



THE BLACKBURNE LIST

FREE LIST - 200 COMMERCIAL LENDERS

You were smart to download this Free List of 200 Commercial Lenders. If you need even more Lenders, you can buy the complete Blackburne List of 2,500 Commercial Lenders for Just \$79.95. Is money tight? You may want to buy one of our three smaller region lists for just \$39.95. Each of these regional lists has at least 750 lenders. To buy the full list (\$79.95) or a regional list (\$39.95), please go to www.CommercialLenders.com.

ALASKA

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	George	Blackburne	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	georgey@blackburne.com
2	Tim	Breedon	First National Bank Alaska	101 West 20th Ave.	Suite 333	Anchorage	AK	99503	907-777-5607	tbreedon@fnb-alaska.com
3	Kelly	McCormack	Northrim Bank	PO BOX 241489		Anchorage	AK	99524	907-261-3595	kelly.mccormack@nrbm.com
4	Jamey	Young	Northrim Bank	301 North Franklin Street		Juneau	AK	99801	907-790-5143	james.young@nrbm.com
5	Gary	Roderick	Mt. McKinley Bank	500 Fourth Avenue		Fairbanks	AK	99701	907-452-1751	groderrick@mtmckinley.com

ALABAMA

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	George	Blackburne	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	georgey@blackburne.com
2	Vic	Clark	Hunt Real Estate Capital	2700 Corporate Drive	Suite 200	Birmingham	AL	35242	972-885-5157	vic.clark@huntestates.com
3	Rusty	Smith	First Community Bank of Central Alabama	3300 Alabama Hwy 14		Millbrook	AL	36054	334-388-4322	rsmith@fcba.com
4	Mike	Halter	BBVA Compass Bank	15 South 20th Street		Birmingham	AL	35233	205-297-3867	mnh8@compassbank.com
5	Christopher	Dyson	Grandbridge	2200 Lakeshore Drive		Birmingham	AL	35209	205-978-1843	cdyson@grandbridge.com

ARKANSAS

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	George	Blackburne	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	georgey@blackburne.com
2	Vince	Miller	Regions Financial Corporation	400 West Capitol		Little Rock	AR	72201	501-371-7010	vince.miller@regions.com
3	David	Hazeslip	1st Arkansas Bank and Trust	3166 Hwy 367S		Cabot	AR	72023	501-743-4515	d hazeslip@tabandl.com
4	Kenneth	McRae	McRae Mortgage & Investment, LLC	100 Morgan Keegan Drive	Suite 420	Little Rock	AR	72202	501-661-1313	kmcrac@mcraemortgage.com
5	Philip	Alexander	Chambers Bank	901 Main Street		Danville	AR	72833	800-603-1226	philipalexander@chamber-bank.com

ARIZONA

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	Alicia	Gandy	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	gandy@blackburne.com
2	Lisa	Dow	Alliance Bank of Arizona	1 East Washington	Suite 1400	Phoenix	AZ	85004	602-797-3898	lisa.dow@westernalliancebank.com
3	Joseph	Campbell	American Savings Financial	935 East Main Street	Suite 100	Mesa	AZ	85203	800-880-2112	joseph@americansavingsfinancial.com
4	Anthony	Turdo	American Savings Life Insurance	935 E. Main St.	Suite 100	Mesa	AZ	85203	800-880-2112	anthony@americansavingsfinancial.com
5	Any	Winski	AmeriCapital Mfg & Investments	13430 N. Scottsdale Rd.		Scottsdale	AZ	85260	480-991-1777	any@tancap.com

CALIFORNIA

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	Alicia	Gandy	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	gandy@blackburne.com
2	Tom	Meyer	1st Capital Bank	5 Harris Ct.	Bldg. N, Suite 3	Monterey	CA	93940	831-264-4000	tom.meyer@1stcapitalbank.com
3	Monica	Wolfe	Alta Pacific Bank	41530 Enterprise Circle South	Suite 100	Temecula	CA	92590	951-719-1215	mwwolfe@abconnect.com
4	Joe	Maletti	Avid Bank	400 Emerson St.		Palo Alto	CA	94306	650-843-2265	jmaletti@avidbank.com
5	David	Saxton	Avos Bank	4350 La Jolla Village Dr.	#140	San Diego	CA	92122	312-882-7848	dsaxton@avosbank.com

COLORADO

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	Alicia	Gandy	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	gandy@blackburne.com
2	Mark	Bostock	Centennial Lending	4112 Kodiak Ct.		Longmont	CO	80504	720-494-2748	mark.bostock@centennial-lending.com
3	Robert	Crosby	Citywide Banks	1800 Larimer St.		Denver	CO	80211	303-365-3800	crosby@citywidebanks.com
4	Bill	Rickett	Evergreen National Bank	P.O. Box 2020		Evergreen	CO	80437	303-674-2700	brickett@evergreenbank.com
5	Scott	Thorson	PS&T	1401 Main Street		Canon City	CO	81212	719-266-9100	sthorson@psandt.bank

