



The Guild Advantage

Products and Services



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Apply Online

guildmortgage.com/cynthialeal

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OWN WHAT MATTERS

I am authorized to do business in the states of Arkansas, California and Georgia. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act; Guild Mortgage Company; NMLS #3274; Equal Housing Opportunity; www.nmlsconsumeraccess.org. All information, loan programs & interest rates are subject to change without notice. All loans subject to underwriter approval. Terms and conditions apply. Always consult an accountant or tax advisor for full eligibility requirements on tax deduction.

Homebuyer Protection

Give your buyers the confidence to make their next move

Guild Mortgage has an enhanced Homebuyer Protection Package designed to ease the uncertainties of buying a home.



Buyers will know their purchase is protected with this 4-pack of guarantees



Credit Approval Protection*

Get up to \$5,000 in earnest money and \$1,000 in inspection or appraisal fees if we can't close your loan due to our error



Homebuyer Express 17-day closing guarantee*

Get \$500 towards closing costs if your loan doesn't close on time due to our delay



Lock & Shop*

Lock in your rate for 120 days with a one-time float down option



Payment Protection Program*

No lender fee refinance if interest rates drop after purchase

*Subject to requirements listed in the program terms and conditions on the back page and online at www.guildmortgage.com/homebuyer-protection. Homebuyer Express not available in Oregon.

Let's get started!

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GENERAL TERMS AND CONDITIONS (APPLICABLE TO ALL PROGRAMS):

1. This is not a mortgage loan approval nor a commitment to lend, and is subject to the customer satisfying all underwriting guidelines and loan approval conditions, including identifying a property that is acceptable collateral to Guild Mortgage ("Guild") and satisfying all appraisal and title requirements.
2. This only applies to loans to be funded (Lock and Shop and CAP) or funded (HBE) by Guild using conventional, FHA and VA loan programs for one to four family dwelling units only and excludes second liens, investment properties, refinance loans, renovation loans, non-purchase money home equity lines of credit, interim construction loans or other temporary financing, loans brokered to or by Guild, loans involving short sales, or any other purchase contract that requires the approval from a third party (e.g., a lender, relocation company, etc.). High balance loans are excluded from the Lock and Shop Program.
3. All payments are subject to maximum allowable lender credit and minimum contribution requirements under applicable loan programs (e.g., FHA, VA, Fannie Mae, Freddie Mac, etc., program guidelines). FHA and Rural Development regulations require a minimum cash investment by the borrower, which may limit the amount of any lender credits or payments by Guild under these offers.
4. Unforeseen circumstances adversely affecting the ability to perform will void Guild's obligations under the Program (natural disasters, inclement weather, catastrophic event, or other major event beyond Guild's control). Applicable law or investor requirements may impose a required waiting period prior to closing, including but not limited to a waiting period due to re-disclosure of updated loan, or TRID (TILA / RESPA Integrated Disclosure Rule) or Real Estate Settlement Procedures Act disclosure information, or delivery of an appraisal or appraisal addenda, and that waiting period may prohibit us from closing on the set closing date.
5. Guild reserves the right to amend or terminate these offers at any time except as to qualified home purchasers with submitted applications prior to the date of the amendment or termination. The offers are not transferrable or assignable.
6. All payments, if applicable, made under these offers shall be the only recourse and obligation of Guild. Any other indirect, special or consequential damages due to Guild's failure to timely close a loan are hereby disclaimed.
7. If Guild does not perform and does not proactively provide any credits or payments required under the applicable program, you must request the funds within 90 days from closing. Any payment made under the guarantee will be reported to the IRS on Form 1099-MISC. Please consult your tax advisor regarding any tax implications.
8. These offers only apply to purchase loan applications received by Guild after April 15th, 2019.

Lock and Shop:

1. Lock and Shop Program ("Program") will lock your initial interest rate for up to 120 days. To be eligible for the Program, borrower must complete a loan application with Guild Mortgage ("Guild"). No property address is required when completing the application.
2. Borrower must supply the fully executed purchase and sales contract within 90 days of participating in the Program.
3. This Program only applies to home purchases to be funded by Guild using conventional, FHA and VA conforming loan programs for one to four family dwelling units only and excludes high balance loans, second liens, investment properties, refinance loans, renovation loans, nonpurchase money home equity lines of credit, interim construction loans or other temporary financing, loans brokered to or by Guild, loans involving short sales, or any other purchase contract that requires the approval from a third party (e.g., a lender, relocation company, etc.).
4. There is a \$1,500 up-front lock-in fee ("Fee") associated with this Program due at time of lock. The Fee may vary based on market volatility. The Fee is applicable at time of funding. If the loan does not fund, the Fee is forfeited. The Fee is non-refundable in the event of underwriting denial or Guidelines Changes. However, in California and Missouri, if the loan is denied through no fault of borrower (e.g. borrower did not make omissions or representations and did not qualify), Borrower is entitled to a refund of the Fee.
5. The Program may be amended or terminated at any time except as to qualified home purchasers with submitted applications prior to the date of the amendment or termination. The Program is not transferable or assignable.
6. Unforeseen circumstances adversely affecting the ability to perform will void Guild's obligations under the Program (natural disasters, inclement weather, catastrophic event, or other major event beyond Guild's control). Applicable law or investor requirements may impose a required waiting period prior to closing, including but not limited to a waiting period due to re-disclosure of updated loan, or TRID (TILA / RESPA Integrated Disclosure Rule) or Real Estate Settlement Procedures Act disclosure information, or delivery of an appraisal or appraisal addenda, and that waiting period may prohibit us from closing on the set closing date.
7. The Program is not a mortgage loan approval nor a commitment to lend and is subject to the customer satisfying all underwriting guidelines and loan approval conditions, including identifying a property that is acceptable collateral to Guild and satisfying all appraisal and title requirements.
8. This offer only apply to purchase loan applications received by Guild after April 22nd, 2022.

Credit Approval Protection (CAP):

1. Credit Approval Protection covers the preapproval of the borrower's credit package. Credit Approval Protection and/or Closing Costs Protection (collectively the "guarantee") will apply only if there are no material changes in the borrower's application or credit status from the date of preliminary credit approval through closing. Material changes include changes in underwriting guidelines, the loan amount or loan product, loss or change of employment or income, undisclosed liabilities or increases in debt, fraud, misrepresentations or material omissions in the loan application and supporting documents.
2. Employees of Guild or its affiliates and their immediate family members are not eligible to participate in the program.

