

List of Community Land Trust Lenders
As of July, 2018

Name	Lending Institution	Products Offered	Phone	Email
David L. Thomas Sales Manager / Home Mortgage Consultant Patty Kulton	Caliber Home Loans	<ul style="list-style-type: none"> • Check with lender re loans for community land trusts, may no longer offer a CLT loan product • Originations • 5% down conventional mtges • Loans with or without mtge insur • Refinances 	Office: 720-439-3313 Mobile/Text: 303-995-7025 Fax: 855-618-0533	David.Thomas@caliberhomeloans.com Patty.Kulton@caliberhomeloans.com
Diane DeSalvo Cunningham Loan Officer	CrossCountry Mortgage	<ul style="list-style-type: none"> • Originations • Refinances • VA, Conventional, & FHA • Medical/Professional Loans 	Office: 303-926-4967 Cell: 303-905-7707	diane@myccmortgage.com Assistant: Glenn Menschel Glenn.Menschel@myccmortgage.com Office: 303-926-4969 Cell: 978-660-3731
Trish Shaw Chris Oxley Lacey Hoenshell Greg Roller	Elevations Credit Union	<ul style="list-style-type: none"> • Refinances • Originations 	303-443-4672 x 2273 720-562-4612 303-443-4672	Trish.Shaw@elevationscu.com Chris.oxley@elevationscu.com Lacey.Hoenshell@elevationscu.com greg.roller@elevationscu.com
Carolina Castro Michael Clark Kathy Britton	Premier Mbrs Credit Union f/k/a Bldr Valley Credit Union Premier Mbrs Credit Union f/k/a Bldr Valley Credit Union	<ul style="list-style-type: none"> • Originations and refinances • Min credit score 720, borrower must have 2 mos liquidity, debt ratios cannot exceed 35%/45%, max LTV 80% • Bilingual – Spanish • Conventional mortgages • 3% down conventional mtges • Refinances 	303-657-7281 303-415-3513 303-473-4378	ccastro@pmcu.org mclark@pmcu.org kbritton@pmcu.org
Jon Hartman	US Bank	<ul style="list-style-type: none"> • Refinances • Originations 	303-702-6224	jon.hartman@usbank.com
April Muniz	Vectra Bank	<ul style="list-style-type: none"> • Home Access Lender with CHFA • FHA/VA & Conventional loans • Land Trust mtges offered thru CHFA 	720-947-8403	amuniz@vectrabank.com
Pam Mullen	Wells Fargo	<ul style="list-style-type: none"> • Check with lender re loans for community land trusts, may no longer offer a CLT loan product • FHA and Conventional loans 	303-417-0403 303-709-5208 cell	Pamela.M.Mullen@wellsfargo.com