CONNECTICUT

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	Alicia	Gandy	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	gandy@blackburne.com
2	Virginia	Turnbull	Fairfield County Bank	374 Main Street		Ridgefield	CT	06877	203-431-7465	virginia.turnbull@fairfieldcountybank.com
3	Paul	McLaughlin	LITCHFIELD BANCORP	294 West St.		Litchfield	CT	06759	860-393-9150	pmclaughlin@litchfieldbancorp.com
4	Jaden	Jeter	The Helvetia Group	6927 Balfour Court	Suite 208	Waterbury	CT	06720	860-962-1693	jaden@helvetiagroup.com
5	William	Wranigill	Webster Bank	145 Bank Street		Waterbury	CT	06720	860-962-1693	wranigill@websterbank.com

DELAWARE

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	George	Blackburne	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	georgey@blackburne.com
2	Cameron	Ulmer	M&T Bank	101 West Market Street		Laurel	DE	19956	302-856-2975	ulmer@mtb.com
3	Richard	Harbrett	County Bank	19927 Shuttle Road		Rehoboth Beach	DE	19971	302-226-8690	richardharbrett@countybankmail.com
4	Victoria	Buckley	Fulton Bank	468 W Main Street		Wilmington	DE	19709	302-378-4575	vbuckley@fultonbank.com
5	Trevor	Buck	Evolve Bank and Trust	19405 Plantation Road		Rehoboth Beach	DE	19971	302-294-0914	trevor.buck@evolvebank.com

FLORIDA

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	Alicia	Gandy	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	gandy@blackburne.com
2	Julio	Osoimo	OCEAN BANK	780 NW 42nd Ave		Miami	FL	33126	305-569-5008	josoimo@oceanbank.com
3	Daniel	Bernavechio	Hombancorp	1301 N. Reed Track Road		Tampa	FL	33626	813-433-6275	daniel.bernavechio@hombancorp.com
4	Mike	Walker	Florida Community Bank	2500 Weston Rd.	Suite 300	Weston	FL	33331	864-984-3331	mwalker@fcb1923.com
5	Karen	Hatch	Center State Bank	406 East Silver Springs Blvd.		Ocala	FL	33470	352-368-6800	khatch@centerstatebank.com

GEORGIA

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	Alicia	Gandy	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	gandy@blackburne.com
2	Greg	Gaughan	Grandbridge Realty Capital	271 17th Street NW	Suite 750	Atlanta	GA	30363	404-602-1372	greggaughan@Grandbridge.com
3	James	Jones	Georgia Bank & Trust	3530 Wheeler Rd		Augusta	GA	30909	706-481-1021	jones@georgiabankandtrust.com
4	John	Reynolds	Fidelity Bank	260 Peachtree St. NW		Atlanta	GA	30303	404-553-2600	John.Reynolds@fcbnbank.com
5	Susan	Zollinger	South State Bank	458 Highway 515 E	Suite A	Blairsville	GA	30512	706-781-3170	Susan.Zollinger@SouthStateBank.com

HAWAII

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	Alicia	Gandy	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	gandy@blackburne.com
2	Greg	Hirata	Hawaii National Bank	30 Kalakaua St.		Hilo	HI	96720	808-935-8551	greg.hirata@hibank.com
3	Jay	Nonaka	Territorial Savings Bank	820 W. Hirt Dr.	Ste 118	Honolulu	HI	96821	808-320-0707	jay@territorialbank.com
4	Frederic	Hu	Legacy Mortgage	1676 Ala Moana Blvd	Suite 710	Honolulu	HI	69815	808-596-8660	adrian.hogan@commercialbank.com
5	Jeannette	Evans	Island Home Capital, Inc.	66-1514 W. Ku Koa Place		Kamuela	HI	96743	808-326-2444	juevans@bankregent.com

IOWA

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	George	Blackburne	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	georgey@blackburne.com
2	Nicole	Jacobsen	First National Bank	1205 N Ankeny Blvd		Ankeny	IA	50023	641-223-4226	Nicole.Jacobsen@FNB247.com
3	Tim	Bicke	South Ottumwa Savings Bank	P.O. Box 516	320 Church Street	Ottumwa	IA	52501	641-680-7441	tim@otwb-ia.com
4	Denny	Howell	Howell Investment Finance	1601 Golden Aspen Dr.	Suite 106 D	Ames	IA	50010	515-233-8228	denny@howellinvestments.com
5	Joni	Hoffa	US Bank	1751 Madison Ave		Council Bluffs	IA	51503	712-328-7762	joni.hoffa@usbank.com

