A REPORT BY THE NATIONAL ASSOCIATION OF HISPANIC REAL ESTATE PROFESSIONALS

nahrep
LATINO MORTGAGE ORIGINATORS

TOP 250

2023

IN ASSOCIATION WITH

Freddie Mac
We make home possible®
FOREWORD

The National Association of Hispanic Real Estate Professionals® (NAHREP®) is proud to showcase the eighth installment of the Top 250 Latino Mortgage Originators Award, an annual publication that recognizes leading Latino mortgage originators based on the number of closed mortgages during the previous calendar year. NAHREP recognizes these top-performing individuals for their contributions toward the association’s mission of advancing sustainable Hispanic homeownership. Over 1,100 Latino mortgage originators were nominated from across the U.S., including Puerto Rico.

This year’s distinguished candidates closed 37,326 mortgages and $12.5 billion in mortgage volume in 2022. In addition, DHI Mortgage led this year’s report with the highest number of individuals recognized on the list, followed by CrossCountry Mortgage, loanDepot, Guaranteed Rate, and NOVA Home Loans. NAHREP also highlights the Top 100 Latino Mortgage Originators in mortgage volume, the Top 50 Latino Telesales Consultants, and the top producers in their respective geographic regions. The success of the Top 250 Latino Mortgage Originators demonstrates their impact on the profession and in increasing the number of homeowners.

Felicidades to the Top 250 on their continued success! Celebrate these fantastic originators and their counterparts, the Top 250 Latino Agents, by joining the conversation on social media. Use #Top250 to comment and share their achievements.

METHODOLOGY

The Top 250 Latino Mortgage Originators list is compiled through a self-nomination process reflective of transactions closed during the 2022 calendar year. Nominees are required to submit their individual number of closed mortgages to be ranked against other nominees. Once received, NAHREP reviews the nomination data for accuracy and when necessary seeks validation from the respective candidate’s company. Nominations may be disqualified or modified when third-party validation is unavailable or inconsistent. In instances where there is a tie based on the number of closed mortgages, a higher rank is given to the originator with a greater mortgage volume. Ethnic background is confirmed through self-attestation.

TRANSACTIONS & VOLUME

TOTAL TRANSACTIONS 37,326
AVERAGE TRANSACTIONS 146

TOTAL VOLUME $12,542,502,775
AVERAGE VOLUME $48,994,151
Lizy was born and raised in Nogales, AZ. She started in the industry as a receptionist, and 18 years later, has helped so many people achieve their dream of homeownership. From her personal experience, she knows how hard it is to reach that dream.

Lizy firmly believes in sustainable homeownership, not just getting people into mortgages, and sees education as a huge part of that. She is very passionate about educating individuals and families about home finance, specifically practical money tips that help achieve purchasing a home. It is important to her to educate consumers on how they can purchase a home within their budget and not feel constricted with money. Fast forward to today, she has helped thousands achieve this goal and truly hopes she can help thousands more.

Lizy Hoeffer
488 Transactions
$177,647,122
Volume
Phoenix, AZ

My passion is affording homeownership opportunities to change families generational wealth trajectories!

Tania Murray
253 Transactions
$64,983,740
Volume
El Paso, TX
ALFREDO LUJAN
247 TRANSACTIONS
DHI Mortgage
Rowlett, TX

LUCAS N. JOHNSON
247 TRANSACTIONS
Movement Mortgage, LLC
Indian Land, SC

JUAN MANUEL DUENAS
246 TRANSACTIONS
DHI Mortgage
San Antonio, TX

LUISA BEOYA
230 TRANSACTIONS
MSA Mortgage, LLC
Revere, MA

JULIE VELASCO
230 TRANSACTIONS
Network Funding, LP
San Antonio, TX

JESSICA FUNES
227 TRANSACTIONS
DHI Mortgage
Conroe, TX

GABE REYES
225 TRANSACTIONS
Texas Bank Mortgage Company
Fort Worth, TX

JOELLA BENSON
223 TRANSACTIONS
Town Square Mortgage & Investments, Inc.
Dallas, TX

MICHELLE ROBINSON
217 TRANSACTIONS
Lake Area Mortgage division of Royal Credit Union
Arden Hills, MN

LORENA MARTINEZ
211 TRANSACTIONS
DHI Mortgage
San Antonio, TX

REYNALDO REYES
209 TRANSACTIONS
Sharp Loan, Inc.
Orange, CA

SUSIE HEMENWAY
209 TRANSACTIONS
DHI Mortgage
Temple, TX

JOANNA CAMPOSANO
208 TRANSACTIONS
Fairway Independent Mortgage Corporation
Del Rio, TX

CARLOS LARRAZABAL
204 TRANSACTIONS
Vellum Mortgage
Fairfax, VA

JESUS FERNANDEZ
201 TRANSACTIONS
DHI Mortgage
San Marcos, TX

RODRIGO BALLON
200 TRANSACTIONS
CrossCountry Mortgage
Heber City, UT

DOUG BENAVIDES
199 TRANSACTIONS
CrossCountry Mortgage
St. Charles, IL

DIEGO RAMOS
197 TRANSACTIONS
Envoy Mortgage
Rockford, IL

MIGUEL MOURIZ
193 TRANSACTIONS
New American Funding
Orlando, FL

It inspires me to help others succeed in home ownership just as I have.

Jorge Montoya
232 Transactions
$76,452,270 Volume
Reno, NV

Jorge Montoya
232 TRANSACTIONS
Guild Mortgage Company
Reno, NV
My roots are from Jalisco, Mexico. Since I was a young girl, I knew that I wanted to work in the community. Shortly after college, I was given the opportunity to work in the mortgage industry. I soon realized the need in our community and the satisfaction of changing lives one family at a time. My team personally educates and helps our clients in every step of the way, from credit building to the closing of the home, we have many resources available and make the process as easy, and proficient as possible for every client.
Born in Havana, Cuba, I started my banking career in early 2011 as a teller after immigrating to the U.S. and continued to grow and progress through the bank holding various positions. I met so many clients/new friends growing my base in this new world. In 2017, I joined U.S. Bank, which has the product mix I need to give me the best opportunity to help my client base achieve home ownership here in the U.S. Most of them for the first time ever are not only allowed to own but given the chance to own and control where they live. My job is my passion. The feeling I get when I help families own their first home is truly a blessing.

Joanna Garcia
160 Transactions
$29,581,478 Volume
Louisville, KY

I am passionate about building relationships for life lasting clients who in the process can become friends. I am fluent in Spanish, this helps me reach the Hispanic community in the areas I cover. I will always work as hard as I can to make sure my customers get the best service and products available to them.

Edwin Franklin Navas
155 Transactions
$68,110,867 Volume
San Ramon, CA
Originally from Venezuela, I am bilingual and can offer special attention to Spanish-speaking customers in the community. At GreenState Credit Union we have taken leadership in many unique programs to help the Latino Community, we are delivering our promise of inclusion and diversity to really high standards.

Javier Valdez
140 Transactions
$31,454,485 Volume
Des Moines, IA

I am from North Mexico, Matamoros Tamaulipas, I am very passionate about helping the under-served communities. I like offering a wide variety of loans to help as many families as possible. I have been very active with the community with many events throughout the year. I started in the mortgage business when I was 20 and it’s been an amazing career, I am now a Mortgage Broker of my own Company. I am very proud to be the First Latina Mortgage Broker in Oregon.

Veronica Castillo
138 Transactions
$76,950,000 Volume
Beaverton, OR
<table>
<thead>
<tr>
<th>Rank</th>
<th>Name</th>
<th>Transactions</th>
<th>Company</th>
<th>Location</th>
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<tr>
<td>100</td>
<td>CHRISTINE MADRID</td>
<td>136 Transactions</td>
<td>Movement Mortgage, LLC</td>
<td>Bellevue, WA</td>
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<td>101</td>
<td>MARCOS MORENO</td>
<td>136 Transactions</td>
<td>CrossCountry Mortgage</td>
<td>Phoenix, AZ</td>
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<td>102</td>
<td>JOE SOTO</td>
<td>135 Transactions</td>
<td>CrossCountry Mortgage, LLC</td>
<td>Cypress, CA</td>
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<td>103</td>
<td>VERONICA BARRAGAN</td>
<td>135 Transactions</td>
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<td>Reedley, CA</td>
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<tr>
<td>104</td>
<td>MICHELLE HIGDON</td>
<td>134 Transactions</td>
<td>UFCU Mortgage Services</td>
<td>Austin, TX</td>
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<tr>
<td>105</td>
<td>FLAVIA PORTAL</td>
<td>134 Transactions</td>
<td>LendUS/CrossCountry</td>
<td>Bradenton, FL</td>
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<tr>
<td>106</td>
<td>JESSICA DIEGO</td>
<td>133 Transactions</td>
<td>The Lending Pros</td>
<td>Mission Hills, CA</td>
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<td>107</td>
<td>ANDRES MOYA</td>
<td>133 Transactions</td>
<td>UFCU Mortgage Services</td>
<td>Austin, TX</td>
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<td>108</td>
<td>OZIEL SALINAS</td>
<td>132 Transactions</td>
<td>Mortgage Pros at Directions Equity, LLC</td>
<td>McAllen, TX</td>
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<td>AINDEA WILDER</td>
<td>132 Transactions</td>
<td>CrossCountry Mortgage</td>
<td>Columbus, OH</td>
</tr>
<tr>
<td>110</td>
<td>DAGOBERTO VELASQUEZ</td>
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<td>Envoy Mortgage</td>
<td>Kennewick, WA</td>
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<td>111</td>
<td>MARIANO BELAUNDE</td>
<td>131 Transactions</td>
<td>Town Square Mortgage &amp; Investments, Inc.</td>
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<td>PAMELA STEPHENS</td>
<td>130 Transactions</td>
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<td>DIEGO LONDOÑO</td>
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<td>CARLOS COLOMA</td>
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<td>Coral Gables, FL</td>
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<td>ERICA PARADISE</td>
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<tr>
<td>116</td>
<td>LEO ROBERTO</td>
<td>129 Transactions</td>
<td>PrimeLending, A PlainsCapital Company</td>
<td>Marietta, GA</td>
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<tr>
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<td>ANGIE CANSLER</td>
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<td>Hanford, CA</td>
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<td>118</td>
<td>PABLO ESTRADA</td>
<td>128 Transactions</td>
<td>Core Home Loans</td>
<td>Fresno, CA</td>
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<td>119</td>
<td>MAURICE RAYA</td>
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<td>Oak Brook, IL</td>
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<td>120</td>
<td>MICHAEL SANCHEZ</td>
<td>127 Transactions</td>
<td>Guaranteed Rate</td>
<td>Stafford, VA</td>
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<tr>
<td>121</td>
<td>EDDIE CRISTERNA</td>
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<td>Gilbert, AZ</td>
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<tr>
<td>123</td>
<td>KAREN FRANCO FABELA</td>
<td>126 Transactions</td>
<td>DHI Mortgage</td>
<td>Midland, TX</td>
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</tbody>
</table>

