



TOP

250

nahrep[®]

LATINO MORTGAGE ORIGINATORS

A Report by the National Association
of Hispanic Real Estate Professionals[®]

In association with


We make home possible[®]

2019

Foreward

The Top 250 Latino Mortgage Originators Award is an annual report by the National Association of Hispanic Real Estate Professionals® (NAHREP®) that recognizes the leading Latino mortgage originators in the U.S. as ranked by the number of mortgages they closed the previous calendar year. NAHREP is proud to recognize these top performing individuals for their contributions toward the association's mission of sustainable Hispanic homeownership.

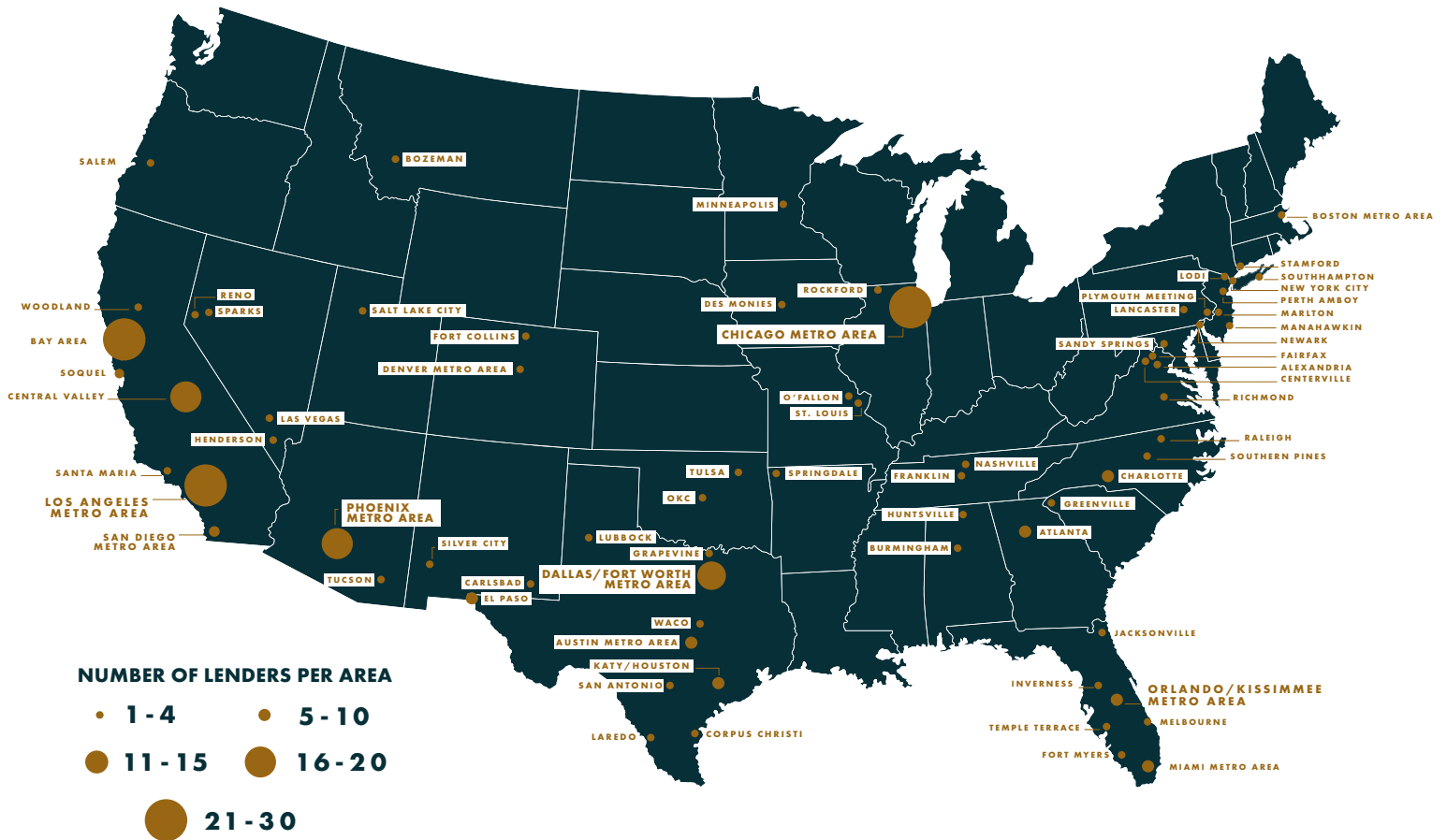
The Top 250 Mortgage Originators Award was conceived in 2014 after the continued success of the Top 250 Latino Agents Award created a demand for recognition of success in other parts of the industry. This year, mortgage originators from across the country earned distinction as a Top 250 Latino Mortgage Originator from among over 800 mortgage originators nominated for the fifth annual award. The group of top producers represents a total of 31,380 closed mortgages and \$8.14 billion in mortgage sales. Wells Fargo Home Mortgage topped this year's report for the fifth consecutive year with the most individuals recognized on the list, followed by New American Funding and DHI Mortgage. The report includes lists recognizing the Top 100 from among the non-depository lenders nominated for the award and the Top 100 by volume. The success of the Top 250 Latino Mortgage Originators is a demonstration of the growing influence Latinos demonstrate in the industry both as a profession as well as in the volume of home buyers driving the housing economy.

Felicidades to the Top 250 and their continued success! Join the conversation on social media and recognize their achievements as well as their Top 250 Latino Agent counterparts. Share comments using #Top250 on social media.

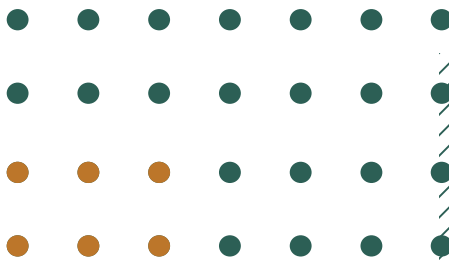
Methodology

The listing of the Top 250 Latino Mortgage Originators in America is compiled through a self-nomination process reflective of transactions closed during the 2018 calendar year. Once received, NAHREP reviews the nomination for accuracy and when necessary seeks validation of data submitted from the respective candidate's company. This list represents both individual and team transactions. To be eligible, nominees are required to submit their number of closed mortgages to be ranked against other nominees. Nominations may be disqualified or modified where third party validation is not available or consistent. In instances where there is a tie based on number of mortgages closed, higher rank is given to originators with greater sales volume. Ethnic background is confirmed through self-attestation.