IDAHO

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	Alicia	Gandy	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	gandy@blackburne.com
2	Stacey	Harris	Hopkins Financial Services	P.O. Box 670		Meridian	ID	83680	208-467-6467	stacey.harris@hopkinsfinancial.com
3	Dave	Dickey	Idaho First Bank	47 E. Riverside Dr.		Eagle	ID	83616	208-936051	ddickey@idahofirstbank.com
4	Dan	Bureau	Idaho Mutual Trust	12594 W. Explorer Dr.	Suite 100	Boise	ID	83713	208-287-3000	dbureau@idahomutualtrust.com
5	Pat	March	Mountain Pacific Commercial Mortgage	225 N. 9th Street	Suite 530	Boise	ID	83702	208-472-2871	Pat.March@mpcmcl.com

ILLINOIS

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	George	Blackburne	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	georgey@blackburne.com
2	Jessie	Bond	HFB	150 North Riverside Plaza	Suite 2500	Chicago	IL	60608	312-372-5608	jessie@hfb.com
3	Jake	Waldron	Heartland Bank	14901 South Route 59		Plainfield	IL	60544	815-439-5279	jwaldron@hfbank.com
4	Russell	Thomas	FIRST NATL BANK OF Waterloo	228 S Main St		Waterloo	IL	62298	618-939-6194	rthomas@fnb-waterloo.com
5	Cathy	Boicken	Municipal Trust & Savings Bank	720 Main Street NW		Bourbonnais	IL	60914	815-935-8000	cboicken@muntrustsbank.com

INDIANA

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	Alicia	Gandy	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	gandy@blackburne.com
2	Jerry	Foster	German American Bank	240 Jackson St		Indianapolis	IN	47201	812-372-5608	jerry.foster@germanamerican.com
3	John	Jewett	PNC Bank	101 W WASHINGTON ST # 105E		INDIANAPOLIS	IN	46255	317-267-3655	john.jewett@pnc.com
4	Darrell	Blocker	Spring Valley Bank & Trust Co.	1500 Main Street		Jasper	IN	47546	812-634-1010	dblocker@svbt.com
5	Lori	Carr	First Bank Richmond	20 N. 9th St.		Richmond	IN	47374	765-962-2581	lori@firstbankrichmond.com

KANSAS

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	George	Blackburne	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	georgey@blackburne.com
2	Brett	Wegene	Fidelity Bank	100 East English		Wichita	KS	67201	316-266-7428	bwegene@fidelitybank.com
3	Paul	Barrett	Union Bank & Trust	309 Oak Street		Bonner Springs	KS	66012	913-667-8650	paul.barrett@ubt.com
4	David	Nivens	Security Bank of Kansas City	701 Minnesota Ave		Kansas City	KS	66101	913-281-3165	dnivens@securitybank.com
5	Greg	Sims	Cross first Bank	4707 W. 135th Street		Leawood	KS	66224	913-327-1212	greg.sims@crossfirstbank.com

KENTUCKY

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	George	Blackburne	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	georgey@blackburne.com