Carlos is first and foremost an advocate for his clients, often working around the clock to ensure they are getting the best loan product that fits their financial situation. “I live for that feeling when we get a call from a customer thanking us for making their dream of homeownership come true.” As a FNMA, FHA and Jumbo lending specialist, Carlos is highly skilled handling even the most challenging of loan situations.
Originally from Argentina, I love helping people and educating immigrants on how they can have a better life in the United States and build wealth for their families. I am motivated to be a loan officer because I believe that home ownership is the best way for me to assist my clients with those things. I have the unique experience of working with Immigration Attorneys and other professionals to assist new immigrants with the process of work status, finances, and homeownership. We love helping the immigrant community by letting them know exactly what to do to build a good life here. My major accomplishments are being the #1 loan officer for 2022 at my company and ranking in the Top 250 for NAHREP for the last three years. Also, I am one of the top five LOs for Utah Housing.

Paula De Santi
118 Transactions
$47,927,271 Volume
Midvale, UT
142 – 162

142 JOHNNY NORIEGA
118 TRANSACTIONS
Neighborhood Loans
Downers Grove, IL

143 CHRISTOFER ROBERTS
117 TRANSACTIONS
Truist
Raleigh, NC

144 JUAN F. SANTANA
115 TRANSACTIONS
Movement Mortgage, LLC
Bronx, NY

145 TONY ORTEGA
115 TRANSACTIONS
Neighborhood Loans
Yuma, AZ

146 DANIEL ESTRADA
115 TRANSACTIONS
CrossCountry Mortgage
Bakersfield, CA

147 FERNANDO OSPINA
114 TRANSACTIONS
Alterra Home Loans
Parsippany, NJ

148 MARIA VERONICA PITTS
114 TRANSACTIONS
DHI Mortgage
Sandy Springs, GA

149 MARIO CERRATO
114 TRANSACTIONS
loanDepot
Pembroke Pines, FL

150 EDDIE CISNEROS
113 TRANSACTIONS
Guaranteed Rate
Tampa, FL

151 GREGORY DEMARS
112 TRANSACTIONS
loanDepot
Chattanooga, TN

152 MAURICIO BENAVENTE
111 TRANSACTIONS
Huntington Bank
Chicago, IL

153 CARL WYMAN
111 TRANSACTIONS
Caliber Home Loans
Dallas, TX

154 ANITA AGUILAR
110 TRANSACTIONS
Cardinal Financial Company, Limited Partnership
San Diego, CA

155 ROBERTO CASTILLO
110 TRANSACTIONS
UFCU Mortgage Services
Sparks, NV

156 ALEX MICHAEL GARCIA
110 TRANSACTIONS
DHI Mortgage
San Antonio, TX

157 YESENIA CASTANEDA
110 TRANSACTIONS
Town Square Mortgage & Investments, Inc.
Fort Worth, TX

158 Fabian Viera Pillado
110 Transactions
$26,587,915 Volume
Chicago, IL

159 MAURICIO VIECCO
109 TRANSACTIONS
Paramount Residential Mortgage Group, Inc.
North Bergen, NJ

160 MIGUEL VELASQUEZ
109 TRANSACTIONS
Envoy Mortgage
Kennewick, WA

161 ALBERTO LAGARDA
109 TRANSACTIONS
DHI Mortgage
Tucson, AZ

162 SANDRA KEYS
109 TRANSACTIONS
loanDepot
Lisle, IL

Since I arrived in the U.S. from Mexico 28 years ago, I worked different jobs to provide for myself and my family. A REALTOR®, who later became my mentor, introduced me to the business. I focused and worked my way up, managing to become very successful. My focus is not on units or loan amounts, but on the families that I needed to help. I work mostly in the Hispanic community, educating my clients on how this process works so they can achieve the American Dream. I take pride in helping those that were told they wouldn’t be able to own a home. Knowing that what we do makes a difference and changes people’s lives, makes it all worth it.

Fabian Viera Pillado
110 Transactions
$26,587,915 Volume
Chicago, IL
<table>
<thead>
<tr>
<th>Page</th>
<th>Name</th>
<th>Transactions</th>
<th>Company</th>
<th>Location</th>
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<tbody>
<tr>
<td>163</td>
<td>Adrian Ciaramellano</td>
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<td>Homespire Mortgage</td>
<td>Rockville, MD</td>
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<td>164</td>
<td>Matthew Hoffman</td>
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<td>Novi, MI</td>
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<td>165</td>
<td>Maui Parra</td>
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<td>Duluth, GA</td>
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<td>166</td>
<td>Nancy Aguirre</td>
<td>108</td>
<td>Fairway Independent</td>
<td>Miami Lakes, FL</td>
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<td>167</td>
<td>Pamela Istrate</td>
<td>107</td>
<td>loandepot</td>
<td>Hurricane, WV</td>
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<td>168</td>
<td>Maria Looney</td>
<td>107</td>
<td>Elite One Mortgage</td>
<td>Los Alamitos, CA</td>
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<tr>
<td>169</td>
<td>Jose Plascencia</td>
<td>107</td>
<td>Cardinal Financial Company,</td>
<td>Marietta, GA</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Limited Partnership</td>
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<td>170</td>
<td>Jonathon Volpe</td>
<td>107</td>
<td>Neighborhood Loans</td>
<td>Downers Grove, IL</td>
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<td>171</td>
<td>Roxanne Lopez</td>
<td>107</td>
<td>NOVA Home Loans</td>
<td>Green Valley, AZ</td>
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<td>172</td>
<td>Michael Trejo</td>
<td>106</td>
<td>Bridgepoint Funding</td>
<td>Pleasant Hill, CA</td>
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<td>173</td>
<td>Rosa Martinez</td>
<td>106</td>
<td>Caliber Home Loans</td>
<td>Sarasota, FL</td>
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<tr>
<td>174</td>
<td>Raoul Perez</td>
<td>106</td>
<td>JP Morgan Chase</td>
<td>Addison, IL</td>
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<td>175</td>
<td>Sosimo Avila, Jr.</td>
<td>105</td>
<td>NEO Home Loans</td>
<td>Irvine, CA</td>
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<td>176</td>
<td>Stephen Carpitella</td>
<td>105</td>
<td>342,086,168 Volume</td>
<td>West Creek, NJ</td>
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<tr>
<td>177</td>
<td>Lova Gomez</td>
<td>105</td>
<td>CrossCountry Mortgage</td>
<td>Naples, FL</td>
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<tr>
<td>178</td>
<td>Claudia Gutierrez</td>
<td>105</td>
<td>Atlantic Coast Mortgage</td>
<td>Charlotte, NC</td>
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<td>179</td>
<td>Andres Benitez</td>
<td>104</td>
<td>Guaranteed Rate</td>
<td>Boston, MA</td>
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<td>180</td>
<td>Mariano Rodolfo</td>
<td>104</td>
<td>DHI Mortgage</td>
<td>Sarasota, FL</td>
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<tr>
<td>181</td>
<td>Alejandro Otero</td>
<td>104</td>
<td>Paramount Residential Mortgage</td>
<td>Pembroke Pines, FL</td>
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<tr>
<td>182</td>
<td>Charles Jimenez</td>
<td>104</td>
<td>New American Funding</td>
<td>Evans, GA</td>
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<td>183</td>
<td>Maggie Martinez</td>
<td>104</td>
<td>Guaranteed Rate</td>
<td>Forest Park, IL</td>
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<td>184</td>
<td>Fannie Loyola</td>
<td>104</td>
<td>Paramount Residential Mortgage</td>
<td>Mundelein, IL</td>
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<td>185</td>
<td>Melissa Rich</td>
<td>103</td>
<td>Draper and Kramer</td>
<td>Washington, DC</td>
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</table>

With over two decades in the mortgage industry, Stephen and his team have helped over 10,000 families with their financing needs, lending an estimated $3 billion in loan volume. His ability to analyze complex tax returns and financial situations creates a niche with self-employed borrowers. In his own words, “With a strong background in finance and accounting and the mentality that a relationship is more important than a loan, I always knew I could level the playing field for the consumer in a world where there is a lack of education about managing our finances.”
I grew up on the Southside of San Antonio and was the eldest of 13 children. My parents instilled in us the importance of family and always doing the honorable thing with people. My father was my Zig Ziglar who pushed me to achieve any goal that I set my mind to. As a result, I have won a lot of awards throughout my life. I am very proud of what I have accomplished in the mortgage business, and I love helping to instill homeownership in the Hispanic community through education. Helping the consumer realize the American Dream is my goal and my passion.