HomeBuyers Express (HBE):

1. To be eligible for HBE, Borrower must complete a loan application with Guild Mortgage ("Guild") and receive Credit Approval prior to executing a purchase and sales contract. Credit Approval must be obtained within 60 days of the date of the fully executed purchase and sales contract.
2. Borrower must supply the fully executed purchase and sales contract within 72 hours of the fully signed purchase and sales agreement; no later than fourteen days prior to closing.
3. All additional documentation, requested after the initial collection of data, must be provided within 48 hours of the request. You must lock your loan with Guild at least 15 days before the purchase and sale closing date. Any client, seller or third party delays, either through their actions or omissions, will void the guarantee (e.g., being out of town or otherwise unavailable, not providing requested documentation, change in the loan amount, program, down payment or terms, not timely signing of loan and closing documents, etc.)
4. The guarantee is not valid if applicable law imposes a required waiting period prior to closing, including a waiting period due to redisclosure to you of updated loan information, and that waiting period prevents Guild from closing on time.
5. Employees of Guild or its affiliates and their immediate family members are not eligible to participate in the program.

Payment Protection Program:

1. Payment Protection Program ("Program") allows for a rate and term refinance with no lender fees to qualified applicants.
2. The Program is not a guarantee that the borrower or the property will qualify for a refinance, nor is it a guarantee that a lower interest rate or payment can be provided to the borrower by Guild Mortgage Company.
3. The borrower must close their purchase loan with Guild Mortgage Company between 10/17/2022 and 7/31/2023 with a non-bond FHA, VA, USDA or conventional conforming or high balance loan to be eligible for the Program.
4. The borrower will be provided with a Payment Protection Program Certificate ("Certificate") upon closing which can be used to claim their refinance with no lender fees under the Program.
5. To be eligible, the refinance must be a first lien rate and term refinance (no cash out) of the same property and paying off the loan originally financed by Guild Mortgage Company. The refinance must close no later than December 31, 2025 to be eligible for the Program.
6. The borrower and property must qualify for the refinance, including meeting all applicable underwriting guidelines and closing conditions as they are in effect at the time of approval.
7. The borrower must have made at least six (6) consecutive on-time payments on the purchase loan before applying for the refinance.
8. Fees that will be waived or paid by lender on the eligible refinance under the Program include only fees paid to the lender, including origination, processing, underwriting, administration, closing, or funding fees, as applicable. It does not include fees charged to reduce the interest rate, including discount points and buydown fees, and does not include fees paid to third parties other than Guild Mortgage Company, including but not limited to tax service fees, wire, appraisal or credit reports, settlement agent/attorney fees, insurance, notary or government fees.
9. The Program is only valid for loans originated through Guild Mortgage Company's retail channel.
10. Offer may not be redeemed for cash or credit and is not transferrable. Offer cannot be retroactively applied to any loans. Offer may not be used with any other discounts or promotions.
11. This is not a commitment to lend.
12. Refinancing may cause finance charges to be higher over the life of the loan.
13. Unforeseen circumstances that adversely affect the ability to perform will void Guild's obligation under the Program.
14. Program not available in New York.
15. The borrower is responsible for making all payments due in accordance with the terms of their loan.

Help your clients buy their next dream home!

Moving up is easier than they think with a bridge loan

Your clients can make an offer on the new home before completing the sale on their current home. Our short-term bridge loan for the down payment helps them make a non-contingent offer so they transition seamlessly.

Program details*:

- Loan amounts from \$40,000 to \$300,000
- Primary residence only
- 80% CLTV on their current home
- Credit scores as low as 720
- 1 unit SFR, PUDs and Condos**
- Max DTI 50%
- Provides borrowers the ability to make a non-contingent offer on a home
- Option for your clients who need to relocate for work or retire



Questions? Let's talk!

*New first lien must be completed with Guild on new home purchase. Bridge Loan must be repaid within 6 months of closing and departing residence must be listed for sale. This program is not available in Texas. Second liens are not available in Maine. **Manufactured homes and 2-4 units are ineligible.

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CashPass

Partner with Guild Mortgage to get more offers accepted



With CashPass, customers financing with Conventional loans can make a cash offer. Here's how:

- Guild Mortgage provides a CashPass Certificate to approved borrowers that is submitted as the proof of funds.
- Write the offer for cash with Guild Mortgage as the nominee, attaching the certificate.
- There is no financing or appraisal contingency required.
- If financing is not in place by the close of escrow date, Guild Mortgage will guarantee to pay cash for the home.
- Guild Mortgage will close their loan and your clients' become homeowners

**Ready to get more offers accepted?
Reach out today to learn more**

Consult the CashPass Program Guidelines for eligibility information and CashPass Program Agreement for full program terms. Subject to change without notice. A non-refundable participation fee, along with a minimum 2% earnest money deposit is required for participation in this program. Program participation fee is not allowed in the state of WA. Other costs may apply. CashPass program is available in all states Guild Mortgage is licensed to do business. Consult with a Guild LO for more information. For use by Real Estate Professionals only. Not intended for public use or distribution.

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Secure more sales with cash offers. Here's how:

1. Your buyer applies for a mortgage with a Guild Loan Officer and opts into the CashPass Express* program
2. Guild Mortgage will pre-approve the buyer for a conventional loan with the CashPass option
3. You work with your buyer to choose their dream home
4. Guild's CashPass committee will review the property and issue the CashPass certificate (proof of funds)
5. You make the cash offer with no appraisal or financing contingencies
6. If the seller accepts the offer, Guild Mortgage will guarantee the closing and pay cash for the home
7. Your client can move into their home as soon as it's purchased by Guild Mortgage
8. Guild Mortgage will close their loan and your clients' become homeowners

*Available only in Oregon and Washington

 **Ready to get more offers accepted?**

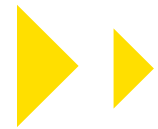
Refer your buyers to Guild.

Consult the CashPass Program Guidelines for eligibility information and CashPass Express Program Agreement for full program terms. Subject to change without notice. A non-refundable participation fee, along with a minimum 2% earnest money deposit is required for participation in this program. Other costs may apply. CashPass Express program is available in OR and WA. Consult with a Guild LO for more information. *Program participation fee is not allowed in the state of WA. For use by Real Estate Professionals only. Not intended for public use or distribution.

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How to write a CashPass offer



It's all in the details...