Snapshot of the 2019 Honorees



Transactions + Volume

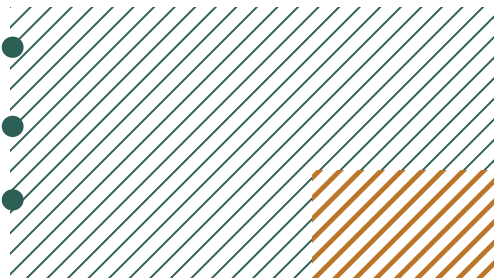


TOTAL TRANSACTIONS

31,380

AVERAGE TRANSACTIONS

121.6



TOTAL VOLUME

\$8,147,068,987

AVERAGE VOLUME

\$31,577,786



LIZY HOFFER

809 TRANSACTIONS **\$197,756,619** VOLUME

As a senior Loan Officer, Lizy believes that “passion changes everything.” With over 15 years of mortgage industry experience, she currently works for Guild Mortgage, a leading independent mortgage banking company. She started as a receptionist in the mortgage industry and has worked her way to become a top 1 percent originator. In 2017, she helped 634 families and this past year 2018, was able to help 809 families. Her passion for her clients, the process, and her business partners has set her team apart from the competition. Lizy is an active, caring participant of the Phoenix, AZ community, working with homeowners in the Hispanic community regarding foreclosure prevention and educating potential buyers about becoming homeowners.

	Lender Name	Transactions
1	Lizy Hoeffler Guild Mortgage	809 Phoenix, AZ
2	Candace Buzan New American Funding	788 Round Rock, TX
3	Alexander Varela PrimeLending, A PlainsCapital Company	374 Grapevine, TX
4	Norma Guerrero-Cowes DHI Mortgage	366 Austin, TX
5	Ivan Pastor Interlinc Mortgage	318 Katy, TX
6	Armando SanMiguel Ameris Bank Mortgage Services	292 Franklin, TN
7	David A. Medrano University Federal Credit Union	285 Austin, TX
8	Alfredo Madrid Supreme Lending	280 Tulsa, OK
9	Jorge Montoya Guild Mortgage	278 Reno, NV
10	Saul Pinela Neighborhood Loans	249 Lombard, IL
11	Diego Giraldo Texas Bank Mortgage Company	249 Dallas, TX
12	Carlos Villalon First Centennial Mortgage Corporation	247 Schaumburg, IL
13	Franky Bonilla Supreme Lending	245 Houston, TX
14	Maria Salas Texas Bank Mortgage Company	244 Fort Worth, TX
15	Carlos Larrazabal Vellum Mortgage	243 Centerville, VA
16	Tania Guzman New American Funding	236 Fort Worth, TX
17	Andrew Quezada AQHL Bancorp DBA Prime Equity Mortgage	234 West Covina, CA
18	Luisa Bedoya MSA Mortgage, LLC	228 Revere, MA
19	Manuel Corral Golden Empire Mortgage, Inc.	225 Pomona, CA
20	Fidel Dorado Golden Empire Mortgage, Inc. DBA Zabe Mortgage Group	223 Madera, CA
21	Robert Decontreras Wells Fargo Home Mortgage	219 Burlingame, CA



MELISSA GUERRA

181 TRANSACTIONS **\$29,947,527** VOLUME

As a Latina in the mortgage industry, a big accomplishment for Melissa in 2018 was making Chairman's Elite - loanDepot's top originator club. Melissa believes that she wouldn't have been able to accomplish this without her knowledgeable team members, support staff, the clients, and the borrowers who have selected and allowed her to be a part of their journey to homeownership. Each one has an intricate role, that without one the rest can crumble. Melissa is truly humbled to be surrounded by great people and industry partners within and around. She loves being in this industry!

	Lender Name	Transactions
22	Carolina Moreno Texas Bank Mortgage Company	218 Dallas, TX
23	Claudia Mostaghasi HomeSource Mortgage	217 Corpus Christi, TX
24	Phyllis Casillas On Q Financial, Inc.	216 Tempe, AZ
25	Pablo Estrada Homebridge	212 Fresno, CA
26	Jose Iraheta DHI Mortgage	209 Fort Worth, TX
27	Tony Martinez Wells Fargo Home Mortgage	205 Tempe, AZ
28	Dina Pierson Supreme Lending	205 Dallas, TX
29	Felicia Garza DHI Mortgage	203 Conroe, TX
30	Rudy Lopez Envoy Mortgage	197 Dallas, TX
31	Salvador Renteria DHI Mortgage	196 Austin, TX
32	Michael Carvajal Equity Prime Mortgage	195 Manahawkin, NJ
33	Edward Hernandez Wells Fargo Home Mortgage	192 Dallas, TX
34	Diego Ramos Envoy Mortgage	192 Rockford, IL
35	Anthony Gonzales Citywide Home Loans	188 Visalia, CA
36	Rudy Benitez AnnieMac Home Mortgage	182 Casa Grande, AZ
37	Natalya Chacon US Mortgage Corporation	181 Dunwoody, GA
38	Melissa Guerra loanDepot	181 Lisle, IL
39	Jose Rincon Fairway Independent Mortgage Corporation	178 Naperville, IL
40	Daniel Estrada New American Funding	176 Bakersfield, CA
41	Nancy Mota Castillo Kings Mortgage Services, Inc.	174 Visalia, CA
42	Gary Rodriguez Legacy Mutual	171 San Antonio, TX



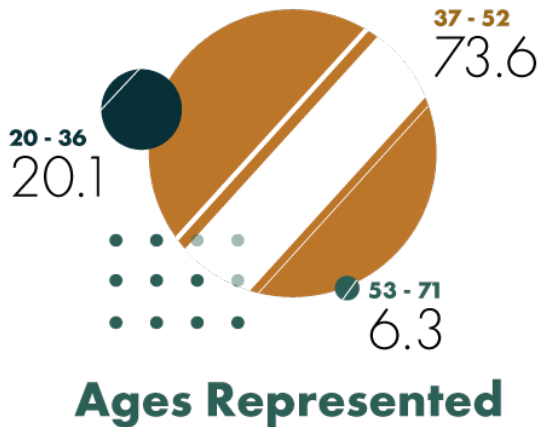
STEVEN BADOVINAC

152
TRANSACTIONS

\$36,969,332
VOLUME

Growing up in San Juan, Puerto Rico and knowing the Hispanic culture allows Steven to thrive in a competitive market. He tries to make a difference in someone's life every day, is emotionally attached to all of his clients and always wants what's in their best interest. He believes that the most important part of his job is to help his clients successfully get a home under contract or to provide the proper financial guidance to solve their family's mortgage needs. Steven loves being involved in the offer and contacting the seller agent to help his client's offer get accepted.