Dianne Ayala Steffey
102 Transactions
$31,375,715 Volume
San Antonio, TX
Dedicated and honest, Joel believes educating “nuestra gente” is crucial, that through the growth of knowledge in our communities “our people” can grow and make wiser and safer financial decisions. This is just one of the reasons he joined and helped lead NAHREP’s New York Metro Chapter. He gives solid advice and options to all of his clients and prides himself in helping first-time homebuyers.

Joel Fana
99 Transactions
$38,599,701 Volume
Bayside, NY

Maria R Correa is a driven Latina entrepreneur who is making waves in the mortgage industry. With a passion for her work and a determination to succeed, she has built a successful business that embodies her values of hard work, creativity, and innovation. Maria is an inspiration to young women everywhere who aspire to be their own bosses and make a positive impact on the world.

Maria R. Correa
96 Transactions
$24,187,797 Volume
Chicago, IL
I enjoy helping families achieve the goal of homeownership. I am especially satisfied when other lenders have turned them away and I have worked with them to achieve this goal.

Federico Montoya
91 Transactions
$39,047,221 Volume
Westminster, CO
My motivation comes from seeing those who trust in me succeed and reach their goals. I’m competitive at heart and every day wake up to be better than yesterday. I’m not competing against those around me, just myself. I love to educate those around me about the “why”. Things become simple when we know the “why” behind the things we do.

Huascar Sime
88 Transactions
$31,968,126 Volume
Old Bridge, NJ

Marina Moreno
88 Transactions
Northpointe Bank
Charlotte, NC

Maria Mancia
88 Transactions
Wells Fargo Home Mortgage
Philadelphia, PA

Hector Rodriguez
88 Transactions
JPMorgan Chase
Bronx, NY

Salvador Rodriguez
88 Transactions
Bay Equity Home Loans
Berwyn, IL

Vanessa Gonzales
88 Transactions
Gateway Mortgage
San Antonio, TX

Yesenia Alfaro
88 Transactions
Residential Mortgage Services
Las Vegas, NV
TOP 5 Metropolitan Statistical Areas + Honoree Heatmap

1. DALLAS-FORTH WORTH-ARLINGTON, TX
   HOMEOWNERSHIP RATE: 59.6%
   HISPANIC HOMEOWNERSHIP RATE: 53.7%

2. CHICAGO-NAPERVILLE-ELGIN, IL
   HOMEOWNERSHIP RATE: 65.9%
   HISPANIC HOMEOWNERSHIP RATE: 57.9%

3. AUSTIN-ROUND ROCK-GEORGETOWN, TX
   HOMEOWNERSHIP RATE: 59.2%
   HISPANIC HOMEOWNERSHIP RATE: 52.4%

4. PHOENIX-MESA-CHANDLER, AZ
   HOMEOWNERSHIP RATE: 67.1%
   HISPANIC HOMEOWNERSHIP RATE: 58.1%

5. ORLANDO-KISSIMMEE-SANFORD, FL
   HOMEOWNERSHIP RATE: 65.0%
   HISPANIC HOMEOWNERSHIP RATE: 51.8%

Source: NAHREP calculations made using the U.S. Census Bureau, 2021 American Community Survey, 1-Year Estimates.
LATINO MORTGAGE ORIGINATORS BY VOLUME
### TOP 100 LATINO MORTGAGE ORIGINATORS

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<thead>
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<th>Rank</th>
<th>Name</th>
<th>Volume</th>
<th>Transactions</th>
<th>Notes</th>
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<tbody>
<tr>
<td>1</td>
<td>David Medrano</td>
<td>$243,569,133</td>
<td>340</td>
<td>Born and raised in the Rio Grande Valley in Texas which is on the border of Mexico. Reason I do what I do is the same reason why I got into the business: I want to help people as much as I can to be financially responsible and obtain homeownership for their family.</td>
</tr>
<tr>
<td>2</td>
<td>Licy Hoeffner</td>
<td>$177,647,122.00</td>
<td>488</td>
<td>Has a passion for helping people achieve their homeownership dreams.</td>
</tr>
<tr>
<td>3</td>
<td>Melissa Velasquez</td>
<td>$166,999,379.00</td>
<td>122</td>
<td>Well known for helping clients with their home loans.</td>
</tr>
<tr>
<td>4</td>
<td>Armando Sanmiguel</td>
<td>$164,226,297.00</td>
<td>431</td>
<td>Always ready to assist clients with their mortgage needs.</td>
</tr>
<tr>
<td>5</td>
<td>Frank Silva</td>
<td>$146,080,068.00</td>
<td>65</td>
<td>Highly skilled in home loanOrigination.</td>
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<tr>
<td>6</td>
<td>Norma Guerrero-Cowes</td>
<td>$144,035,794.00</td>
<td>423</td>
<td>Experienced in the mortgage industry.</td>
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<tr>
<td>7</td>
<td>Leslie Black</td>
<td>$126,000,000.00</td>
<td>137</td>
<td>Specializes in high-end mortgage products.</td>
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<tr>
<td>8</td>
<td>Patricia Martinez</td>
<td>$124,111,041.00</td>
<td>435</td>
<td>Known for her exceptional customer service.</td>
</tr>
<tr>
<td>9</td>
<td>Rodrigo Balon</td>
<td>$120,044,542.00</td>
<td>200</td>
<td>A strong believer in the power of relationships.</td>
</tr>
<tr>
<td>10</td>
<td>Luisa Bedoya</td>
<td>$119,236,313.99</td>
<td>230</td>
<td>Focused on providing personalized solutions.</td>
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<tr>
<td>11</td>
<td>Carlos Martinez</td>
<td>$111,916,278.00</td>
<td>315</td>
<td>A seasoned professional in the mortgage industry.</td>
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<tr>
<td>12</td>
<td>Michael Burgoski</td>
<td>$111,737,222.00</td>
<td>96</td>
<td>Committed to helping clients achieve their homeownership goals.</td>
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<tr>
<td>13</td>
<td>Alexander Varela</td>
<td>$111,006,322.00</td>
<td>341</td>
<td>Known for his exceptional communication skills.</td>
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<tr>
<td>14</td>
<td>Jorge Becerra</td>
<td>$110,730,537.00</td>
<td>166</td>
<td>Dedication to excellence in customer service.</td>
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<tr>
<td>15</td>
<td>Adrian Gastelem</td>
<td>$108,956,753.00</td>
<td>325</td>
<td>Focused on building long-term relationships.</td>
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<tr>
<td>16</td>
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<td>$103,568,889.00</td>
<td>209</td>
<td>A strong advocate for the importance of a positive client experience.</td>
</tr>
</tbody>
</table>

---

**David Medrano**

**Licy Hoeffner**

**Melissa Velasquez**

**Armando Sanmiguel**

**Frank Silva**

**Norma Guerrero-Cowes**

**Leslie Black**

**Patricia Martinez**

**Rodrigo Balon**

**Luisa Bedoya**

**Carlos Martinez**

**Michael Burgoski**

**Alexander Varela**

**Jorge Becerra**

**Adrian Gastelem**

**Reynaldo Reyes**
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<th>Name</th>
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<td>20</td>
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<td>21</td>
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<td>28</td>
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<td>29</td>
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<td>30</td>
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<td>32</td>
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<td>34</td>
<td>Matthew Attaya</td>
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<td>Guild Mortgage Company</td>
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<tr>
<td>34</td>
<td>Ivan Pastor</td>
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<td>262 TRXN</td>
<td>Interlinc Mortgage Services LLC</td>
<td>Katy, TX</td>
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<td>35</td>
<td>Juan Manuel Duenas</td>
<td>$75,284,600.00</td>
<td>246 TRXN</td>
<td>DHI Mortgage</td>
<td>San Antonio, TX</td>
</tr>
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</table>
### TOP 100 LATINO MORTGAGE ORIGINATORS