1. Offer must be contingent on acceptable home inspection and Covenants, Conditions & Restrictions (CC&Rs)
2. Minimum of 14 business days from contract acceptance to the close of escrow
 - Discuss current appraisal turn-times
 - Minimum of 7 calendar day contingency period for home inspection and CC&Rs
 - Guild Mortgage must review and approve home inspection and CC&Rs before the end of the contingency period
3. Must attach PSA Addendum and CashPass Certificate with the contract when offer is made
4. Minimum of 2% EMD – needs to be deposited into escrow within a minimum of 3 business days after opening escrow
5. Guild Mortgage approved title/escrow company required
 - Stewart Title and Escrow
6. No appraisal or financing contingency required
 - Client may require appraisal contingency at their own discretion
7. Even where there is no appraisal contingency, the seller must allow for appraiser to enter the property
8. Fully Executed PSA (including addendums) must be submitted to Guild Mortgage within 24 hours

**ADDENDUM TO
PURCHASE AND SALE AGREEMENT**

This Addendum is part of that certain Residential Real Estate Purchase and Sale Agreement (the "*Purchase Agreement*"), between _____ ("*Buyer*") and _____ ("*Seller*") concerning the property located at _____ (the "*Property*").

Buyer is a participant in the CashPass Program with Guild Mortgage Company LLC, a California limited liability company ("*Guild*"), pursuant to the terms of a CashPass Program Agreement (the "*Program Agreement*") under which Buyer and Guild have agreed that Guild will guaranty the purchase of the Property pursuant to the terms and conditions set forth therein. Buyer, Seller, and hereby agree to amend, modify, and supplement the Purchase Agreement as follows:

1. **CASH PURCHASE GUARANTY:** If Buyer is unable to purchase the Property in accordance with the terms of the Purchase Agreement, Guild shall purchase the Property from Seller pursuant to the Purchase Agreement (as modified by this Addendum); *provided, however*, that Guild's obligation to purchase the Property from Seller is subject to (i) the fulfillment or satisfaction of all of the terms, conditions, and contingencies set forth in the Purchase Agreement other than Buyer's purchase of the Property at the closing, and (ii) Buyer's fulfillment of its obligations to Guild under the Program Agreement.
2. **CLOSING DATE.** Notwithstanding anything to the contrary in the Purchase Agreement, Guild shall have no obligation to purchase the Property earlier than the later of the closing date or the date that is 14 business days after the mutual acceptance of the Purchase Agreement by Buyer and Seller.

Questions? Let's talk today.

Consult the CashPass Program Guidelines for eligibility information and CashPass Program Agreement for full program terms. Subject to change without notice. A nonrefundable participation fee, along with a minimum 2% earnest money deposit is required for participation in this program. Program participation fee is not allowed in the state of WA. Other costs may apply. CashPass program is available in all states Guild Mortgage is licensed to do business. Consult with a Guild LO for more information. For use by Real Estate Professionals only. Not intended for public use or distribution.

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CashPass + Lock and Shop

Help your clients secure their interest rate while they shop and write an all-cash offer when ready

CashPass gives your buyers the chance to clinch the winning bid and the peace of mind that rates won't go up while they shop!

CashPass program details:

- Available on Conventional loans
- Down payments vary based on occupancy type
- No financing or appraisal contingencies required
- Full credit approval required

Lock and Shop program details:

- Interest rate is protected for 120 days
- No property address required
- Property must be in contract by the 90th day
- One-time float down option
- Upfront lock-in fee required

If rates go up, your client is set while they shop for a home. If rates do down, your clients can take advantage of a one-time float down option. For Lock and Shop full terms and conditions, visit guildmortgage.com/cap-hbe-terms

Sellers get the cash in hand, and your customers get the financing they need.

Reach out today to learn more

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CashPass + Bridge

Help your clients buy their next dream home with an all-cash offer!

CashPass gives your buyers the opportunity to get the winning bid, plus they have the option to secure a Bridge loan on their departing primary residence for the down payment before they sell.

CashPass program details:

- Available on Conventional loans
- Down payments vary based on occupancy type
- No financing or appraisal contingencies required
- Full credit approval required

Bridge loan program details:

- Access to their current home equity for the down payment on their new purchase
- Able to write a non-contingent offer while they sell their home
- Credit scores as low as 720*
- Loan amounts from \$40,000 to \$300,000

Sellers get the cash in hand, and your customers get the financing they need.

Reach out today to learn more

Consult the CashPass Program Guidelines for eligibility information and CashPass Program Agreement for full program terms. Subject to change without notice. A non-refundable participation fee, along with a minimum 2% earnest money deposit is required for participation in this program. Program participation fee is not allowed in the state of WA. Other costs may apply. CashPass program is available in all states Guild Mortgage is licensed to do business. Consult with a Guild LO for more information. *CashPass minimum credit score is 680 when not paired with a Bridge loan. New first lien must be completed with Guild on new home purchase. Bridge loan must be repaid within 6 months of closing and departing residence must be listed for sale. Not eligible in TX. Second liens not eligible in ME. For use by Real Estate Professionals only. Not intended for public use or distribution.

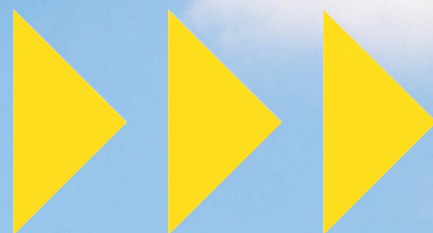
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New construction home plus solar all in one loan

Help your clients build, save and go green



Borrowers can sweep the cost of going solar into one loan when buying a new home. With this conventional loan program, they can buy a brand new home and include the cost of solar panels. This is a great alternative to obtaining an energy PACE loan after closing!

Program details:

- Cost of solar panels may not exceed 15% of the appraised value
- Credit scores as low as 620
- Maximum 95% LTV/CLTV
- 1-unit properties allowed
- Energy system payments are spread out over the mortgage term
- Separate builder and solar panel contracts
- New construction purchases only*
- Available for first-time homebuyers

Questions? Let's talk!

*Owner occupied and second homes only. The following sunshine states will be eligible to add solar panels after closing: AZ, CA, CO, FL, GA, HI, NC, NV, SC, TX and UT.

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Does your buyer want to add a pool?



