

# YOUR LOCAL LOAN OFFICER

Gino Giandurco  
NMLS ID#1471826 | Boca Raton

As a lending professional at **Bay Equity**, I am dedicated to helping you with all of your home mortgage needs. The housing and mortgage markets are constantly changing. I can help you navigate the many options to find the **right loan for you and your family**.

Whether you are buying or refinancing, buying your first home or building your dream home, I can explore with you the many options for financing. You are invited to apply on-line, or contact me to set up an appointment. Either way **you will get my immediate and personal attention**.

## PRODUCTS OFFERED

- ▶ **CONVENTIONAL** Good credit, low debt-to-income ratio, plus low-down payment options and all-gift down payment available.
- ▶ **HOMESTYLE RENOVATION** Bay Equity has a single fixed-rate mortgage to purchase or refinance, allowing funds to be used for renovations if they are permanently affixed and adding value. Want to add a pool to your home? We can do that!
- ▶ **FHA** Great for first-time homebuyers and borrowers with lower credit scores. Low down payment options are available.
- ▶ **VA** 100% financing for qualifying veterans, active-duty military and surviving spouses.
- ▶ **SELF-EMPLOYED BORROWERS** Flexible approval process and alternative income documentation review available.

I'm available when you are, let me know how I can help!



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HOME LOANS  
**bay equity**  
TEAM GINO



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