	Lender Name	Transactions
43	Joella Benson Town Square Mortgage & Investments, Inc.	171 Dallas, TX
44	Angie Cansler Kings Mortgage Services, Inc.	166 Visalia, CA
45	Rodrigo Ballon CrossCountry Mortgage	164 San Diego, CA
46	Rosa Ortega Rojas DHI Mortgage	161 Rowlett, TX
47	Jessica Funes DHI Mortgage	161 Conroe, TX
48	Jose Hernandez Arvest Bank	157 Springdale, AR
49	Chris Roberts Regions Mortgage	156 Raleigh, NC
50	Samuel Morales DHI Mortgage	156 Tucson, AZ
51	Eric Armendariz Supreme Lending	154 Dallas, TX
52	James Driscoll Equity Prime Mortgage	153 Methuen, MA
53	Vivian Garcia Suarez DHI Mortgage	153 Temple Terrace, FL
54	Steven Badovinac New American Funding	152 Greenwood Village, CO
55	Daismara Torres Ruiz DHI Mortgage	151 San Antonio, TX
56	Blake Carrillo Wells Fargo Home Mortgage	149 Richmond, VA
57	Jerod Montanez DHI Mortgage	147 Englewood, CO
58	Rosy King Wells Fargo Home Mortgage	145 Dallas, TX
59	Eduardo Effio Southern Fidelity Mortgage, LLC	144 Las Vegas, NV
60	Adriana Hernandez Wells Fargo Home Mortgage	144 Sparks, NV
61	Alfonso Delgadillo Point Mortgage	143 Chula Vista, CA
62	Kevin Garcia New American Funding	141 Tustin, CA
63	Javier Montes de Oca DHI Mortgage	141 Vernon Hills, IL



Gender Percentages
among Mortgage
Originator Recipients

	Lender Name	Transactions
64	Stephen Matthew Carpitella Equity Prime Mortgage	137 Manahawkin, NJ
65	Christian Martinez Veritas Funding, LLC	134 Cottonwood Heights, UT
66	Diego Bisbal Equity Prime Mortgage	133 Orlando, FL
67	JoAnna Camposano Town Square Mortgage & Investments, Inc.	131 Dallas, TX
68	Rocio Portella AnnieMac Home Mortgage	130 Miami, FL
69	Sandra Keys loanDepot	130 Naperville, IL
70	Janet S. Song Caliber Home Loans	128 Spring, TX
71	Arianny Arias Santander Bank	127 Lawrence, MA
72	Ruth Perez SWBC Mortgage Corporation	127 Brentwood, TN
73	Eduardo Galindo loanDepot	124 Schaumburg, IL
74	Kenneth Chavarria Town Square Mortgage & Investments, Inc.	122 Dallas, TX
75	Silverio Garcia Golden Empire Mortgage, Inc.	121 Oxnard, CA
76	Ariel Gutierrez Wells Fargo Home Mortgage	120 Charlotte, NC
77	Patrick Guerra New American Funding	120 El Paso, TX
78	Angie Mata-Ramirez PrimeLending, A PlainsCapital Company	119 Woodland, CA
79	Christopher DeMatteis Equity Prime Mortgage	119 Manahawkin, NJ
80	Jesse Fernandez DHI Mortgage	118 Austin, TX
81	Thomas Moronta Wells Fargo Home Mortgage	118 Tempe, AZ
82	Janet Paredes IET Capital	117 Pico Rivera, CA
83	Edwin Navas DHI Mortgage	116 Pleasanton, CA
84	Adrian Reyes Paramount Residential Mortgage Group, Inc.	116 Pembroke Pines, FL



JAVIER DAIRE

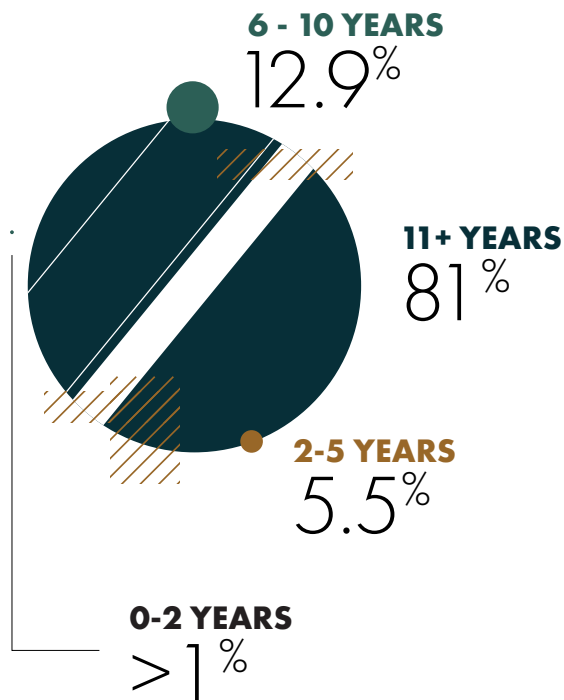
115 **\$27,405,276**
TRANSACTIONS VOLUME

Javier prides himself in knowing that he always provides the emotional touch to buying a home and is always available for his clients and real estate agents throughout their transaction. This has resulted in many repeat customers and referrals from his clients throughout the years. Javier is proud to say that he has helped thousands of families with the dream of owning a place to call their own over the last 15 years in the industry. In 2018 he became the first loan officer in Miami to win the coveted Presidents Cabinet with PRMG.

	Lender Name	Transactions
85	Javier Daire Paramount Residential Mortgage Group, Inc.	115 Miami, FL
86	Ana Morales Lone Mortgage	114 Las Vegas, NV
87	Elsa Tindell Wallick & Volk, Inc.	114 Waco, TX
88	Mario Lopez Wells Fargo Home Mortgage	111 Salem, OR
89	Raul Perez Chase	111 Addison, IL
90	Julia Adame Alterra Home Loans	111 Oklahoma City, OK
91	Brian Griego Wells Fargo Home Mortgage	110 Los Gatos, CA
92	Ana Tolentino Atlantic Coast Mortgage	108 Fairfax, VA
93	Jose A. Hernandez Wallick & Volk, Inc.	107 Bonita, CA
94	Frank Figueroa Regions Mortgage	107 Miami, FL
95	Ana Shaw Wells Fargo Home Mortgage	107 Frisco, TX
96	Jorge Flores Neighborhood Loans	107 Lombard, IL
97	Myrna Torres BBVA Compass	106 Homewood, AL
98	Julio Paneto Bay Equity Home Loans	106 Melbourne, FL
99	Marilu Lorenzo Wells Fargo Home Mortgage	106 Glendale, AZ
100	Eddie Cristerna Barrett Financial Group	105 Gilbert, AZ
101	Maria Madrid Wells Fargo Home Mortgage	105 Tempe, AZ
102	Erica Portillo Wells Fargo Home Mortgage	104 Manteca, CA
103	Nathan Frederick Cassidy Equity Prime Mortgage	104 Orlando, FL
104	Stephen Nicholas Tiscione Equity Prime Mortgage	104 Smyrna, GA
105	Karla Mendoza First Community Mortgage	104 El Paso, TX