	2	Darren	Gillespie	Citizens Bank of Kentucky	620 Broadway	Paintsville	KY	41240	606-789-4001	darren@wercitizensbank.com
	3	Wanda	Hawkins	Citizens Union Bank	1854 Midland Trail	Shelbyville	KY	40065	502-647-5144	whcd@cob.com
	4	Charlie	Fox	City National Bank	319 E. Main St	Lexington	KY	40507	859-367-3711	charles.fox@bankcity.com
	5	David	Griggson	First Southern National	103 Vincent Dr.	Stanford	KY	40484	606-365-4312	dgriggson@fsnb.net
LOUISIANA										
#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	George	Blackburne	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	georgev@blackburne.com
2	Ramon	Vargas	A.V. Development	2800 Veterans Blvd #254		Metairie	LA	70002	504-250-7711	vargasramon@yahoo.com
3	H. Carter	Leak	Bank of St. Francisville	5700 Commerce St.		St. Francisville	LA	70775	225-635-4397	carter.leak@bsf.net
4	Chad	McCung	Colfax Banking Company	625 6th St	P.O. Box 247	Salt Lake	UT	84117	318-627-3161	prodc@colfaxbank.com
5	Conner	Greco	Eureka Homestead Society	720 Harrison Ave	Suite A	New Orleans	LA	70124	504-837-3161	ConnerC@eureka.com
MASSACHUSETTS										
#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	George	Blackburne	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	georgev@blackburne.com
2	John	Mahan	Bank of New England	12 Haverhill Street		Andover	MA	01810	978-296-2201	jmahan@bankofnewengland.com
3	Mike	Pappas	BELMONT SAVINGS BANK	2 Leonard St		Belmont	MA	02476	617-494-6609	michael.pappas@belmontsavings.com
4	Ellen	Covelli	Cape Cod Five	19 W Road	PO BOX 10	Orleans	MA	02635	888-225-4636	ecovelli@capecodfive.com
5	Joni	Traficante	Citizens Bank	20 North Park Ave.		Plymouth	MA	02360	781-584-2038	joni.traficante@citizensbank.com
MARYLAND										
#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	Alicia	Gandy	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive		Sacramento	CA	95841	916-338-3232	gandy@blackburne.com
2	Alex	Libero	Access Capital Mortgage	4600 East West Hwy	Suite 400	Bethesda	MD	20814	301-951-8242	alexlib@accesscap.com
3	Clarice	Ribeiro	Eagle Bank	8665-B Georgia Ave		Belmont	MA	02131	617-287-8501	clarice@eaglebankcorp.com
4	Sharon	Blinder	Sandy Spring Bank	1 Ashton Road		Ashton	MD	20861	800-399-5919	SHB@SandySpringBank.com
5	Chris	Skandalis	The Columbia Bank	2219 York Road	Suite 100	Lutherville	MD	21093	410-427-3513	cskandalis@thecolumbiabank.com
MAINE										
#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	George	Blackburne	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	georgev@blackburne.com
2	Travis	Penny	East Coast Mortgage Group, LLC.	316 Center St.		Auburn	ME	04210	207-835-9087	tpenny@ecmg.com
3	Jonathan	Smith	Northeast Bank	500 Canal St		Belmont	MA	02476	800-284-5889	jsmith@northeastbank.com
4	John	Brown	Harbor View Lending	439 Main Street	Suite 101	Saco	ME	04072	207-571-8034	jbrown@harbortviewlending.com
5	Mark	Solebello	Northeast Bank	186 Maine Street		Brunswick	ME	04011	207-728-8711	msolebello@northeastbank.com
MICHIGAN										
#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	George	Blackburne	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	georgev@blackburne.com
2	Matthew	Nelson	Chemical Bank	17900 Hagerty Road		Livonia	MI	48152	734-805-4612	mnelson@chembank.com
3	Rebecca	Neuman	Clarkston Bank	5800 Main Street		Clarkston	MI	48346	488-625-8585	rebecca@clarkstonstatebank.com
4	Alex	Faras	Flagstar Bank	3155 W Big Beaver Road	Suite 114	Troy	MI	48064	248-205-4311	alex.faras@flagstar.com
5	John	Syron	Aurelian Commercial Lending	101 W Big Beaver Road		Troy	MI	48084	800-598-1140	jinfo@aurelianpartners.com
MINNESOTA										
#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	Alicia	Gandy	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	gandy@blackburne.com
2	Rick	Fitzgerald	Alerus Bank	11100 Wayzata Blvd.	Suite 570	Minnetonka	MN	55305	952-941-6384	rick.fitzgerald@alerus.com
3	Brian	Mallak	Commerce Bank	7650 Edinborough Way	Suite 150	Edina	MN	55335	952-841-9750	bmallak@commercebankmn.com
4	Dan	Carbeck	Whitlock Capital Group	3033 Excelsior Blvd		Minneapolis	MN	55416	612-924-6845	dcarbeck@whitlockcapitalgroup.com
5	Brian	Wagner	Flagstar Bank	7525 Office Ridge Circle		Eden Prairie	MN	55344	952-944-6050	bwagner@1stcommercebank.com
MISSOURI										
#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	George	Blackburne	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	georgev@blackburne.com
2	Bill	Cassidy	Exchange Bank and Trust	201 Valley St		Rushville	MO	64484	816-698-7714	bcassidy@exchangebank.com
3	Andy	Weissler	The Business Bank of St. Louis	800 Maryland Ave	Suite 100	Clayton	MO	63105	314-556-6644	aweissler@stlfbank.com
4	John	Wickenhauser	Triad Capital Advisors, Inc.	10845 Olive Blvd	Suite 170	St. Louis	MO	63141	314-997-7800	jwickenhauser@triadstad.com
5	Kristi	Austin	Hawthorne Bank	P.O. Box 646	102 N 2nd St	Clinton	MO	64735	660-885-2241	kautin@hawthornbank.com
MONTANA										
