

Company	Services	Contact	Details
<b>First Bank</b> <a href="http://www.efirstbank.com">www.efirstbank.com</a>	California Only	Natalie Russo <a href="mailto:natalie.russo@efirstbank.com">natalie.russo@efirstbank.com</a> 760.836.3529	The maximum loan-to-value is 65%. Typical loan products are 15-year fixed rate mortgage and 7/1 or 5/1 ARM that can be amortized over 15 or 30 years with a matching maturity.
	Colorado Only	Mark Burcham <a href="mailto:mark.burcham@efirstbank.com">mark.burcham@efirstbank.com</a> 303.793.2850	
	Arizona Only	Slava Ibragimov <a href="mailto:slava.ibragimov@efirstbank.com">slava.ibragimov@efirstbank.com</a> 602.333.7740	
<b>First Western Federal Savings Bank</b> <a href="http://www.myiralender.com">www.myiralender.com</a>	Nationwide (except NV)	Roger St. Pierre <a href="mailto:roger@myiralender.com">roger@myiralender.com</a>  Jeff Fullerton <a href="mailto:jeff@myiralender.com">jeff@myiralender.com</a> 800.908.8845	50-60% LTV, Depends on area, 1-4 Family residential, Commercial.
<b>North American Savings Bank</b> <a href="http://www.nasb.com">www.nasb.com</a>	Nationwide	Jason Zook <a href="mailto:jzook@nasb.com">jzook@nasb.com</a> (866)735-6272	60% LTV, Single family detached residential, Warrantable Condo, Duplex, 4-5 units or more.
<b>The Norris Group</b> <a href="http://www.thenorrisgroup.com">www.thenorrisgroup.com</a>	California Lender	Aaron Norris <a href="mailto:aaron@thenorrisgroup.com">aaron@thenorrisgroup.com</a> 951.780.5856	Hard money lender doing fix and flip (8.9%-11.5%), buy and hold (6.9%) and new construction (11.9%). 1-4 SFRs and small apartments.
<b>Optimus Capital</b> <a href="http://www.optimuscapitalcorp.com">www.optimuscapitalcorp.com</a>	CA, TX, WA, TN, CO, VA, WV, FL, GA, OH, MI, MO, SC, IN, IL	Narmina Gasanbek <a href="mailto:narmina@optimuscapitalcorp.com">narmina@optimuscapitalcorp.com</a> 916.414.8861 office 916.477.9863 cell	Property Type - 1-4 residential units (condos, townhomes & PUDs) <b>Rehab Program #1</b> - up to 90% of the purchase price with up to 100% rehab funds. Credit not required. Min loan amount is 75K (purchase + rehab). Loan term is 12 months with no prepayment penalty. 1-4 residential units (inc. condos, townhouses, PUDs). Purchase/Refinance (rate & term/cash out). <b>Rehab Program #2</b> - Up to 80% of the purchase price with up to 80% rehab cost. Rehab cost can exceed the purchase price. This is 6-18 months term. 3 months prepayment penalty. Loan amount 100K (purchase + rehab) - 3 Mil (over 3Mil case by case). Rate type - Interest Only. Might not need an appraisal or bpo/internal evaluation (case by case).