



Since the age of 18, Jennifer Bourque has been honing her skills in the finance industry. She began in banking, and at 22 she was ready to buy her first home. After a less than stellar experience with an agent who left her wanting more, she paired up with a professional who showed her just how positive home buying could be. Resolute to show others that the lending process could make for a happy memory, Jennifer set out for the real estate world. She started off by working with big-time builders in the area, spearheading new home sales. Along the way, she took special care to observe the

lending process and its intricacies, soaking up lessons in organization, preparedness, and efficiency. Eventually, she transitioned to lending, putting her knack for numbers and problem-solving ability to good use as she guided clients toward financial health and homeownership. Today, Jennifer serves as a capable loan officer and experienced financial steward, and has cultivated a reputation of integrity, enthusiasm, and consistent follow-through.

Primarily serving the Northern California region, Jennifer works as a one-woman team at Guild Mortgage, based in Livermore. There, she fields buyers of all kinds, from experienced homeowners to first-time homebuyers. Regardless of a transaction's size, Jennifer's primary focus is on empowering her clients through education and establishing a strong lending foundation for years to come. "I really focus on education," she recounts. "Whether I'm working with a repeat buyer or a first-time buyer, I walk them through the steps of the process and help them understand each component and how rates are calculated. I go through all the intricacies so that when the loan is moving full-speed, my clients understand exactly where we are, what's going to happen, and what to expect."

In a similar vein, Jennifer is forthright in her communication. This ensures that the borrowing process goes smoothly and that clients are kept in the loop from day one. "I'm very transparent with my REALTOR® referral partners and with borrowers," she says. "Everybody knows at all times where we are in the transaction. Both the listing agent and buyer's agent get updates from me at each step in the process, that way there's no guessing involved." With 80% of her business built on referrals, Jennifer has a proven track record of closing successfully and in a timely fashion. Her professionalism and dependability are matched only by her passionate spirit. Each client's financial situation and overarching goals are taken carefully into account, and clients trust that Jennifer

operates with forthrightness and clarity. "Most of my clients' testimonials are based around the educational component I provide, but communication also plays a big role. My clients know that I truly care."

In fact, Jennifer thinks long-term when it comes to representing her clients' financial interests. One of her top priorities is to precisely match the right loan with a client, so that refinancing can be avoided in the future. "I respect my clients' money as if it was my own and I try to be the best possible steward," she says. "I look out for their best interests and never put them in a bad situation. I aim for a one-and-done loan, that way I don't put them in a position for a loan that would have to be refinanced down the line, unless there are specific reasons why a temporary loan would benefit them." Likewise, Jennifer particularly enjoys helping borrowers who never thought owning a home would be possible. By offering fiscal coaching, consulting, and help with credit repair, she arms borrowers with practical knowledge to improve their long-term financial health in preparation for purchase. "One of the reasons I love this company is that we focus on first-time buyers. We have access to all kinds of products in that realm — from down payment assistance to Jumbo loans with 5% down. I get a lot of referrals for clients that have challenging situations. That's my favorite thing to do: help clients realize it's not the end of the road and there's always something we can work toward. It's just a matter of determining the right path and plan to get them there."

Extending her spirit of service to her local and professional communities, Jennifer contributes her time as the fundraising chair for the Bay East Association of REALTORS® Foundation. As a leader, she helps drive funds to support a variety of noble causes, from emergency grants that benefit colleagues facing catastrophe, to a \$20,000 a year scholarship fund for area students — a cause that's particularly close to Jennifer's heart. In her free hours, she enjoys pushing her limits. She's completed and is training for the Half Iron Man Triathlon, which consists of a 1.2-mile swim, a 56-mile bike ride, and a 13.1 mile run. She also has a soft spot for her Great Dane, named Winston.

As for the future of her thriving enterprise, Jennifer plans to continue serving her clients while curating a positive experience in route to homeownership. "My favorite thing about what I do is helping clients who think they can't buy. It's so rewarding to make homeownership possible so their dream can come true. I go to the vast majority of my signings and I'm usually just as excited as the families closing on their homes." Guided today by the same spirit that launched her career, Jennifer is sure to build a lasting legacy for making the American Dream possible for all.

Jennifer Bourque

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