	Lender Name	Transactions
106	Ana Garcia Chase	103 Berwyn, IL
107	Zack Cervantes U.S. Bank	102 Pasadena, CA
108	Alejandro Garza Pacific Sunbelt Mortgage	102 Riverside, CA
109	Brenda Gonzalez Jet HomeLoans	102 Jacksonville, FL
110	Martha C. Moller-Knight New American Funding	102 Tustin, CA
111	Johan Matus Bay Equity Home Loans	101 Sausalito, CA
112	Monique Sanchez New American Funding	101 Tustin, CA
113	Genaro Rojas Ameridream Home Loans, LLC	100 Lodi, NJ
114	Robert Donoso Santander Bank	100 Perth Amboy, NJ
115	David Chavez DHI Mortgage	100 Fort Worth, TX
116	Paula De Santi Veritas Funding, LLC	100 Cottonwood Heights, UT
117	Rosa Chavarria First Citizens Bank	100 Charlotte, NC
118	Ludby Garcia Wells Fargo Home Mortgage	99 Henderson, NV
119	Carlos Mendoza Wells Fargo Home Mortgage	98 Tempe, AZ
120	Gabriela Rodriguez First Community Mortgage	98 El Paso, TX
121	Brandon Medina Chase	97 Santa Clara, CA
122	Joanna Sandoval Wells Fargo Home Mortgage	97 Watsonville, CA
123	Christina Luna PrimeLending, A PlainsCapital Company	97 Carrollton, TX
124	Juan Santana Freedom Mortgage Corporation	96 Bronx, NY
125	Daniel Lujan Wells Fargo Home Mortgage	96 Henderson, NV
126	Jose Plascencia Equity Prime Mortgage	96 Atlanta, GA



	Lender Name	Transactions
127	Oscar Reto New American Funding	96 Charlotte, NC
128	Anna Medina Wells Fargo Home Mortgage	95 Woodland, CA
129	Chris Rivas HMG Mortgage	95 Houston, TX
130	Fernando Arboleda New American Funding	94 Sherman Oaks, CA
131	Jose Ricardo Calderon Alterra Home Loans	94 Norcross, GA
132	Casey Rooker Wells Fargo Home Mortgage	93 Des Moines, IA
133	Rafael Jackson Regions Mortgage	93 Inverness, FL
134	Mark Acosta DHI Mortgage	92 Corona, CA
135	Miguel Mouriz New American Funding	92 Orlando, FL
136	Stephany Puente Point Mortgage	91 La Mesa, CA
137	Jessica Portillo Wells Fargo Home Mortgage	91 Tracy, CA
138	Christine Eskina New American Funding	91 Temecula, CA
139	Sammy Lopez New American Funding	91 Tustin, CA
140	Luis Caicedo New American Funding	91 Greenville, SC
141	Joe Magallanes Citibank	90 Newport Beach, CA
142	Celina Tominna Point Mortgage	90 Chula Vista, CA
143	Frank Flores Finance of America Mortgage	90 Lodi, CA
144	Susie Meraz Bay Equity Home Loans	90 Sausalito, CA
145	Lisa Alonzo Wallick & Volk, Inc.	90 San Antonio, TX
146	George Altagracia Yunes Wells Fargo Home Mortgage	90 Marlton, NJ
147	Jorge Becerra U.S. Bank	89 Fort Collins, CO



ADAM ENCINAS

87
TRANSACTIONS

\$40,117,613
VOLUME

Adam enjoys getting to know his clients on a personal level, and relationships are his core focus. He is active in the NAHREP and Latino community and finished Legends of Possible award top 10 in funded units in West at U.S. Bank. In 2018, he was promoted to producing sales manager and was able to accomplish this while recruiting, managing a team, and being a father of three.

	Lender Name	Transactions
148	Frank Perez JFK Financial	89 Las Vegas, NV
149	Kathryn Vatsula loanDepot	88 Stockton, CA
150	Carlos Montero Brand Mortgage Group, LLC	88 Alexandria, VA
151	Myriam Castrillo-Hernandez Paramount Residential Mortgage Group, Inc.	88 Doral, FL
152	Mary Cazares The Federal Savings Bank	88 Chicago, IL
153	Dora Ibarra loanDepot	88 Fort Worth, TX
154	Sergio Rodriguez Alterra Home Loans	88 Goodyear, AZ
155	Adam Encinas U.S. Bank	87 Anaheim, CA
156	Jaime Tapia Alterra Home Loans	87 Northridge, CA
157	Dalia Lemus New American Funding	87 West Covina, CA
158	Jay Perez Paramount Residential Mortgage Group, Inc.	87 Miami, FL
159	Elias Delgado Bay Equity Home Loans	87 Sausalito, CA
160	Christine Fonseca Equity Prime Mortgage, LLC	87 Orlando, FL
161	Michelangelo Manco Wells Fargo Home Mortgage	86 Stamford, CT
162	Jose Molina Summit Funding	86 Stockton, CA
163	Neil Orozco New American Funding	86 Tustin, CA
164	Johan Alvarez Wells Fargo Home Mortgage	86 Raleigh, NC
165	Pam Rios New American Funding	86 Atlanta, GA
166	Carolina Restrepo Equity Prime Mortgage, LLC	86 Atlanta, GA
167	Maria Correa Fairway Independent Mortgage Corporation	86 Chicago, IL
168	Roberto R. Delgado Guaranteed Rate	85 Plainfield, IL

TOP COMPANIES



Wells Fargo Home Mortgage



New American Funding



DHI Mortgage



	Lender Name	Transactions
169	Ana Kennedy BBVA Compass	84 San Antonio, TX
170	Griselda Gomez New American Funding	84 Long Beach, CA
171	Michael Luna New American Funding	84 Riverside, CA
172	Salvador Rodriguez Bay Equity Home Loans	84 Berwyn, IL
173	Arturo Ancayan Wells Fargo Home Mortgage	84 Jacksonville, FL
174	Marcos Sanchez Embrace Home Loans	83 Sandy Spring, MD
175	Michelle Aponte Boksa Perl Mortgage division of CrossCountry Mortgage	83 Chicago, IL
176	Leo Roberto PrimeLending, A PlainsCapital Company	83 Atlanta, GA
177	Bonnie DeSimone Citibank	82 New York, NY
178	Joshua Rotondo Wells Fargo Home Mortgage	81 Charlotte, NC
179	Sylvia Hernandez Chase	81 Chicago, IL
180	Claudia Arias New American Funding	81 Las Vegas, NV
181	David Gleiberman II Wells Fargo Home Mortgage	80 El Segundo, CA
182	Quintin Jacobson Bay Equity Home Loans	80 Oakdale, MN
183	Veronica Morales Point Mortgage	80 Bakersfield, CA
184	Fanny Loyola Alterra Home Loans	80 Mundelein, IL
185	Gerardo Mendoza Texas Bank Mortgage Company	80 Fort Worth, TX
186	Victor Romero Mason McDuffie Mortgage	79 Soquel, CA
187	Camilo Escalante The Federal Savings Bank	79 Chicago, IL
188	Ben Padilla Wells Fargo Home Mortgage	79 Vallejo, CA
189	Andrew Gallegos New American Funding	79 Lakewood, CO



ANGELA SEMINARIO

77 TRANSACTIONS **\$26,527,986** VOLUME

Since the start of her professional career she has had a passion for helping the Latino community. Angela began a career in municipal and insurance subrogation law where she worked as a paralegal and quickly transitioned into immigration law. She understood the cultural barriers with building credit, immigration status and the overall burden in paperwork. Angela works closely with her clients to overcome those barriers and guide these families to achieving their dream of homeownership. She takes great pride in guiding families by the NAHREP 10 and providing them with the information and tools to minimize debt and understand wealth within real estate.

