



**Alachua County Department of Community Support Services  
Housing Programs  
218 SE 24th St. Gainesville, FL 32641  
(352) 337-6240**

## **S.H.I.P. Down Payment Assistance Program**

### **List of Certified Lenders**

(updated November 2020)

**Note:** Applicants are required to obtain financing through a lender listed on this State Housing Initiatives Partnership (S.H.I.P.) certified lender list, as required by the program guidelines. The Alachua County S.H.I.P. program does not endorse or promote any particular lender firm or individual. This list only certifies persons listed as having attended the S.H.I.P. Lender Certification Class, helping them gain knowledge on approving and closing loans utilizing S.H.I.P. funds.

### **ALACHUA HABITAT FOR HUMANITY\* (NO NMLS)**

**2630 NW 41<sup>st</sup> St. Suite C-3 Gainesville, FL 32606**

Kristine Thompson 352-363-6496 [kthompson@alachuahabitat.org](mailto:kthompson@alachuahabitat.org)

\*Alachua Habitat for Humanity's financing is for Habitat homes only, not general financing.

### **ALLIGATOR MORTGAGE COMPANY**

**2630 NW 41<sup>st</sup> St. Suite B Gainesville, FL 32606**

Richard Tillett 352-264-0011 NMLS# 222268 [richard@alligatormortgage.com](mailto:richard@alligatormortgage.com)

### **AMERIFIRST HOME MORTGAGE**

**4432 NW 23<sup>rd</sup> Ave. Suite 3 Gainesville, FL 32606**

Craig Bonsal 352-455-0960 NMLS# 1781622 [cbonsal@amerifirst.com](mailto:cbonsal@amerifirst.com)

Juanita Biles 352-538-4516 NMLS# 519964 [jbiles@amerifirst.com](mailto:jbiles@amerifirst.com)

Julian Minatel 352-807-6992 NMLS# 1681802 [jminatel@amerifirst.com](mailto:jminatel@amerifirst.com)

Sue Smith 352-745-9435 NMLS# 191652 [ssmith@amerifirst.com](mailto:ssmith@amerifirst.com)

## AMERIS BANK

**2772 NW 43<sup>rd</sup> St. Suite S Gainesville, FL 32606**

Becky Bessinger	352-494-3556 NMLS# 459044	<a href="mailto:becky.bessinger@amerisbank.com">becky.bessinger@amerisbank.com</a>
Crystal Padgett	352-359-6824 NMLS# 116122	<a href="mailto:crystal.padgett@amerisbank.com">crystal.padgett@amerisbank.com</a>
Mike Jones	352-215-0501 NMLS# 315233	<a href="mailto:mike.jones@amerisbank.com">mike.jones@amerisbank.com</a>
Valorie R. Cason	352-316-4655 NMLS# 641178	<a href="mailto:valorie.cason@amerisbank.com">valorie.cason@amerisbank.com</a>
Zackery Watson	352-817-2440 NMLS# 1590124	<a href="mailto:zackery.watson@amerisbank.com">zackery.watson@amerisbank.com</a>
Robert Cousin	352-692-4352 NMLS# 1719527	<a href="mailto:robert.cousin@amerisbank.com">robert.cousin@amerisbank.com</a>

## ANNIE-MAC HOME MORTGAGE

**1405 NW 13<sup>th</sup> St. Suite B Gainesville, FL 32601**

Jonathan Leftwich	352-514-3179 NMLS# 712614	<a href="mailto:jleftwich@annie-mac.com">jleftwich@annie-mac.com</a>
Katie Sundberg	352-448-2681 NMLS# 616310	<a href="mailto:ksundberg@annie-mac.com">ksundberg@annie-mac.com</a>
George Russell	813-846-6144 NMLS# 2011297	<a href="mailto:grussell@annie-mac.com">grussell@annie-mac.com</a>
Crystal Padgett	352-359-6824 NMLS#162122	<a href="mailto:cpadgett@annie-mac.com">cpadgett@annie-mac.com</a>
Rick Herring	352-745-1771 NMLS #574080	<a href="mailto:rherring@annie-mac.com">rherring@annie-mac.com</a>
Troy Johnson	352-204-9600 NMLS 1339512	<a href="mailto:tjohnson@annie-mac.com">tjohnson@annie-mac.com</a>

## BANK OF AMERICA

**2627 NW 43<sup>rd</sup> St. Gainesville, FL 32606**

Hilda Ozoria	352-278-9282 NMLS# 1626369	<a href="mailto:hilda.ozoria@bofa.com">hilda.ozoria@bofa.com</a>
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## CAPITAL CITY BANK

**5200 W Newberry Rd. Suite A Gainesville, FL 32607**

Jason Bellflower	850-508-2324 NMLS# 1749956	<a href="mailto:bellflower.jason@ccbg.com">bellflower.jason@ccbg.com</a>
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## **CHRIS DOERING MORTGAGE**

**3940 NW 16<sup>th</sup> Blvd. Suite A Gainesville, FL 32605**

Jeff Wolfe                    352-339-4460 NMLS# 235532                    [jwolfe@mygatormortgage.com](mailto:jwolfe@mygatormortgage.com)  
John Connell                    352-427-2499 NMLS# 948203                    [john@mygatormortgage.com](mailto:john@mygatormortgage.com)  
Kristen Little                    386-288-2990 NMLS# 352407                    [kristen@mygatormortgage.com](mailto:kristen@mygatormortgage.com)