Help them
finance the
cost into their
first mortgage
before they
break ground

Present your buyers with third-party pool contractor options and get them the pool they are dreaming of

Requirements:

- New construction purchase transactions only
- One-unit owner-occupied or second home properties
- Pool must be completed within 180 days after closing
- Cost may not exceed 15% of “as completed” appraised value
- Conventional fixed rate options available *

Let's get started

*conforming and high balance loan limits apply. (18-1860)

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Your customers can buy and jumpstart sustainable home energy improvements



Our GreenSmart Advantage program and The Home Depot® make it possible

Homebuyers can boost savings and bundle energy-efficient appliances into the loan. They can save more on monthly utility payments and pick out all new appliances from The Home Depot®.

- Options to finance up to 5% of the home's appraised value in energy or water-efficient improvements into your mortgage
- Energy improvements include washers and dryers, smart thermostat, dishwashers and refrigerators
- Available to first-time and repeat homebuyers
- Primary FHA purchase transactions are eligible
- 3.5% down payment
- Credit scores as low as 580

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We're here to help you serve your customers. Let's talk!

Appliance costs added to the loan incur finance charges over the life of the loan. For use by Real Estate Professionals only. Not intended for public use or distribution.

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Your customers can jumpstart energy savings!

Our GreenSmart Advantage program and The Home Depot® make it possible



Homebuyers can boost savings and bundle energy-efficient appliances into one loan. They can save more on monthly utility payments and pick out all new appliances from The Home Depot®.

GreenSmart Advantage program details:

- Options to finance up to 5% of the home's appraised value in energy or water-efficient improvements into your mortgage
- Energy improvements include washers and dryers, smart thermostat, dishwashers and refrigerators
- Available to first-time and repeat homebuyers
- Primary FHA purchase transactions are eligible
- 3.5% down payment
- Credit scores as low as 580

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We're here to help you serve your customers. Let's talk!

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StrongStart lets your customers build now!

Help them save on the
first few payments.



This program pays the monthly interest for your customers for up to the first three months of the loan by utilizing a seller credit provided by the builder*.

Program details:

- FHA and VA financing options available
- New construction primary purchases only
- Buyer makes principle payments, including taxes and insurance only for up to three months
- Homebuyer education course required
- DTI limited to 45%
- Credit scores as low as 640

**Questions about whether this program works for
your customers? Let's talk!**

*Seller credit pays the monthly interest for up to the first three months. Maximum seller credit for FHA is 6% and for VA is 4%. Borrower is still responsible to pay monthly principal, taxes and insurance payments. Builder incentive participation is required to provide seller credit towards Interest payment costs. For use by Builder and Real Estate Professionals only. Not intended for public use or distribution

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Help your buyers create their dream home.

home
RENOVATION

Does the property they want need renovations?

Your buyer can purchase a fixer-upper and remodel it all in one loan. Our renovation loans fit almost every buyer and any property in any condition. Help your borrower buy a home in the neighborhood they like and turn it into a home they love.

Upgrade, remodel, or repair almost anything:

- Kitchens
- Bathrooms
- Flooring
- Landscaping
- Windows and roofs
- Appliance upgrades
- Painting
- Electrical and plumbing
- Lead-based paint and mold abatement
- And many others

Renovation programs available:

- FHA 203(k) & FHA 203(k) Limited
- HomeStyle Renovation

Questions? Let's talk!

Renovation loans are not available in all states. State restrictions and eligibility requirements apply. For more information contact a Guild loan officer or visit guildmortgage.com/mortgage-loans/renovation-loans/.

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Help more buyers see a home's true potential

Are buyers passing up older homes because they can only see them for what they currently are?

Help them open the door to new possibilities with a Renovation loan.

Types of renovations can include kitchen and bathroom remodel, updates to flooring, roofing, windows or landscaping improvements, or adding a bedroom, bathroom and even an ADU/granny flat.

Want to know more? Let's talk!

With a Renovation loan, buyers can:

- Purchase a home and make improvements in one single application, transaction and monthly mortgage payment
- Make big or small improvements or enhancements and pay for them over the life of the loan
- Customize an existing home to fit their needs and tastes

Renovation loans are not available in all states. State restrictions and eligibility requirements apply. For more information contact a Guild loan officer or visit guildmortgage.com/mortgage-loans/renovation-loans/.

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Guild's Complete Rate program is removing barriers for your clients to become homeowners

Powered by FormFree[®], we analyze your clients' consistent income deposits and payments including rent history to give them a better interest rate when they have no traditional credit score.

We're helping first time homebuyers forge alternative paths to homeownership.

You might think there's no way to purchase a home without traditional credit history without paying higher interest rates. We understand where you're coming from when so much information focuses on this as an important part of the mortgage qualification process.

But what if they could qualify for a mortgage without a traditional credit score without sacrificing a higher interest rate on their mortgage? We see our customers in so many unique situations from coast to coast* and want to create inclusive opportunities for homeownership.

Homeownership is possible with our new Complete Rate program.

- Provides a complete picture of your client's financial situation for better pricing
- Reviews income and debt through a bank statement analysis process
- Financing options utilizing FHA, VA and USDA loans are available with down payments from zero to 3.5%
- Primary purchase transactions only
- Non-traditional credit must be established with rent history, utilities and/or car insurance payments to qualify based on FHA, VA or USDA guidelines

A traditional journey to a home purchase isn't the only way to help your clients achieve homeownership.

Let's talk about their options!

FORMFREE[®]

FormFree is a registered trademark of FormFree Holdings Corporation. Available for first-time homebuyers only. For use by Real Estate Professionals only. Not intended for public use or distribution. *Guild Mortgage is not licensed to do business in New York.

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Are your clients looking to buy without SSNs?



We have a financing solution for your clients to buy now.

Our ITIN Mortgage program is perfect for individuals who don't have and aren't eligible to obtain Social Security numbers.*

Program details:

- Primary purchase and rate/term refinance transactions only
- Credit scores as low as 660
- Loan amounts up to \$1.25M
- LTVs as high as 80%

Reach out today to learn more.

*Applicants must have Individual Tax Identification Numbers (ITINs) and reside in the United States. For use by Real Estate Professionals only. Not intended for public use or distribution.

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Lock in and sell now

Guild Mortgage's LockNow and Sell program can help you sell your listings faster and with more affordable payments for potential homebuyers in an uncertain market. By locking in a rate*, buyers can feel sure about their purchase—there's no need to wait for rates to drop as their rate will not increase at the time of purchase.

Here are the details:

- Secure today's rate on your seller's property*
- Conventional, FHA, VA or USDA financing is available, so the homebuyer can choose the financing that's right for them**
- Must contribute a 2% seller incentive to buydown the homebuyer's interest rate

Reach out to us today!

