

**THE BLACKBURNE LIST  
OF COMMERCIAL REAL ESTATE LENDERS  
All States**

Some of the loan officers listed below may have moved to different companies and have been replaced by new loan officers. In that case, simply ask the receptionist to speak with a commercial real estate loan officer. Because CommercialLenders.com was just brought online in January of 2011, some of the data listed below needs to be updated. If you are unable to find a lender willing to work with you on this FREE list, try our FULL lists. In select states, our FULL lists offer over 100 potential lenders for you to contact!

**AK**

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Fax	Email
1	Tim	Brannan	Blackburne & Sons Realty Capital Corp	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232 x314	916-338-2328	timb@blackburne.com
2	Jamie	Guest	First State Bank	715 Twin Coves Circle		Greers Ferry	AK	72067	501-887-6553		jguest@first-state.net

**AL**

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Fax	Email
1	Tim	Brannan	Blackburne & Sons Realty Capital Corp	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232 x314	916-338-2328	timb@blackburne.com
2	Greg	Bowers	Regions Bank	417 North 20th Street		Birmingham	AL	35202	205-244-2818	334-832-8473	
3	Gerry	Cabaniss	Protective Life	2801 Hwy. 280 S.		Birmingham	AL	35223	205-202-0009	205-268-3609	gerry.cabaniss@protective.com
4	L. Michael	Halter	Compass Bank	15 South 20th Street		Birmingham	AL	35233	205-297-3867	205-297-3901	mh8@compassbnk.com
5	David	Roberts	Collateral Mortgage	524 Lorna Square		Birmingham	AL	35216	205-978-1841	205-978-1852	droberts@collateral.com

**AR**

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Fax	Email
1	Tim	Brannan	Blackburne & Sons Realty Capital Corp	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232 x314	916-338-2328	timb@blackburne.com
2	Philip	Alexander	Chambers Bank	901 Main Street		Danville	AR	72833	800-603-1226		philipalexander@chamber-bank.com
3	Rick	Haggert	The First Ntl Bank of Ft Smith	P.O. Box 7		Fort Smith	AR	72902	479-782-2041		
4	Jay	Moffett	First State Bank of NW Arkansa	Hwy. 412 W		Huntsville	AR	72740	479-738-2147	479-738-1255	jmoftett@fsbnwa.com
5	Roger	Sanders	Petit Jean State Bank	707 N Saint Joseph Street		Morrilton	AR	72110	501-354-4988		Greg.eby@pjsb.com

**AZ**

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Fax	Email
1	Tim	Brannan	Blackburne & Sons Realty Capital Corp	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232 x314	916-338-2328	timb@blackburne.com
2	Byron	Allen	American Savings Life Ins. Co.	935 E. Main St.		Mesa	AZ	85203	800-880-2112		byronallen@americansavingslife.com
3	Jay	Blasberg	EF&A Funding	8255 East Rockgate Road		Tucson	AZ	85750	800-528-8551	520-749-4551	
4	Donald	Burnes	Johnson Capital	5080 N. 40th St. Ste. 300		Phoenix	AZ	85018	602-957-1112	602-957-1113	don.burnes@johnsoncapital.com
5	John	Byrd	Biltmore Bank of Arizona	5055 N. 32nd Street		Phoenix	AZ	85018	602-992-5055	602-992-5054	

**CA**

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Fax	Email
1	Tim	Brannan	Blackburne & Sons Realty Capital Corp	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232 x314	916-338-2328	timb@blackburne.com
2	Annette	Abernathy	Pacific Western Bank	11150 West Olympic Blvd.		Los Angeles	CA	90064	310-996-9100	310-996-9157	
3	Sean	Aguilar	Steelhead Capital	456 Montgomery Street	Suite 200	San Francisco	CA	94104	415-397-2980	415-397-2981	
4	Nicholas	Alston	Q10/Dwyer-Curlett & Co.	2550 5th Ave	Suite 515	San Diego	CA		858-696-0315	310-226-2726	
5	Nancy	Altobello	Wells Fargo CMG	2030 Main Street	MAC E2231-085	Irvin	CA	92614	949-251-4339	949-852-0680	

