

## Approved Lender List 2026

### Non-Bank Approved Lenders

1<sup>st</sup> Tribal Lending (Click N' Close Inc.)  
American Pacific Mortgage aka Lend Smart Mortgage  
BASEC  
Benchmark Mortgage  
Black Hills Area Habitat for Humanity, Inc.  
Blue Ribbon Mortgage & Investments aka American Pacific Mtg  
Brookings Area Habitat for Humanity  
CMG Mortgage, Inc. dba CMG Home Loans  
Cross Country Mortgage LLC  
CU Mortgage Direct  
Fairway Independent Mortgage Company  
First Colony Mortgage  
Gateway Mortgage Group LLC  
Guaranteed Rate Inc.  
Habitat for Humanity of Greater Sioux Falls  
Homes Are Possible Inc.  
HomeStar Financial Corporation  
Keystone Mortgage, Division of Flanagan State Bank  
Major Mortgage  
Marketplace Home Mortgage, LLC (Sioux Falls)  
Mazaska Owecase Optipi Financial Inc.  
Movement Mortgage LLC  
NeighborWorks Dakota Home Resources  
Open Mortgage  
Prosperity Home Mortgage, LLC  
Unify Home Lending, Inc  
USA Mortgage (Rapid City)  
USDA Rural Development

### Bank Approved Lender

Area Federal Credit Union – Aberdeen  
American Bank & Trust  
BankWest  
BMO Bank NA  
Black Hills Community Bank  
Black Hills Federal Credit Union  
Central Bank  
CorTrust Bank & Mortgage  
Coteau Valley Federal Credit Union  
Dacotah Bank  
DakotaLand Federal Credit Union  
First Bank & Trust  
First Bank & Trust, Brookings  
First Bank & Trust, Sioux Falls  
First Dakota National Bank  
First Fidelity Bank  
First International Bank & Trust  
First Interstate Bank  
First National Bank  
First National Bank Omaha (FNBO)  
The First National Bank, Sioux Falls  
First Premier Bank  
Frandsen Bank & Trust  
Granite Bank, Rapid City  
Heritage Bank NA  
Norstar Federal Credit Union Pioneer  
Bank & Trust  
Plains Commerce Bank  
Quoin Financial Bank  
Reliabank Mortgage  
Security National Bank  
Sentinel Federal Credit Union Service  
First Federal Credit Union Sioux Falls  
Federal Credit Union Sundance State  
Bank  
US Bank Home Mortgage  
US Bank National  
Voyage Federal Credit Union  
Wells Fargo

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