<table>
<thead>
<tr>
<th>Rank</th>
<th>Name</th>
<th>Volume</th>
<th>Transactions</th>
<th>Company</th>
<th>City</th>
</tr>
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<tbody>
<tr>
<td>36</td>
<td>CHRISTINE MADRID</td>
<td>$74,156,299.00</td>
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<td>Movement Mortgage, LLC</td>
<td>Bellevue, WA</td>
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<td>37</td>
<td>JAHN RAMIREZ</td>
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<td>Madison Mortgage</td>
<td>Lake Success, NY</td>
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<td>38</td>
<td>MICHAEL TREJO</td>
<td>$71,531,018.00</td>
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<td>Pleasant Hill, CA</td>
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<tr>
<td>39</td>
<td>ALFREDO LUJAN</td>
<td>$71,063,257.00</td>
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<td>DHI Mortgage</td>
<td>Rowlett, TX</td>
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<tr>
<td>40</td>
<td>ANA SHAW</td>
<td>$70,872,570</td>
<td>160 Transactions</td>
<td>Wells Fargo Home Mortgage</td>
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<tr>
<td>41</td>
<td>YAUVAN KUMAR</td>
<td>$70,766,196.00</td>
<td>157 TRXN</td>
<td>CrossCountry Mortgage</td>
<td>Irvine, CA</td>
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<tr>
<td>42</td>
<td>SANZIO GARCIA</td>
<td>$70,567,382.00</td>
<td>74 TRXN</td>
<td>U.S. Bank</td>
<td>Mill Valley, CA</td>
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<tr>
<td>43</td>
<td>ANDRES GARCIA</td>
<td>$70,172,744.00</td>
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<td>UFCU Mortgage Services</td>
<td>Austin, TX</td>
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<tr>
<td>44</td>
<td>JOE SOTO</td>
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<td>Cypress, CA</td>
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<td>45</td>
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<td>St Charles, IL</td>
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<td>46</td>
<td>MICHAEL SANCHEZ</td>
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<tr>
<td>47</td>
<td>ALEXIS JARA</td>
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<tr>
<td>48</td>
<td>CARLOS LARRAZABAL</td>
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<td>Fairfax, VA</td>
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<tr>
<td>49</td>
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<td>JESSICA FUNES</td>
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<td>52</td>
<td>JESSICA DIEGO</td>
<td>$67,464,354.00</td>
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<td>Mission Hills, CA</td>
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<tr>
<td>53</td>
<td>JEROD GUY MONTANEZ</td>
<td>$67,223,307.00</td>
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<td>Englewood, CO</td>
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<tr>
<td>54</td>
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<td>$67,002,201.00</td>
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<td>Huntington Bank</td>
<td>Chicago, IL</td>
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</table>

Originally from Chihuahua, Mexico, I started my career as a loan officer working for a joint venture with a national builder. Today I continue to do business with builders, that’s my specialty and passion! I love helping people and walking with them through their journey of becoming a homeowner. I believe in consulting and educating my customers. Customer service is what separates me from the rest.

Ana Shaw
160 Transactions
$70,872,570
Volume
Frisco, TX
## TOP 100 LATINO MORTGAGE ORIGINATORS

<table>
<thead>
<tr>
<th>Rank</th>
<th>Name</th>
<th>Volume</th>
<th>Transactions</th>
</tr>
</thead>
<tbody>
<tr>
<td>55</td>
<td>JULIE VELASCO</td>
<td>$66,693,849.00</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>Network Funding, LP San Antonio, TX</td>
</tr>
<tr>
<td>56</td>
<td>MELISSA RICH</td>
<td>$66,577,420.00</td>
<td>103</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>Draper and Kramer Mortgage Corp Washington, DC</td>
</tr>
<tr>
<td>57</td>
<td>ANGELA SEMINARIO</td>
<td>$66,208,167.00</td>
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<tr>
<td></td>
<td></td>
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<td>Guaranteed Rate Walnut Creek, CA</td>
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<tr>
<td>58</td>
<td>SUSIE HEMENWAY</td>
<td>$66,130,585.00</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>DHI Mortgage Temple, TX</td>
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<tr>
<td>59</td>
<td>ALFREDO MADRID</td>
<td>$65,861,195.00</td>
<td>294</td>
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<tr>
<td></td>
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<td></td>
<td>Supreme Lending Tulsa, OK</td>
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<tr>
<td>60</td>
<td>JESUS FERNANDEZ</td>
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<tr>
<td>61</td>
<td>SOSIMO AVILA, JR.</td>
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<tr>
<td>62</td>
<td>TANIA MURRAY</td>
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<td>MIGUEL MOURIZ</td>
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<td>BRYANT DELGADO</td>
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<td>69</td>
<td>JESSICA CELIA</td>
<td>$62,710,261.00</td>
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<tr>
<td>70</td>
<td>PATRICIA GONGORA</td>
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<tr>
<td>71</td>
<td>CHARLES BALDON</td>
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<td>NOVA Home Loans Peoria, AZ</td>
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<tr>
<td>72</td>
<td>MICHELLE ROBINSON</td>
<td>$60,821,793.00</td>
<td>217</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>Lake Area Mortgage division of Royal Credit Union Arden Hills, MN</td>
</tr>
</tbody>
</table>

I never have stopped learning in this business and have never stopped trying to improve my system and the experience of my clients. My goal is and always has been to be of the best service to the most people possible. I happily work with everyone from a first-time home buyer to an experienced real estate investor. And I treat everyone the way I would want to be treated. My motto is, I treat your loan and loan process as if it were my own. This means educating clients so they know what program fits best and exactly what to expect every step of the way.
### TOP 100 LATINO MORTGAGE ORIGINATORS

<table>
<thead>
<tr>
<th>Rank</th>
<th>Name</th>
<th>Volume</th>
<th>Transactions</th>
<th>Company</th>
<th>City</th>
</tr>
</thead>
<tbody>
<tr>
<td>73</td>
<td>Fermin Barrera</td>
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<td>DHI Mortgage</td>
<td>Richmond, TX</td>
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<td>74</td>
<td>Diego Giraldo</td>
<td>$59,130,574.00</td>
<td>259 TRXN</td>
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<td>Dallas, TX</td>
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<tr>
<td>75</td>
<td>John M Gagliardo Jr.</td>
<td>$58,560,515.00</td>
<td>190 TRXN</td>
<td>DHI Mortgage</td>
<td>Melbourne, FL</td>
</tr>
<tr>
<td>76</td>
<td>Christopher Roberts</td>
<td>$58,000,241.00</td>
<td>117 TRXN</td>
<td>Truist</td>
<td>Raleigh, NC</td>
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<tr>
<td>77</td>
<td>Katerina Savignano</td>
<td>$57,860,414.00</td>
<td>167 TRXN</td>
<td>DHI Mortgage</td>
<td>Fort Worth, TX</td>
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<tr>
<td>78</td>
<td>Lorena Martinez</td>
<td>$57,758,391.00</td>
<td>211 TRXN</td>
<td>DHI Mortgage</td>
<td>San Antonio, TX</td>
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<tr>
<td>79</td>
<td>Dagoberto Velasquez</td>
<td>$57,119,606.00</td>
<td>131 TRXN</td>
<td>Envoy Mortgage</td>
<td>Kennewick, WA</td>
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<tr>
<td>80</td>
<td>Jose Iraheta</td>
<td>$57,118,525.00</td>
<td>175 TRXN</td>
<td>DHI Mortgage</td>
<td>Fort Worth, TX</td>
</tr>
<tr>
<td>81</td>
<td>Lucas N. Johnson</td>
<td>$56,391,434.00</td>
<td>247 TRXN</td>
<td>Movement Mortgage, LLC</td>
<td>Indian Land, SC</td>
</tr>
<tr>
<td>82</td>
<td>Jorge De La Rosa</td>
<td>$56,339,389.00</td>
<td>186 TRXN</td>
<td>Caliber Home Loans</td>
<td>Austin, TX</td>
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<tr>
<td>83</td>
<td>Nancy Mota Castillo</td>
<td>$56,273,746.00</td>
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<td>Kings Mortgage Services, Inc.</td>
<td>Visalia, CA</td>
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<tr>
<td>83</td>
<td>Natalya Chacon</td>
<td>$56,273,746.00</td>
<td>172 TRANSACTIONS</td>
<td>US Mortgage Corporation</td>
<td>Duluth, GA</td>
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<tr>
<td>84</td>
<td>Giovanna Ramon</td>
<td>$55,830,020.00</td>
<td>174 TRXN</td>
<td>DHI Mortgage</td>
<td>Fort Worth, TX</td>
</tr>
<tr>
<td>85</td>
<td>Angie Ewah</td>
<td>$54,700,000.00</td>
<td>122 TRXN</td>
<td>JPMorgan Chase</td>
<td>The Woodlands, TX</td>
</tr>
<tr>
<td>86</td>
<td>Diego Londoño</td>
<td>$54,360,774.00</td>
<td>129 TRXN</td>
<td>American Portfolio Mortgage</td>
<td>Coral Gables, FL</td>
</tr>
</tbody>
</table>

My passion is in helping people realize their dreams of homeownership. Over the past 30 years, my key focus remains on the amount of people I can help accomplish this by finding them the perfect loan program that fits their exact financial circumstance. By opening my own broker office over 18 years ago, I have relationships with multiple lenders enabling me to have access to a variety of loan programs. I foster a lead-by-example atmosphere in my office and only sponsor like-minded loan originators to concentrate on helping our clients and their complete satisfaction. I treat my loan officers and our clients like family and I'm so happy that in turn we have been blessed to have their repeat business and their generous referrals. This and my faith inspires me to continue doing what I love.

Maria Looney
107 Transactions
$54,219,350
Volume
Los Alamitos, CA
## Top 100 Latino Mortgage Originators

<table>
<thead>
<tr>
<th>Rank</th>
<th>Name</th>
<th>Volume</th>
<th>Transactions</th>
<th>Company</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>89</td>
<td>Mark Acosta</td>
<td>$53,992,966.00</td>
<td>99 TRXN</td>
<td>DHI Mortgage</td>
<td>Temecula, CA</td>
</tr>
<tr>
<td>90</td>
<td>Michelle Higdon</td>
<td>$53,929,694.00</td>
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I was born and raised in Odessa, Texas. I attended Permian High School and graduated with my Master’s degree in Finance from the University of Texas of the Permian Basin in 2018. I truly believe in treating others as you would have them treat you. Every family should be treated with kindness, respect, integrity and be given the very best support. I love knowing that I can make a difference in a family’s life by helping to guide them to become a homeowner.

