



Over 23 Years experience

Helping people finance their home buying  
dreams into reality

Specializing in -

- \* Conventional 30, 25, 20 & 15 Year Fix Rate mortgages
- \* All FHA Lending 30 & 15 Year Fixed Rate Loans
- \* All VA Lending 30 & 15 Year Fixed Rate Loans
- \* 0 Down Rural Development Loans

Randy Krzeminski  
Senior Loan Specialist  
Phone: 586-215-3338  
Email: Randy @GLMF.com

NMLS #192546  
14460 Lakeside Cir  
Sterling Heights, MI  
48313