Lenders Interested in Providing Loans
For UCSC For-Sale Housing

For-sale homes at UCSC are leasehold properties, meaning that buyers own the homes, but not the land on which they stand. The right to use the land is conveyed to buyers by way of a ground lease held by the U.C. Regents. The properties are subject to restrictions contained in the lease. For this reason, not all lenders are prepared to provide loans for these properties. If you are working with a lender, be sure to ask if financing a loan in accordance with University restrictions is going to be a problem.

The following lenders already have vetted UCSC’s for-sale housing restrictions; they have provided numerous loans to campus employees over the past years:

Brian Morse  
**Caliber Home Loans**  
3510 Unocal Place, Suite 103-105  
NMLS# 304268  
Santa Rosa, CA 95403  
707-303-2913 Direct  
email: Brian.Morse@caliberhomeloans.com  
website: [www.caliberhomeloans.com/bmorse](http://www.caliberhomeloans.com/bmorse)

Dan Lawson  
**OPES Mortgage Advisors**  
1100 Lincoln Avenue, Suite 251  
San Jose, CA 95125  
Cell: (408) 993-9133  
Office: (408) 483-5417  
Email: dlawson@opesadvisors.com

David Hernandez  
**Prospect Mortgage**  
530 San Benito Street, Suite 101  
Hollister, CA 95023  
Mobile: (831) 970-6402  
Office: (831) 902-2236  
David.Hernandez@prospectmtg.com  
[www.myprospectmortgage.com/dhernandez](http://www.myprospectmortgage.com/dhernandez)

Mary E. Russell  
**Mortgage Results**  
8070 Soquel Drive, #1B  
Aptos, CA 95003  
T: 831-661-5214  
C: 831-566-8836  
mer4000@aol.com  
Website: [www.mortgageresults.biz](http://www.mortgageresults.biz)

Additional financing options are available to Academic Senate Faculty through the U.C. MOP Loan Program. These loans can be used by eligible and qualified faculty to purchase homes on and off campus. For more information call the UCSC Employee Housing Office (831-458-3506), or go online to [http://www.ucop.edu/loan-programs](http://www.ucop.edu/loan-programs).

UCSC Employee Housing Office  
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