**Angela Rios**

- 164 Transactions
- $50,365,638 Volume
- Midland, TX
LATINO MORTGAGE ORIGINATORS BY TELESALES MORTGAGE CONSULTANTS
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TOP 50 LATINO MORTGAGE ORIGINATORS

22. **Daniel Eguiguren**  
   70 Transactions  
   American Portfolio Mortgage  
   Coral Gables, FL

23. **Fernando Chaves**  
   62 Transactions  
   Paramount Residential Mortgage Group, Inc.  
   Miami, FL

24. **Michelle Sweeney**  
   61 Transactions  
   New American Funding  
   Irvine, CA

25. **Marc Flores**  
   61 Transactions  
   Wells Fargo Home Mortgage  
   Tempe, AZ

26. **Jose Guzman**  
   61 Transactions  
   JP Morgan Chase Bank  
   Lockport, IL

27. **Robert Ramirez**  
   56 Transactions  
   Citi Bank  
   Manhattan Beach, CA

28. **Erika Santin**  
   56 Transactions  
   JP Morgan Chase Bank  
   Chicago, IL

29. **Mayra Henriquez**  
   55 Transactions  
   Caliber Home Loans  
   Orlando, FL

30. **Cindy Lopez Connely**  
   52 Transactions  
   Wells Fargo Home Mortgage  
   Frisco, TX

31. **Enrique Lira**  
   52 Transactions  
   Lira Home Loans  
   San Antonio, TX

32. **Orasio Saldana**  
   51 Transactions  
   JP Morgan Chase Bank  
   Rockford, IL

33. **Ed C. De la Cruz**  
   50 Transactions  
   Wells Fargo Home Mortgage  
   Charlotte, NC

34. **Miriam Moyenodelgado**  
   49 Transactions  
   JP Morgan Chase Bank  
   Chicago, IL

35. **Carolina Cruz**  
   49 Transactions  
   Truist Bank  
   Greensboro, NC

36. **Carolina Castro**  
   47 Transactions  
   Premier Members Credit Union  
   Boulder, CO

37. **Miguel Alcacio**  
   46 Transactions  
   JP Morgan Chase Bank  
   Chicago, IL

38. **Ernesto Del Real**  
   46 Transactions  
   JP Morgan Chase Bank  
   Chicago, IL

39. **Andrew Perez**  
   44 Transactions  
   JP Morgan Chase Bank  
   Vernon Hills, IL

40. **Alexis Gonzalez**  
   43 Transactions  
   JP Morgan Chase Bank  
   Chicago, IL

41. **Donna Glaaser**  
   41 Transactions  
   JP Morgan Chase Bank  
   Skokie, IL

42. **Sylvia Hernandez**  
   41 Transactions  
   JP Morgan Chase Bank  
   Park Ridge, IL
TOP 50 LATINO MORTGAGE ORIGINATORS

43. BETHANN ERICSON
   40 TRANSACTIONS
   JP Morgan Chase Bank
   Deerfield, IL

44. DANIEL TORRES
   39 TRANSACTIONS
   JP Morgan Chase Bank
   Chicago, IL

45. IVAN MURIEL
   35 TRANSACTIONS
   Wells Fargo Home Mortgage
   Charlotte, NC

46. MIGUEL PIÑA
   34 TRANSACTIONS
   LoanPeople
   Austin, TX

47. JUAN ROSAS
   32 TRANSACTIONS
   Truist Bank
   Greensboro, NC

48. ALFREDO PULIDO
   30 TRANSACTIONS
   Wells Fargo Home Mortgage
   Charlotte, NC

49. JENNIE ASTUDILLO
   24 TRANSACTIONS
   Wells Fargo Home Mortgage
   San Antonio, TX

50. OLGA DRESSNER
   22 TRANSACTIONS
   Wells Fargo Home Mortgage
   Anchorage, AK
TOP 250 LATINO MORTGAGE ORIGINATORS AWARDS

ALASKA  
NEVADA  
NORTHERN CALIFORNIA  
OREGON  
UTAH  
WASHINGTON

TOP 75 LATINO MORTGAGE ORIGINATORS

NAHREP REGION

NORTHWEST
### TOP 75 LATINO MORTGAGE ORIGINATORS

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<th>Rank</th>
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60 TRANSACTIONS
New Gen Home Lending
Bakersfield, CA

42 TRANKIE TISCARENO
60 TRANSACTIONS
American Pacific Mortgage
Fresno, CA

43 DIANA LEGASPI
59 TRANSACTIONS
Guild Mortgage Company
Morgan Hill, CA

43 FLAVIO MUÑOZ
56 TRANSACTIONS
U.S. Bank
Portland, OR

44 JAVIER JURADO
56 TRANSACTIONS
Home Trust Financial
Kirkland, WA

45 YESenia CELESTINO
54 TRANSACTIONS
New American Funding
Seattle, WA

46 ANgelina CASIELLO
54 TRANSACTIONS
Neighborhood Loans
Las Vegas, NV

47 ANA IVETTE MORALES
53 TRANSACTIONS
Anova Mortgage
Las Vegas, NV

48 SPENCER VALERIO
53 TRANSACTIONS
Guild Mortgage Company
Las Vegas, NV

48 BACILIO MACIEL
51 TRANSACTIONS
DHI Mortgage
Fresno, CA

49 VICTOR ROMERO
49 TRANSACTIONS
Mason McDuffie Mortgage Corp.
Soquel, CA

50 SANDRA ALVAREZ GONZALEZ
48 TRANSACTIONS
CrossCountry Mortgage
Las Vegas, NV

51 REYES RUIZ
48 TRANSACTIONS
U.S. Bank
Fresno, CA

52 NATHAN (NATE) NELSON
47 TRANSACTIONS
New American Funding
Los Gatos, CA

53 DAVID SENIOR VISBAL
47 TRANSACTIONS
Panorama Home Group
Salt Lake City, UT

54 JOE VILLEGAS
47 TRANSACTIONS
CrossCountry Mortgage
Manteca, CA

55 ERNESTO TORRES GUERRERO
47 TRANSACTIONS
Wells Fargo Home Mortgage
Salem, OR

56 CHRISTINA FLORES
45 TRANSACTIONS
Alterra Home Loans
Vacaville, CA

57 JOEL PADURO
45 TRANSACTIONS
loanDepot
Las Vegas, NV

57 ALMA PEREZ
45 TRANSACTIONS
New American Funding
Las Vegas, NV

58 BRIAN BORDER
44 TRANSACTIONS
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Santa Clarita, CA
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TOP 75 LATINO MORTGAGE ORIGINATORS

75 🔴 ERICA PORTILLO
34 TRANSACTIONS
CrossCountry Mortgage
Manteca, CA

75 🔴 DARLYN GARCIA
34 TRANSACTIONS
Wells Fargo Home Mortgage
Henderson, NV
TOP 100 LATINO MORTGAGE ORIGINATORS

NAHREP REGION

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TOP 100 LATINO MORTGAGE ORIGINATORS

82 CINTHIA PEDRAZA
49 TRANSACTIONS
New American Funding
Tustin, CA

83 MARITZA CAMARENA
47 TRANSACTIONS
loanDepot
Newport Beach, CA

84 MOSES RODRIGUEZ
47 TRANSACTIONS
JPMorgan Chase
Phoenix, AZ

85 JACKIE MCAULISTER
47 TRANSACTIONS
Wells Fargo Home Mortgage
Goodyear, AZ

86 ABRAHAM PINA
47 TRANSACTIONS
Paramount Residential Mortgage Group, Inc.
Corona, CA

87 WES ONTIVEROS
47 TRANSACTIONS
Wells Fargo Home Mortgage
Tempe, AZ

88 RALPH FUNES
46 TRANSACTIONS
loanDepot
Neptune Beach, CA

89 ALMA C PULIDO
46 TRANSACTIONS
New American Funding
Van Nuys, CA

90 IVANIA MORALES
46 TRANSACTIONS
Paramount Residential Mortgage Group, Inc.
Downey, CA

91 ARNOLD ESPARZA-GARCIA
46 TRANSACTIONS
New American Funding
Placentia, CA

92 CECILIA WITTROCK
44 TRANSACTIONS
JPMorgan Chase
Chandler, AZ

93 ROGELIO CASTRO
43 TRANSACTIONS
New American Funding
Chula Vista, CA

94 RANDY SAVALA
43 TRANSACTIONS
loanDepot
Irvine, CA

95 JOSE MONTES
42 TRANSACTIONS
Neighborhood Loans
Chandler, AZ

96 JESUS (JESSE) VALENZUELA
42 TRANSACTIONS
New American Funding
Scottsdale, AZ

97 SAL RIOS
41 TRANSACTIONS
U.S. Bank
Anaheim, CA

98 ERIC SEVILLA
41 TRANSACTIONS
Wells Fargo Home Mortgage
Oxnard, CA

99 LAURA E GONZALEZ
41 TRANSACTIONS
New American Funding
Downey, CA

100 JUAN ADRIAN TORRES
41 TRANSACTIONS
JPMorgan Chase
Los Angeles, CA

100 GABRIELLA GODDE
41 TRANSACTIONS
Groves Capital Inc
San Diego, CA

100 EDWARD ARRIOLA
41 TRANSACTIONS
Prosperity Home Mortgage
Tucson, AZ
COLORADO
IDAHO
KANSAS
MONTANA
NEBRASKA
NEW MEXICO
NORTH DAKOTA
OKLAHOMA
SOUTH DAKOTA
TEXAS
WYOMING

