

**First Time Homebuyer Program
Participating Lenders**

Financial Institution Name (including dba or Division of)	Date of Last FTBH	Date of Last Lender Origination Agreement	FTHB Loan Officer Name(s)	FTHB Loan Officer Email(s)	FTHB Loan Officer Phone Number(s)	Financial Institution Website	Kansas Service Area (specific counties or all of Kansas)	Financial Institution NMLS #
American Mortgage Bank, Inc	N/A	1/18/2024	Michael Gonzales, Denise Cordell, Sam Rosenberg, Randy Hamilton	mike@mtgfamilymortgage.com; teamdenise@mmofkc.com; teamsam@mmofkc.com; sales@inspiremortgageks.com;	Michael Gonzales 316-262-7766, Denise Cordell 913-469-1999, Sam Rosenberg 913-469-1999, Randy Hamilton 620-664-9384	https://americanmb.com	All of Kansas	1151140
Bank Midwest Mortgage, a division of NBH Bank	2026	3/19/2024	Nancy McElderry; Ashley Zeller	nancy.mcelderry@bankmw.com; Ashley.Zeller@bankmw.com	785-825-2100; 785-760-5746	https://www.bankmw.com/personal-banking/mortgage-loans/find-a-mortgage-banker	All of Kansas	465954
Bank of the Plains	2026	6/12/2023	Bill Grammer, Amy Hofeling, Allison Nickelson	bill.grammer@bankoftheplains.com; amy.hofeling@bankoftheplains.com; allison.nickelson@bankoftheplains.com;	785-825-4321	www.bankoftheplains.com	All of Kansas	663067 196858
Bayshore Mortgage Funding, LLC	N/A	2/13/2024	Tyler Houser	thouser@bsmfunding.com	513-289-4399	www.bsmfunding.com	All of Kansas	
Bell Bank	N/A	8/30/2023	Danielle Hugunin, Eddie Miller, Mary Lee Gilchrist, AJ Johns, Mike Pippin, Sam Arango	danielleh@bell.bank; emiller@bell.bank; mgilchri@bell.bank; ajohns@bell.bank; mpippin@bell.bank; sarango@bell.bank;	Danielle Hugunin: 913-804-4081, Eddie Miller: 813-473-7977, Mary Lee Gilchrist: 913-804-4076, AJ Johns: 913-804-4075, Mike Pippin: 913-804-4420, Sam Arrango: 813-473-7976	www.bell.bank	All of Kansas	419538
Bennington State Bank	2025	12/16/2023	Andy Adams, Tobin Sawyers, Shannon Bosch, Linda Lilly, Kristy Engle, Kasey Hamilton	aadams@bsbks.com; tsawyers@bsbks.com; sbosch@bsbks.com; llilly@bsbks.com; kengle@bsbks.com; khamilton@bsbks.com	785-827-5522	www.bsbks.com	All of Kansas	490978
Capitol Federal Savings Bank	2023	9/7/2022	Teketa Harding - Wichita locations, Jennifer Brothers - Emporia locations, Debra Turner - Topeka, Lawrence, Manhattan, Salina locations, Maria Porta - Kansas City, locations	tharding@capfed.com; jbrothers@capfed.com; dturner@capfed.com; mporta@capfed.com;	Teketa Harding - 316-689-3205, Jennifer Brothers - 620-487-6025, Debra Turner 785-270-6054, Maria Porta - 913-652-2364	www.capfed.com	Butler, Douglas, Harvey, Jackson, Jefferson, Leavenworth, Lyon, Miami, Osage, Pottawatomie, Riley, Saline, Sedgwick, Shawnee, Sumner, Wabaunsee	401936
Citizens Bank of Kansas	2025	2/27/2025	Brenda Knipfer, Stephanie Schwilling, Leesa Beam, Jake Baird	bknipfer@cbok.com; sschwilling@cbok.com; lbeam@cbok.com; jbaird@cbok.com;	Brenda: 316-788-8600; Stephanie: 620-221-4230; Leesa: 620-532-5162; Jake: 316-684-2265	www.citizensbankofkansas.com	All of Kansas	402895
Community National Bank & Trust	2024	9/18/2023	Pam L Brown	Pam.brown@communitynationalbank.net	620-331-3100	www.mybankcnb.com	All of Kansas	409138
Cornerstone First Mortgage	N/A	9/30/2025	David Brown	compliance-contact@cfmtg.com	858-514-3600	https://cfmtg.com	All of Kansas	173855
Delmar Financial Company dba Delmar Mortgage	N/A	4/4/2024	Matt Stein, Shelly Miller, Craig Miller	mstein@delmarmortgage.com; smiller@delmarmortgage.com; cmiller@delmarmortgage.com	Matt Stein: 816-679-5257, Shelly Miller: 913-731-2351, Craig Miller: 816-550-0065	www.delmarmortgage.com	All of Kansas	30998
Ease Mortgage dba Hope Mortgage	N/A	5/20/2025	Alyssa Smith	alyssa@hopemtg.com	316-992-5005	https://hope-mortgage.com/alyssa-smith	All of Kansas	2568615
Envoy Mortgage Ltd	New	3/13/2026	James Beaver; Matthew Askland; Russ Miller	jbeaver@envoymortgage.com; matthew.askland@envoymortgage.com ; russ.miller@envoymortgage.com	816-815-5116	https://www.envoymortgage.com/find-a-branch-by-state/?state=KS	All of Kansas	6666
Exchange Bank	2025	1/11/2024	Melinda Foster	mfoster@exchange.bank	785-820-2954	www.eb-us.com	Cloud, Dickinson, McPherson, Ottawa, Saline	1251733
Fairway Home Mortgage	2022	1/12/2024	Shad Buchanan	shad.buchanan@fairwaymc.com	913-396-4445	www.fairway.com	All of Kansas	252642
Fairway Independent Mortgage Corporation	2025	3/6/2025	Dottie Burnett	dottie.burnett@Fairwaymc.com	316-680-9279	www.fairway.com/lo/dottie-burnett-1785034	All of Kansas	2289
Farmers State Bank	N/A	11/6/2024	Kenan Warren and Zac Hoppes	kwarren@fsb-online.com; zhoppes@fsb-online.com;	620-241-3090, 620-241-3099	www.fsb-online.com	McPherson County and surrounding counties	449740

