

## STATE OF IDAHO APPROVED GUARANTEED RURAL HOUSING LENDERS

LENDER NAME	ADDRESS	CITY, STATE, ZIP CODE	PHONE NUMBER	CONTACT
Action Mortgage	2300 S. Eagle Road	Meridian, ID 83642	208-855-2959	Kelly Kingsford
Action Mortgage	1106 Sherman Avenue	Coeur d'Alene, ID 83816	208-769-7195	Kris Robbins
Bank of Commerce	PO Box 1887	Idaho Falls, ID 83403	208-525-9161	Bart Burton
Bank of Commerce	184 E. 2 <sup>nd</sup> N.	Rexburg, ID 83340	208356-8080	Bart Burton
Bank of Idaho	1230 Yellowstone	Pocatello, ID 83201	208 233-5278	Janet Coxe
Bank of Utah	2605 Washington Blvd.	Ogden, UT 84401	801 409-5000	Brandon Hansen
Citizens Community Bank	PO Box 1689	Pocatello, ID 83204	208-232-5373	Amy Rhoads
D.L. Evans Bank	376 Falls Avenue	Twin Falls, ID 83301	280-735-8295	Debbie Keller
Eagle Home Mortgage	10510 Northeast Northrup Way #300	Kirkland, WA 98033	425-602-8981	Linnea Johnson
Eagle Home Mortgage	1620 Northwest Boulevard #101	Coeur d'Alene, ID 83814	208-664-5310	Craig Davenport
FirstBank Northwest	920 Main Street	Lewiston, ID 83501	208-743-4621	Brent Hardin
FirstBank Northwest	1233 Northwood Center Court	Coeur d'Alene, ID 83814	208-664-4992	<b>Katie Marcus</b>
FirstBank Northwest	1412 W. Idaho Street, Suite 120	Boise, ID 83702	208-3310980	Ellen Heath
FirstBank Northwest	847 Parkcentre Way, Suite 3	Nampa, ID 83651	208-468-3182	Gary Karnes
First Colony Mortgage Corp.	1320 S. 740 E.	Orem, UT 84907	801-226-7456	Brian Shelby
First Federal Savings Bank	383 Shoshone Street North	Twin Falls, ID 83301	208-733-4222	<b>Brenda Holmes</b>
First Federal Savings Bank	1515 South Lincoln	Jerome, ID 83338	208-324-3663	
First Federal Savings Bank	2059 Overland Avenue	Burley, ID 83318	208-878-3524	
First Federal Savings Bank	701 7 <sup>th</sup> Street	Rupert, ID 83350	208-436-0505	
First Mortgage Company, Inc.	7670 Emerald	Boise, ID 83704	208-376-5670	Nelda Murrell
Global Credit Union	1520 W. Third Avenue, PO Box 3200	Spokane, WA 99220	509-838-6171	<b>Jeannine Walters</b>
Global Credit Union	245 W. Appleway	Coeur d'Alene, ID 83814	208-666-9418	
Home Federal Savings and Loan Assn.	500 12 <sup>th</sup> Avenue South	Nampa, ID 83651	208-468-5114	<b>Kitty Sherbiak</b>
Home Federal Savings and Loan Assn.	250 S. Washington	Emmett, ID 83617	208-468-4663	Donna Shoemaker
Home Federal Savings and Loan Assn.	400 N. 3 <sup>rd</sup> E.	Mountain Home, ID 83647	208-468-6175	Sylvia Boyer
Idaho Independent Bank	1260 West Riverstone Drive	Coeur d'Alene, ID 83814	208-765-3619	<b>Denise Morris</b>
Idaho Independent Bank	804 12 Avenue S.	Nampa, ID 83651	208-461-0063	Steve Pyrah
Idaho Independent Bank	8351 W. Overland Road	Boise, ID 83709	208-323-6000	Kathy Arbaugh
Idaho Independent Bank	317 N. 9 <sup>th</sup>	Boise, ID 83702	208-343-5565	<b>Jane Hopkins</b>
Idaho Independent Bank	310 American Legion Blvd.	Mountain Home, ID 83647	208 587-4481	Kathy Jeffries
Idaho Independent Bank	620 South Kimball Avenue	Caldwell, ID 83605	208-454-3731	
Idaho Independent Bank	180 First Street West	Ketchum, ID 83	208-726-2147	
Idaho Independent Bank	8882 North Government Way	Hayden Lake, ID 83835	208-772-6399	
Intermountain Mortgage Company, Inc.	333 2 <sup>nd</sup> Avenue North, Suite 250	Billings, MT 59104	406-252-2600	Beverly Kuntz
Ireland Bank	2715 Poleline Rd, PO Box 6039	Pocatello, ID 83205	208-233-1816	Pamela Moser