TOP 100 LATINO MORTGAGE ORIGINATORS

NAHREP REGION

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TOP 100 LATINO MORTGAGE ORIGINATORS

43 JOSE ALVAREZ
139 TRANSACTIONS
Clear Choice Home Loans
HOUSTON, TX

50 KAREN FRANCO FABELA
126 TRANSACTIONS
DHI Mortgage
Midland, TX

57 YESEÑIA CASTANEDA
110 TRANSACTIONS
Town Square Mortgage & Investments, Inc.
Fort worth, TX

44 CARMEN LUPERCIO
139 TRANSACTIONS
Texas Bank Mortgage Company
Fort Worth, TX

51 MARIO GOMEZ
124 TRANSACTIONS
UFCU Mortgage Services
Austin, TX

58 DONNA MARIE LARA
103 TRANSACTIONS
DHI Mortgage
Fort Worth, TX

45 LORENA ESTORGA
137 TRANSACTIONS
DHI Mortgage
San Antonio, TX

52 ANGIE EWAH
122 TRANSACTIONS
JP Morgan Chase
The Woodlands, TX

59 DENISE LUCERO
103 TRANSACTIONS
DHI Mortgage
Albuquerque, NM

46 MICHELLE HIGDON
134 TRANSACTIONS
UFCU Mortgage Services
Austin, TX

53 JULIE CONDELARIO
122 TRANSACTIONS
Wallick & Volk Mortgage Bankers
Casper, WY

60 WILLIAM GOMEZ
103 TRANSACTIONS
Supreme Lending
Tulsa, OK

47 ANDRES MOYA
133 TRANSACTIONS
UFCU Mortgage Services
Austin, TX

54 LILLIE IGARTUA
119 TRANSACTIONS
DHI Mortgage
Temple, TX

61 DIANNE AYALA STEFFEY
102 TRANSACTIONS
Guaranteed Rate
San Antonio, TX

48 OZIEL SALINAS
132 TRANSACTIONS
Mortgage Pros at Directions Equity, LLC
McAllen, TX

55 CARL WYMAN
111 TRANSACTIONS
Caliber Home Loans
Dallas, TX

62 CRYSTAL VILLANUEVA
99 TRANSACTIONS
Movement Mortgage, LLC
San Antonio, TX

49 MARIANO BELAUNDE
131 TRANSACTIONS
Town Square Mortgage & Investments, Inc.
Dallas, TX

56 ALEX MICHAEL GARCIA
110 TRANSACTIONS
DHI Mortgage
San Antonio, TX

63 KAYLA BUTLER
98 TRANSACTIONS
loanDepot
Katy, TX
TOP 100 LATINO MORTGAGE ORIGINATORS

64  BERNALINO
94 TRANSACTIONS
Wellby Financial Credit Union
Houston, TX

65  KARLA MENDOZA
92 TRANSACTIONS
First Community Mortgage
El Paso, TX

66  FEDERICO MONTOYA
91 TRANSACTIONS
Synergy One Lending
Westminster, CO

67  DAISY PEREZ
90 TRANSACTIONS
On Tap Credit Union
Golden, CO

68  JORGE MADRID
90 TRANSACTIONS
Supreme Lending
Dallas, TX

69  JULIA ADAME
90 TRANSACTIONS
Town Square Mortgage & Investments, Inc.
Yukon, OK

70  VANESSA GONZLAES
88 TRANSACTIONS
Gateway Mortgage
San Antonio, TX

71  SONIA DAVID
86 TRANSACTIONS
UFCU Mortgage Services
Austin, TX

72  EVELYN MORGAN
86 TRANSACTIONS
Guaranteed Rate
Colleyville, TX

73  GILBERT MADRID
85 TRANSACTIONS
Home Plate Mortgage
El Paso, TX

74  EDDIE HERNANDEZ
83 TRANSACTIONS
Thrive Mortgage
San Antonio, TX

75  JAY CRUZ
83 TRANSACTIONS
Southwest Funding
Mesquite, TX

76  JOEL MADRID
82 TRANSACTIONS
Supreme Lending
Corinth, TX

77  RAMON GARZA
82 TRANSACTIONS
Texas Bank Mortgage Company
Brownwood, TX

78  PRISCILLA PEREZ
82 TRANSACTIONS
CMG Home Loans
El Paso, TX

79  ANGELA CANTU BENEVICH
80 TRANSACTIONS
Thrive Mortgage
Spring, TX

80  VICTOR ALMENDARIZ
76 TRANSACTIONS
Town Square Mortgage & Investments, Inc.
Dallas, TX

81  ALEJANDRO JUAREZ
74 TRANSACTIONS
LoanPeople
Austin, TX

82  RAYMUNDO FUENTES
74 TRANSACTIONS
Alterra Home Loans
San Antonio, TX

83  ELIOT RODRIGUEZ
74 TRANSACTIONS
loanDepot
Roswell, NM

84  ERIK VALENCIA
71 TRANSACTIONS
Movement Mortgage, LLC
Meridian, ID
TOP 100 LATINO MORTGAGE ORIGINATORS

85. STEPHANIE PEREZ
   70 TRANSACTIONS
   Wells Fargo Home Mortgage
   Arlington, TX

86. VANESSA ZMOLIK
   69 TRANSACTIONS
   Guild Mortgage Company
   Ennis, TX

86. ARCELIA LOERA
   68 TRANSACTIONS
   Guild Mortgage Company
   Nampa, ID

87. BURGANDY CASIAS
   67 TRANSACTIONS
   loanDepot
   Albuquerque, NM

88. ELSA TINDELL
   66 TRANSACTIONS
   Wallick & Volk
   Mortgage Bankers
   Waco, TX

89. SONYA CARUSO
   64 TRANSACTIONS
   JPMorgan Chase
   Houston, TX

90. LAURA ZAVALA
   64 TRANSACTIONS
   Movement Mortgage, LLC
   Longmont, CO

91. NIDIA (KARINA) RAMOS
   64 TRANSACTIONS
   JPMorgan Chase
   San Antonio, TX

92. JOHN TATUM
   64 TRANSACTIONS
   SWBC Mortgage Corp.
   Dallas, TX

93. JORGE ARANDA
   64 TRANSACTIONS
   Click n’ Close Inc.
   Addison, TX

94. LINDA COREA
   63 TRANSACTIONS
   loanDepot
   North Richland Hills, TX

95. MYRIAM FLORES BLANCO
   63 TRANSACTIONS
   Fairway Independent
   Mortgage Corporation
   Little Elm, TX

96. DANIEL J. VILLAGRANA
   62 TRANSACTIONS
   New American Funding
   San Antonio, TX

97. JUAN MARTINEZ
   61 TRANSACTIONS
   Wells Fargo Home Mortgage
   Omaha, NE

98. MICHELLE MAGANA
   60 TRANSACTIONS
   Fairway Independent
   Mortgage Corporation
   Lakeway, TX

99. IVAN GARCIA
   59 TRANSACTIONS
   JPMorgan Chase
   Austin, TX

100. JAMES FINCH
    59 TRANSACTIONS
    Guild Mortgage Company
    Overland Park, KS

100. ELIZABETH SALAZAR
    57 TRANSACTIONS
    Clarity Mortgage LLC
    San Antonio, TX
TOP 250 LATINO MORTGAGE ORIGINATORS

ARKANSAS
ILLINOIS
INDIANA
IOWA
KENTUCKY
MICHIGAN
MINNESOTA
MISSOURI
OHIO
TENNESSEE
WEST VIRGINIA
WISCONSIN

TOP 75 LATINO MORTGAGE ORIGINATORS

NAHREP REGION

MIDWEST
# TOP 75 LATINO MORTGAGE ORIGINATORS

## MIDWEST

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TOP 75 LATINO MORTGAGE ORIGINATORS