	Lender Name	Transactions
190	Luis Arizaga, Jr. Wells Fargo Home Mortgage	79 Miami, FL
191	Jose Salazar Fairway Independent Mortgage Corporation	79 Lisle, IL
192	Vilma Hernandez Paramount Residential Mortgage Group, Inc.	78 Hesperia, CA
193	Paul Martinez Wells Fargo Home Mortgage	78 Tempe, AZ
194	Joseph Pacheco Wells Fargo Home Mortgage	78 Charlotte, NC
195	Jon Gonzalez New American Funding	78 St. Louis, MO
196	Larry Mejia Union Bank	77 Cypress, CA
197	Sandra Estrella Alterra Home Loans	77 Pasadena, CA
198	Andrew Pasillas New American Funding	77 Tustin, CA
199	Angela Seminario Alterra Home Loans	77 Concord, CA
200	Lori Distelcamp Equity Prime Mortgage	77 Manahawkin, NJ
201	Mayra Delgado Wells Fargo Home Mortgage	77 Fresno, CA
202	Jonathon Volpe Neighborhood Loans	76 Lombard, IL
203	Gloria Marina Hernandez BBVA Compass	76 Litchfield Park, AZ
204	Juan Sanchez Chase	75 Saratoga, CA
205	Michael Burgoski Citibank	75 New York, NY
206	Jamie Maas Wells Fargo Home Mortgage	75 Pleasanton, CA
207	Romel Meza New American Funding	75 Downey, CA
208	Claudia Chapman American Dream Home a DBA of American Pacific Mortgage	75 Salem, OR
209	Shirley Vega Alterra Home Loans	75 Roswell, GA
210	Nina Carpenter LeaderOne Financial	75 Mesa, AZ



ANTHONY AYALA

73 TRANSACTIONS **\$25,328,389** VOLUME

Anthony was born and raised in Queens Bridge, a New York City housing projects. He has been a mortgage originator for nine years and is experienced in jumbo loan financing and down payment assistance. He is involved in local new construction condos and existing condos and coops. He has a Bachelor of Science focused in finance from Saint John's University and is an active member of NAHREP and fluent in Spanish. With a Dominican and Puerto Rican background himself, Anthony takes great pride in assisting his Hispanic clients attain the dream of homeownership. Anthony enjoys sharing the knowledge of the first discipline of the NAHREP 10 by providing first-time home buyer seminars and educating the community about homeownership financing options.

	Lender Name	Transactions
211	Migdalia Trinidad Wells Fargo Home Mortgage	75 Deland, FL
212	Steven Rivas Equity Prime Mortgage	74 Lawrence, MA
213	Lilia Sanchez Wells Fargo Home Mortgage	74 Santa Maria, CA
214	Adriana Zarate Paramount Residential Mortgage Group, Inc.	74 Pembroke Pines, FL
215	Miriam Moyeno-Delgado Chase	74 Chicago, IL
216	Carlos Mata Acopia Home Loans	74 Atlanta, GA
217	David Rodriguez Wells Fargo Home Mortgage	74 Laredo, TX
218	Anthony Ayala Wells Fargo Home Mortgage	73 Queens Village, NY
219	Mercedes Holte Wells Fargo Home Mortgage	73 Huntsville, AL
220	Eileen Baca loanDepot	73 Houston, TX
221	Dan Villagrana New American Funding	73 Newark, DE
222	Oscar Girod Wells Fargo Home Mortgage	73 Altamonte Springs, FL
223	Eddie Garcia Wells Fargo Home Mortgage	73 Lubbock, TX
224	Omar Navarro Wells Fargo Home Mortgage	73 Bakersfield, CA
225	Anthony Gutierrez Chase	72 Bee Cave, TX
226	Frank Slodarz Regions Mortgage	72 Miami, FL
227	James Madai Chase	72 Oswego, IL
228	Reyes Ruiz Union Bank	72 Fresno, CA
229	Victor Almendariz Town Square Mortgage & Investments, Inc.	72 Dallas, TX
230	Jeffrey Olech Wells Fargo Home Mortgage	71 Bozeman, MT
231	Timothy Seeberger Wells Fargo Home Mortgage	71 Plymouth Meeting, PA



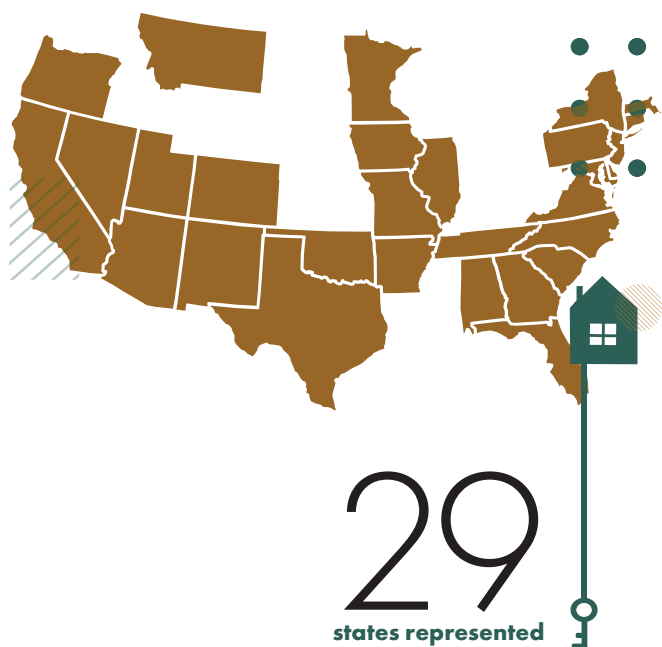
MARIA ZAMORA

70
TRANSACTIONS

\$5,100,871
VOLUME

As a CRA mortgage originator, Maria has found the greatest pleasure in helping families achieve their homeownership dreams. She enjoys seeing borrowers receive the keys to their new homes but most importantly she enjoys educating them on the process and the opportunities available to them. Being a second-generation immigrant, Maria witnessed her mother struggle with language barriers that impeded her from reaching opportunities and resources available. For that reason, she proudly serves families that face the same challenges while instilling in them the importance of homeownership and wealth building.

