

Approved Lender List 2026

Non-Bank Approved Lenders

1st 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
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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