22 ROBERTO DELGADO
119 TRANSACTIONS
Guaranteed Rate
Chicago, IL

23 JOHNNY NORIEGA
118 TRANSACTIONS
Neighborhood Loans
Downers Grove, IL

24 GREGORY DEMARS
112 TRANSACTIONS
loanDepot
Chattanooga, TN

25 MAURICIO BENAVENTE
111 TRANSACTIONS
Huntington Bank
Chicago, IL

26 FABIAN VIERA PILLADO
110 TRANSACTIONS
Caliber Home Loans
Chicago, IL

27 SANDRA KEYS
109 TRANSACTIONS
loanDepot
Lisle, IL

28 MATTHEW HOFFMAN
109 TRANSACTIONS
New American Funding
Novi, MI

29 JONATHON VOLPE
107 TRANSACTIONS
Neighborhood Loans
Downers Grove, IL

30 PAMELA ISTRATE
107 TRANSACTIONS
loanDepot
Hurricane, WV

31 RAUL PEREZ
106 TRANSACTIONS
JPMorgan Chase
Addison, IL

32 MAGGIE MARTINEZ
104 TRANSACTIONS
Guaranteed Rate
Forest Park, IL

33 FANNIE LOYOLA
104 TRANSACTIONS
Paramount Residential Mortgage Group, Inc.
Mundelein, IL

34 SUCY NIEVES NIEVES
103 TRANSACTIONS
Tower Community Mortgage
Nolensville, TN

35 LILI KOUNLAVONG
103 TRANSACTIONS
First Community Mortgage
Nashville, TN

36 MAGALY MARTINEZ DE LA CRUZ
103 TRANSACTIONS
Guaranteed Rate
Chicago, IL

37 JAMES NICHOLS
100 TRANSACTIONS
Verified Mortgage, LLC
Indianapolis, IN

38 JULIA CHIQUITO
99 TRANSACTIONS
Caliber Home Loans
Chicago, IL

39 ANDRE LACOUNT
97 TRANSACTIONS
Guaranteed Rate
Chicago, IL

40 OMAR MEJIA
97 TRANSACTIONS
Arvest Bank
Rogers, AR

41 MARIA R. CORREA
96 TRANSACTIONS
Fairway Independent Mortgage Corporation
Chicago, IL

42 LUCERO ROSE
94 TRANSACTIONS
CMG Home Loans
Franklin, TN
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<td>Chicago, IL</td>
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<td>Detroit, MI</td>
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<td>Salvador Rodriguez</td>
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<td>Berwyn, IL</td>
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<td>Glenda Penaherrera</td>
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<td>John Manglardi</td>
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<td>Jose Macias</td>
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<td>Quintin Jacobson</td>
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<td>Bay Equity Home Loans</td>
<td>Oakdale, MN</td>
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<td>Marlen Maddux</td>
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<td>Jorge Garcia</td>
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<td>Direct Mortgage Investors</td>
<td>Oaklawn, IL</td>
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<td>Olga Basilio</td>
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<td>Midland States Bank</td>
<td>St. Louis, MO</td>
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<td>56</td>
<td>Miguel Mendoza</td>
<td>76</td>
<td>Wells Fargo Home Mortgage</td>
<td>Minneapolis, MN</td>
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<td>57</td>
<td>Michelle Aponte Boksa</td>
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<td>Park Ridge, IL</td>
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<td>Aracely Palomino</td>
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<td>59</td>
<td>Edwin Rivera</td>
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<td>Perrysburg, OH</td>
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<td>Dwight Marroquin</td>
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<td>61</td>
<td>Nina Gonzalez</td>
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<td>62</td>
<td>Jim Figueroa</td>
<td>72</td>
<td>JPMorgan Chase</td>
<td>Naperville, IL</td>
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<td>63</td>
<td>Carlos Lugo</td>
<td>72</td>
<td>CrossCountry Mortgage</td>
<td>Cleveland, OH</td>
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TOP 250 LATINO MORTGAGE ORIGINATORS

64.
JUAN AGUSTIN FLEITAS
69 TRANSACTIONS
CrossCountry Mortgage
Berwyn, IL

71.
WENDY AQUINO
60 TRANSACTIONS
Neighborhood Loans
Chicago, IL

65.
ANDRES ORTIZ ORTIZ
68 TRANSACTIONS
GreenState Credit Union
Woodstock, IL

72.
JOSE SALAZAR
60 TRANSACTIONS
Fairway Independent Mortgage Corporation
Oak Brook, IL

66.
VICTOR ORTIZ
66 TRANSACTIONS
GreenState Credit Union
Woodstock, IL

73.
DONNERSSON PENNA
59 TRANSACTIONS
Preferred Rate
Northbrook, IL

67.
SALLY SERNA
66 TRANSACTIONS
loanDepot
Rochester, MN

74.
JAMES MADAI
58 TRANSACTIONS
JPMorgan Chase
Oswego, IL

68.
HENRY GOMEZ
61 TRANSACTIONS
Guaranteed Rate
Chicago, IL

75.
GRACE WILLIAMS
57 TRANSACTIONS
Edge Home Finance
Minnetonka, MN

69.
ANNA MARTIN
61 TRANSACTIONS
JPMorgan Chase
Kentwood, MI

75.
HENRY RICO
57 TRANSACTIONS
Neighborhood Loans
Downers Grove, IL

70.
JOE GUZMAN
61 TRANSACTIONS
JPMorgan Chase
Lockport, IL
Connecticut
Delaware
Maine
Massachusetts
New Hampshire
New Jersey
New York
Pennsylvania
Rhode Island
Vermont

Top 50 Latino Mortgage Originators

Nahrep Region

Northeast
TOP 50 LATINO MORTGAGE ORIGINATORS

1. TERRI SANTIAGO-PARKER
   299 TRANSACTIONS
   CrossCountry Mortgage
   Philadelphia, PA

2. LUISA BEDOYA
   230 TRANSACTIONS
   MSA Mortgage, LLC
   Revere, MA

3. ARTURO PENALVER
   158 TRANSACTIONS
   Cardinal Financial Company
   Syosset, NY

4. MATTHEW ATTAYA
   149 TRANSACTIONS
   Guild Mortgage Company
   Braintree, MA

5. CARLOS HERNANDEZ
   147 TRANSACTIONS
   CMG Financial
   Bristol, PA

6. JESSICA CELIA
   146 TRANSACTIONS
   loanDepot
   Hanover, MA

7. JEORGE ALTAGRACIA YUNES
   122 TRANSACTIONS
   Wells Fargo Home Mortgage
   Marlton, NJ

8. JUAN F. SANTANA
   115 TRANSACTIONS
   Movement Mortgage, LLC
   Bronx, NY

9. FERNANDO OSPINA
   114 TRANSACTIONS
   Alterra Home Loans
   Parsippany, NJ

10. MAURICIO VIECCO
    109 TRANSACTIONS
    Paramount Residential Mortgage Group, Inc.
    North Bergen, NJ

11. STEPHEN CARPITELLA
    105 TRANSACTIONS
    EPM
    West Creek, NJ

12. ANDRES BENITEZ
    104 TRANSACTIONS
    Guaranteed Rate
    Boston, MA

13. JOHANNA ARIAS
    100 TRANSACTIONS
    CrossCountry Mortgage
    Allentown, PA

14. JOEL FANA
    99 TRANSACTIONS
    JPMorgan Chase
    Bayside, NY

15. JOE LUISI
    98 TRANSACTIONS
    Guild Mortgage Company
    Mechanicsburg, PA

16. MICHAEL CARVAJAL
    97 TRANSACTIONS
    EPM
    West Creek, NJ

17. TIMOTHY SEEGERGER
    96 TRANSACTIONS
    Wells Fargo Home Mortgage
    Plymouth Meeting, PA

18. CHRIS CORREIA
    96 TRANSACTIONS
    Fairway Independent Mortgage Corporation
    West Long Branch, NJ

19. ARIANNA ARIAS
    90 TRANSACTIONS
    PrimeLending, A PlainsCapital Company
    Methuen, MA
TOP 50 LATINO MORTGAGE ORIGINATORS

20. RYAN DELIA
   88 TRANSACTIONS
   loanDepot
   Paramus, NJ

21. HUASCAR SIME
   88 TRANSACTIONS
   Alterra Home Loans
   Old Bridge, NJ

22. HECTOR RODRIGUEZ
   88 TRANSACTIONS
   JPMorgan Chase
   Bronx, NY

23. MARIA MANCIA
   88 TRANSACTIONS
   Wells Fargo Home Mortgage
   Philadelphia, PA

24. SEGUNDO O. JARRIN
   87 TRANSACTIONS
   MortgageDepot
   Kew Gardens, NY

25. JUAN MUNOZ
   87 TRANSACTIONS
   CrossCountry Mortgage
   Melville, NY

26. PATRICIA VARGAS
   86 TRANSACTIONS
   NFM Lending
   Providence, RI

27. CHAYA SARA EDELMAN
   84 TRANSACTIONS
   loanDepot
   Garden City, NY

28. JUAN VALERIO
   83 TRANSACTIONS
   Equity Prime Mortgage
   Methuen, MA

29. RAMON FELIZ
   81 TRANSACTIONS
   Main Street Home Loans
   Providence, RI

30. MICHAEL PLATA
   81 TRANSACTIONS
   loanDepot
   Tarrytown, NY

31. WILLIAM TURANO
   79 TRANSACTIONS
   loanDepot
   Wall Township, NJ

32. DEBORA VALDES
   79 TRANSACTIONS
   loanDepot
   Shelton, CT

33. BONNIE JEAN DESIMONE
   78 TRANSACTIONS
   Citibank
   New York, NY

34. ISOLINA FERNANDEZ-KIRCHNER
   78 TRANSACTIONS
   NJ Lenders Corp
   Little Falls, NJ

35. WALDY RIPOLL
   78 TRANSACTIONS
   Movement Mortgage
   Cranston, RI

36. WILLIAM CALZADILLA
   77 TRANSACTIONS
   Guaranteed Rate
   Union, NJ

37. GENARO ROJAS
   75 TRANSACTIONS
   Ameridream Home Loans LLC
   Rutherford, NJ

38. CARLOS LARA
   74 TRANSACTIONS
   Fairway Independent Mortgage Corporation
   Fairfield, CT

39. DAVID RODRIGUEZ
   73 TRANSACTIONS
   loanDepot
   New York, NY

40. JAVIER BERMUDEZ
   71 TRANSACTIONS
   WarCap Home Loans
   Stamford, CT
<table>
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<th>Rank</th>
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<td>Alexander A. Rivera</td>
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<td>Luis Riascos Caballero</td>
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<td>Julie Avelino</td>
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<td>Burlington, MA</td>
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<td>JPMorgan Chase</td>
<td>Jersey City, NJ</td>
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<td>Citibank</td>
<td>New York, NY</td>
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<td>Artur Saganda</td>
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<td>Nutley, NJ</td>
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<td>Cranford, NJ</td>
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<td>DC</td>
<td>FLORIDA</td>
<td>GEORGIA</td>
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TOP 100 LATINO MORTGAGE ORIGINATORS