*\$1,500 non-refundable upfront lock-in fee applies to secure the interest rate for the future of the homebuyer for 60 days. **Additional loan level price adjustments may apply based on credit score, occupancy, loan term, loan-to-value or guideline requirements. A seller incentive of 2% of the final sales price is required to pay for the buydown costs or closing costs, whichever the homebuyer selects. For use by Real Estate Professionals only. Not intended for public use or distribution.

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Set your clients up for savings with 3-2-1 Home Plus

With as little as 3% down, your clients can receive a \$2,000 eGift card to The Home Depot® plus \$1,000 to \$2,500 towards closing costs and/or down payment.*



The gift funds with this program can give your clients peace of mind knowing they have extra resources to put towards minor repairs or improvements without tapping into their cash reserves or placing constraints on the money for their down payment.

Eligibility and requirements

- Conventional financing with as little as 3% down payment
- First-time homebuyers only
- Credit scores as low as 620
- Includes 1-unit single-family residences, condos and manufactured homes
- Pre-Purchase Counseling is required**
- Income limits apply

Questions? Let's talk.

*Freddie Mac BorrowSmartSM down payment/closing cost assistance amounts of \$2,500, \$1,250 or \$1,000 based on Area Median Income and other eligibility criteria. \$1,000 assistance applies to manufactured homes. **Pre-purchase counseling requires a \$99 counseling fee. Guild Mortgage is not affiliated with The Home Depot. The Home Depot is not a sponsor of this promotion. The Home Depot is a registered trademark of the Home Depot Product Authority, LLC. All rights reserved. Program not available in Nevada. For use by Real Estate Professionals only. Not intended for public use or distribution.

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It's time for your clients to say goodbye to renting

We have a down payment option they can afford

If your homebuyers are ready to make a move, Guild's affordable lending programs offer great benefits. With low down payments and options for flexible sources, your clients can start the home purchase process now.

- Down payment options as low as 3%
- Low monthly payment due to lower rates and mortgage insurance
- Credit score as low as 620
- Cancellable mortgage insurance
- Flexible down payment sources

It's time to help them start house shopping. Call me today.

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How much down do your clients need?



The answer depends on their situation

Here are the differences between some of the most common down payment choices

0% Down options

VA

- Credit scores as low as 540
- Open to current and former military families
- 100% financing options
- No mortgage insurance requirements

USDA

- Credit scores as low as 540
- 100% financing
- Income limits apply

3.5% Down

FHA

- Credit scores as low as 580*
- No first-time homebuyer requirement

3%-19% Down

Conventional

- Credit scores as low as 620
- Requires mortgage insurance (MI)

20% Down

Conventional

- Enjoy a lower monthly payment by avoiding mortgage insurance
- A larger down payment may result in a lower interest rate and more flexible qualifying criteria

Down payment assistance programs**

- Assistance is provided directly through Guild and/or through local and state government housing agencies and covers some or all of the down payment and/or closing costs
- Available options include grants, forgivable loans, and repayable loans
- Credit scores as low as 620
- Income and purchase price limits may apply
- First-time homebuyer requirement and education course may apply

Interested? Let's talk.

*Credit scores from 540-579 have a maximum loan-to-value of 90%. **Assistance varies based on city, county, and/or state agency guidelines; consult your loan officer for details. For use by Real Estate Professionals only. Not intended for public use or distribution.

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Conventional financing options

With low down payments, homeownership is more attainable with Conventional financing.

Loan requirements

- Up to 97% loan-to-value
- Primary, second home, investment purchase and refinance options available
- First-time homebuyers allowed
- 3-6% seller concessions*
- Credit scores as low as 620
- Flexible down payment resources
- Conforming and high balance loan limits apply

Property requirements

- ☑ Single-family residences 1-4 units
- ☑ Planned unit developments
- ☑ Condos must be Fannie Mae or Freddie Mac Warrantable
- ☑ Manufactured homes

*2% maximum seller concession on investment properties.

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\$2,500 toward your customers' down payment or closing costs

We're offering a new program to increase homeownership

Freddie Mac BorrowSmartSM program provides assistance up to \$2,500 for income-qualified borrowers to be used towards a down payment or closing costs.*



- ✔ May be combined with other down payment assistance programs to provide maximum support.
- ✔ Receive homebuyer counseling through a HUD-approved counseling provider affiliated with the Homeownership Preservation Foundation (HPF) network. They'll help your customer develop a budget and action plan to ensure you're prepared to own your new home.
- ✔ Funds can be applied to help your customers qualify for the Freddie Mac Home Possible[®] mortgage, which has opportunities for as little as 3% down payment.

We want to help make it easier for your customers to buy homes.

Want to learn more? Let's talk!

*Down payment or closing cost assistance based on Area Median Income and other eligibility criteria.

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FHA financing options

FHA loans are perfect for first time homebuyers! With only 3.5% down required and credit scores as low as 540*, borrowers can still achieve the dream of homeownership even with a less than perfect credit score.

Loan requirements

- Up to a 96.5% loan-to-value
- Primary purchase and refinance options available
- First-time homebuyers allowed
- 6% seller concessions
- Credit scores as low as 540*
- Flexible down payment resources
- FHA county loan limits apply

Property requirements

- ✓ Single-family residences 1-4 units
- ✓ Planned unit developments
- ✓ Condos must be FHA approved
- ✓ Manufactured homes

*Credit scores from 540-579 require 10% down.

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VA financing options

We thank our military clients and their families.
Now, it's our turn to serve.

Loan requirements

- Up to 100% financing
- Primary purchase and refinance options available
- No mortgage insurance required
- First-time homebuyers allowed
- 4% seller concessions
- VA funding fee applies*
- Credit scores as low as 540
- Standard and high balance loan limits apply

Property requirements

- ☑ Single-family residences 1-4 units
- ☑ Planned unit developments
- ☑ Condos must be VA approved
- ☑ Manufactured homes

*VA Funding fee does not apply to disabled veterans.

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Working with VA clients?

Check out these VA Funding Fees so you're prepared to help your buyers.

