseph	Woytal	Wade	AMERAFIRST MORTGAGE	(269) 488-7102		
St. Clair	Snellenberger	Caremy	FLAGSTAR	(810) 984-4850	(810) 984-4850 x220	caremy.snellenberger@flagstar.com
St. Clair	West	Thomas	CITIZENS FIRST	(810) 985-0411		twest@cfsbank.com

EXPERIENCED MSHDA LENDERS - JUNE 2009

Please report changes to nelsons2@michigan.gov

County	Last Name	First Name	Lender #	Phone#	2nd Phone#	Email
St. Joseph	Burkett	Scott	CITIZENS BANK	(800) 570-5568 x236	(269) 321-3236	scott.burkett@citizensbanking.com
St. Joseph	DeWitt	Kelli	COUNTRYWIDE	(269) 553-2260		kelli_dewitt@countrywide.com
St. Joseph	Strohauer	Mike	CHEMICAL BANK	(269) 686-7815	(800) 943-7386 x2640	mike.strohauer@chemicalbankmi.com
Tuscola	Brown	Sharon	INDEPENDENT	(989) 891-4058		sbrown@ibcp.com
Tuscola	Buchinger	Sonya	INDEPENDENT	(989) 672-5901		SBUCHING@IBCP.COM
Tuscola	Young	Christine	CHEMICAL BANK	(989) 673-3184		CHRISTINE.YOUNG@CHEMICALBANKMI.COM
Van Buren	DeWitt	Kelli	COUNTRYWIDE	(269) 553-2260		kelli_dewitt@countrywide.com
Van Buren	Postello	Jennifer	CHEMICAL BANK	(269) 639-1025		Jennifer.postello@chemicalbankmi.com
Van Buren	Strohauer	Mike	CHEMICAL BANK	(269) 686-7815	(800) 943-7386 x2640	mike.strohauer@chemicalbankmi.com
Washtenaw	Ent	Carl	BANK OF ANN ARBOR	(734) 327-4402	(734) 904-0909	cent@boaa.com
Washtenaw	Green	James	FLAGSTAR	(248) 699-3700		
Washtenaw	Hall	Ramona	AMERA MORTGAGE	(517) 324-0400		ramona@ameralansing.com
Washtenaw	McCaig	Wes	AMERA MORTGAGE	(800) 968-1624		wmccaig@ameramortgage.com
Washtenaw	Ray	Forrest	FLAGSTAR	(313) 381-8900		forrest.ray@flagstar.com
Washtenaw	Sullivan	Greg	PEOPLES STATE BANK	(734) 623-0843		
Washtenaw	Szczesniak	Nora	AMERA MORTGAGE	(734) 516-0683		NSZCZESNIAK@AMERAMORTGAGE.COM
Wayne	Ahmed	Toufig	FIFTH THIRD	(248) 258-3104		toufig.ahmed@53.com
Wayne	Anderson	Patricia	COUNTRYWIDE	(734) 675-6963		patricia_anderson@countrywide.com
Wayne	Anderson	Rose	FLAGSTAR	(248) 675-6970	(248) 202-1800	Rose.M.Anderson@Flagstar.com
Wayne	Bojnowski	Cynthia	BANK OF AMERICA	(313) 885-5743		cynthia.a.bojnowski@bankofamerica.com
Wayne	Braddy	Darline	BANK OF AMERICA	(313) 891-0538		darline.h.braddy@bankofamerica.com
Wayne	Bruhn	Marti	ROSS MORTGAGE	(248) 282-1602		
Wayne	Bsharah	Larry	JOHN ADAMS MORTGAGE	(313) 218-0317		lbsharah@johnadamsmortgage.com
Wayne	Butson	Tony	AMERA MORTGAGE	(734) 530-2019		TBUTSON@AMERAMORTGAGE.COM
Wayne	Ciotti	Tom	AMERA MORTGAGE	(734) 530-2002		tcitti@ameramortgage.com
Wayne	Doherty	Bill	TOWNE MORTGAGE	(586) 819-2440		bill.doherty@townemortgage.com
Wayne	Donahee	Berton	AMERA MORTGAGE	(734) 266-9190		bdonahee@ameramortgage.com
Wayne	Ferguson	Donna	AMERA MORTGAGE	(734) 530-2007		dferguson@ameramortgage.com
Wayne	Foss	Frank	FIRST STATE BANK	(586) 445-6637	(586) 291-3285	ffoss@thefsb.com
Wayne	Fry	Kim	AMERA MORTGAGE	(734) 530-2004		kfry@ameramortgage.com
Wayne	Halperin	Robert	JOHN ADAMS MORTGAGE	(248) 208-3900		rhalperin@johnadamsmortgage.com
Wayne	Hassan	Randy	JOHN ADAMS MORTGAGE	(248) 208-3900		
Wayne	Hinton	Reggie	BANK OF AMERICA	(313) 234-8783		REGINALD.B.HINTON_SR@BANKOFAMERICA.COM
Wayne	Hodge	Deborah	FIFTH THIRD	(586) 323-1236		deborah.hodge@53.com
Wayne	Johnson	Paula	MSU FCU	(517) 333-2232	(517) 333-2210	paulaa@msufcu.org
Wayne	Kaczmarczyk	Denny	JOHN ADAMS MORTGAGE	(248) 208-3900		dkaczmarczyk@johnadamsmortgage.com
Wayne	Kaner	David	JOHN ADAMS MORTGAGE	(248) 208-3900		dkaner@johnadamsmortgage.com
Wayne	Knecht	Debbie	AMERA MORTGAGE	(734) 530-2022		DLKnecht@comcast.net
Wayne	Lopez	Belinda	COUNTRYWIDE	(734) 414-6000 x221		belinda_lopez@countrywide.com
Wayne	Machnacki	Greg	AMERA MORTGAGE	(734) 530-2021		
Wayne	McKenzie	Nora	MSU FCU	(517) 333-2233		noram@msufcu.org
Wayne	Meldrum	William	ROSS MORTGAGE	(248) 547-4700		bmeldrum@rossmortgage.com
Wayne	Miller	Mark	FLAGSTAR	(734) 913-0749		mark.miller@flagstar.com
Wayne	Monda	Cornell	COUNTRYWIDE	(248) 922-9174	(800) 891-3855	Cornell_Monda@Countrywide.Com
Wayne	Moore	David	AMERA MORTGAGE	(313) 445-6514		dmoore@ameramortgage.com
Wayne	Parker	Rod	JOHN ADAMS MORTGAGE	(248) 208-3900		
Wayne	Peterson	Tom	FIFTH THIRD	(517) 351-0401		tom.peterson@53.com

