First Time Homebuyer Program
Participating Lenders

Financial Institution Name (including dba or Division of)	Date of Last FTHB	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 #
11/9/26								
AnnieMac Home Mortgage , a dba of American Neighborhood Mortgage Acceptance Company LLC	2026	9/2/2026	Michelle Post, Kristen Schelin, Preston Kirkhart, Ladonna Corbin, Silvia Jimenez, Michelle Owens, Emily Corne, Jason McCool, Karen Johnson, Mary McGinley, Lauren Brown, Jessica Hooker, Jadyn Fraley	mpost@annie-mac.com; bmcginley@annie-mac.com;	Michelle Cell 316-390-7316, Office 316-260-5656 Brian Cell 316-992-5116	https://annie-mac.com	Barton, Butler, Chase, Greenwood, Harvey, Riley, and Sedgwick	338923
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 Tescott	New	11/9/2026	Kathy Schwerdtfager	kschwerd@bankoftescott.com;	785-825-1621	https://www.bankoftescott.com	Mitchell, Lincoln, McPherson, Ottawa, and Saline counties	403648
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
Bayshore Mortgage Funding, LLC	N/A	2/13/2024	Crystal Conway	cconway@bsmfunding.com	636-234-5248	www.bsmfunding.com	All of Kansas	924014
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, Shannon Bosch, Linda Lilly, Kristy Engle, Kasey Hamilton	aadams@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	2026	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	2026	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	2026	9/18/2023	Pam L Brown	pam.brown@communitynational.net;	620-331-3100	www.mybankcnb.com	All of Kansas	409138
Cornerstone First Mortgage	2026	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	N/A	3/13/2026	James Beaver; Matthew Askland; Russ Miller; Paul Johnson, Stephen Smith	jbeaver@envoymortgage.com; matthew.askland@envoymortgage.com; russ.miller@envoymortgage.com; paul.johnson@envoymortgage.com; stephen.smith@envoymortgage.com;	816-815-5116; Paul 314-359-9106; Stephen 314-239-8558	https://www.envoymortgage.com/find-a-branch-by-state/?state=KS	All of Kansas	6666
Exchange Bank	2025	1/11/2024				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	2026	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, 620-793-7005	www.fsb-online.com	McPherson County and surrounding counties	449740
First Bank Kansas - Salina	2026	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; Christy Conner	eschoendaler@firstkansasbank.com; jbieker@firstkansasbank.com; cconner@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	2026	2/12/2024	Kelsi Smith	Kelsi.Smith@gatewayloan.com;	316-618-9636	www.Gatewayfirst.com/mortgage	All of Kansas	7233

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Geneva Financial, LLC	New	6/22/2026	Scott Mertens	licensing@genevaFi.com;	888-889-0009	www.GenevaFi.com	Douglas, Franklin, Jefferson, Leavenworth, Miami, and Wyandotte	42056
GNBank, National Association	New	9/3/2026	Julie McAfee and Jill Peak	juliem@gn-bank.com; jillp@gn-bank;	785-486-9358	www.gn-bank.com	All of Kansas	454713
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
Guild Mortgage	2026	11/9/2023	Brandy Mitchell, Noemi Molina, Matt Kendall, Sherri L. Rangel, Rick Rangel, Frank Herrera	brittney.martin@guildmortgage.net; nmolina@guildmortgage.net; matt.kendall@guildmortgage.net; srangel@guildmortgage.net; rrangel@guildmortgage.net; fherrera@guildmortgage.net	Brandy 316-990-2440; Noemi 956-465-9852; Sherri 316-350-9729; rick 316-806-4892; Frank 316-670-0363	https://www.guildmortgage.com	All of Kansas	3274
KS State Bank	2026	5/12/2025	Penny Alonso	PAlonso@KSState.Bank;	785-587-4000	www.KSStateBank.com	Pottawatomie, Riley, Geary, Wabaunsee	410602
Landmark National Bank	2026	1/16/2024	Samantha Waggoner, Katherine O'Kelley, Brian McFall, Ricky Marquez, Ben Konda, Camie Hlavaty, Joe Demuth, Maurice Barkley	swaggoner@banklandmark.com; kokelley@banklandmark.com; bmcfall@banklandmark.com; rmarquez@banklandmark.com; bkonda@banklandmark.com; chlavaty@banklandmark.com; jdemuth@banklandmark.com; mbarkley@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
Loan Depot, LLC	New	6/22/2026	Chasity Turner	afh@loandepot.com; chasityturner@loandepot.com;	888-337-6888	www.loandepot.com	All of Kansas	174457
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-americabank.com;	785-841-8055	www.mid-americabank.com	All of Kansas	619730
Mortgage Investment Services Corporation	2026	12/6/2023	Andrew Holtgraves	Andrew@MISCHomeLoans.com; amyh@mischomeloans.com;	913-390-1010	www.MISCHomeLoans.com	All of Kansas	194708
Mutual Savings Association	N/A	4/3/2025	Zachary Brummer	zachb@msa.bank;	913-682-3491	www.msa.bank	Douglas, Jefferson, Leavenworth and Wyandotte	2121006
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	2026	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
RailTrust Mortgage; Hamm & Associates, Inc.	2026	8/5/2026	Matthew Hamm	Matt@railtrustmortgage.com;	316-448-1437	https://railtrustmortgage.com	All of Kansas	2455196
The Mortgage Company	2026	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	New Lender	2/13/2026	Corinne Pirrello	cpirrello@uhm.com;	913-562-9654	https://www.uhm.com	All of Kansas	2229
USDA Rural Development	2026	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