**CO**

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Fax	Email
1	Tim	Brannan	Blackburne & Sons Realty Capital Corp	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232 x314	916-338-2328	timb@blackburne.com
2	Gloria	Akison	FirsTier Bank	980 West Dillon Road		Louisville	CO	80027	303-926-9000		
3	Bret	Berglund	Western Capital Partners LLC	1490 Lafayette St. Suite 204		Denver	CO	80218	303-860-1829	303-832-5818	bberglund@westerncapitalpartners.com
4	Edward	Boxer	Q10/Essex Financial Group	8400 E. Prentice Ave. Ste. 910		Greenwood Villag	CO	80111	303-843-9256	303-796-0623	ed@q10essexfinancial.com
5	Valerie	Brant	Canon National Bank	816 Royal Gorge Blvd.		Canon City	CO	81212	719-276-9153		vbrant@canonbank.com

**CT**

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Fax	Email
1	Tim	Brannan	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232 x314	916-338-2328	timb@blackburne.com
2	Peter	Atwood	AEtna, Inc.	151 Farmington Ave. RT11		Hartford	CT	6156	860-273-1781	860-273-1620	
3	Patrick	Basile	Thomaston Savings Bank	203 Main Street		Thomaston	CT	6787	860-283-4373		pbasile@thomastonsavingsbank.com
4	Eric	Bernard	Liberty Bank	315 Main Street		Middletown	CT	6457	860-344-7224		ebernard@liberty-bank.com
5	John	Bickley	Business Lenders LLC	50 State House Square		Hartford	CT	6103	864-918-2615		jbickley@businesslenders.com

**FL**

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Fax	Email
1	Tim	Brannan	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232 x314	916-338-2328	timb@blackburne.com
2	Tom	Adair	Independent National Bank	60 SW 17th St		Ocala	FL	34474	352-622-2377		tadair@inatbank.com
3	Luis	Aguilera	Total Bank	2720 Coral Way		Miami	FL	33145	305-476-6221		laguilera@totalbank.com
4	Lance	Amano	Directed Capital Resources LLC	333 3rd Ave. N. Suite 400		Saint Petersburg	FL	33701	727-898-6666		
5	Chuck	Arnett	First Southern Bank	900 N. Federal Hwy.	Suite 300	Boca Raton	FL	33432	561-479-2100	561-338-6445	

**GA**

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Fax	Email
1	Tim	Brannan	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232 x314	916-338-2328	timb@blackburne.com
2	Leonard	Bateman	Bank of Hazelhurst	22 South Tallahassee St.		Hazelhurst	GA	31539	912-375-4228		lbateman@bankofhazelhurst.com
3	Jerry	Butler	Atlantic National Bank	710 Gloucester Street		Brunswick	GA	31520	912-265-1710		
4	James	Cate	Glenfield Capital	3414 Peachtree Rd. NE	Ste. 230	Atlanta	GA	30326	404-574-1402	404-574-1401	
5	Cliff	Crews	Bank of Dudley	200 W. Jackson		Dublin	GA	31021	478-277-1500	478-277-1508	ccrew@bankofdudley.com

**IA**

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Fax	Email
1	Tim	Brannan	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232 x314	916-338-2328	timb@blackburne.com
2	Brad	Benson	Principal Real Estate Investor	801 Grand Avenue		Des Moines	IA	50392	515-247-7858	515-248-8090	
3	Kevin	Catlett	Principal Real Estate Investors	801 Grand Avenue	801 Grand Avenue	Des Moines	IA	50392	515-283-9986	515-248-8090	
4	Rob	Dirks	Principal Real Estate Investor	801 Grand Avenue		Des Moines	IA	50392-1390	515-247-5100	515-248-8090	
5	Mary	Dubas	Principal Real Estate	Investors	801 Grand Avenue	Des Moines	IA	50392	515-246-7537	515-248-8090	

**ID**

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Fax	Email
1	Tim	Brannan	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232 x314	916-338-2328	timb@blackburne.com
2	Brian	Murphy	Hopkins Financial Services	P.O. Box 670		Meridian	ID	83680	208-467-5467		blmurphy@hopkinsfinancial.com
3	Grant	Passey	Ireland Bank	P.O. Box 218		Montpelier	ID	83254	208-847-3100		