Purchase loans

Veteran type	Down payment	First time use	Subsequent use
Regular Military	None	2.30%	3.60%
Reserves	5% or more	1.65%	1.65%
National Guard	10% or more	1.40%	1.40%

Cash-out refinancing loans

Veteran type	Down payment	First time use	Subsequent use
Regular Military, Reserves and National Guard	N/A	2.30%	3.60%

Interest rate reduction loans

Veteran type	Down payment	First time use	Subsequent use
Regular Military, Reserves and National Guard	N/A	N/A	0.50%

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USDA financing options

Our USDA Guaranteed Rural Housing loans offer unique options for eligible properties in a wide range of non-metropolitan areas, including many suburbs.

Loan requirements

- Finance up to 100% of the appraised market value
- Primary purchase and refinance options available
- First-time homebuyers allowed
- Available to low-to-moderate income borrowers
- 6% seller concessions
- Credit scores as low as 540

Property requirements

- ☑ 1 unit single-family residences
- ☑ Planned unit developments
- ☑ Condos must be approved
- ☑ Manufactured homes*

*State restrictions apply for existing manufactured homes. Eligible states include: CO, IA, LA, MI, MS, MT, NV, NH, ND, OH, OR, PA, SD, TN, TX, UT, VT, VA, WA, WV, WI & WY.

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Affordability and stability will help your clients into a home

Get your clients into a loan with no money down

Our USDA Guaranteed Rural Housing loans offer unique options for eligible properties in a wide range of non-metropolitan areas, including many suburbs.

- Finance up to 100% of market appraised value*
- Loan amounts up to \$970,800
- Available to low- and moderate-income borrowers
- First-time homebuyers are allowed
- Flexible sources of funds allowed
- Credit scores as low as 540

Questions? Let's talk.



*Closing costs can be included in the loan amount if the appraised value comes in higher than the purchase price

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Let's talk about buydowns

Rising rates? Temporary buydowns can offer your clients a more affordable initial monthly payment. Temporary buydowns offer a reduced rate on a home loan for 1, 2 or 3 years in exchange for a cash deposit, typically paid by the seller or lender.

Benefits:

- Reduced initial payments for a more affordable monthly payment
- Predictable payment increases based on the structure of the buydown
- No balloon payments at the end of the loan term

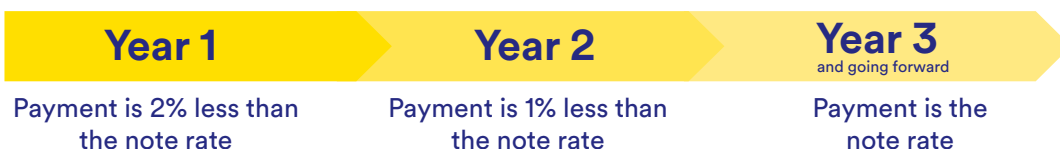
Details:

- 1-0, 2-1 or 3-2-1 buydowns offered
- Lender or seller paid*
- Primary purchase transactions
- Conventional, FHA, USDA and VA financing options
- Conforming and high balance loan amount options

1-year buydown



2-year buydown



3-year buydown



Questions? Let's talk!

*Buyer paid buydowns are not offered. Borrowers must qualify based on the note rate of the program selected. The buydown cash amount can only be paid by a participating seller or lender. Please contact a Guild Loan Officer with any program questions. For use by Real Estate Professionals only. Not intended for public use or distribution.

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A 1-year temporary buydown can reduce your payment for the first year



Introducing our borrower-paid option

By utilizing your own funds or gift funds, a temporary buydown may help free up your cashflow for the first year in exchange for a cash deposit at closing.

Here's how it works:

Year 1

Payment is 1% less than the fixed rate

Year 2-30

Payment is the full fixed rate

Product details:

- Conventional financing options
- Primary purchase transactions only
- As little as 5% down
- Credit scores as low as 620

Let's discuss your options.

Borrowers must qualify based on the note rate of the program selected. The buydown cash amount can only be paid by the borrower. Buydown program illustration is for education purposes only. Please contact a Guild Loan Officer with any program questions.

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Reduce your buyer's payment for the first year



Guild's Payment Advantage program lowers your buyer's rate by 1% for their first year on us.

Program details:

- Borrowers lock in a Conventional mortgage, and we'll pay 1% of their rate for the first year with a lender-paid buydown
- Borrowers get a predictable payment increase after the first year
- Qualifying borrowers may be able to refinance at a later date with our Payment Protection program*

*For Payment Protection program full terms and conditions, visit www.guildmortgage.com/homebuyer-protection.

Conventional financing options:

- Primary purchase transactions
- As little as 3% down
- Credit scores as low as 620
- First-time homebuyers and repeat buyers are eligible

Questions? Let's talk.

The Payment Advantage program is a promotional primary purchase offer on a Conventional 1-year lender-paid temporary buydown on locks from 11/10/2022 to 7/31/2023. The promotional offer will temporarily reduce the rate by 1% for the first year of the conventional mortgage on conforming and high balance loan limits. The lender-paid credit will fund the buydown escrow account, and the funds will be dispersed out of the buydown escrow account during the first 12 months of the loan. For Payment Protection program full terms and conditions, visit www.guildmortgage.com/homebuyer-protection. For use by Real Estate Professionals only. Not intended for public use or distribution.

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Pay less in interest over the life of your mortgage

A motivated seller can help reduce your interest rate



A seller credit, also known as a seller buydown or permanent buydown is a negotiating tactic where, instead of reducing the purchase price of the home, the seller can pay points that reduce the interest rate for the buyer over the life of their loan.

- Better than a temporary interest rate buydown since the interest rate doesn't go up over time
- Can be used to pay down mortgage insurance
- The home still sells for the full purchase price

	\$750k purchase price no seller credit	\$730K purchase price reduced by \$20K	\$750k purchase price with \$20k seller credit	\$750k purchase price with \$10k seller credit
Loan amount:	\$600,000	\$584,000	\$600,000	\$600,000
Interest rate:	5.990%	5.990%	4.750%	5.125%
APR	6.033%	6.034%	4.760%	5.172%
Payment:	\$4,256.78	\$4,160.95	\$3,793.21	\$3,930.25
Monthly savings:	\$0.00	\$95.83	\$463.57	\$326.53

See how much you could potentially save

Let's talk

The above illustration is for educational purposes only. Seller incentive participation is required to pay for the buydown costs. This is not a commitment to lend. For a loan amount of \$600,000 with a down payment of \$150,000 buyer will make 360 monthly payments of \$4,256.78, at interest rate of 5.990% (6.033% APR). For a loan amount of \$584,000 with a down payment of \$146,000 buyer will make 360 monthly payments of \$4,160.95, at interest rate of 5.990% (6.034% APR). For a loan amount of \$600,000 with a down payment of \$150,000 and a seller credit of \$20,000, buyer will make 360 monthly payments of \$3,793.21, at interest rate of 4.750% (4.760% APR). For a loan amount of \$600,000 with a down payment of \$150,000 and a seller credit of \$10,000, buyer will make 360 monthly payments of \$3,930.25, at interest rate 5.125% (5.172% APR). Estimates include taxes and insurance. Your actual rate, payment, and costs will vary and may be higher.

