



Berto Garcia

SENIOR MORTGAGE BANKER

Thank you for your consideration. I recognize the importance and impact that your home buying and mortgage decision will have on your life. It's my promise that we will make your experience as comfortable and smooth as possible and be there for you every step along the way.

My residential mortgage career began in 2005 and I currently find myself happily at F&B Financial where our team can offer local underwriting, direct funding and a wide variety of products. This ensures that your specific needs will be met with the right mortgage option.

After attending Northern Illinois University and earning a Bachelor's degree in Finance in 1995, I worked as a Benefits Consultant for Hewitt Associates, a Loan Officer for Norwest Financial, and gained commercial real estate lending experience at GE Capital where I worked in audit, underwriting and securitization.

My experience in St. Louis began in 1999 when I started buying and managing residential multi-unit properties. Today, working side-by-side with family members, I continue to actively buy, renovate and sell properties. It is my first-hand experience and knowledge of local real estate from the perspective of a lender, owner, manager and developer that will benefit you as we work together.

I am extremely proud to be a St. Louis City resident along with my wife Lauren and two sons Lucas and Kayden. We enjoy exploring all that St. Louis has to offer and are passionate advocates of the entire region.

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