



**Dakota County CDA First Time Homebuyer Program  
Participating Lender List**

The following Mortgage Lenders have chosen to participate in the Dakota County Community Development Agency's (CDA) First Time Homebuyer, Mortgage Credit Certificate & Down Payment Assistance Programs. The Loan Officers listed below have completed training for the programs.

If you are working with a mortgage lender who is not listed below, please have the lender contact Shari Larson at 651-675-4472 for information on becoming a participating lender.

The Loan Officers whose names are in **Bold** print have closed loans using the CDA First Time Homebuyer & Downpayment Assistance Program.

**The 10 most recent Loan Officers who assisted buyers with our program are:**

<b>Tom Lehmann</b>	<b>tom.lehmann@phhonline.com</b>	<b>612-867-0159</b>	PHH Home Loans
<b>Jason Naber</b>	<b>jlnaber@bremer.com</b>	<b>651-450-5153</b>	Bremer Bank
<b>Josh Olson</b>	<b>josh.olson@amecinc.org</b>	<b>952-426-6221</b>	American Mortgage and Equity Consultants
<b>Vickie Reardon</b>	<b>vickie.reardon@midcountrybank.com</b>	<b>952-997-5610</b>	MidCountry Bank
<b>Darcy McDonald</b>	<b>dmcdonald@midcountrybank.com</b>	<b>952-997-5619</b>	MidCountry Bank
<b>Connie Bloom</b>	<b>cbloom@marketplacehome.com</b>	<b>952-278-3443</b>	Marketplace Home Mortgage
<b>Leslie Vanderwerf</b>	<b>leslie.vanderwerf@amecinc.org</b>	<b>651-200-6556</b>	American Mortgage and Equity Consultants
<b>Julie Wilzbacher</b>	<b>julie.wilzbacher@phhonline.com</b>	<b>651-503-4333</b>	PHH Home Loans
<b>Janelle Larson</b>	<b>jllarson@merchantsbank.com</b>	<b>651-438-7367</b>	Merchants Bank
<b>Nicole Drummond</b>	<b>nicoledrummond@edinarealtymortgage.com</b>	<b>651-230-7516</b>	Edina Realty Mortgage (HomeServices Lending)

Name	Email	Phone	NMLS#	Bilingual
<b>Alerus Financial (Residential Mortgage)</b>				
<b>Bob Austin</b>	<b>bob.austin@alerus.com</b>	<b>952-417-8456</b>	<b>400546</b>	
<b>Adam Farrell</b>	<b>adam.farrell@alerus.com</b>	<b>952-847-1327</b>	<b>460382</b>	
Pat Gleason	pat.gleason@alerus.com	952-847-9834	459439	
<b>Erin Kline</b>	<b>erin.kline@alerus.com</b>	<b>952-417-8462</b>	<b>460409</b>	
<b>Brian Parkinson</b>	<b>brian.parkinson@alerus.com</b>	<b>612-282-5863</b>	<b>460425</b>	
Donna Warner	donna.warner@alerus.com	612-382-4325	460441	
Randi Livon	randi.livon@alerus.com	952-417-8445	460415	
<b>Shannon Kramer</b>	<b>shannon.kramer@alerus.com</b>	<b>952-417-8460</b>	<b>1040108</b>	
<b>American Mortgage and Equity Consultants</b>				
Michael Karon	michael.karon@amecinc.org	763-438-8113	310776	
Kathleen Lawler	kathy.lawler@amecinc.org	651-501-0960	256350	
<b>Jackie LaLonde</b>	<b>jackiel@mortgagerevolution.com</b>	<b>612-616-3069</b>	<b>251060</b>	
<b>Keith Schilling</b>	<b>keith.schilling@amecinc.org</b>	<b>763-323-4925</b>	<b>690786</b>	
<b>Josh Olson</b>	<b>josh.olson@amecinc.org</b>	<b>952-426-6221</b>	<b>211951</b>	
Ryan Schilling	ryan.schilling@amecinc.org	952-212-3217	332210	
Dean Fjeld	dean.fjeld@amecinc.org	952-698-3344	377392	
Michael Wright	Wright@BetterMortgageService.com	612-490-6444	308232	
Chailla Turan	chaillat@mortgagerevolution.com	612-405-3607	1298118	
Steven Webb	swebb@callstevewebb.com	651-698-2801	275469	
Don Ruter	don@beyondhomeloans.com	952-698-3300	53046	