**IL**

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Fax	Email
1	Tim	Brannan	Blackburne & Sons Realty Capital Corp.	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232 x314	916-338-2328	timb@blackburne.com
2	Michael	Alter	The Alter Group	5500 West Howard		Skokie	IL	60077	847-676-4300		malter@thealtergroup.com
3	Sheldon	Bernstein	Midwest Bank	501 W. North Avenue		Melrose Park	IL	60160	708-681-8055	708-865-7013	
4	Mark	Bishop	Allstate Investments, LLC	3075 Sanders Rd. Suite G5C		Northbrook	IL	60062	847-402-3474	847-402-4346	mbishop@allstate.com
5	Kathy	Boicken	Municipal Trust & Savings Bank	720 Main Street NW		Bourbonnaif	IL	60914	815-935-8000		

**IN**

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Fax	Email
1	Jeff	Altmiller	American Trust Fed. Savings	1936 S. Dixon Road		Kokomo	IN	46901	765-459-4171		jaltmiller@americantrustbank.com
2	Scott	Ballard	Indiana Bank & Trust	3802 25th Street		Columbus	IN	47203	812-376-3361	813-372-1302	Scott.Ballard@bankibt.com
3	Todd	Beehler	Beacon Credit Union	324 W. Old Key Drive	P.O. Box 1355	Peru	IN	46970	765-472-1022		loans@beaconcu.org
4	Kevin	Beres	Laporte Savings Bank	2000 Franklin St		Michigan City	IN		219-879-5364		kberes@thelpsb.com
5	George	Blackburne	Blackburne & Sons Realty Cap.	1526 W. Jefferson Street		Plymouth	IN	46563	574-936-6387	574-936-6814	george@blackburne.com

**KS**

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Fax	Email
1	Tim	Brannan	Blackburne & Sons Realty Capital Corp	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232 x314	916-338-2328	timb@blackburne.com
2	Tim	Nelson	Fidelity Bank	100 East English	P.O. Box 1007	Wichita	KS	67201	316-268-7290	316-268-7414	tnelson@fidelitybank.com
3	Tommy	Wells	Security Bank of Kansas City	P.O. Box 171297		Kansas City	KS	66117	913-621-8488		

#### KY

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Fax	Email
1	Tim	Brannan	Blackburne & Sons Realty Capital Corp	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232 x314	916-338-2328	timb@blackburne.com
2	Tim	Edwards	Cumberland Valley Natl. Bank	P.O. Box 709		London	KY	40743	606-528-3120		
3	Phil	Kimmel	Farm Credit Services of Mid	America	P. O. Box 34390	Louisville	KY	40232	502-420-3713	502-420-3413	pkimmel@e-farmcredit.com
4	Steven	Manvego	Aegon Realty Advisors	400 W. Market St., 5th Fl.		Louisville	KY	40207	502-560-2283		smaniago@aegonusa.com
5	James	Morrison	AEGON	400 W. Market Street	5th Floor	Louisville	KY	40202	502-560-2530	502-581-9132	jmorrison@aegonusa.com

#### LA

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Fax	Email
1	Tim	Brannan	Blackburne & Sons Realty Capital Corp	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232 x314	916-338-2328	timb@blackburne.com
2	Monty	Adams	Caldwell Bank & Trust Company	P.O. Box 1749		Columbia	LA	71418	318-649-2351		
3	E.H.	Allen	BANK OF OAK RIDGE	P.O. Box 130		Oak Ridge	LA	71264	318-244-6875		
4	Daniel	Blacksher	Bank of Ringgold	P.O. Box 628		Ringgold	LA	71068	318-894-9134		
5	Buzz	Bradley	Iberia Bank	1625 Ringgold Avenue		Coushatta	LA	71019	318-255-8888		

#### MA

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Fax	Email
1	Tim	Brannan	Blackburne & Sons Realty Capital Corp	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232 x314	916-338-2328	timb@blackburne.com
2	Eddie	Byrne	Anglo Irish Bank	265 Franklin St.	19th Floor	Boston	MA	2110	617-720-2577	617-720-6099	
3	Andrew	Franklin	The Village Bank	307 Auburn Street		Auburndale	MA	2466	617-527-6090		
4	Rick	Gallitto	Tremont Realty Capital	800 Boylston Street	Suite 401	Boston	MA	2199	617-867-0700	617-867-0077	rgallitto@tremontcapital.com
5	Jack	Gaziano	Silicon Valley Bank	2221 Washington Street	One Newton Executive Park, #20	Newton	MA	2462	617-630-4100		lgaziano@svbank.com