	Lender Name	Transactions
232	Eddie Cisneros <i>Guaranteed Rate</i>	71 Chicago, IL
233	Alejandro Diazibarra <i>Wells Fargo Home Mortgage</i>	71 Downey, CA
234	Raul Sierra <i>Citibank</i>	71 O'Fallon, MO
235	Maria Betancourt <i>Primary Residential Mortgage, Inc.</i>	71 Clermont, FL
236	Gale Lage <i>Wells Fargo Home Mortgage</i>	71 Southern Pines, NC
237	Denice Herrera <i>New American Funding</i>	71 El Paso, TX
238	Stephanie Perez <i>Wells Fargo Home Mortgage</i>	71 Arlington, TX
239	Patricia Lewis <i>Wells Fargo Home Mortgage</i>	71 Silver City, NM
240	Christine Curiale <i>Valley Bank</i>	70 Southampton, NY
241	Alicia Ramirez <i>Alterra Home Loans</i>	70 Fresno, CA
242	Arturo Alayn Pradera <i>Alterra Home Loans</i>	70 Las Vegas, NV
243	Damarys Prieto <i>Wells Fargo Home Mortgage</i>	70 Fort Myers, FL
244	Michael Walborn <i>Wells Fargo Home Mortgage</i>	70 Lancaster, PA
245	Berta Ramirez <i>New American Funding</i>	70 El Paso, TX
246	Maria Zamora <i>U.S. Bank</i>	70 Phoenix, AZ
247	Ada Guerra <i>Regions Mortgage</i>	69 Miami, FL
248	Rafael Luna <i>LeaderOne Financial</i>	69 Schaumburg, IL
249	Alexander Tompkins <i>Wells Fargo Home Mortgage</i>	69 Tempe, AZ



	Lender Name	Transactions
250	Carlos Moctezuma Wells Fargo Home Mortgage	69 Victorville, CA
250	Rodrigo Salazar Fairway Independent Mortgage Corporation	69 Oak Brook, IL
250	Jorge Valenzuela Wells Fargo Home Mortgage	69 Charlotte, NC
250	Orlando Diaz Alterra Home Loans	69 Oak Brook, IL
250	Teresa Martinez Wells Fargo Home Mortgage	69 Carlsbad, NM
250	Candi Lopez New American Funding	69 El Paso, TX
250	Luis Ferrer New American Funding	69 Kissimmee, FL
250	Lester Miranda Wells Fargo Home Mortgage	69 Goodyear, AZ
250	Rita Yanqui Wells Fargo Home Mortgage	69 Des Moines, IA

LATINO MORTGAGE ORIGINATORS BY



VOLUME

Transactions Volume			Transactions Volume		
Lender Name			Lender Name		
1 Candace Buzan New American Funding	788	\$221,152,224	19 Chris Roberts Regions Mortgage	156	\$67,903,378
2 Robert Decontreras Wells Fargo Home Mortgage	219	\$208,988,921	20 Edward Hernandez Wells Fargo Home Mortgage	192	\$67,859,559
3 Lizy Hoeffler Guild Mortgage	809	\$197,756,619	21 Juan Sanchez Chase	75	\$67,112,000
4 David A. Medrano University Federal Credit Union	285	\$105,668,343	22 Phyllis Casillas On Q Financial, Inc.	216	\$63,783,789
5 Rosy King Wells Fargo Home Mortgage	145	\$101,974,017	23 Ivan Pastor Interlinc Mortgage	318	\$63,190,976
6 Brian Griego Wells Fargo Home Mortgage	110	\$99,109,517	24 Zack Cervantes U.S. Bank	102	\$63,000,000
7 Joe Magallanes Citibank	90	\$91,825,497	25 Bonnie DeSimone Citibank	82	\$60,000,000
8 Luisa Bedoya MSA Mortgage, LLC	228	\$90,444,971	26 Michael Burgoski Citibank	75	\$58,993,778
9 Alexander Varela PrimeLending, A PlainsCapital Company	374	\$85,846,569	27 Jamie Maas Wells Fargo Home Mortgage	75	\$58,143,331
10 Andrew Quezada AQHL Bancorp DBA Prime Equity Mortgage	234	\$79,401,944	28 Michael Carvajal Equity Prime Mortgage	195	\$57,502,727
11 Armando SanMiguel Ameris Bank Mortgage Services	292	\$79,246,124	29 Ken Sotelo Wells Fargo Home Mortgage	62	\$56,239,919
12 Brandon Medina Chase	97	\$79,046,000	30 Alfonso Delgadillo Point Mortgage	143	\$55,826,191
13 Norma Guerrero-Cowes DHI Mortgage	366	\$77,788,955	31 Jeffrey Olech Wells Fargo Home Mortgage	71	\$54,475,549
14 David Gleiberman II Wells Fargo Home Mortgage	80	\$77,389,648	32 Silverio Garcia Golden Empire Mortgage, Inc.	121	\$50,345,631
15 Manuel Corral Golden Empire Mortgage, Inc.	225	\$75,320,924	33 James Driscoll Equity Prime Mortgage	153	\$49,425,400
16 Rodrigo Ballon CrossCountry Mortgage	164	\$72,431,554	34 Jerod Montanez DHI Mortgage	147	\$48,948,289
17 Carlos Larrazabal Vellum Mortgage	243	\$71,590,281	35 Larry Mejia Union Bank	77	\$48,581,550
18 Jorge Montoya Guild Mortgage	278	\$68,198,365	36 Christine Curiale Valley Bank	70	\$47,724,741

