# City of Livermore BMR Program Participating Lenders

## CMG Financial
Laurie Cleveland  
NMLS #245940  
3160 Crow Canyon Road, Suite 300  
San Ramon, CA 94583  
Office Number: 925-983-3021  
Mobile Number: 925-640-2970  
Email: lcleveland@cmgfi.com

<table>
<thead>
<tr>
<th>First Mortgage Products</th>
<th>First Mortgage Interest Rates</th>
<th>Points</th>
<th>Fees</th>
<th>Credits</th>
<th>Approved CalHFA Loan Products</th>
<th>Grants</th>
<th>MCC</th>
<th>Able to Remove Monthly PMI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Conventional, FHA, VA, CalHFA</td>
<td>Vary</td>
<td>Vary</td>
<td>Vary</td>
<td>Vary</td>
<td>CalHFA, CalPLUS, My Home, ZIP, School Program</td>
<td>GSFA</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

*Additional Loan Products May Be Available

## All California Mortgage
Jodi Fischer  
NMLS #459905  
1202 Grant Avenue, Suite B-2  
Novato, CA 94945  
Office Number: 415-897-9103  
Email: jfischer@allcalifornia.com

<table>
<thead>
<tr>
<th>First Mortgage Products</th>
<th>First Mortgage Interest Rates</th>
<th>Points</th>
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<th>Credits</th>
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<th>Grants</th>
<th>MCC</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Conventional, FHA, VA, USDA, CalHFA</td>
<td>Varies</td>
<td>Vary</td>
<td>Vary</td>
<td>Vary</td>
<td>CalHFA, CalPLUS, My Home, ZIP, School Program</td>
<td>GSFA</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

*Additional Loan Products May Be Available

## Bank of America
Erin Steele  
NMLS #852880  
4250 Dublin Boulevard  
Dublin, CA 94568  
Office Number: 925-260-8769  
Email: erin.steele@bofa.com

<table>
<thead>
<tr>
<th>First Mortgage Products</th>
<th>First Mortgage Interest Rates</th>
<th>Points</th>
<th>Fees</th>
<th>Credits</th>
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<th>Grants</th>
<th>MCC</th>
<th>Able to Remove Monthly PMI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Conventional, FHA, VA</td>
<td>Varies</td>
<td>Vary</td>
<td>Vary</td>
<td>Vary</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
<td>Yes (for conventional loans)</td>
</tr>
</tbody>
</table>

*Additional Loan Products May Be Available

## Union Bank
Bernadette Brenes  
NMLS #745170  
200 Pringle Avenue, Suite 250  
Walnut Creek, CA 94596  
Mobile Number: 209-815-0730  
Email: Bernadette.Brenes@UnionBank.com

<table>
<thead>
<tr>
<th>First Mortgage Products</th>
<th>First Mortgage Interest Rates</th>
<th>Points</th>
<th>Fees</th>
<th>Credits</th>
<th>Approved CalHFA Loan Products</th>
<th>Grants</th>
<th>MCC</th>
<th>Able to Remove Monthly PMI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Conventional, FHA, VA, Union Bank Economic Opportunity Mortgage</td>
<td>Varies</td>
<td>Vary</td>
<td>Vary</td>
<td>Vary</td>
<td>Coming Soon</td>
<td>$3,000 Union Bank Grant</td>
<td>Yes</td>
<td>Yes</td>
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