#### MD

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Fax	Email
1	Tim	Brannan	Blackburne & Sons Realty Capital Corp	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232 x314	916-338-2328	timb@blackburne.com
2	Mike	Barrett	Eastern Savings Bank	Executive Plaza II, Suite 200	11350 McDormick Road	Hunt Valley	MD	21031	800-787-8187	410-771-1936	mbarrett@easternsavingsbank.com
3	Jackie	Bass	Rosedale Federal Savings	6708 Bellaire Road		Baltimore	MD	21206	410-568-6169		
4	Dan	Booth	Omega Healthcare Investors	9690 Deereco Road	Suite 100	Timonium	MD	21093	410-427-1724	410-427-8824	dbooth@omegahealthcare.com
5	Linda	Cashman	Eastern Savings Bank	Executive Plaza 2	11350 McCormick Road, Ste 20	Hunt Valley	MD	21031	800-787-8187		

#### MI

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Fax	Email
1	Tim	Brannan	Blackburne & Sons Realty Capital Corp	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232 x314	916-338-2328	timb@blackburne.com
2	Perry	Allen	Sterling Bank & Trust	1 Towne Sq. Suite 1700		Southfield	MI	48076	248-355-2400	248-355-3915	
3	Andrea	Boucher	Flagstar Bank	5151 Corpportae Drive		Troy	MI	48098	248-312-5316	888-290-2344	andrea.m.boucher@flagstar.com
4	Mark	Emerett	The Dart Bank	P.O. Box 40		Mason	MI	48858	517-244-4416		
5	Michael	Jehle	Arbor Commercial Mortgage	3707 West Maple Road	Suite 206	Bloomfield Hills	MI	48301	248-646-0458	248-646-0529	

#### MN

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Fax	Email
1	Tim	Brannan	Blackburne & Sons Realty Capital Corp	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232 x314	916-338-2328	timb@blackburne.com
2	Dean	Anderson	Lake Elmo Bank	11465 39th St. N		Lake Elmo	MN	55042	651-777-8365		
3	Dave	Basserrar	Winona National Bank	P.O. Box 449		Winona	MN	55987	507-454-8800		
4	Jessica	Bitz	Falcon National Bank	183 Cedar		Foley	MN	56329	320-968-6300		
5	Todd	Brown	American National Bank of	Minnesota	P.O. Box 147	Pequot Lakes	MN	56472	218-568-4999		

## MO

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Fax	Email
1	Tim	Brannan	Blackburne & Sons Realty Capital Corp	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232 x314	916-338-2328	timb@blackburne.com
2	Robert S.	Arthur	Commerce Bank	1000 Walnut		Kansas City	MO	64106	816-234-2414	816-760-3029	
3	Mike	Burcham	New Era Bank	P.O. Box 231		Farmington	MO	63640	573-756-6728		
4	Harry	Cheatham	Love Funding Corp.	212 South Central Ave.	Suite 301	St. Louis	MO	63105	314-512-7953	314-512-7951	harry@lovefunding.com
5	Cathy	Filanda	US Bank			St. Louis	MO		314-418-2340		cathy.filanda@usbank.com

## MT

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Fax	Email
1	Tim	Brannan	Blackburne & Sons Realty Capital Corp	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232 x314	916-338-2328	timb@blackburne.com
2	Daniel	Day	Bank of Montana	125 Bank Street	Suite 100	Missoula	MT	59802	406-829-2654	406-829-2355	dday@bankofmt.com

## NC

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Fax	Email
1	Tim	Brannan	Blackburne & Sons Realty Capital Corp	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232 x314	916-338-2328	timb@blackburne.com
2	Jeff	Austin	Blue Ridge Savings Bank	20 S. Park Square		Ashville	NC	28801	828-285-2216		jaustin@blueridgesavings.com
3	Mike	Ayotte	Morganton Federal Savings	Drawer 1509		Morganton	NC	28655	828-437-1426	828-437-1430	
4	John	Barber	Jefferson Pilot Financial	P.O. Box 20407		Greensboro	NC	27420	336-691-3362	336-691-3025	
5	Lisa	Bason	Mid Carolina Bank	3101 S. Church St.		Burlington	NC	27215	336-538-1600	336-538-1603	lbason@midcarolinabank.com

## NE

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Fax	Email
1	Tim	Brannan	Blackburne & Sons Realty Capital Corp	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232 x314	916-338-2328	timb@blackburne.com
2	Mike	Kuester	First National Bank Nebraska	1620 Dodge Street		Omaha	NE	68197	402-341-0500		
3	Jon	Weinberg	Ameritas Life Insurance Co.	5900 O Street		Lincoln	NE	68510	402-467-6963	402-467-6970	

