

## 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

First Mortgage Products	First Mortgage Interest Rates	Points	Fees	Credits	Approved CalHFA Loan Products	Grants	MCC	Able to Remove Monthly PMI
Conventional, FHA, VA, CalHFA	Vary	Vary	Vary	Vary	CalHFA, CalPLUS, My Home, ZIP, School Program	GSFA	Yes	Yes

\*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

First Mortgage Products	First Mortgage Interest Rates	Points	Fees	Credits	Approved CalHFA Loan Products	Grants	MCC	Able to Remove Monthly PMI
Conventional, FHA, VA, USDA, CalHFA	Varies	Vary	Vary	Vary	CalHFA, CalPLUS, My Home, ZIP, School Program	GSFA	Yes	Yes

\*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

First Mortgage Products	First Mortgage Interest Rates	Points	Fees	Credits	Approved CalHFA Loan Products	Grants	MCC	Able to Remove Monthly PMI
Conventional, FHA, VA, Union Bank Economic Opportunity Mortgage	Varies	Vary	Vary	Vary	Coming Soon	\$3,000 Union Bank Grant	Yes	Yes

\*Additional Loan Products May Be Available