www.thistleandnest.org

LIST OF EXPERIENCED LENDERS

Thistle & Nest Buyers are welcome to use a lender of their choice from the list below. To be added to the waitlist, we will accept a pre-approval letter from any lender. After we begin to work with you, we will require that you get a comparable pre-approval letter from one of the Experienced Lenders. These lenders have a proven record with community land trust loans and also have access to loans with lower interest rates. This makes the process go a little smoother for everyone involved and increases your financial buying power.

Each lending institution has different loan fees, and these fees can vary $2,000-$5,000, depending on the mortgage amount and loan program. If your household can cover the entirety of your closing costs (+/- $10,000), then you may use any lender from our list below. Occasionally, Thistle & Nest has assistance to help cover your closing costs. If you need to explore using this assistance, we require that you use one of the institutions in the Preferred Lenders section because they have the lowest fees. Compare lender fee rates here.

How to use the lenders list?

1. Explore Your Options: Review the list to identify lenders offering programs and loan fee rates that align with your homeownership goals.

2. Initiate Contact: Reach out to the selected lender to discuss available loan options and determine your eligibility.

3. Secure Your Financing: Work closely with your chosen lender to navigate the application process and secure a loan pre-approval so that you can be added to our waitlist.

What if I don't need a loan?
If you don’t need a loan to complete your purchase, contact us at info@thistleandnest.org.

Preferred Lenders

Loan Programs: Neighbor’s Mortgage, FirstHome, NextStep, Fannie Mae
Contacts:
Matt Martino - MattMartino@columbiabank.com
Malia Sprague (atención en español) - MaliaSprague@columbiabank.com

Atención en Español
Loan Programs: FirstHome, NextStep, Fannie Mae
Contact: Joseph Portillo - jportillo@watrust.com
Mobile: (503) 539-0789

For loans up to $284,000*

Loan Programs: FirstHome, NextStep, Fannie Mae

Contact: Katie Fox - katie.fox@ccm.com
Mobile: (503) 593-1416

*For l*oans over $284,000, fees may exceed $1,420 and are required to be paid by the buyer.*

Other Approved Lenders

Loan Programs: FirstHome, NextStep, Portfolio, Fannie Mae
Contact: Kelley Fifarek - kfifarek@bannerbank.com

Loan Programs: FirstHome, NextStep, Fannie Mae
Contact: Tyrell Hobbs – Tyrell@TheHobbsTeam.com

Loan Programs: FirstHome, NextStep, Fannie Mae
Contact: Kevin Tucker – kevin.tucker@movement.com

Atención en Español
Loan Programs: Fannie Mae
Contact: Aide E. Gonzalez - Aide.Gonzalez@sunflowerbank.com
Mobile: (541) 610-7341

THISTLE & NEST
EQUAL HOUSING OPPORTUNITY