

Contacts for Lender Appeals

Region	States	Contract Area	M&M contractor	1st Level Appeal (HOC)
New England	Connecticut Maine Massachusetts New Hampshire Rhode Island Vermont	P1	Citiwest Properties Milton Simmons (860) 244-2783	Philadelphia HOC Cardell Johnson (215) 656-0509 x 3467
Upper Mid-Atlantic/NY-NJ	Delaware New Jersey New York Pennsylvania	P3	First Preston Richard Watts (484) 560-1915 Larry Basinger (972) 788-1100	Philadelphia HOC Robert Contois (215) 656-0509 x3469
Upper Mid-Atlantic	Maryland	P4	Michaelson, Connor and Boul Michael Ryan (714) 846-6099	Philadelphia HOC Anna Papili (215) 656-0509 x3404
Mid-Atlantic	Virginia Washington, DC	P3	First Preston Richard Watts (484) 560-1915 Larry Basinger (972) 788-1100	Philadelphia HOC Patricia Peiffer (215) 656-0509 x 3464

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Mid-Appalachian	West Virginia	P2	Michaelson, Connor and Boul Michael Ryan (714) 846-6099 x 400	Philadelphia HOC Susanne Rdesinski (215) 656-0509 x 3471
South-Atlantic	North Carolina South Carolina	A5	Atlanta HOC Debbie Bonelli (404) 331-1263 x 2073	Atlanta HOC Debbie Bonelli (404) 331-1263 x 2073
South-east	Alabama Georgia Mississippi	A2	Best Assets/Citiwest Jean Cline (404) 768-1400	Atlanta HOC Debbie Bonelli (404) 331-1263 x 2073
Caribbean	Florida Puerto Rico	A3	Southeast Alliance Shelly Carter (678) 832-1000 Richard Payne (678) 832-1000	Atlanta HOC Boris Whiteside (404) 331-1263 x 2677

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Eastern Midwest	Michigan Ohio	P2	Michaelson, Connor and Boul Priscilla Tyler (714) 846-6099 x 151	Philadelphia HOC Susanne Rdesinski (215) 656-0509 x 3471
Midwest/ Southeast	Illinois Indiana Kentucky Tennessee	A1	Golden Feather Shawn Elston (602) 548-0084 George Howell (312) 251-1600 x 101 Frank DeNovi (312) 251-1600 x 105	Atlanta HOC Debbie Bonelli (404) 331-1263 x 2073
Upper Midwest/ Northern Great Plains & Northern Rocky Mountain	Iowa Minnesota Montana Nebraska North Dakota Wisconsin	D2	First Preston Betty Harris (972) 788-0026 Brian Denson (972) 788-0026	Denver HOC Harold Minter (303) 672-5298 x 1501 Nancy Sullivan (303) 672-5298 x 1526 Joyce Jacoby (303) 672-5298 x 1507
Southern Great Plains & Eastern Southwest	Arkansas Kansas Louisiana Missouri Oklahoma	D3	First Preston Brenda Catling (303) 830-0555 Jerry Guemsey (303) 830-0555	Denver HOC Harold Minter (303) 672-5298 x 1501 Nancy Sullivan (303) 672-5298 x 1526 Joyce Jacoby (303) 672-5298 x 1507

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Southern Rocky Mountain & Western Southwest	Colorado	D1	First Preston	Denver HOC
	New Mexico South Dakota Texas Utah Wyoming		Brian Everheart (972) 788-0026 Bob English (972) 788-0026	Randy Clement (303) 672-5298 x 2533 Nancy Sullivan (303) 672-5298 x 1526 Joyce Jacoby (303) 672-5298 x 1507
Western	California Nevada (except Las Vegas area)	C1 C2	Golden Feather Shawn Elston (602) 548-0084 Jennifer Cocash (602) 548-0084	Santa Ana HOC Charlene Dombrosky(888) 827-5605x 3553 Virginia Howell (888) 827-5605x3552
Pacific Northwest	Idaho Oregon Washington	C3	Golden Feather Shawn Elston (602) 548-0084 Jennifer Cocash (602) 548-0084	Santa Ana HOC Virginia Howell (888) 827-5605x3552
Desert Southwest	Arizona Nevada (Las Vegas area only)	C4	First Preston Mary Goldston (602) 995-3900 x 14 Pete Axelrod (714) 241-1096	Santa Ana HOC Virginia Howell (888) 827-5605 x 3552

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Pacific	Hawaii	C5	Pemco Kimiko Yamamoto (888) 949-0414 x 108	Santa Ana HOC Charlene Dombrosky (888) 827-5605x3553
Northern Pacific	Alaska	C6	Michaelson, Connor and Boul Priscilla Tyler (714) 846-6099 x 151	Santa Ana HOC Virginia Howell (888) 827-5605x3552