

Discover the
Advantage of
"Yes"



GEM MORTGAGE
A Division of Golden Empire Mortgage, Inc.

Discover the
Advantage of
"Yes"

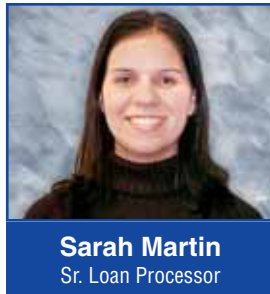
The O'Brien Group-Professional Mortgage Bankers
1625 E. Shaw Avenue, Suite 128, Fresno, CA 93710

559.226.6600 or Toll Free **888.226.8880**

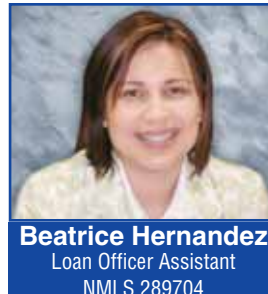
Se Habla Español



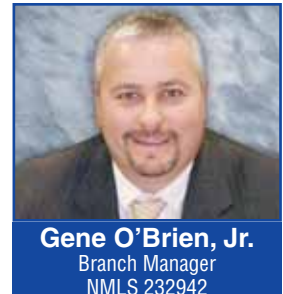
Gene O'Brien, Sr.
Branch Manager
NMLS CA-DOC# 232947



Sarah Martin
Sr. Loan Processor



Beatrice Hernandez
Loan Officer Assistant
NMLS 289704



Gene O'Brien, Jr.
Branch Manager
NMLS 232942

WE ARE FIRST-TIME HOMEBUYERS EXPERTS

We are an FHA/VA direct lender

Same day approvals, why wait

Purchases and Refinance Available

City • Conventional • VA • CALSTRS • Reverse Mortgages

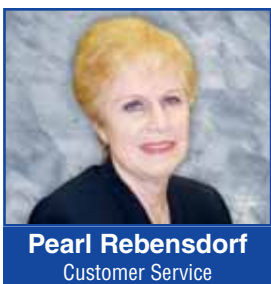
In-house Approvals, Processing, Underwriting, & Funding

WE DO IT ALL – CALL TODAY! (559) 226-6600

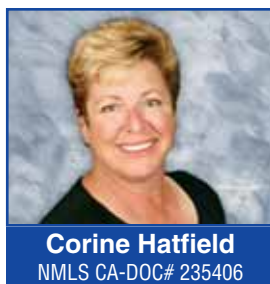
Be in your home in less than 45 days

Evening and weekend appointments available

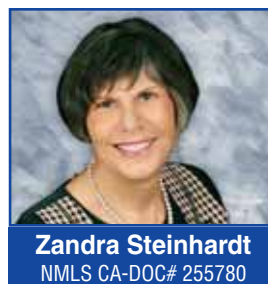
**We say "YES"
when others say NO!**



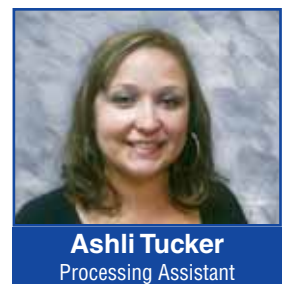
Pearl Rebsdorf
Customer Service



Corine Hatfield
NMLS CA-DOC# 235406



Zandra Steinhardt
NMLS CA-DOC# 255780



Ashli Tucker
Processing Assistant



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