## NH

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Fax	Email
1	Tim	Brannan	Blackburne & Sons Realty Capital Corp	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232 x314	916-338-2328	timb@blackburne.com
2	William	Sugila	Citizens Bank of New Hampshire	875 Elm Street		Manchester	NH	3101	603-634-7333	603-634-7392	

## NJ

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Fax	Email
1	Tim	Brannan	Blackburne & Sons Realty Capital Corp	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232 x314	916-338-2328	timb@blackburne.com
2	Don	Blum	Provident Bank	830 Bergen Avenue		Jersey City	NJ	7306	201-915-5793	201-915-5480	
3	Paul	Braungart	Regional Financial Resources	110 Centre Blvd.		Marlton	NJ	8053	856-983-4800	856-983-5001	pbraungart@regionalfinancial.com
4	Art	Dorn	The Bank of Gloucester	100 Park Avenue		Woodbury	NJ	8096	856-845-0700	856-845-3970	adorn@thebankonline.com
5	Gregory A.	Haines	The Provident Savings Bank	830 Bergen Avenue		Jersey City	NJ	7306	732-726-5511	201-915-5509	

## NV

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Fax	Email
1	Tim	Brannan	Blackburne & Sons Realty Capital Corp	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232 x314	916-338-2328	timb@blackburne.com
2	Pam	Callahan	Washington Federal Savings	9340 Sun City Blvd.	Suite 103	Las Vegas	NV	89134	702-638-1236	702-363-4991	
3	Greg	Cole	Nevada Pacific Realty Capital	241 W. Charleston Blvd.		Las Vegas	NV	89102	714-746-4111		gcole@nevpac.com
4	Chris	Funai	Newmark Realty Capital, Inc.	9960 W. Cheyenne Ave.	Suite 210	Las Vegas	NV	89129	702-304-0437	702-341-6935	cfunai@e-newmark.com
5	Randy	Kidd	Commercial Federal Bank	602 South Rancho	#D-30	Las Vegas	NV	89106	702-678-6300		

## NY

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Fax	Email
1	Tim	Brannan	Blackburne & Sons Realty Capital Corp	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232 x314	916-338-2328	timb@blackburne.com
2	Edward	Alder	Citigroup	388 Greenwich Street 19 Fl.		New York	NY	10013	212-816-7318	212-816-5332	ed.adler@citigroup.com
3	Bob	Ambrose	Walden Savings Bank	15 Scotts Corner Drive	P.O. Box 690	Montgomery	NY	12549	845-457-7700		

4	Jay	Anderson	RCG Longview	Seven Penn Plaza	Suite 512	New York	NY	10001	212-736-6784	212-736-6363	info@rcglongview.com
5	Michael	Arman	Hudson Realty Capital LLC	250 Park Ave. S.		New York	NY	10003	212-532-3553		

**OH**

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Fax	Email
1	Tim	Brannan	Blackburne & Sons Realty Capital Corp	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232 x314	916-338-2328	timb@blackburne.com
2	Jerry	Archaumba	US Bank			Columbus	OH		614-232-8079		jerome.archambault@usbank.com
3	Greg	Ashby	North Valley Bank				OH		740-450-2265		gashby@nvboh.com
4	Timothy	Ballinger	G.E. Evendale Employees FCU	10485 Reading Rd		Cincinnati	OH	45241	513-243-4200		tdballinger@yahoo.com
5	Darryl	Becker	American Bank				OH		301-572-3796		

**OK**

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Fax	Email
1	Tim	Brannan	Blackburne & Sons Realty Capital Corp	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232 x314	916-338-2328	timb@blackburne.com
2	Bonnie	Carter	American Fidelity Assurance Co	5101 N. Classen Blvd. Ste. 610		Oklahoma City	OK	73118	405-416-2311		
3	Kelly	Durkee	Arvest Bank	6514 East 101st		Tulsa	OK	74133	918-631-1401		kdurkee@arvest.com
4	Michael	Gray	Stillwater National Bank	1500 S. Utica Street		Tulsa	OK	74104	918-523-3600		
5	Victor	Guarry	Bank of Oklahoma	9520 North May Avenue		Oklahoma City	OK	73120	405-936-3963	405-936-3984	