<b>Leslie Vanderwerf</b>	<a href="mailto:leslie.vanderwerf@amecinc.org">leslie.vanderwerf@amecinc.org</a>	<b>651-200-6556</b>	<b>335509</b>	
<b>Jeff Vorlicky</b>	<a href="mailto:jeff@mymnmortgage.com">jeff@mymnmortgage.com</a>	<b>612-986-6927</b>	<b>452455</b>	
Derek Elg	<a href="mailto:derek.elg@amecinc.org">derek.elg@amecinc.org</a>	763-390-8136	183439	
<b>Bay Equity</b>				
Cynthia Allen	<a href="mailto:clallen@bayeq.com">clallen@bayeq.com</a>	651-245-3940	452448	
Jenna Larson	<a href="mailto:jl Larson@bayeq.com">jl Larson@bayeq.com</a>	763-291-5979	1154846	
<b>Quintin Jacobson</b>	<a href="mailto:qjacobson@bayeq.com">qjacobson@bayeq.com</a>	<b>612-598-9277</b>	<b>452471</b>	
Shawn Paige	<a href="mailto:spaige@bayeq.com">spaige@bayeq.com</a>	612-269-8569	288179	
Nick Branson	<a href="mailto:nickb@nickbranson.net">nickb@nickbranson.net</a>	952-270-0303	452536	
Rob Vesters	<a href="mailto:rvesters@bayeq.com">rvesters@bayeq.com</a>	612-669-7777	285019	
<b>Bell Bank Mortgage</b>				
<b>FHA Mortgages Only</b>				
<b>Mary Dack</b>	<a href="mailto:mdack@bellbanks.com">mdack@bellbanks.com</a>	<b>952-905-5389</b>	<b>269062</b>	
<b>PJ Harris</b>	<a href="mailto:pjharris@bellbanks.com">pjharris@bellbanks.com</a>	<b>612-387-2600</b>	<b>452533</b>	
Michael Hill	<a href="mailto:mhill@bellbanks.com">mhill@bellbanks.com</a>	651-552-3684	452469	
<b>Kim Hoeff</b>	<a href="mailto:khoeff@bellbanks.com">khoeff@bellbanks.com</a>	<b>651-308-8196</b>	<b>524528</b>	
Betsy Kozulla	<a href="mailto:bkozulla@bellbanks.com">bkozulla@bellbanks.com</a>	612-720-1995	553703	
<b>Don Kuehn</b>	<a href="mailto:dkuehn@bellbanks.com">dkuehn@bellbanks.com</a>	<b>612-382-0028</b>	<b>337544</b>	
<b>Paul Lundeen</b>	<a href="mailto:plundeen@bellbanks.com">plundeen@bellbanks.com</a>	<b>952-374-6107</b>	<b>323128</b>	
<b>Mary Kay McNee</b>	<a href="mailto:mmcnee@bellbanks.com">mmcnee@bellbanks.com</a>	<b>952-905-5569</b>	<b>268908</b>	
<b>Casey Murray</b>	<a href="mailto:cmurray@bellbanks.com">cmurray@bellbanks.com</a>	<b>612-229-8672</b>	<b>452518</b>	
Bradley Nolan	<a href="mailto:bnolan@bellbanks.com">bnolan@bellbanks.com</a>	651-783-5211	698470	
<b>Todd Nowek</b>	<a href="mailto:tnowek@bellbanks.com">tnowek@bellbanks.com</a>	<b>952-278-8750</b>	<b>332813</b>	
<b>Mark Olsen</b>	<a href="mailto:molsen@bellbanks.com">molsen@bellbanks.com</a>	<b>952-905-5493</b>	<b>553974</b>	
<b>Dan Peinovich</b>	<a href="mailto:dpeinovich@bellbanks.com">dpeinovich@bellbanks.com</a>	<b>651-783-5210</b>	<b>325132</b>	
<b>Eric Pirius</b>	<a href="mailto:epirius@bellbanks.com">epirius@bellbanks.com</a>	<b>952-258-8326</b>	<b>452509</b>	
<b>Matthew Swords</b>	<a href="mailto:mswords@bellbanks.com">mswords@bellbanks.com</a>	<b>952-540-6168</b>	<b>452530</b>	
Rita Brooks	<a href="mailto:rbrooks@bellbanks.com">rbrooks@bellbanks.com</a>	952-905-5708	452521	