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Help your clients secure affordable homeownership with a conventional loan

Our conventional loan option expands eligibility for singlewide manufactured homes. It's another affordable option to help with housing shortages.

This low-cost alternative to site-built homes brings possibility for millions of American households, especially in high-cost and rural areas.

Program details:

- Fixed-rate primary purchase and rate-and-term refinances only
- Down payment options from 5%
- Credit scores as low as 620
- Standard conforming and high balance loan limits apply
- Standard MI coverage applies
- Available to first-time homebuyers
- Property restrictions apply*

Questions? Let's talk!

Intended for use by Real Estate Professionals only. *Singlewide Manufactured Home must be at least 12 feet wide and have a minimum of 400 sq ft of gross living areas. Cannot be located in a mobile home park. Must be legally classified as real property. Singlewide Manufactured Home must be 10 years or newer measured from the effective date of the appraisal for conventional financing.

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CrossMod™ offers stunning curb appeal

Plus a more affordable housing option for your clients

CrossMod™ is a new classification of manufactured homes that resemble site-built homes and can fit the aesthetics of any neighborhood. These homes bring huge benefits to the housing market with features like increased energy efficiency, garages and pitched roofs. Plus, we offer competitive financing options with FNMA, FHLMC, FHA, VA and USDA.

Want to know more? Let's talk!

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CHOICEHome[®] offers homebuyers affordable options with style

Homeownership is possible. CHOICEHome[®] offers innovative, affordable financing for real-property factory-built homes, also known as CrossMod homes.

Built to the HUD code, these include features of a traditional homes so your customers don't need to sacrifice features or style.

Loan program details:

- Primary residence purchase and rate-and-term refinance options available
- 1-unit factory-built HUD-code manufactured homes only
- 3% down payment options available
- Conventional fixed-rate and ARMs financing options available

About CHOICEHome[®] manufactured homes:

- Built to exceed current HUD energy efficiency requirements for geographic area
- Must have aesthetic and architectural attributes comparable to site-built homes
- Appraised using comparable site-built sales when no CHOICEHome sales are available
- Requires CHOICEHome label to certify that the home meets eligibility requirements

Questions? Let's connect.

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Do you have clients looking to buy or sell a home with solar panels?

We're here to help you serve your customers on day one.

There are 5 ways a home solar panel system can be acquired:

- ① Cash ② Secured loan ③ Unsecured loan ④ Lease ⑤ Power Purchase Agreement (PPA)

Collect the following documentation upfront from the seller based on how the solar was acquired:

Homeowner purchased using **cash** Owned free and clear

- ✓ Solar purchase agreement
- ✓ Documentation that describes the manufacturer and size of the solar system
- ✓ 12 months electricity bills to show the cost of electricity has been over the past year
- ✓ 12 months of solar monitoring data

Homeowner purchased using a **secured loan**

- ✓ Solar purchase agreement
- ✓ Note
- ✓ Most recent monthly solar loan account statement
- ✓ Documentation that describes the manufacturer and size of the solar system
- ✓ 12 months electricity bills to show the cost of electricity has been over the past year
- ✓ 12 months of solar monitoring data

Homeowner purchased using an **unsecured loan**

- ✓ Solar purchase agreement
- ✓ Documentation that describes the manufacturer and size of the solar system
- ✓ 12 months electricity bills to show the cost of electricity has been over the past year
- ✓ 12 months of solar monitoring data

Homeowner purchased using a **lease**

- ✓ Solar lease agreement
- ✓ Most recent monthly lease account statement
- ✓ Documentation that describes the manufacturer and size of the solar system
- ✓ 12 months electricity bills to show the cost of electricity has been over the past year

Homeowner purchased using a **PPA**

- ✓ Solar lease agreement
- ✓ Most recent monthly PPA account statement
- ✓ Documentation that describes the manufacturer and size of the solar system
- ✓ 12 months electricity bills to show the cost of electricity has been over the past year

With Guild, you can expect:

Exceptional service

You'll get an attentive lender committed to closing your loan on time.

Deep expertise

You'll work with an experienced partner offering a wide array of loans and programs to fit your individual situation

Long-term relationships

You'll have a partner who will be there for you for the long term. We service the majority of loans we close.

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We speak Jumbo

We have options above conventional loan limits to help your clients buy more

- Primary, secondary and investment home purchases
- Loan amounts up to \$3M
- Credit scores as low as 680
- LTV as high as 90% with no MI
- Max DTI of 43%
- 1-4 unit properties allowed; including eligible Condos and PUDs



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Win the offer in a hot market

The loan your clients need to be competitive

Jumbo AUS offers higher loan amounts with a streamlined qualification process so your clients get approved fast.

Jumbo AUS benefits:

- Loans up to \$3 million
- Debt-to-income allowances up to 45%
- Eligible for primary, second and investment homes
- Credit scores as low as 680 may qualify
- No mortgage insurance up to \$1.5 million with a 740+ credit score with LTVs up to 89.99%
- AUS (Automated Underwriting System) reduces documentation and simplifies the loan process

Learn how to go **BIG** with Jumbo AUS today!

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Interest-only payments can be a more flexible and affordable option to get your clients into a home

An Interest-Only mortgage could make buying a home possible for your clients who want a lower monthly payment. Plus, there is an option to pay down the principal loan amount in the future.*

Loan features:

- Credit scores as low as 660
- Debt-to-income ratio as high as 45%
- Loan amounts up to \$1.5M
- Fixed-rate and ARM options available
- Primary and second homes

Questions? Let's talk!

For Real Estate Professionals only. Not intended for public use or distribution. *The interest-only payment is for the first 120 months and your principal balance won't be lowered during that time. The remaining 240 months will consist of principal and interest.

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Get your clients dream-home ready

Flexible jumbo loan options are available

- Loan amounts up to \$3M
- Credit scores as low as 680
- All occupancy types eligible
- Cash-out options up to \$750K
- Maximum debt-to-income of 49.99%
- 1-4 units, PUDs, condos and non-warrantable condos
- LTVs as high as 90% up to \$1.5M with no MI

Reach out today to learn more!