#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	George	Blackburne	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	georgev@blackburne.com
2	Dan	Kosch	Farmers State Bank	PO BOX 809		Lolo	MT	59847	406-273-3300	dkosch@farmersbank.com
3	Scott	Nicholson	First Interstate Bank	2800 West Main Street		Bozeman	MT	59718	406-556-4881	scott.nicholson@fi.com
4	Joel	Rosenburg	Three Rivers Bank	233 E. Idaho		Kalispell	MT	59901	406-751-4385	jrosenburg@triversbank.com
5	Bob	Burns	Stockman Bank	321 West Broadway		Missoula	MT	59802	406-256-1400	rburns@stockmanbank.com
NORTH CAROLINA										
#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	Alicia	Gandy	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	gandy@blackburne.com
2	Anthony	Swayney	Bank of The Ozarks	4200 Park Rd		Charlotte	NC	28209	704-808-5714	aswayney@bankofozarks.com
3	Bart	Willey	New Bridge Bank	1501 Highwoods Blvd.	Suite 400	Greensboro	NC	27410	336-369-0900	bart.willey@newbridgebank.com
4	Edna	Dalton	New Republic Bank	402 Becker Drive		Roanoke Rapids	NC	15091	252-533-6000	edalton@nrnb.com
5	Kyle	Woodruff	First Citizens Bank	128 S Tryon Street		Charlotte	NC	28202	704-338-4122	kyle.woodruff@firstcitizens.com
NORTH DAKOTA										
#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	George	Blackburne	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	georgev@blackburne.com
2	Courtney	VanDyke	Bank Forward	PO BOX 850		Jamesstown	ND	58402	701-251-2040	courtney.vandyke@bankforward.com
3	Tom	Schmidt	First Community Credit Union	425 N 5th Street		Bismarck	ND	58502	800-850-7676	thomas.schmidt@fmcu.com
4	Rock	Desjardins	First International Bank	2150 21st Avenue NW		Minot	ND	58701	701-837-1600	rodesjardins@firstintbank.com
5	Brick	Morrow	Gate City Bank	500 2nd Ave N	PO Box 2847	Fargo	ND	58108	701-298-2867	rickmorrow@gatecity.com
NEBRASKA										
#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	George	Blackburne	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	georgev@blackburne.com
2	Mike	Corigan	Access Bank	203 N. 180th Street		Omaha	NE	68118	402-763-6002	mcorigan@accessbank.com
3	Matt	Clare	Union Bank and Trust	4243 Pioneer Woods Drive		Lincoln	NE	68506	402-323-1303	matt.clare@ubt.com
4	Richard	Sturgeon	Premier Bank	18802 Burke St.		Omaha	NE	68118	402-715-4861	rsturgeon@premierbank.com
5	Dave	Oseka	Lincoln Federal Savings Bank	1101 N St		Lincoln	NE	68508	402-474-4200	doseka@lincolnfed.com">doseka@lincolnfed.com
NEW HAMPSHIRE										
#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	Alicia	Gandy	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	gandy@blackburne.com
2	Tom	Caruso	Northway Financial	3424 White Mountain Highway		North Conway	NH	3860	603-356-7648	tcarus@northwaybank.com
3	Amanda	Arcone	Woodsville Guaranty Savings Bank	189 Cottage Street		Littletton	NH	3561	603-444-5237	arcone@newarandbank.com
4	Michael	Simoneau	Optima Bank and River Bank	89 South River Road		Bedford	NH	3110	603-468-6023	mimoneau@optimabank.com
5	Tamie	Baert	Bank of New Hampshire	62 Pleasant Street		Laconia	NH	3246	603-527-3243	baert@banhnh.com
NEW JERSEY										
#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	Alicia	Gandy	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	gandy@blackburne.com
2	Brian	Kuiken	Bolling Springs Savings Bank	25 Orient Way		Rutherford	NJ	7070	973-387-6294	bkuiken@bssbank.com
3	Michelle	DeCristoforo	Chase Bank	475 Bloomfield Ave	1st floor	Montclair	NJ	7042	973-783-5132	michelle.decristoforo@pmchase.com
4	Vince	Mizzo	Keary Bank	120 Passaic Ave		Fairfield	NJ	7044	973-778-6791	vmizzo@kearybank.com
5	Nina	Rohrer	Columbia Bank	60 Raritan Center Parkway		Edison	NJ	8837	732-348-0443	nrohrer@columbiabankonline.com
NEW MEXICO										
#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	George	Blackburne	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	georgev@blackburne.com
2	Jeremy	Gardner	Washington Federal Bank	208 Washington Ave.		Santa Fe	NM	87501	505-946-6555	jeremy.gardner@wafed.com
3	Nico	Austin	Pioneer Bank	3000 North Main Street		Roswell	NM	88201	875-624-5200	naustin@pioneerbank.com
4	Elizabeth	Allbright	Century Bank	8220 San Pedro Dr NE		Albuquerque	NM	87113	505-795-5919	elizabethallbright@centurybank.com
5	Melanie	Reese	First American Bank	1609 Swan Street		Silver City	NM	88061	575-534-0550	mreese@firstam.com
NEVADA										
#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	George	Blackburne	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	georgev@blackburne.com
2	Devin	Lee	Access Commercial Mortgage	215 E. Warm Springs #102		Las Vegas	NV	89199	702 - 434-0829	dlee@accesscm.com
3	Jesse	Harford	Greater Nevada Credit Union	451 Eagle Station Ln		Carson City	NV	89701	775-334-8938	harford@gncu.com
4	Tom	Keller	Heritage Bank Nevada	47 Demonite Ranch Pkwy		Reno	NV	95521	775-321-4143	keller@heritagebanknevada.com
5	Krissey	Rogers	Kirkwood Bank of Nevada	4730 South Fort Apache Road	Suite 180	Las Vegas	NV	89147	702-912-0700	