NAHREP REGION

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<td>John M. Gagliardo Jr</td>
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<td>Natalya Chacon</td>
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<td>US Mortgage Corporation</td>
<td>Duluth, GA</td>
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<td>Charlotte, NC</td>
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<td>Maria D. Cervantes</td>
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<td>LendUS/CrossCountry</td>
<td>Bradenton, FL</td>
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<td>First Option Mortgage</td>
<td>Atlanta, GA</td>
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## Top 100 Latino Mortgage Originators

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<th>Transactions</th>
<th>Company</th>
<th>Location</th>
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<td>Raleigh, NC</td>
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<td>Maria Veronica Pitts</td>
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<td>DHI Mortgage</td>
<td>Sandy Springs, GA</td>
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<td>Mario Cerrato</td>
<td>114</td>
<td>loanDepot</td>
<td>Pembroke Pines, FL</td>
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<td>24</td>
<td>Eddie Cisneros</td>
<td>113</td>
<td>Guaranteed Rate</td>
<td>Tampa, FL</td>
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<td>25</td>
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<td>Homespire Mortgage</td>
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<td>Maui Parra</td>
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<td>Duluth, GA</td>
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<td>27</td>
<td>Nancy Aguirre</td>
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<td>Fairway Independent Mortgage Corporation</td>
<td>Miami Lakes, FL</td>
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<td>Jose Plascencia</td>
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<td>Cardinal Financial Company, Limited Partnership</td>
<td>Marietta, GA</td>
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<td>Rosa Martinez</td>
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<td>Caliber Home Loans</td>
<td>Sarasota, FL</td>
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<td>CrossCountry Mortgage</td>
<td>Naples, FL</td>
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<td>Claudia Gutierrez</td>
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<td>Atlantic Coast Mortgage</td>
<td>Charlotte, NC</td>
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<td>Mariano Rodelo Fiallos</td>
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<td>DHI Mortgage</td>
<td>Sarasota, FL</td>
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<td>Paramount Residential Mortgage Group, Inc.</td>
<td>Pembroke Pines, FL</td>
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<td>Evans, GA</td>
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<td>Melissa Rich</td>
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<td>Draper and Kramer</td>
<td>Washington, DC</td>
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<td>Alejandro Capdevielle</td>
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<td>DHI Mortgage</td>
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<td>Ameris Bank</td>
<td>Lawrenceville, GA</td>
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<tr>
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<td>Marcos Sanchez</td>
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<td>Embrace Home Loans</td>
<td>Sandy Spring, MD</td>
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<tr>
<td>39</td>
<td>Luis Baez</td>
<td>101</td>
<td>DHI Mortgage</td>
<td>Coconut Creek, FL</td>
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<td>Bill Saunders</td>
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<td>Caliber Home Loans</td>
<td>Dunkirk, MD</td>
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<td>Carlos Mata</td>
<td>101</td>
<td>Acopia Home Loans</td>
<td>Atlanta, GA</td>
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</table>
### TOP 100 LATINO MORTGAGE ORIGINATORS

<table>
<thead>
<tr>
<th>Rank</th>
<th>Name</th>
<th>Transactions</th>
<th>Company</th>
<th>Location</th>
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<tbody>
<tr>
<td>42</td>
<td>Kenol Cadet</td>
<td>100</td>
<td>New American Funding</td>
<td>Kissimmee, FL</td>
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<tr>
<td>43</td>
<td>Elyin Perez</td>
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<td>ACE Lending Group, LLC</td>
<td>Orlando, FL</td>
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<td>44</td>
<td>Javier Arriz</td>
<td>99</td>
<td>loanDepot</td>
<td>Fort Myers, FL</td>
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<td>Cristina Payero</td>
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<td>William Polack</td>
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<td>Tania McRae</td>
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<td>Guaranteed Rate</td>
<td>St. Marys, GA</td>
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<td>William Joseph Rushforth III</td>
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<td>Indian Land, SC</td>
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<td>Paula Marin</td>
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<td>Cesar Del Collado</td>
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<td>Coral Gable, FL</td>
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<td>Sandra Kourakis</td>
<td>89</td>
<td>The Mortgage Firm</td>
<td>Duluth, GA</td>
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<td>Marina Moreno</td>
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<td>Charlotte, NC</td>
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<td>Anthony Strickland</td>
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<td>Homespire Mortgage</td>
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<td>Alvaro Perez</td>
<td>86</td>
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<td>Reston, VA</td>
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<td>62</td>
<td>James Richard Parker</td>
<td>85</td>
<td>Guaranteed Rate</td>
<td>Tampa, FL</td>
</tr>
</tbody>
</table>
TOP 100 LATINO MORTGAGE ORIGINATORS

63
MERCEDES HOLTE
85 TRANSACTIONS
Wells Fargo Home Mortgage
Huntsville, AL

70
DAVID J. BERMEO
77 TRANSACTIONS
Movement Mortgage, LLC
Indian Land, SC

77
BERNIE FLORES
72 TRANSACTIONS
Homestar Financial Corporation
Gainesville, GA

64
CAROLINA MEULMAN
84 TRANSACTIONS
Atlantic Bay Mortgage Group
Charlotte, NC

71
FABIANO B. PINTO
77 TRANSACTIONS
Movement Mortgage, LLC
Indian Land, SC

78
DAMARYS PRIETO
71 TRANSACTIONS
loanDepot
Fort Myers, FL

65
ADRIAN REYES
81 TRANSACTIONS
Paramount Residential Mortgage Group, Inc.
Pembroke Pines, FL

72
ANA TOLENTINO
75 TRANSACTIONS
Main Street Home Loans
Fairfax, VA

79
FAUSTO CASTILLO
70 TRANSACTIONS
Caliber Home Loans / Newrez
Orlando, FL

66
DEBRA SMITH
79 TRANSACTIONS
Guaranteed Rate
Wildwood, FL

73
GEINER LOPEZ
74 TRANSACTIONS
Premier Loan Center Inc
Peachtree Corners, GA

80
FERNANDO CHAVES
69 TRANSACTIONS
Paramount Residential Mortgage Group, Inc.
Miami, FL

67
JEANPIERRE REMY
79 TRANSACTIONS
Sun West Mortgage Company, Inc.
Guaynabo, PR

74
RAMON PLASENCIA
72 TRANSACTIONS
Caliber Home Loans
Miami, FL

81
EDWIN VELASCO BONILLA
67 TRANSACTIONS
Prosperity Home Mortgage
Silver Springs, MD

68
CARLOS ECHEVERRY
78 TRANSACTIONS
Equity Prime Mortgage
Orlando, FL

75
CARLOS TEJERO
72 TRANSACTIONS
Paramount Residential Mortgage Group, Inc.
Miami, FL

82
ALEX GARCIA
67 TRANSACTIONS
Caliber Home Loans
Miami, FL

69
GABRIELA VILLAFRANCO
78 TRANSACTIONS
Homestar Financial Services
Duluth, GA

76
CHRISTOPHER ESTEVEZ
72 TRANSACTIONS
Movement Mortgage, LLC
Indian Land, SC

83
ROMY ESPINO
67 TRANSACTIONS
Prosperity Home Mortgage
Fairfax, VA
TOP 100 LATINO MORTGAGE ORIGINATORS

84  JASON CABALLERO
    67 TRANSACTIONS
    Caliber Home Loans
    Miami, FL

85  MICHEL ORTEGA REINALDO
    67 TRANSACTIONS
    MOR Investments LLC
    Tampa, FL

86  ROBERTO ALEMAN
    66 TRANSACTIONS
    Alterra Home Loans
    Frederick, MD

87  JORGE MUNOZ-ROMAN
    66 TRANSACTIONS
    Sun West Mortgage
    Company Inc.
    Ponce, PR

88  FRANK SILVA
    65 TRANSACTIONS
    City National Bank of Florida
    Miami, FL

89  GERRY GIANNELLI
    65 TRANSACTIONS
    Caliber Home Loans
    Maitland, FL

90  RALPH ALMODOVAR
    65 TRANSACTIONS
    Fairway Independent
    Mortgage Corporation
    Miami Lakes, FL

91  IVAN SEVERICHE
    65 TRANSACTIONS
    loanDepot
    Miramar, FL

92  ROCIO PORTELLA
    65 TRANSACTIONS
    Mint Mortgage
    Miramar, FL

93  CINDY JARAMILLO
    65 TRANSACTIONS
    Bank of England
    Sarasota, FL

94  JAMIE CORREA
    65 TRANSACTIONS
    Vision Mortgage
    Irmo, SC

95  MILUSKA TEZEKJIAN
    64 TRANSACTIONS
    The Federal Savings Bank
    Cary, NC

96  NITZA MELENDEZ
    64 TRANSACTIONS
    Town Square Mortgage &
    Investments, Inc.
    Saint Cloud, FL

97  SUSEL HERNANDEZ
    64 TRANSACTIONS
    loanDepot
    Fort Myers, FL

98  STEPHANIE ADAMS
    62 TRANSACTIONS
    Paramount Residential
    Mortgage Group, Inc.
    Tampa, FL

99  LUIS PACORI
    61 TRANSACTIONS
    HomeTrust Lending LLC
    Fairfax, VA

100 SARA ASSELIN
    61 TRANSACTIONS
    Prosperity Home Mortgage
    Rockville, MD
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Nuria Rivera, 2023 President, NAHREP

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Thank You
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