<b>LENDER NAME</b>	<b>ADDRESS</b>	<b>CITY, STATE, ZIP CODE</b>	<b>PHONE NUMBER</b>	<b>CONTACT</b>
Mann Financial, Inc.	1220B Whitefish Stage Road	Kalispell, MT 59901-1161	406-751-6266	<b>Julie Krause</b>
Mann Mortgage	1117 E. Plaza Drive, Suite 116	Eagle, ID 83616	208-938-2292	Debra Rambo
Mann Financial, Inc.	247 Thain Road, Suite 104	Lewiston, ID 83706	208-743-1005	Jonathan Hughes
Montana Mortgage	1327 Hwy 2 West	Kalispell, MT 59901	406-756-9656	Jeff Rast
Montana Mortgage	2430 S. Titanium Place	Meridian, ID 83642	208-947-6800	Lisa Ball
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Mountain West Bank	125 Ironwood Drive	Coeur d'Alene, ID 83816	208-765-0284	<b>Kathy Spradling</b>
Mountain West Bank	2970 E. St. Lukes Drive	Meridian, ID 83642	208-855-9105	<b>Dave Player</b>
Mountain West Bank	491 Sun Valley Road	Ketchum, ID 83340	208-622-1639	Susan Northrup
Panhandle State Bank	1000 NW Blvd.	Coeur d'Alene, ID 83816	208-666-6164	<b>Robin Harrison</b>
Panhandle State Bank	231 North Third, PO Box 967	Sandpoint, ID 83864	208-265-3310	Pete Merrit
Panhandle State Bank dba Intermountain Community Bank	521 12 <sup>th</sup> Avenue South	Nampa, ID 83653	208-466-8661	
Panhandle State Bank dba Intermountain Community Bank	175 North 16 <sup>th</sup> Street, PO Box 347	Payette, ID 83661	208-642-8831	<b>Ryan Hiatt</b>
Panhandle State Bank, dba Intermountain Community Bank	440 E. Main St.	Weiser, ID 83672	208-549-8608	
Panhandle State Bank dba Magic Valley Bank	113 Main Avenue West	Twin Falls, ID 83301	208-736-2400	<b>Kevin Dane</b>
Republic Mortgage Home Loans, LLC	4516 South 700 East #300	Salt Lake City, UT 84107	801-288-9400	Gary Nielson
Republic Mortgage Home Loans, LLC	6901 Emerald #209	Boise, ID 83704	208-377-2300	Diane Molenaar
Republic Mortgage Home Loans, LLC	9257 Foothill Road	Middleton, ID 83644	208-585-9446	Marcae Lucich
Republic Mortgage Home Loans, LLC	1519 N. Main Street	Meridian, ID 83642	208-884-3263	Rick May
Republic Mortgage Home Loans, LLC	715 Blue Lakes Blvd. North	Twin Falls, ID 83301	208-734-8488	Janel Rumfelt
Republic Mortgage Home Loans, LLC	135 South Main #200	Logan , UT 84321	435-753-3263	Mike Child
Executive Home Loans, dba Republic Mortgage Home Loans (wholesale)	1401 Whitley Drive #13	Fruitland, ID 83619	208-452-5750	<b>John Mulligan</b>
Executive Home Loans, dba Republic Mortgage Home Loans	2585 Nampa Caldwell Blvd.	Nampa, ID 83651	208-468-0983	John Mulligan
Security National Mortgage Company	360 West 5300 South, Suite 150	Murray, Utah 84123	801-602-4200	Lynn Beckstead
U.S. Bank	10700 Meridian Avenue N., Suite 504	Seattle, WA 98133	206-363-3751	Cleo Coman
Washington Trust Bank	706 W. Second Avenue,	Spokane, WA 99210	509-353-5675	Adrienne Aparicio
Washington Trust Bank	3251 E. Presidential Drive	Meridian, ID 83642	208-884-2714	<b>Scott Rubel</b>