3	Gary	O'Connell	Summit Bank	560 SW Columbia Street		Bend	OR	97702	541-306-8987	gjconnel@ishk.bank
4	Melanie	Houk	US Bank	1285 Virginia Ave		North Bend	OR	97459	541-756-5161	melanie.houk@usbank.com
5	Debbie	Williams	Wells Fargo	200 N. Broadway		Coos Bay	OR	97420	541-269-5119	willie@wellsfargo.com
PENNSYLVANIA										
#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	Alicia	Gandy	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	gandy@blackburne.com
2	James	Sanders	Customers Bank	2 Logan Square Suite 1905		Philadelphia	PA	19103	267-758-7110	sanders@customersbank.com
3	Roger	Anderson	ESSA Bank	300 Mulberry St		Scranton	PA	18503	704-408-8020	randerso@essa.com
4	Brian	Collins	Monument Bank PA	65 Street Road		Warminster	PA	18974	215-323-4838	bcollins@monumentbankpa.com
5	Steven	Daniels	Wayne Bank	717 Main Street		Honesdale	PA	18431	570-253-8515	steven.daniels@waynebank.com
RHODE ISLAND										
#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	Alicia	Gandy	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	gandy@blackburne.com
2	Keith	Dubois	Rockland Trust - Commercial Lending	10 Memorial Blvd		Providence	RI	2903	401-273-4093	keith.dubois@rocklandtrust.com
3	David	Catalfo	Blue Point Commercial Capital	0 Philmont Ave		Cranston	RI	2910	800-943-6661	info@bluepointcommercialcapital.com
4	Robert	Centanaro	Independence Bank	1370 S County Trail		East Greenwich	RI	2818	401-886-4000	rcs@independence.bank.com
5	Lynn	Choenberger	Bank of Rhode Island	1 Turks Head Place		Providence	RI	2903	401-456-5000	lchoenberger@bankri.com
SOUTH CAROLINA										
#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	George	Blackburne	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	georgey@blackburne.com
2	Earl	Ashley	Commercial Bank SC	4 Church Street		Honea Path	SC	29654	864-369-7326	ashley@thecommercialbanksc.com
3	Jamie	Addison	First Community SC	5455 Sunset Blvd.		Lexington	SC	29072	803-951-2265	jaddison@firstcommunitysc.com
4	Doug	Shaffer	United Community Bank	617 Hwy. 17 S		North Myrtle Beach	SC	29582	843-504-4410	dshaffer@unitedcommunitybank.com
5	Lance	Mengel	South State Bank	2440 Mall Drive		North Charleston	SC	29201	803-534-2175	ljance.mengel@southstatebank.com
SOUTH DAKOTA										
#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	George	Blackburne	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	georgey@blackburne.com
2	Kim	Eastland	American Bank and Trust	700 East Sioux Ave.		Pierre	SD	57501	605-222-2568	keasland@abt.bank
3	Matt	Nelson	Bank Midwest	225 South Minnesota Ave.		Sioux Falls	SD	57104	605-444-2085	mnelson@bankmidwest.com
4	Matt	Billon	CoTrust	300 Cherokee Place	Suite 101	Sioux Falls	SD	57103	605-444-4015	mhillon@cotrustbank.com
5	Josh	Horak	First Interstate Bank	1400 North Ave		Spearfish	SD	57783	605-642-2734	joshua.horak@fi.com
TENNESSEE										
#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	George	Blackburne	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	georgey@blackburne.com
2	Holly	Ramey	Fifth Third Bank	4329 Harding Rd		Nashville	TN	37205	615-298-4033	holly.ramey@f3.com
3	Gene	Whitfield	First Advantage Bank	1430 Madison Street		Clarksville	TN	37040	831-620-6609	gene.whitfield@firstadvbank.com
4	Cody	Wilson	Wilson Bank and Trust	623 W. Main Street		Lebanon	TN	37087	615-444-2265	cwilson@wilsonbank.com
5	Kim	Weiker	SmartBank	202 Advantage Pl		Knockville	TN	37922	865-437-5740	kim.weiker@smartbank.com
TEXAS										
#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	Alicia	Gandy	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	gandy@blackburne.com
2	Jack	Bridges	Alliance Bank	1226 S. Broadway Street		Sulphur Springs	TX	75482	903-885-1187	jbridges@alliancebank.com
3	Kevin	Hancock	Amegy Bank	4576 Research Forest Dr.		Lexington	TX	75711	817-287-1885	kevin.hancock@amegybank.com
4	Yen	Vu	Amegy Bank	815 Walker Street	Suite 125	Houston	TX	77002	713-235-2228	Yen.vu@amegybank.com
5	Angela	Cowan	American Momentum Bank	1 Momentum Blvd		College Station	TX	77845	979-596-9374	acowan@americamomentum.bank
UTAH										
#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	George	Blackburne	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	georgey@blackburne.com
2	Ivan	Warner	Bank of American Fork	7172 E Main Street		Lehi	UT	84043	801-642-3383	ivan.warner@bankaf.com
3	Justin	Dejoud	First Utah Bank	326 S. 2300 East		Salt Lake City	UT	84109	801-478-2301	jdejaoud@firstutahbank.com