LATINO MORTGAGE ORIGINATORS BY

VOLUME

Lender Name		Transactions Volume	Lender Name		Transactions Volume
37	Richard Ozuna Chase	57 \$47,583,000 Fremont, CA	55	Nancy Mota Castillo Kings Mortgage Services, Inc.	174 \$40,714,112 Visalia, CA
38	Blake Carrillo Wells Fargo Home Mortgage	149 \$47,149,487 Richmond, VA	56	Melissa Velasquez Wells Fargo Home Mortgage	47 \$40,497,481 Beverly Hills, CA
39	Fidel Dorado Golden Empire Mortgage, Inc. DBA Zabe Mortgage Group	223 \$47,066,473 Madera, CA	57	Adam Encinas U.S. Bank	87 \$40,117,613 Anaheim, CA
40	Saul Pinela Neighborhood Loans	249 \$46,910,770 Lombard, IL	58	Steven Badovinac New American Funding	152 \$39,969,332 Greenwood Village, CO
41	Carlos Villalon First Centennial Mortgage Corporation	247 \$46,157,589 Schaumburg, IL	59	Roberto Martinez Wells Fargo Home Mortgage	205 \$39,425,478 Tempe, AZ
42	Jose Iraheta DHI Mortgage	209 \$45,651,513 Fort Worth, TX	60	Diego Giraldo Texas Bank Mortgage Company	249 \$39,412,930 Dallas, TX
43	Rudy Lopez Envoy Mortgage	197 \$45,330,070 Dallas, TX	61	Juan Santana Freedom Mortgage Corporation	96 \$38,923,473 Bronx, NY
44	Gilbert Mora Wells Fargo Home Mortgage	46 \$44,984,511 San Francisco, CA	62	Anthony Gonzales Citywide Home Loans	188 \$38,851,659 Visalia, CA
45	Claudia Mostaghasi HomeSource Mortgage	217 \$44,637,188 Corpus Christi, TX	63	Stephen Matthew Carpitella Equity Prime Mortgage	137 \$38,797,141 Manahawkin, NJ
46	Felicia Garza DHI Mortgage	203 \$44,135,616 Conroe, TX	64	Johan Matus Bay Equity	101 \$38,672,840 Sausalito, CA
47	Alfredo Madrid Supreme Lending	280 \$43,354,193 Tulsa, OK	65	Arianny Arias Santander Bank	127 \$38,619,236 Lawrence, MA
48	Salvador Renteria DHI Mortgage	196 \$43,242,357 Austin, TX	66	Ana Kennedy BBVA Compass	84 \$37,721,446 San Antonio, TX
49	Janet Paredes IET Capital	117 \$43,212,312 Pico Rivera, CA	67	Timothy Seeberger Wells Fargo Home Mortgage	71 \$37,638,527 Plymouth Meeting, PA
50	Franky Bonilla Supreme Lending	245 \$42,826,522 Houston, TX	68	Jorge Becerra U.S. Bank	89 \$37,397,996 Fort Collins, CO
51	Kevin Garcia New American Funding	141 \$41,204,902 Tustin, CA	69	Rafael Lazcano Wells Fargo Home Mortgage	39 \$37,036,585 Corona, CA
52	Mark Acosta DHI Mortgage	92 \$40,881,119 Corona, CA	70	Frank Figueroa Regions Mortgage	107 \$36,989,338 Miami, FL
53	Edwin Navas DHI Mortgage	116 \$40,880,273 Pleasanton, CA	71	Ana Shaw Wells Fargo Home Mortgage	107 \$36,747,539 Frisco, TX
54	Jose A. Hernandez Wallick & Volk, Inc.	107 \$40,797,074 Bonita, CA	72	Stephany Puente Point Mortgage	91 \$36,030,833 La Mesa, CA

LATINO MORTGAGE ORIGINATORS BY

VOLUME

Lender Name	Transactions Volume	Lender Name	Transactions Volume
73 Alejandro Garza Pacific Sunbelt Mortgage	102 \$35,855,619 Riverside, CA	91 Anthony Gutierrez Chase	72 \$32,186,000 Bee Cave, TX
74 Natalya Chacon US Mortgage Corporation	181 \$35,640,185 Dunwoody, GA	92 Vivian Garcia Suarez DHI Mortgage	153 \$32,056,602 Temple Terrace, FL
75 Samuel Morales DHI Mortgage	156 \$35,393,588 Tucson, AZ	93 Carolina Moreno Texas Bank Mortgage Company	218 \$32,044,496 Dallas, TX
76 Rosa Ortega Rojas DHI Mortgage	161 \$35,027,927 Rowlett, TX	94 Christian Martinez Veritas Funding, LLC	134 \$32,006,785 Cottonwood Heights, UT
77 Daismara Torres Ruiz DHI Mortgage	151 \$35,017,636 San Antonio, TX	95 Christopher DeMatteis Equity Prime Mortgage	119 \$31,963,763 Manahawkin, NJ
78 Jessica Funes DHI Mortgage	161 \$34,831,468 Conroe, TX	96 Maria Salas Texas Bank Mortgage Company	244 \$31,958,101 Fort Worth, TX
79 Gary Rodriguez Legacy Mutual	171 \$34,689,918 San Antonio, TX	97 Cesar Aravena Gonzalez Wells Fargo Home Mortgage	32 \$31,200,000 San Francisco, CA
80 Pablo Estrada Homebridge	212 \$34,625,293 Fresno, CA	98 Joella Benson Town Square Mortgage	171 \$31,062,441 Dallas, TX
81 Ana Tolentino Atlantic Coast Mortgage	108 \$34,331,574 Fairfax, VA	99 Myrna Torres BBVA Compass	106 \$30,959,649 Homewood, AL
82 Dina Pierson Supreme Lending	205 \$34,268,226 Dallas, TX	100 Victor Romero Mason McDuffie Mortgage	79 \$30,780,505 Soquel, CA
83 Celina Tominna Point Mortgage	90 \$34,106,866 Chula Vista, CA		
84 Michelangelo Manco Wells Fargo Home Mortgage	86 \$34,087,782 Stamford, CT		
85 Angie Cansler Kings Mortgage Services, Inc.	166 \$33,787,528 Visalia, CA		
86 Angie Mata-Ramirez PrimeLending, A PlainsCapital Company	119 \$33,255,907 Woodland, CA		
87 Tania Guzman New American Funding	236 \$33,068,032 Ft. Worth, TX		
88 Alexandro Carranza U.S. Bank	68 \$32,934,710 Pasadena, CA		
89 Rocio Portella AnnieMac Home Mortgage	130 \$32,399,091 Miami, FL		
90 Frank Esposito, Jr. Wells Fargo Home Mortgage	40 \$32,323,189 Los Gatos, CA		

LATINO MORTGAGE

NON-DEPOSITORY

LENDERS

Lender Name	Transactions	Lender Name	Transactions
1 Lizy Hoeffler Guild Mortgage	809 Phoenix, AZ	19 Pablo Estrada Homebridge	212 Fresno, CA
2 Candace Buzan New American Funding	788 Round Rock, TX	20 Jose Iraheta DHI Mortgage	209 Ft. Worth, TX
3 Alexander Varela PrimeLending, A PlainsCapital Company	374 Grapevine, TX	21 Dina Pierson Supreme Lending	205 Dallas, TX
4 Norma Guerrero-Cowes DHI Mortgage	366 Austin, TX	22 Felicia Garza DHI Mortgage	203 Conroe, TX
5 Ivan Pastor Interlinc Mortgage	318 Katy, TX	23 Rudy Lopez Envoy Mortgage	197 Dallas, TX
6 Alfredo Madrid Supreme Lending	280 Tulsa, OK	24 Salvador Renteria DHI Mortgage	196 Austin, TX
7 Jorge Montoya Guild Mortgage	278 Reno, NV	25 Michael Carvajal Equity Prime Mortgage	195 Manahawkin, NJ
8 Saul Pinela Neighborhood Loans	249 Lombard, IL	26 Diego Ramos Envoy Mortgage	192 Rockford, IL
9 Carlos Villalon First Centennial Mortgage Corporation	247 Schaumburg, IL	27 Anthony Gonzales Citywide Home Loans	188 Visalia, CA
10 Franky Bonilla Supreme Lending	245 Houston, TX	28 Rudy Benitez AnnieMac Home Mortgage	182 Casa Grande, AZ
11 Carlos Larrazabal Vellum Mortgage	243 Centerville, VA	29 Melissa Guerra loanDepot	181 Lisle, IL
12 Tania Guzman New American Funding	236 El Paso, TX	30 Jose Rincon Fairway Independent Mortgage	178 Naperville, IL
13 Andrew Quezada AQHL Bancorp DBA Prime Equity Mortgage	234 West Covina, CA	31 Daniel Estrada New American Funding	176 Bakersfield, CA
14 Luisa Bedoya MSA Mortgage, LLC	228 Revere, MA	32 Nancy Mota Castillo Kings Mortgage Services, Inc.	174 Visalia, CA
15 Manuel Corral Golden Empire Mortgage, Inc.	225 Pomona, CA	33 Gary Rodriguez Legacy Mutual	171 San Antonio, TX
16 Fidel Dorado Golden Empire Mortgage, Inc. DBA Zabe Mortgage Group	223 Madera, CA	34 Joella Benson Town Square Mortgage	171 Dallas, TX
17 Claudia Mostaghasi HomeSource Mortgage	217 Corpus Christi, TX	35 Angie Cansler Kings Mortgage Services, Inc.	166 Visalia, CA
18 Phyllis Casillas On Q Financial, Inc.	216 Tempe, AZ	36 Rodrigo Ballon CrossCountry Mortgage	164 San Diego, CA

