



# Lenders List

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## *Overview*

The lending institutions listed below have expressed an interest in writing certain mortgages on the Stanford campus, or in combination with Stanford Housing Programs. Please be advised that Stanford makes no assurance that any of these lenders can provide you with the home loan that you desire.

This list is furnished only for your convenience. You should not assume that you are assured of obtaining an acceptable mortgage merely as a result of submitting a loan application. Stanford cannot guarantee that any Stanford qualified or other applicant will qualify for a loan with any of the listed institutions.

If you apply for a Stanford housing program loan, the outside mortgage for which you apply must be acceptable to the University. Mortgages used together with University programs:

1. Must amortize;
2. Cannot negatively amortize;
3. Cannot have a term of more than thirty years;
4. Cannot have a "balloon" feature;
5. Cannot have a prepayment penalty; and
6. Will be underwritten using the monthly payment required on the thirteenth month.

If you have any questions regarding first mortgage requirements, please contact Faculty Staff Housing at (650) 725-6893.

*Please Note*

Loan terms change daily. Please contact lenders directly for current terms. Only the agents on this list are familiar with Stanford Programs. Any other agent, even those at the same lender, have not demonstrated familiarity with Stanford Programs. As a result, using other agents may cause your loan processing to be delayed.

*Lenders*

Howard Yee  
Stanford Federal Credit Union  
1860 Embarcadero Road  
Palo Alto, CA 94303  
650-842-6088  
FAX 855-231-0504  
email: [howard@sfcu.org](mailto:howard@sfcu.org)

JP Panigbatan  
Stanford Federal Credit Union  
1860 Embarcadero Road  
Palo Alto, CA 94303  
650-388-9683  
FAX 866-403-6027  
email: [jp@sfcu.org](mailto:jp@sfcu.org)

Teri Cereghino Rosa  
Lasalle Mortgage  
6201 Antioch Street, Suite 200  
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510-676-8005  
email: [trosa@lasallemortgage.com](mailto:trosa@lasallemortgage.com)

Tracie Southerland  
AmeriHome Mortgage Company, L.L.C.  
Senior Loan Advisor  
650-255-1477  
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