4	Kyle	Thomas	Mountain America Credit Union	763 W South Jordan Pkwy		South Jordan	UT	84095	801-325-6229	kthomas@macu.com
5	Kirk	Laser	Zions Bank	5 North Main Street	2nd Floor	Bountiful	UT	84010	801-383-3116	kirk.laser@zionsbank.com
VERMONT										
#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	Alicia	Gandy	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	gandy@blackburne.com
2	Eileen	Dube	Mascoma Savings Bank	263 Maple St		White River Junction	VT	05001	802-266-6321	eileen.dube@mascomabank.com
3	Tina	Norton	Union Bank	325 E. Main Street		Newport	VT	05555	800-338-0750	t.norton@unionbankvt.com
4	Kirke	Hart	TD Bank	89 Merchants Row		Rutland	VT	05701	802-786-4126	k.hart@td.com
5	Danny	Lane	Passumpsic Savings Bank	497 Railroad St.		St. Johnsbury	VT	05819	802-748-3196	d.lane@passumpsicbank.com
VIRGINIA										
#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	Alicia	Gandy	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	gandy@blackburne.com
2	Glenn	Dennis	Carter Bank and Trust	4812 A.L. Philcott Highway		Winchester	VA	24112-0339	276-632-2901	glenn.dennis@carterbankandtrust.com
3	Dan	Marks	Freedom Bank	10555 Main Street	Suite 600	Fairfax	VA	22030	703-967-4108	dmarks@freedombankva.com
4	Gregory	Price	Virginia National Bank	3119 Valley Ave		Winchester	VA	22601	540-666-8882	gregory.price@vnb.com
5	Susan	Ralls	First Bank Virginia	1717 North Shenandoah Ave		Front Royal	VA	22630	540-535-9504	sralls@fbvirginia.com
WASHINGTON										
#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	Alicia	Gandy	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	gandy@blackburne.com
2	Kevin	Johnston	Anchor Bank	1420 6th Ave		Seattle	WA	98101	360-585-1201	kevin.johnston@anchorbank.com
3	Luis	Hernandez	Banner Bank	1222 E Madison	Suite A	Seattle	WA	98122	206-709-8314	lhernandez@bannerbank.com
4	Calvin	Pearson	Columbia Bank	1301 A St.		Tacoma	WA	98402	253-305-0824	cpearson@columbiabank.com
5	Don	Brown	Kitsap Bank	5209 Pacific Hwy E.		File	WA	98424	253-922-5100	dtbrown@kitabank.com
WASHINGTON D.C.										
#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	Alicia	Gandy	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	gandy@blackburne.com
2	Andrew	Cervantes	Bank of America	1152 15th St. NW	Suite 6000	Washington DC	DC	20005	202-659-7327	andrew.cervantes@bankofamerica.com
3	Scott	Saling	Citi Bank	5250 MacArthur Blvd. NW		Washington	DC	20016	202-800-2453	scot.saling@citi.com
4	Greg	Wery	Chase Bank	901 15th St NW, Suite 1100		Washington	DC	20005	202-312-1132	greg.wery@chase.com
5	Robert	Grata	Presidential Bank	1659 K Street NW		Washington	DC	20006	800-808-1424	robert.grata@presidential.com
WISCONSIN										
#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	George	Blackburne	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	georgey@blackburne.com
2	Chris	Kennedy	Wisconsin Bank & Trust	1160 Ford Du Lac Avenue		Sheboygan Falls	WI	53085	920-208-5469	ckennedy@wisconsinbankandtrust.com
3	Justin	Hart	Capitol Bank	710 North High Point Road		Madison	WI	53717	608-836-4129	justin.hart@capitolbank.com
4	Eric	Hurd	PyraMax Bank	1150 Washington St		Grafton	WI	53024	414-235-5894	ehurd@pyramaxbank.com
5	Keith	Baars	Peoples State Bank	1905 Stewart Ave.		Wassau	WI	54401	715-370-4014	keith.baars@bankpeoples.com
WEST VIRGINIA										
#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	George	Blackburne	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	georgey@blackburne.com
2	Benjamin	Pewitt	First State Bank	660 Centvale Ave.		Barboursville	WV	25504	304-738-5271	benjaminp@FSB-WV.com
3	Ryan	Slaughenhou	Citizens Bank	265 High Street		Morgantown	WV	26507	304-292-8411	rslaughenhou@citizensbankwv.com
4	Chris	Davis	Community Bank	631 Juliana St		Parkersburg	WV	26101	304-420-5671	cdavis@communitybankpbkb.com
5	John	Buckland	City National Bank	808 Jefferson Street		Lebensburg	WV	24801	304-647-1647	john.buckland@citynational.com
WYOMING										
#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Email
1	George	Blackburne	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232	georgey@blackburne.com
2	Jay	Marlinson	First Interstate Bank	1613 Coffeen Ave		Sheridan	WY	82801	307-672-1521	jay.marlinson@fi.com
3	Sabrina	Hamby	The Rawlins National Bank	220 5th Street		Rawlins	WY	82301	307-324-1101	sabrina@rawlinsbank.com
4	Victor	Allen	Wyoming Community Bank	1700 N. Federal		Riverton	WY	82501	307-857-9080	vallen@wycwb.com
5	Garrett	Gronowey	Pinnacle Bank	1702 Sheridan Ave		Cody	WY	82414	307-527-7186	garrett.gronowey@pnrbank.com