**OR**

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Fax	Email
1	Tim	Brannan	Blackburne & Sons Realty Capital Corp	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232 x314	916-338-2328	timb@blackburne.com
2	Seth	Harris	US Bank	1601 N.E. Weidler Street		Portland	OR	97232	971-563-7398		seth.harris1@usbank.com
3	Casy	Hogan	Pacific Continental Bank	222 SW Columbia Street	#165	Portland	OR	97201	503-350-1205		
4	Bruce	Korter	Washington Capital	1000 SW. Broadway, Ste. 950		Portland	OR	97221	503-248-9188	503-248-0194	b.korter@wcmadvisors.com
5	Mitch	Lowe	Home Street Bank	16200 SW Pacific Highway		Tigard	OR	97224	503-222-6046		

**PA**

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Fax	Email
1	Tim	Brannan	Blackburne & Sons Realty Capital Corp	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232 x314	916-338-2328	timb@blackburne.com
2	Jay	Eisner	LEM Mezzanine, LLC	1811 Chestnut Street	Suite 210	Philadelphia	PA	19103	215-557-9600	215-557-9606	info@lemcapital.com
3	Steve	Fishman	Formation Capital	101 West Avenue	Third Floor	Jenkintown	PA	19046	215-517-4900	215-572-5970	sfishman@formationcapital.com
4	Dennis	Hollinger	Adams County National Bank	P.O. Box 3129		Gettysburg	PA	17325	717-334-3161		
5	Peter	Kaplan	PNC Multifamily Capital	249 5th Avenue		Pittsburgh	PA	15222	412-762-5530	412-705-1645	

**RI**

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Fax	Email
1	Tim	Brannan	Blackburne & Sons Realty Capital Corp	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232 x314	916-338-2328	timb@blackburne.com
2	Chris	Thomas	Bank of America	111 Westminster Street	8th Floor	Providence	RI	2903	401-278-6433	401-278-3674	

**SC**

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Fax	Email
1	Tim	Brannan	Blackburne & Sons Realty Capital Corp	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232 x314	916-338-2328	timb@blackburne.com
2	Bill	Boyte	Security Federal Bank	1185 Sunset Blvd.		West Columbia	SC	29169	803-739-6115		bboyte@securityfederalbank.com
3	Ken	Brock	SCBT	520 Gervais Street		Columbia	SC	29201	803-534-2175		ken.brock@scbtonline.com
4	Dickey	Bryan	Capital Bank	200 N. Main Street		Saluda	SC	29138	864-445-8156		dbryan@capitalbanksc.com
5	EC	Harrelson	COMMUNITY Resource Bank	100 N. Palmer Street		Ridgeway	SC	29130	803-337-2251		ec.harrelson@firstcitizenonline.com

**TN**

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Fax	Email
1	Tim	Brannan	Blackburne & Sons Realty Capital Corp	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232 x314	916-338-2328	timb@blackburne.com
2	Roger	Bell	First State Bank	2310 Parr Avenue		Dyersburg	TN	38024	731-286-4474		rogerbell@first-state.net
3	Wallace	Deaver	Reilly Mortgage Group	9080 Barbee Lane	Suite 103	Knoxville	TN	37923	865-692-5326	865-692-5348	WallaceDeaver@reilly.com

4	Richard	Emison	First State Bank	102 S. Cason		Henderson	TN	38340	731-898-4122		remison@first-state.net
5	Maria	Garrett	Regions Bank	6200 Popular Avenue		Memphis	Tn		901-580-5040		maria.garrett@regions.com

**TX**

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Fax	Email
1	Tim	Brannan	Blackburne & Sons Realty Capital Corp	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232 x314	916-338-2328	timb@blackburne.com
2	David	Aaronson	Grand Bridge Real Estate	2200 West Loop South	Suite 600	Houston	TX	77027	713-993-1300		daaronson@gbrecap.com
3	James	Abbee	Goldman Sachs	600 Las Colinas Blvd. East	Suite 450	Irving	TX	75039	800-710-7616	972-830-7698	james.abbee@gsmortgage.com
4	Jack	Alexander	GE Commercial Real Estate	16479 Dallas Pkwy., Ste. 600		Addison	TX	75001	972-447-2500		
5	Michael	Moran	ORIX Capital Markets	1717 Main Street	Ninth Floor	Dallas	TX	75201	214-237-2296	214-237-2018	mike.moran@orix.com