### **LOAN ASSISTANTS (NO NMLS#):**

Heidi Holdridge                    352-244-0840 x 1014 NMLS 963165                    [heidi@mygatormortgage.com](mailto:heidi@mygatormortgage.com)  
Nadine Landry                    352-244-0840  
Sheila Teckenbrock                    352-244-0840

## **COAST TO COAST MORTGAGE**

**11481 Old St. Augustine Rd. Suite 104 Jacksonville, FL 32258**

Phil Leitner                    352-222-1891 NMLS# 334650                    [phil@coast2coastmortgage.com](mailto:phil@coast2coastmortgage.com)

## **FLORIDA CREDIT UNION**

**1615 NW 80<sup>th</sup> Blvd. Gainesville, FL 32606**

Gregory Pingue                    352-377-4141X5241 NMLS# 1066875                    [gregory.pingue@fcu.org](mailto:gregory.pingue@fcu.org)  
Devin Brown                    352-377-4141 x 2902 NMLS #1460305                    [devin.brown@fcu.org](mailto:devin.brown@fcu.org)  
Debbie Packer                    352-237-8222 x 2910 NMLS#1471808                    [debra.packer@fcu.org](mailto:debra.packer@fcu.org)  
Scott Bennett                    352-377-4141 x2911 NMLS#457324                    [scott.bennett@fcu.org](mailto:scott.bennett@fcu.org)

## **GUARANTEED RATE**

2441 NW 43 St Suite 1B Gainesville Fl 32606

Rachael Cosentino                    352-643-8636 NMLS# 1033863                    [rachel.cosentino@rate.com](mailto:rachel.cosentino@rate.com)

## **HOMETOWN MORTGAGE SERVICES**

**2210 NW 40<sup>th</sup> Ter. Suite A Gainesville, FL 32605**

Danielle Wear      352-222-1135 NMLS# 244749      [danielle@htmsllc.com](mailto:danielle@htmsllc.com)

## **INNOVATIVE MORTGAGE SERVICES, INC.**

**17717 Hunting Bow Cir. Suite 101 Lutz, FL 33558**

Gil Barber      239-281-5304 NMLS# 386751      [gbarberaum@gmail.com](mailto:gbarberaum@gmail.com)

## **MORGAGES BY ALFREDO, LLC**

Alfredo Arenas      352-445-1872 NMLS #1617434      [mortgagesbyalfredo@gmail.com](mailto:mortgagesbyalfredo@gmail.com)

## **MOVEMENT MORTGAGE**

**3822 W Newberry Rd. Suite A Gainesville, FL 32607**

Menzie Campbell      386-628-2510 NMLS# 373667      [menzie.campbell@movement.com](mailto:menzie.campbell@movement.com)

## **NEIGHBORHOOD HOUSING AND DEVELOPMENT CORP**

**633 NW 8 Ave Gainesville, FL 32607**

Janice Crews 1      352-380-9119 x103 NMLS#      [jcrews@gnhdc.org](mailto:jcrews@gnhdc.org)

## **SOUTHERN HOME LOANS**

**2050 E Silver Springs Blvd. Ocala, FL 34470**

Tracy Monroe      352-286-8257 NMLS# Unknown      [tracy@southernhl.com](mailto:tracy@southernhl.com)

## **SOUTHSTATE BANK**

**3919 w Newberry Rd, Gainesville, Fl 32607**

Misty Barnett      352-275-4936 NMLS# 1583694      [misty.Barnett@southstatebank.com](mailto:misty.Barnett@southstatebank.com)

## **TD BANK**

**7515 W University Ave. Gainesville, FL 32607**

Michelle Calhoun    352-281-0669 NMLS# 801456    [michelle.calhoun@td.com](mailto:michelle.calhoun@td.com)

## **THE MORTGAGE FIRM (Leap Mortgage)**

**3669 SW 2<sup>nd</sup> Ave Gainesville Fl 32607**

Brian Goldman    352-500-1000 NMLS #197346    [brian@tmfgainesville.com](mailto:brian@tmfgainesville.com)

Shayna Piccirello    352-266-0378 NMLS #1774757    [shayna@tmfgainesville.com](mailto:shayna@tmfgainesville.com)

## **TOTAL MORTGAGE LENDING**

Al Graham    727-333-1733 NMLS 1779594    [totalmortgagelending@gmail.com](mailto:totalmortgagelending@gmail.com)

## **UNION HOME MORTGAGE**

**4210 NW 38<sup>th</sup> Pl. Suite 700 Gainesville, FL 32606**

Waldemar Cabrera    352-727-8418 NMLS# 1515312    [wcaabrera@unionhomemortgage.com](mailto:wcaabrera@unionhomemortgage.com)

## **USDA**

**2441 NE 3<sup>rd</sup> St. Suite 204-1 Ocala, FL 34470 (NO NMLS)**

Mary Littrell    352-414-7801    [mary.littrell@usda.net](mailto:mary.littrell@usda.net)

**971 W Duval St. Suite 190 Lake City, FL 32055**

Charles Caldwell    386-719-5590X3523    [charles.caldwell@usda.gov](mailto:charles.caldwell@usda.gov)