## NATIONALLY APPROVED GUARANTEED RURAL HOUSING LENDERS DOING BUSINESS IN IDAHO

LENDER NAME	ADDRESS	CITY, STATE, ZIP CODE	PHONE NUMBER	CONTACT
Academy Mortgage Corporation	3235 East Overland Road	Meridian, ID 83642	208-672-9777	Kelly Beebe
Charter Bank for Savings	660 South Woodruff	Idaho Falls, ID 83401	208-612-5400	Judy Maxfield
JP Morgan Chase Rural Housing (wholesale)	1400 East Newport Center Drive	Deerfield Beach, FL 33442	954-426-5812	<b>Philip Phouey</b>
Cherry Creek Mortgage	920 N. Argonne Rd., Suite 110	Spokane, WA 99212	208-664-4675	Don Walker
Colonial Mortgage, dba InterWest Mort.	P.O. Box 1388	Idaho Falls, ID 83403	208-535-8786	Kris Pherson
Countrywide Home Loans (wholesale)	6154 N. Meeker Place	Boise, ID 83713	208-375-2424	<b>Kim Bird</b>
Countrywide Home Loans (retail)	6007 N. Division Street E.	Spokane, WA 99207	1-800-810-7782	
Countrywide Home Loans (retail)	119 S. Valley Drive, Suite C	Nampa, ID 83686	208-466-0320	
Countrywide Home Loans (retail)	119 S. Valley Drive, Suite C	Nampa, ID 83686	208-468-6907	Ramona Tripon
Countrywide Home Loans (retail)	408 S. Eagle Road, No. 200	Eagle, ID 83616	208-938-7726	Monica Davis
Countrywide Home Loans (retail)	1940 S. Bonita Way, Suite 180	Meridian, ID 83642	208-846-7267	
Countrywide Home Loans (retail)	8618 Overland Road West	Boise, ID 83709	208-373-5900	Terry Heffner
Countrywide Home Loans (retail)	8385 W. Emerald	Boise, ID 83704	208-378-0520	Bob Ewing
Countrywide Home Loans (retail)	1859 North Lakewood Drive, Suite 202	Coeur d'Alene, ID 83814	208-665-4900	<b>Laura Yongue</b>
First Horizon Home Loans (retail)	3515 E. Overland Road	Meridian, ID 83652	208-884-7500 208-884-6493	<b>Julie Schultz</b>
First Horizon Home Loans (retail)	525 Airbase Road	Mountain Home, ID 83647	208-587-7657	Kim Thomason
First Horizon Home Loans (retail)	312 Caldwell Blvd.,	Nampa, ID 83651	208-442-8888	Blanca Lopez
First Horizon Home Loans (retail)	202 Falls Avenue, Suite 3	Twin Falls, ID 83301	208-733-0900	Emmett Munson
First Horizon Home Loans dba Mortgage Resources (retail)	1246 Yellowstone, Bldg. C-2	Pocatello, ID 83206	208-237-0030	Selena Whitely
First Horizon Home Loans (retail)	2323 S. Vista Ave., Suite 100	Boise, ID 83705	208-383-3518	Glenn Walker
First Horizon Home Loans (retail)	525 Airbase Road	Mountain Home, ID 83647	208-587-7657	Kim Thomason
First Horizon Home Loans (retail)	312 Caldwell Blvd.,	Nampa, ID 83651	208-442-8888	Blanca Lopez
First Horizon Home Loans (retail)	202 Falls Avenue, Suite 3	Twin Falls, ID 83301	208-733-0900	Emmett Munson
First Horizon Home Loans dba Mortgage Resources (retail)	1246 Yellowstone, Bldg. C-2	Pocatello, ID 83206	208-237-0030	Selena Whitely
First Horizon Home Loans (wholesale)	3515 E. Overland Road	Meridian, ID 83652	208-884-7586 208-884-7586	<b>Carol Amen</b> <b>Carla Senteno</b>
GMAC Mortgage	6305 W. Overland Road	Boise, ID 83709	208-336-0330	<b>Doug Berg/Jennifer Gempler</b>
Home 123 Corporation	8665 W. Emerald	Boise, ID 83704	(208) 378-7319	
Key Bank Association	Mailcode ID-56-KF-0218 702 West Idaho Street, 2 <sup>nd</sup> Floor	Boise, ID 83702	208-364-8590	Mark Freer
M&T Mortgage Corporation	4619 Emerald, Suite E	Boise, ID 83706	208-344-5929	