LATINO MORTGAGE

NON-DEPOSITORY

LENDERS

Lender Name	Transactions	Lender Name	Transactions
37 Rosa Ortega Rojas DHI Mortgage	161 Rowlett, TX	55 Sandra Keys loanDepot	130 Naperville, IL
38 Jessica Funes DHI Mortgage	161 Conroe, TX	56 Janet S. Song Caliber Home Loans	128 Spring, TX
39 Samuel Morales DHI Mortgage	156 Tucson, AZ	57 Ruth Perez SWBC Mortgage Company	127 Brentwood, TN
40 Eric Armendariz Supreme Lending	154 Dallas, TX	58 Eduardo Galindo loanDepot	124 Schaumburg, IL
41 James Driscoll Equity Prime Mortgage	153 Methuen, MA	59 Kenneth Chavarria Town Square Mortgage	122 Dallas, TX
42 Vivian Garcia Suarez DHI Mortgage	153 Temple Terrace, FL	60 Silverio Garcia Golden Empire Mortgage, Inc.	121 Oxnard, CA
43 Steven Badovinac New American Funding	152 Greenwood Village, CO	61 Patrick Guerra New American Funding	120 El Paso, TX
44 Daismara Torres Ruiz DHI Mortgage	151 San Antonio, TX	62 Angie Mata-Ramirez PrimeLending, A PlainsCapital Company	119 Woodland, CA
45 Jerod Montanez DHI Mortgage	147 Englewood, CO	63 Christopher DeMatteis Equity Prime Mortgage	119 Manahawkin, NJ
46 Eduardo Effio Southern Fidelity Mortgage, LLC	144 Las Vegas, NV	64 Jesse Fernandez DHI Mortgage	118 Austin, TX
47 Alfonso Delgadillo Point Mortgage	143 Chula Vista, CA	65 Janet Paredes IET Capital	117 Pico Rivera, CA
48 Kevin Garcia New American Funding	141 Tustin, CA	66 Edwin Navas DHI Mortgage	116 Pleasanton, CA
49 Javier Montes de Oca DHI Mortgage	141 Vernon Hills, IL	67 Adrian Reyes Paramount Residential Mortgage Group	116 Pembroke Pines, FL
50 Stephen Matthew Carpitella Equity Prime Mortgage	137 Manahawkin, NJ	68 Javier Daire Paramount Residential Mortgage Group	115 Miami, FL
51 Christian Martinez Veritas Funding, LLC	134 Cottonwood Heights, UT	69 Ana Morales Lone Mortgage	114 Las Vegas, NV
52 Diego Bisbal Equity Prime Mortgage	133 Orlando, FL	70 Elsa Tindell Wallick & Volk, Inc.	114 Waco, TX
53 JoAnna Camposano Town Square Mortgage & Investments, Inc.	131 Dallas, TX	71 Julia Adame Alterra Home Loans	111 Oklahoma City, OK
54 Rocio Portella AnnieMac Home Mortgage	130 Miami, FL	72 Ana Tolentino Atlantic Coast Mortgage	108 Fairfax, VA

LATINO MORTGAGE :NON-DEPOSITORY LENDERS

Lender Name	Transactions	Lender Name	Transactions
73 Jose A. Hernandez Wallick & Volk, Inc.	107 Bonita, CA	91 Chris Rivas HMG Mortgage	95 Houston, TX
74 Jorge Flores Neighborhood Loans	107 Lombard, IL	92 Fernando Arboleda New American Funding	94 Sherman Oaks, CA
75 Julio Paneto Bay Equity Home Loans	106 Melbourne, FL	93 Jose Ricardo Calderon Alterra Home Loans	94 Norcross, GA
76 Eddie Cristerna Barrett Financial Group	105 Gilbert, AZ	94 Mark Acosta DHI Mortgage	92 Corona, CA
77 Nathan Frederick Cassidy Equity Prime Mortgage	104 Orlando, FL	95 Miguel Mouriz New American Funding	92 Orlando, FL
78 Stephen Nicholas Tiscione Equity Prime Mortgage	104 Smyrna, GA	96 Stephany Puente Point Mortgage	91 La Mesa, CA
79 Alejandro Garza Pacific Sunbelt Mortgage	102 Riverside, CA	97 Christine Eskina New American Funding	91 Temecula, CA
80 Brenda Gonzalez Jet HomeLoans	102 Jacksonville, FL	98 Sammy Lopez New American Funding	91 Tustin, CA
81 Martha C. Moller-Knight New American Funding	102 Tustin, CA	99 Luis Caicedo New American Funding	91 Greenville, SC
82 Johan Matus Bay Equity Home Loans	101 Sausalito, CA	100 Celina Tominna Point Mortgage	90 Chula Vista, CA
83 Monique Sanchez New American Funding	101 Tustin, CA	100 Frank Flores Finance of America Mortgage	90 Lodi, CA
84 Genaro Rojas Ameridream Home Loans, LLC	100 Lodi, NJ	100 Susie Meraz Bay Equity Home Loans	90 Sausalito, CA
85 David Chavez DHI Mortgage	100 Ft. Worth, TX	100 Lisa Alonzo Wallick & Volk, Inc.	90 San Antonio, TX
86 Paula De Santi Veritas Funding, LLC	100 Cottonwood Heights, UT		
87 Christina Luna PrimeLending, A PlainsCapital Company	97 Carrollton, TX		
88 Juan Santana Freedom Mortgage Corporation	96 Bronx, NY		
89 Jose Plascencia Equity Prime Mortgage	96 Atlanta, GA		
90 Oscar Reto New American Funding	96 Charlotte, NC		



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