DISCLAIMER

While C-Loans, Inc. believes that each of the commercial lenders listed above is bona fide and legitimate, we make no warranty to that effect. The commercial lending industry is crawling with con men, and the thing about con men is that they are very, very convincing. Despite our years of experience, even we here at C-Loans, Inc. occasionally get fooled. You must not assume that simply because a "lender" makes The Blackburne List that he can be trusted!

Here's how these cons work. Essentially all commercial real estate lenders require a large deposit for third party reports – the appraisal report, the toxic report, the title commitment, and sometimes an engineering report. These deposits for third party reports can run from \$3,000 to \$10,000. Even experienced commercial mortgage borrowers expect to be required to pay for these third party reports fairly early in the loan process.

The con man creates an imaginary commercial lending company. He'll prepare expensive looking letterhead and sometimes even a small web site. Then he'll advertise for commercial loans. When borrowers call, he'll quote delicious rates, like 5.25% in a market where most banks are quoting 6.75%. After receiving a loan application, he'll issue a conditional commitment letters and ask for a \$10,000 deposit for third party reports, made payable to his "lending company". After receiving your \$10,000 deposit, the typical advance fee scammer will stop returning your phone calls and move on to his next victim. The victim typically threatens and threatens, but he seldom actually sees the con man. Litigation is simply too expensive. After fleeing 300 or more victims, the con man often then moves to a different state.

So how do you protect yourself? Try to work only with banks. If your deal isn't strong enough for a bank, and you simply have to apply to a private (hard money) commercial lender, you must be very alert for clues. The cheaper the loan offered by a "commercial mortgage company", the more suspicious you should be. Certainly you should be wary of any "commercial mortgage company" quoting an interest rate of less than what most banks are quoting. I tend to trust lenders who quote 15% and 8 points for one year. Lenders with painful terms are usually legitimate.

Look at the "commercial mortgage company's" web site. Does it smell legitimate? Do they list a street address and a phone number? If there is only a post office box address and no phone number listed, run-run-run! Does the web site contain lots of pages or just two or three pages? If the "lender" claims to take deposits and investments from private investors, does his web site have an extensive investor section? Does the "lender" even have a web site? If not, run away. Do the loan officer's emails come from the "lender's" web site or from some free gmail or hotmail account?

Finally, be sure to actually read the conditional commitment letter (aka: term sheet). Has it defined "quick sale value" or addressed what happens to your "commitment fee" if the property does not appraise for enough money? What does the conditional commitment letter say about the disposition of your deposit if the deal falls apart?

A wise