



Getting to Know GRB

GRB HISTORY: In 1996, two successful Rochester businessmen, E. Philip Saunders and Dan Gullace, purchased an established local bank. They renamed it Genesee Regional Bank with the vision of reestablishing a community bank presence here and helping the growth of the Rochester economy. Today, GRB offers a full range of personal and commercial banking products and mortgage services.

The GRB TEAM: Our experienced Mortgage Originators provide GRB's renowned personal service, competitive rates, and quick lending decisions. Our dedicated staff of Mortgage Processors and Underwriters has decades of experience and is located right here in Rochester.

WHY CHOOSE GRB? GRB is a locally owned and managed community bank. With local decision making, you benefit from quick turnaround times. And, by banking locally, you help strengthen the Rochester economy. We believe that Rochester homebuyers deserve access to the most beneficial interest rates and mortgage products available. We provide the best for our clients in terms of mortgage rates, closing costs and customer service.

TYPES OF MORTGAGES: GRB rapidly responds to new opportunities in today's dynamic mortgage market to find the right mortgage product for your needs. These include:

- Conventional
- Fixed rate
- Adjustable rate
- FHA
- VA
- USDA
- Jumbos
- Home equity loans
- Construction draw loans

GRB provides financing for:

- Single family homes
- Townhouses
- Condominiums
- Two to four family residences
- Second homes
- Investment properties
- Commercial properties
- Refinancing

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Laura has been in the banking industry for over 25 years. She started as a bank teller and moved to mortgage processing, but her true passion is working with people and originating mortgages. With a strong emphasis on homebuyer education, she prides herself on her extensive knowledge of the mortgage industry, and she enjoys sharing that knowledge with her customers. Whether first time buyers or purchasing another vacation home, Laura enjoys educating her customers so they feel comfortable moving forward with one of the biggest financial transactions of their lives. Laura works closely with her customers from the initial conversation until closing, maintaining constant communication throughout the mortgage process.

As an Affinity Banking Specialist, Laura has a strong understanding of mortgage, home equity, checking, savings and consumer loan products. She works closely with Genesee Regional Bank's customers to provide a remarkable client experience.

She is an expert in first time homebuyer mortgages and grants, including First Home Club, the City of Rochester grants, and the County of Monroe grants. She has been a long time partner of many local housing agencies, including Neighborworks of Rochester, The Housing Council at Pathstone, and many local real estate agencies and real estate law firms.

Laura is a Rochester native, and a graduate of East High School, Monroe Community College, and SUNY Brockport. She lives in Fairport and enjoys being active with her with husband, two daughters, and puppy. She is a proud volunteer with Fairport Soccer and with Girls on the Run.