<b>Sandy Talberg</b>	<a href="mailto:stalberg@bellbanks.com">stalberg@bellbanks.com</a>	<b>612-245-2134</b>	<b>404559</b>	
<b>Cindy Zemien</b>	<a href="mailto:czemien@bellmortgage.com">czemien@bellmortgage.com</a>	<b>612-867-9071</b>	<b>287760</b>	
Molly Zimmerman	<a href="mailto:molly@bellbanks.com">molly@bellbanks.com</a>	952-540-6167	369525	
<b>Bremer Bank</b>				
<b>Nancy Healy</b>	<a href="mailto:njhealy@bremer.com">njhealy@bremer.com</a>	<b>651-486-3248</b>	<b>326816</b>	
Mark Miron	<a href="mailto:mjmiron@bremer.com">mjmiron@bremer.com</a>	651-702-7231	737323	
<b>Jason Naber</b>	<a href="mailto:jl naber@bremer.com">jl naber@bremer.com</a>	<b>651-450-5153</b>	<b>756922</b>	
<b>CMG Financial</b>				
Anthony Kozlak	<a href="mailto:ajkozlak@cmgfi.com">ajkozlak@cmgfi.com</a>	651-558-7760	418866	
<b>Edina Realty Mortgage (HomeServices Lending)</b>				
Bart Anderson	<a href="mailto:bart.anderson@edinarealtymortgage.com">bart.anderson@edinarealtymortgage.com</a>	651-686-2055	657494	
<b>Joshua Sullivan</b>	<a href="mailto:joshuasullivan@edinarealtymortgage.com">joshuasullivan@edinarealtymortgage.com</a>	<b>612-600-4524</b>	<b>288184</b>	
<b>Katy Kitchin</b>	<a href="mailto:katy.kitchin@edinarealtymortgage.com">katy.kitchin@edinarealtymortgage.com</a>	<b>952-891-7680</b>	<b>681633</b>	
<b>Melissa Klein</b>	<a href="mailto:melissa.m.klein@edinarealtymortgage.com">melissa.m.klein@edinarealtymortgage.com</a>	<b>952-891-7681</b>	<b>653836</b>	
<b>Amy Loftus</b>	<a href="mailto:amy.loftus@edinarealtymortgage.com">amy.loftus@edinarealtymortgage.com</a>	<b>952-927-1695</b>	<b>662148</b>	
<b>Michelle Moore</b>	<a href="mailto:michelle.moore@edinarealtymortgage.com">michelle.moore@edinarealtymortgage.com</a>	<b>952-898-7035</b>	<b>662162</b>	
Keith O'Brien	<a href="mailto:keith.obrien@edinarealtymortgage.com">keith.obrien@edinarealtymortgage.com</a>	952-927-2868	681623	
<b>Lori Perpich</b>	<a href="mailto:lori.perpich@edinarealtymortgage.com">lori.perpich@edinarealtymortgage.com</a>	<b>952-898-7034</b>	<b>662145</b>	
<b>Sandi Ritter</b>	<a href="mailto:sandi.ritter@edinarealtymortgage.com">sandi.ritter@edinarealtymortgage.com</a>	<b>952-891-7600</b>	<b>490683</b>	
Daniel Karnowski	<a href="mailto:dan.karnowski@edinarealtymortgage.com">dan.karnowski@edinarealtymortgage.com</a>	952-891-7670	370884	
<b>Nicole Drummond</b>	<a href="mailto:nicoledrummond@edinarealtymortgage.com">nicoledrummond@edinarealtymortgage.com</a>	<b>651-230-7516</b>	<b>1448426</b>	
<b>Envoy Mortgage, Ltd.</b>				
Aaron Fredrickson	<a href="mailto:afredrickson@envoymortgage.com">afredrickson@envoymortgage.com</a>	952-683-9132	1050351	
Scott Roiger	<a href="mailto:sroiger@envoymortgage.com">sroiger@envoymortgage.com</a>	952-683-9123	957114	
Laura Mendele	<a href="mailto:lmendele@envoymortgage.com">lmendele@envoymortgage.com</a>	763-350-6507	1451908	