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First Bank Kansas - Salina	2025	7/28/2025	Carly Sutton	csutton@firstbankkansas.com; jhaines@firstbankkansas.com; lminear@firstbankkansas.com;	785-822-0008	www.firstbankkansas.com	All of Kansas	528128
First Kansas Bank	N/A	2/7/2024	Eric Schoendaler, Jake Bieker	eschoendaler@firstkansasbank.com; jbieker@firstkansasbank.com	620-653-4921, 785-625-3413	www.firstkansasbank.com	Central Kansas, with locations in Barton and Ellis serving surrounding areas.	646009
FirstOak Bank	N/A	1/11/2024	Christi Kuehn-Culver	cculver@firstoakbank.com	620-331-2265	www.firstoakbank.com	Labette, Montgomery, and Wilson	413277
Gateway Mortgage, a division of Gateway First Bank	N/A	2/12/2024	Kelsi Smith	Kelsi.Smith@gatewayloan.com	316-618-9636	www.Gatewayfirst.com/mortgage	All of Kansas	7233
Golden Plains Credit Union	2022	3/22/2019	Melissa Amrein	mamrein@gpcu.org	785-261-0916	www.gpcu.org	All of Kansas except Johnson County.	627462
Grant County Bank	2020	10/9/2025	Kena Mariscal	kena.mariscal@gcbks.bank; margaret.nightengale@gcbks.bank	620-356-4142	https://www.gcbks.bank	Grant, Stanton, Stevens, Haskell, Kearny and Finney	462863
KS State Bank	N/A	5/12/2025	Penny Alonso	PAlonso@KSState.Bank	785-587-4000	www.KSStateBank.com	Pottawatomie, Riley, Geary, Wabaunsee	410602
Landmark National Bank	2025	1/16/2024	Samantha Waggoner, Katherine O'Kelley, Brian McFall, Ricky Marquez, Ben Konda, Camie Hlavaty, Joe Demuth, Maurice Barkley, Erica Banks	swaggoner@banklandmark.com; kokelley@banklandmark.com; bmcfall@banklandmark.com; rmarquez@banklandmark.com; bkonda@banklandmark.com; chlavaty@banklandmark.com; jdemuth@banklandmark.com; mbarkley@banklandmark.com; EBanks@banklandmark.com	785-564-4529, 620-768-2335, 785-228-8620, 785-564-4552, 785-228-8612, 620-792-2196, 620-768-2313, 913-239-2832, 913-239-2819	www.banklandmark.com	All of Kansas	607803
Luminate Bank - Manhattan KS	2026	1/22/2025	Renee Amon	renee.amon@goluminate.com	785-410-4157	www.reneeloans.com	All of Kansas	1281698
MegaStar Financial Corp	New	3/25/2026	Kevin Sprague	ksprague@megastarfinancial.com	303-321-8800	www.megastarfinancial.com	All of Kansas	3043
Mid America Bank	2025	12/6/2024	Elly Claussen	eclaussen@mid-americanbank.com	785-841-8055	www.mid-americanbank.com	All of Kansas	619730
Mortgage Investment Services Corporation	2025	12/6/2023	Andrew Holtgraves	Andrew@MISCHomeLoans.com; amyh@mischomeloans.com	913-390-1010	www.MISCHomeLoans.com	All of Kansas	194708
New American Funding	2025	11/12/2024	Tom Sinak	Tom.Sinak@nafinc.com	314-494-1215	www.newamericanfunding.com/mortgage-loans/tomsinak	All of Kansas	6606
PrimeLending	2025	2/27/2025	Michelle Oliver	michelle.oliver@primelending.com	913-370-1765	www.lo.primelending.com/michelle.oliver	All of Kansas	492476
Radiant Mortgage, a division of Gold Star Mortgage	2026	4/15/2025	Lauri Orscheln	laurio@radiantmortgage.com	913-513-0814	www.lothelo.com	All of Kansas	3446
Tampa State Bank	N/A	12/18/2023	Emily Costello Kannady	emily@tampastatebank.com	785-965-7210	www.tampastatebank.com	Marion County	556332
The Mortgage Company	2025	2/27/2025	Larry Curran, John Redding, Madison Marcozzi	larry@tmckansas.com; john@tmckansas.com; madison@tmckansas.com	785-825-8100	www.tmckansas.com	All of Kansas	270347
Union Home Mortgage Corp	2026	10/8/2025	Michelle Post, LaDonna Corbin, Kristin Schelin	mpost@UHM.com	316-315-4707	https://www.kansasmtg.com	All of Kansas	2229
USDA Rural Development	2025	7/8/2025	Stacey York and Dawn Neuhalfen	KSDirect@ks.usda.gov	Stacey York: 785-628-3081, Dawn Neuhalfen: 785-271-2700	www.rd.usda.gov/programs-services/single-family-housing-programs	All of Kansas, except metropolitan areas	N/A

Update 3/26/26