



Kauai Dreams Realty

Lender Recommendation Guide / List

*Kauai Dreams always recommends checking with more than one lender within a 14-day period.

For First or Second Time Home Buyers (especially buyers who have less than 20% downpayment.)

- Guardian Lending
- Island Pacific Mortgage
- Security National Mortgage
- Homebridge Financial

For Land/Construction Loans or Buyers with a large downpayment

- Gather FCU
- Kauai Government FCU
- Finance Factor

For Vacation Rentals / Condo-Tels

- HomeBridge Financial
- Security National Mortgage

Hard Money / Difficult to Finance Properties

- Finance Factors
- KECO Capital

Guardian Lending

Valerie Harjo
valerieharjo@guardianlending.com
(808) 353-1751

Island Pacific Mortgage

Blaze Zeilman
blaze@islandpacificmortgage.com
(808) 635-9599

Security National Mortgage

Malama Kealoha
malama@snmc.com
(808) 823-8050

Pholphak"Golf" Komolsirisom
golf.k@snmc.com
(808) 645-1896

Homebridge Financial

Lisa Ledesma
lisa.ledesma@homebridge.com
(808) 634-2628

Gather Federal Credit Union

Nadine Longboy
nlongboy@gatherfcu.org
(808) 246-1211

Kauai Government FCU

aloha@kauaicreditunion.org
(808) 245-2463

Finance Factors

Kimberly Norton
kimberlyn@financefactors.com
(760) 586-7227

KECO Capital

www.kecocapital.com
(425) 526-3007