<b>LENDER NAME</b>	<b>ADDRESS</b>	<b>CITY, STATE, ZIP CODE</b>	<b>PHONE NUMBER</b>	<b>CONTACT</b>
Market Street Mortgage fka Major Mortgage	2020 Carey Avenue	Moses Lake, WA 98837	509-764-8000	Chuck Merrell
MortgageIT, Inc.	6148 North Discovery Way, Suite 120-122	Boise, ID 83713	208-672-7252	Kevin Rice
National City Mortgage	324 Caldwell Blvd., Suite C	Nampa, ID 83651	208-466-1444	Val Kennedy
National City Mortgage	619 W. Emerald Ave., Suite A-1	Boise, ID 83706	208-344-5544	Daniel Doster
National City Mortgage	1121 E. State St., Suite 21	Eagle, ID 83616	208-939-4126	Jeff Burckhard
National City Mortgage	1420 W. Blaine St., Suite 21	Moscow, ID 83843	208-746-1370	Bobbi Blevins
RBC Mortgage	8665 W. Emerald, Suite 140	Boise, ID 83704	208-327-5586	Mayra Lara
Republic Mortgage Home Loans, LLC	4516 South 700 East #300	Salt Lake City, UT 84107	801-288-9400	Gary Nielson
Republic Mortgage Home Loans, LLC	6901 Emerald #209	Boise, ID 83704	208-377-2300	Diane Molenaar
Republic Mortgage Home Loans, LLC	9257 Foothill Road	Middleton, ID 83644	208-585-9446	Marcae Lucich
Republic Mortgage Home Loans, LLC	1519 N. Main Street	Meridian, ID 83642	208-884-3263	Rick May
Republic Mortgage Home Loans, LLC	715 Blue Lakes Blvd. North	Twin Falls, ID 83301	208-734-8488	Janel Rumfelt
Republic Mortgage Home Loans, LLC	135 South Main #200	Logan , UT 84321	435-753-3263	<b>Mike Child</b>
Executive Home Loans, dba Republic Mortgage Home Loans (wholesale)	1401 Whitley Drive #13	Fruitland, ID 83619	208-452-5750	John Mulligan
Executive Home Loans, dba Republic Mortgage Home Loans	2585 Nampa Caldwell Blvd.	Nampa, ID 83651	208-468-0983	John Mulligan
Wells Fargo Bank	157 W. Hayden Avenue, 2 <sup>nd</sup> Fl.	Hayden, ID 83835	208-762-6855	<b>Jeff Grutta</b>
Wells Fargo Bank	2500 Government Way	Coeur d'Alene, ID 83814	208-665-2670	<b>Michelle Plaschka</b>
Wells Fargo Bank	900 N. Cole Road	Boise, ID 83704	208-377-5626	Tracy Young
Wells Fargo Bank	320 A. Street	Idaho Falls, ID 83402	208-533-6044	Jack Estberg
Wells Fargo Bank	2122 W. Karcher Rd.	Nampa, ID 83651	208-468-4841	Lupe Rodriquez
Wells Fargo Bank	600 Sun Valley Road	Ketchum, ID 83340	208-726-2775	
Wells Fargo Bank	240 American Legion Blvd.	Mountain Home, ID 83647	208-587-0099	
Wells Fargo Bank	103 12 <sup>th</sup> Avenue South	Nampa, ID 83651	208-463-7160	Blanca Lopez
Whidbey Island Bank	450 SW Bayshore Dr.	Oakharbor, WA 98277	360-679-3121	
Zion's Bank	6176 N. Eagle Road	Boise, ID 83713	208-658-7449	Richard Leonard
Zion's Mortgage Company	45 E. 400 N.	Logan, Utah 84231	435-750-0242	<b>Phil Mitchell</b>
Zion's Mortgage Company	401 N. Capital	Idaho Falls, Id 83712	208-528-7325	Rita Moss

Approved Lender List June 8, 2006