

Lender Directory

Updated July 23, 2025

This is a list of lenders who have voluntarily contributed their information. It is meant to be a resource for the [Small Developer Incubator Pilot Program](#) to show some of the range of lenders and loan products available to small developers. Potential borrowers are encouraged to ask questions and consider what works best for their situation.

It is not a comprehensive list nor does the City endorse any of the listed lenders. If you know of any lenders who may want to be included, please contact Elizabeth Boyd at eboyd@cityofsacramento.org.

ADUloans.net | CrossCountry Mortgage

Loan Products

- Purchase + Construction/Renovation
- Construction loan for ADUs
- Construction loan for multi-unit buildings
- Home equity line of credit
- Home equity loan (2nd mortgage)
- First-time investor options
- Hard money loan
- Fix & flip loan

Project Types

- Single residential units
- Accessory dwelling units
- Duplexes
- Small multiunit buildings/developments (3-4 units)

Key Contact

Meredith Munger, Loan Consultant

Book a call at <https://calendly.com/TeamMeredith>

Bank of America

www.bankofamerica.com

Loan Products

- Construction loan for ADUs
- Construction loan for multi-unit buildings
- Home equity line of credit
- Home equity loan (2nd mortgage)

Project Types

- Single residential units
- Accessory dwelling units
- Duplexes
- Small multiunit buildings/developments (2-10 units)
- Multiunit developments (more than 10 units)

Key Contact

Lori Rianda
SVP, Local Market Executive
Lori.rianda@bofa.com
916-326-3107

Chase Bank

jpmorganchase.com/commercial

Loan Products

- Refinance commercial loan
- Multi-family and investor real estate loans
- Construction loan for ADUs*
- Construction loan for multi-unit buildings*
- Home equity line of credit*
- Home equity loan (2nd mortgage)*
- Construction-to-permanent loan*
- Refinance loan*

Project Types

- Single residential units
- Accessory dwelling units
- Duplexes
- Small multiunit buildings/developments (2-10 units)
- Multiunit developments (more than 10 units)

Key Contact

Vivian Chen, Relationship Executive
vivian.p.chen@jpmorgan.com
(916) 491-3325

*Can be handled by JPMorgan Chase, but within other lines of businesses – Home Mortgage (residential), Community Banking, and Business Banking.

Dreamerica Homes

Dreamericahomes.com

Loan Products

- Construction loan for ADUs
- Construction loan for multi-unit buildings
- Home equity line of credit
- Home equity loan (2nd mortgage)
- Construction-to-permanent loan
- Hard money loan
- Fix & flip loan
- Refinance loan

Project Types

- Single residential units
- Accessory dwelling units
- Duplexes
- Small multiunit buildings/developments (2-10 units)
- Multiunit developments (more than 10 units)
- Residential and commercial projects

Key Contact

Anna Curry, Real estate and mortgage broker

Schedule a call at: <https://calendly.com/anna-dreamericahomes/30min>

Anna@dreamericahomes.com

(916) 666-8005

First Northern Bank

thatsmybank.com

Loan Products

- Construction loan for multi-unit buildings
- Spec residential construction lending

Project Types

- Duplexes
- Small multiunit buildings/developments (2-10 units)
- Multiunit developments (more than 10 units)
- Subdivisions
- Single residential units

Key Contact

Ryan Litke, Vice President - Real Estate Industries Team - Construction Lending
rlitke@thatsmybank.com
916-246-7662

Golden 1 Credit Union

golden1.com

Loan Products

- Home equity line of credit
- Home equity loan (2nd mortgage)
- First-time homebuyer
- FHA loan
- CAL FHA loan
- Purchase
- Refinance

Project Types

- Single residential units

Key Contact

Andrew Zaragoza | Home Loan Advisor

(916) 823-7421

azaragoza@golden1.com

azaragoza.golden1homeloans.com

NeighborWorks Sacramento Region

nwsacramento.org

Loan Products

- Downpayment loans
- Rehab loans

Project Types

- Single residential units
- Accessory dwelling units (coming in the future)

Other Services (HUD-Certified Counseling)

- Pre-Purchase Counseling
- Post-Purchase Counseling
- Foreclosure Counseling
- Rental Counseling

Key Contact

Dianne Watters, Director of Lending/Loan Servicing

dwatters@nwsac.org

(916) 530-2431

lending@nwsac.org

Self-Help Federal Credit Union

<https://www.self-helpfcu.org/>

Loan Products

- Acquisition, Refinance, and Construction-to-Permanent financing Loans
- Renovation and Permanent Financing Home Equity Line of Credit (HELOC) through our mortgage dept

Project Types

- Small Multi-Unit Buildings/Developments (2-10 units)
- Larger Multi-Unit Developments (11+)

Key Contact

Jorge Colunga, Commercial Lending Business Development Officer

JorgeLC@self-help.org

Contact via email with a brief project summary, including desired loan amount

Tri Counties Bank

tcbk.com

Loan Products

- Home equity line of credit
- Home equity loan (2nd mortgage)
- Construction loan for multiunit buildings

Project Types

- Single residential units
- Duplexes
- Multiunit developments (5 or more units)

Key Contact

tcbk.com

Umpqua Bank

www.umpquabank.com

Loan Products

- Home equity line of credit
- Construction loan for multi-unit buildings
- Construction loan for ADUs

Project Types

- Single residential units
- Accessory dwelling units
- Duplexes
- Small multiunit buildings/developments (2-10 units)

Key Contact

Ginger Buan, Retail Branch Manager

gingerbuan@umpquabank.com

(916) 563-1017

www.umpquabank.com