

# EXPERIENCE THE DIFFERENCE

*We have the  
**Mortgage Products**  
your clients need!*

We offer a wide range of loan programs with competitive rates, as well as, specialty programs that give back to the families and communities we serve.

## LOAN PROGRAMS WE OFFER

- » Preliminary Approval Process
- » Government Insured Programs such as VA/FHA
- » Conventional Loan Programs
- » First-time Homebuyer Programs
- » Reverse Mortgages
- » Investment Home Loans (1-4 Units)
- » Giving to Heroes / Corporate Care
- » Jumbo Loan Programs
- » Niche Programs
- » Rehab Loans

## OUR PERSONAL TOUCHES

- » Cobranded Marketing Materials
- » Realtor Appreciation Events
- » Client Appreciation Events
- » Real Estate Event Sponsorships
- » After Hours Networking Mixers
- » Lunch and Learns
- » Co-hosted House Warming Parties
- » Co-hosted Homebuyer & Home Seller Seminars
- » Ultimate Open House Program
- » Homebuyer Meet-ups

BEHL



### Michael O'Brien

Senior Loan Officer

NMLS#: 227137

445 Marine View Avenue Suite 200  
Del Mar, CA 92014

Direct: 858-657-1048

Cell: 619-990-7555

[mob@bayeq.com](mailto:mob@bayeq.com)

[www.bayequityhomeloan.com/michael-obrien](http://www.bayequityhomeloan.com/michael-obrien)

HOME LOANS  
**bayequity**



Equal Housing Lender. This is not a commitment to lend or extend credit. Restrictions may apply. Rates may not be available at time of application. Information and/or data are subject to change without notice. All loans are subject to credit approval. Not all loans or products are available in all states. Bay Equity LLC, 28 Liberty Ship Way Suite 2800, Sausalito, CA 94965; NMLS ID#76988. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act- #4150077. click here: [www.nmlsconsumeraccess.org/EntityDetails.aspx/COMPANY/76988](http://www.nmlsconsumeraccess.org/EntityDetails.aspx/COMPANY/76988)