<b>Fairway Independent Mortgage Corporation</b>				
<b>Kris Wilson</b>	<a href="mailto:kris@kriswilson.com">kris@kriswilson.com</a>	<b>651-485-1613</b>	<b>275635</b>	
<b>Carrie Guarrero</b>	<a href="mailto:cguarrero@fairwaymc.com">cguarrero@fairwaymc.com</a>	<b>612-599-9282</b>	<b>209015</b>	
<b>Rachel Streiff</b>	<a href="mailto:rstreiff@houseloan.com">rstreiff@houseloan.com</a>	<b>952-808-2810</b>	<b>1022891</b>	
<b>First Option Mortgage</b>				
Jon Thompson	<a href="mailto:jthompson@firstoptiononline.com">jthompson@firstoptiononline.com</a>	952-278-9925	1143726	
<b>Guaranteed Rate</b>				
Randy Emerson	<a href="mailto:Randy.Emerson@rate.com">Randy.Emerson@rate.com</a>	612-801-1300	339178	
John Hastings	<a href="mailto:John.Hastings@rate.com">John.Hastings@rate.com</a>	763-559-0616	268715	
Dawn Emerson	<a href="mailto:dawnemerson@rate.com">dawnemerson@rate.com</a>	952-646-1240	268600	
<b>LendSmart Mortgage</b>				
Charles Dailey	<a href="mailto:charles@charlesdailey.com">charles@charlesdailey.com</a>	612-234-7283	79048	
<b>Marcus Downs</b>	<a href="mailto:marcus@iloanhomemortgage.com">marcus@iloanhomemortgage.com</a>	<b>612-867-0719</b>	<b>321363</b>	
<b>Paul Melby</b>	<a href="mailto:pmelby@lendsmartmortgage.com">pmelby@lendsmartmortgage.com</a>	<b>952-215-0505</b>	<b>322989</b>	
Deb Muelken	<a href="mailto:deb@iloanhomemortgage.com">deb@iloanhomemortgage.com</a>	651-353-8531	364933	
<b>Michael Ruhland</b>	<a href="mailto:mrhland@lendsmartmortgage.com">mrhland@lendsmartmortgage.com</a>	<b>612-618-6039</b>	<b>215129</b>	
Sherri Sherpy	<a href="mailto:sherri@iloanhomemortgage.com">sherri@iloanhomemortgage.com</a>	612-363-1106	287770	
<b>Marketplace Home Mortgage</b>				
Stephen Aylor	<a href="mailto:saylor@marketplacehome.com">saylor@marketplacehome.com</a>	763-432-4596	375482	
<b>Connie Bloom</b>	<a href="mailto:cbloom@marketplacehome.com">cbloom@marketplacehome.com</a>	<b>952-278-3443</b>	<b>351899</b>	
Bryan Crepeau	<a href="mailto:bryab@marketplacehome.com">bryab@marketplacehome.com</a>	952-460-3924	332194	
Brian Erickson	<a href="mailto:berickson@marketplacehome.com">berickson@marketplacehome.com</a>	651-379-0372	305755	
<b>Doug Kuehn</b>	<a href="mailto:dkuehn@marketplacehome.com">dkuehn@marketplacehome.com</a>	<b>651-255-6528</b>	<b>1104032</b>	
<b>Shane Kvidera</b>	<a href="mailto:skvidera@marketplacehome.com">skvidera@marketplacehome.com</a>	<b>763-432-4643</b>	<b>1018319</b>	
<b>Tonya Sample</b>	<a href="mailto:tsample@marketplacehome.com">tsample@marketplacehome.com</a>	<b>763-213-2195</b>	<b>398603</b>	
Brian Sunder	<a href="mailto:bsunder@marketplacehome.com">bsunder@marketplacehome.com</a>	952-746-9779	291669	
Rebecca Barber	<a href="mailto:rbarber@marketplacehome.com">rbarber@marketplacehome.com</a>	763-432-4640	310884	
<b>Paul Houdek</b>	<a href="mailto:paulh@marketplacehome.com">paulh@marketplacehome.com</a>	<b>651-775-7105</b>	<b>485457</b>	
Tom Reichenbach	<a href="mailto:tomr@marketplacehome.com">tomr@marketplacehome.com</a>	612-240-4142	200859	
<b>Merchants Bank</b>				
<b>John Aarness</b>	<a href="mailto:jcaarness@merchantsbank.com">jcaarness@merchantsbank.com</a>	<b>651-438-7300</b>	<b>411259</b>	
<b>Janelle Larson</b>	<a href="mailto:jl Larson@merchantsbank.com">jl Larson@merchantsbank.com</a>	<b>651-438-7367</b>	<b>1064951</b>	
Brian Wester	<a href="mailto:bjwester@merchantsbank.com">bjwester@merchantsbank.com</a>	952-837-4058	411320	
<b>MidCountry Bank</b>				
<b>Approved for FHA 203k Mortgages</b>				
Steve Flom	<a href="mailto:steve.flom@midcountrybank.com">steve.flom@midcountrybank.com</a>	651-766-7016	517311	
Amanda Kaping	<a href="mailto:amanda.kaping@midcountrybank.com">amanda.kaping@midcountrybank.com</a>	320-234-4516	456476	
<b>Darcy McDonald</b>	<a href="mailto:dmcdonald@midcountrybank.com">dmcdonald@midcountrybank.com</a>	<b>952-997-5619</b>	<b>209020</b>	
Gary McIntyre	<a href="mailto:gary.mcintyre@midcountrybank.com">gary.mcintyre@midcountrybank.com</a>	651-766-7083	452459	
Lori Mogren	<a href="mailto:lori.mogren@midcountrybank.com">lori.mogren@midcountrybank.com</a>	651-766-7040	517329	
John Pestka	<a href="mailto:john.pestka@midcountrybank.com">john.pestka@midcountrybank.com</a>	952-351-5421	463860	
<b>Vickie Reardon</b>	<a href="mailto:vickie.reardon@midcountrybank.com">vickie.reardon@midcountrybank.com</a>	<b>952-997-5610</b>	<b>756962</b>	
<b>Mortgages Unlimited</b>				
Craig Meeker	<a href="mailto:cmeeker@muihomeloans.com">cmeeker@muihomeloans.com</a>	612-382-3383	331787	
Joseph Metzler	<a href="mailto:jmetzler@muihomeloans.com">jmetzler@muihomeloans.com</a>	651-552-3681	274132	
Daniel Nordquist	<a href="mailto:dnordquist@muihomeloans.com">dnordquist@muihomeloans.com</a>	651-208-0208	286262	
Geoff Olsen	<a href="mailto:golsen@muihomeloans.com">golsen@muihomeloans.com</a>	952-356-7895	371465	
<b>James Strauss</b>	<a href="mailto:js Strauss@muihomeloans.com">js Strauss@muihomeloans.com</a>	<b>612-251-0373</b>	<b>341917</b>	
Brandon Olson	<a href="mailto:bolson@muihomeloans.com">bolson@muihomeloans.com</a>	763-416-2600	1334790	
Barb Gurney	<a href="mailto:bgurney@muihomeloans.com">bgurney@muihomeloans.com</a>	952-679-8730	1031583	
<b>Perl Mortgage</b>				