**UT**

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Fax	Email
1	Tim	Brannan	Blackburne & Sons Realty Capital Corp	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232 x314	916-338-2328	timb@blackburne.com
2	John	Bradshaw	Western Capital	90 S. 400 W. Suite 220		Salt Lake City	UT	84101	801-273-4100	801-273-4109	john@wcrac.com
3	Marlise	Fisher	Washington Federal Savings	505 East 200 South		Salt Lake City	UT	84102	801-366-2265	801-533-9271	
4	Peter	Morgan	Zions First National	1 South Main St.	Suite 700	Salt Lake City	UT	84133	801-524-4600	801-524-8867	
5	Brian	Selander	CIBC World Markets	299 S. Main Street	Suite 2300	Salt Lake City	UT	84111	801-961-4010	801-961-4012	brian.selander@us.cibc.com

**VA**

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Fax	Email
1	Tim	Brannan	Blackburne & Sons Realty Capital Corp	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232 x314	916-338-2328	timb@blackburne.com
2	Burt	Bateman	Towne Bank	1 Old Oyster Point Road	Suite 100	Newport News	VA	23602	757-249-7800		
3	Arthur	Bennett	First Mount Vernon	Industrial Loan Assoc.	6019 Tower Court	Alexandria	VA	22304	703-823-6800	703-823-4455	
4	Karen	Canellis	Tremont Realty Capital	1808 Old Meadow Road #1210		McLean	VA	22102	703-847-0406	703-847-0407	kcanellis@tremontcapital.com
5	Susan	Harris	Towne Bank	1 Old Oyster Point Road	Suite 100	Newport News	VA	23602	757-249-7800		

**WA**

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Fax	Email
1	Tim	Brannan	Blackburne & Sons Realty Capital Corp	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232 x314	916-338-2328	timb@blackburne.com
2	Gary	Beem	Northwest Commercial Mortgage	1601 5th Avenue SW.	Suite 2060	Seattle	WA	98101	206-622-5932	206-622-5668	gbeem@nwcmortgage.com
3	Darren	Berg	Meridian Mortgage Investors	605 5th Avenue South	Suite 850	Seattle	WA	98104	800-901-9301	800-901-9302	
4	Brian	Bonipart	Seattle Mortgage	190 Queen Ave. N. Suite 500		Seattle	WA	98109	206-282-0232	206-568-7814	bbonipart@seattlemortgage.com
5	Joanne	Coy	Columbia Bank	P.O. Box 3156	Mail Stop 8300	Tacoma	WA	98401-2156	253-305-1965		

**WI**

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Fax	Email
1	Tim	Brannan	Blackburne & Sons Realty Capital Corp	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232 x314	916-338-2328	timb@blackburne.com
2	Dan	Davidson	River Falls State Bank	124 S. 2nd Street		River Falls	WI	54022	715-425-6782		
3	Michael	Finn	Associated Bank	401 East Kilborne Avenue	Suite 350	Milwaukee	WI	53202	414-283-2338	414-283-2340	
4	Margaret	Capture	Bank Mutual	Mayfair North Tower	2600 N. Mayfair Road	Wauwatosa	WI	53226	414-257-8210		dan.fischer@bankmutual.com
5	Eric	Manke	Ridgestone Bank			Brookfield	WI		262-789-1011		emanke@ridgestone.com

**WV**

#	First	Last	Company	Address 1	Address 2	City	ST	Zip	Work	Fax	Email
1	Tim	Brannan	Blackburne & Sons Realty Capital Corp	4811 Chippendale Drive	Suite 101	Sacramento	CA	95841	916-338-3232 x314	916-338-2328	timb@blackburne.com
2	Tina	Near	Branch Bank & Trust	496 High St.		Morgantown	WV	26505	304-285-2334	304-285-5635	

**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 applications, 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 sues the con man. Litigation is simply too expensive. After fleecing 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 man once told me how to spot a con man. He said, "George, if you're in a room full of 100 people, pick out the one man in the room who you are absolutely sure is not the con man. He will be your con man." The moral of that story is that con men are usually very convincing. Therefore even we here at C-Loans, Inc. occasionally get fooled. So please be careful out there. If you do get conned or suspect a con, would you kindly notify Alicia Gandy right away at 916-338-3232 or email her at [gandy@blackburne.com](mailto:gandy@blackburne.com)? At least we can immediately remove the "lender" from The Blackburne List.