EXPERIENCED MSHDA LENDERS - JUNE 2009

Please report changes to nelsons2@michigan.gov

County	Last Name	First Name	Lender #	Phone#	2nd Phone#	Email
Wayne	Pochmara	Sandra	TOWNE MORTGAGE	(800) 979-9994 x2464		sandra.pochmara@townemortgage.com
Wayne	Prisby	Harry	ROSS MORTGAGE	(248) 547-4700		hprisby@rossmortgage.com
Wayne	Raben	Frank	HUNTINGTON	(313) 538-2258		frank.raben@huntington.com
Wayne	Raley	Nicholas	FLAGSTAR	(248) 699-3700		
Wayne	Ray	Forrest	FLAGSTAR	(313) 381-8900		forrest.ray@flagstar.com
Wayne	Ross	Kelley	ROSS MORTGAGE	(248) 547-4700		Kelley@rossmortgage.com
Wayne	Schlagheck	Eric	COUNTRYWIDE	(734) 675-6963		eric_Schlagheck@countrywide.com
Wayne	Silvius	Bradley	JOHN ADAMS MORTGAGE	(248) 208-3900		bsilvius@johnadamsmortgage.com
Wayne	Spradlin	Carol	AMERA MORTGAGE	(734) 530-2020		
Wayne	Swinney	Gary	FLAGSTAR	(313) 381-8900		gary.swinney@flagstar.com
Wayne	Szczesniak	Nora	AMERA MORTGAGE	(734) 516-0683		NSZCZESNIAK@AMERAMORTGAGE.COM
Wayne	Tilk	Edward	AMERA MORTGAGE	(734) 692-3333		etilk@ameramortgage.com
Wayne	Torok	Pamela	BANK OF AMERICA	(734) 676-3693		pamela.a.torok@bankofamerica.com
Wayne	Tyslicki	Walter	FLAGSTAR	(313) 381-8900		walter.tyslicki@flagstar.com
Wayne	Voran	Dan	AMERA MORTGAGE	(313) 381-8900		dvoran@ameramortgage.com
Wayne	Voran	Paul	AMERA MORTGAGE	(734) 231-4454		pvoran@ameramortgage.com
Wayne	Wiley	Gloriane	BANK OF AMERICA	(313) 234-8663		gloriane.hymon@bankofamerica.com
Wayne	Ziegler	Tom	BANK OF AMERICA	(734) 283-0411		tom.ziegler@bankofamerica.com
Wexford	Schab	Teresa	INDEPENDENT	(616) 363-1209		tschab@ibcp.com
Wexford	Strassburger	Steven	TRAVERSE CITY STATE BAN	(231) 947-9700	(800) 968-3680	steve@traversemortgage.com