Alexandra Nelson	<a href="mailto:anelson@perlmortgage.com">anelson@perlmortgage.com</a>	651-442-6218	340496	Spanish
Shelly Hanson	<a href="mailto:shanson@perlmortgage.com">shanson@perlmortgage.com</a>	763-231-5016	267602	
<b>PHH Home Loans</b>				
<b>Tyler Anderson</b>	<b>tyler.anderson@phhonline.com</b>	<b>612-839-9964</b>	<b>29594</b>	
<b>Emily Cauley</b>	<b>emily.cauley@phhonline.com</b>	<b>952-431-9865</b>	<b>340531</b>	
Trevor Challifour	trevor.challifour@phhonline.com	651-212-2983	344972	
Doreen Drake	doreen.drake@phhonline.com	651-276-3141	47753	
<b>Nick Fairbanks</b>	<b>nick.fairbanks@phhonline.com</b>	<b>651-486-5640</b>	<b>30890</b>	
Lonnie Kelly	lonnie.kelly@phhonline.com	651-283-3961	47762	
Erik Kolz	erik.kolz@phhonline.com	952-844-6557	30450	
<b>Lisa Kosse</b>	<b>lisa.kosse@phhonline.com</b>	<b>651-683-8216</b>	<b>30492</b>	
<b>Tom Lehmann</b>	<b>tom.lehmann@phhonline.com</b>	<b>612-867-0159</b>	<b>267616</b>	
Jerome Nelson	jerome.nelson@phhonline.com	952-844-6042	340544	
<b>Kris Rausch</b>	<b>kris.rausch@phhonline.com</b>	<b>612-282-0080</b>	<b>340606</b>	
<b>Greg Trombley</b>	<b>greg.trombley@phhonline.com</b>	<b>651-702-7135</b>	<b>47808</b>	
<b>Julie Wilzbacher</b>	<b>julie.wilzbacher@phhonline.com</b>	<b>651-503-4333</b>	<b>296171</b>	
<b>Dean Schiffler</b>	<b>dean.schiffler@phhonline.com</b>	<b>952-844-6888</b>	<b>155671</b>	
<b>Universal American Mortgage Company, LLC</b>				
Alioune Samb	aliounesamb@eaglehm.com	612-326-8661	400091	
Steven Goldman	stevengoldman@eaglehm.com	952.563.7207	393418	