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Jumbo requirements at a glance

Program	Platinum Jumbo	Gold Jumbo	Silver Jumbo	Jumbo Preferred	Jumbo AUS
Occupancy	Primary, second homes & investments	Primary & second homes	Primary, second homes & investments	Primary, second homes & investments	Primary, second homes & investments
Purpose	Purchase, rate-and-term refinances, cash-out	Purchase, rate-and-term refinances, cash-out	Purchase, rate-and-term refinances, cash-out	Purchase, rate-and-term refinances, cash-out	Purchase, rate-and-term refinances, cash-out
Minimum loan amount	\$1 over conforming limit	\$1 over conforming limit	\$1 over conforming limit	\$1 over county limit	\$1 over conforming limit
Maximum loan amount	\$3M	\$3M	\$2M	\$2.5M	\$2.5M
Credit score	As low as 720	As low as 680	As low as 700	As low as 680	As low as 680
Max LTV	80%	89.99%	90% with no MI	89.99% with no MI	89.99% with no MI
Max DTI	43%	43%	45%	43%	45%
First-time homebuyer	Allowed	Allowed	Allowed	Allowed	Allowed
Self-employed	Allowed	Allowed	Allowed	Allowed	Allowed
ARM & Fixed options	ARM & Fixed	Fixed	ARM & Fixed	Fixed	ARM & Fixed
Acreage	No restrictions, but must be common for area	15 acres	Maximum of 20-40 acres	10 acres	40 acres

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We can help your self-employed (entrepreneur) homebuyers.

Our bank statement program speeds up the process!

We're here to help our entrepreneur homebuyers with a program that simplifies the homebuying process. A great fit for self-employed professionals in a variety of industries, this program allows personal or business bank statement 12 or 24 month options to verify income based on gross acceptable deposits instead of tax returns.

Program details:

- 12 or 24 months of personal or bank statements required
- Credit scores as low as 700
- Maximum loan amount of \$2M
- Verification of business operations for 2 years required
- Self-employed with wage earner/secondary income combination allowed
- Purchase, rate/term and cash-out refinance options available
- Available for primary, second homes and investment properties
- Maximum LTV of 80%
- Maximum DTI 50%

Questions? Let's talk.

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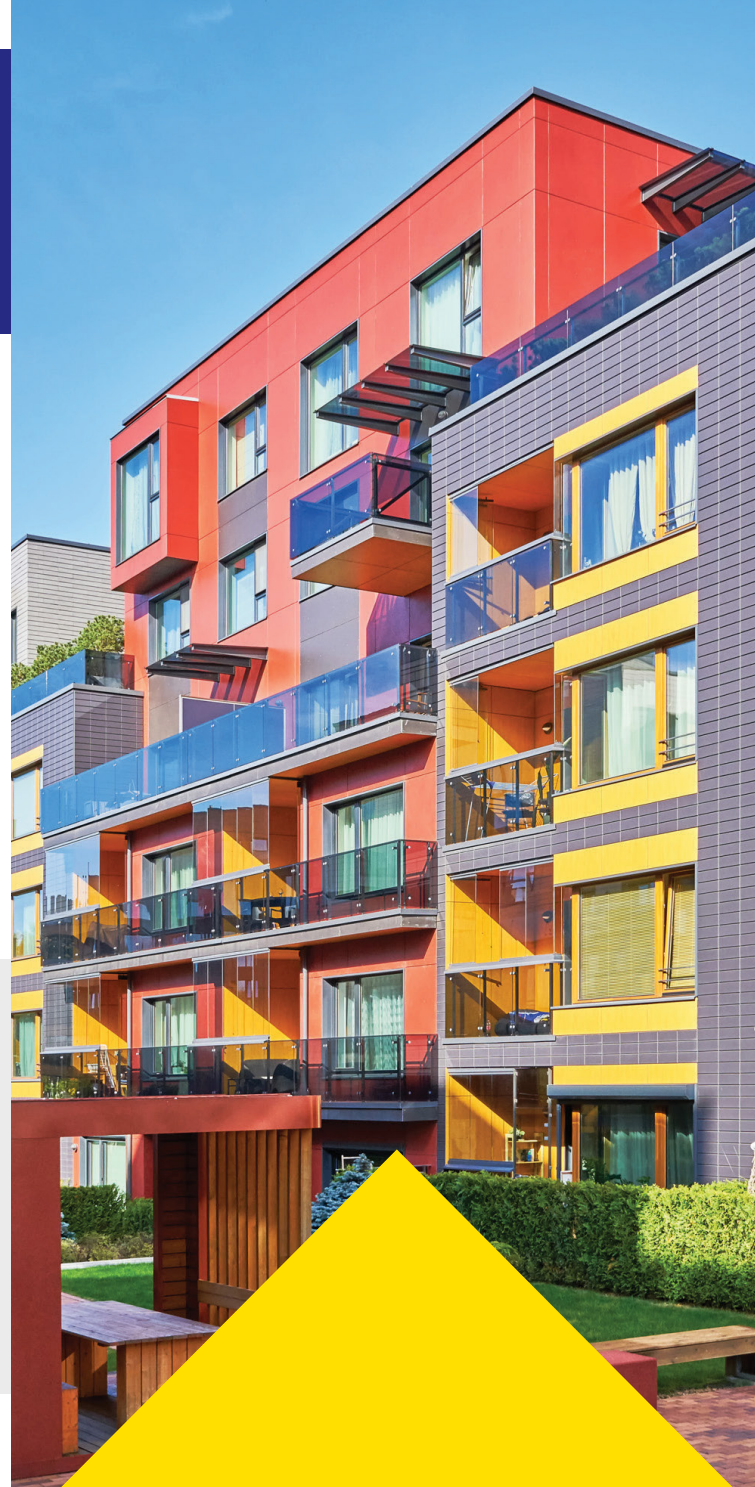
Non-warrantable condo questions?

We have answers!

We have options for your client's unique situation, even if their dream condo falls outside of conventional loan eligibility requirements.

- ✔ Commercial space up to 50%
- ✔ Single entity ownership up to 50%
- ✔ New condo projects
- ✔ Primary, second home and investment properties
- ✔ Condotels

Want to learn more? Let's talk!



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Shopping for a condo?



We offer a variety of condo financing to fit your client's needs

Whether your clients are looking to enter the homebuying market or are wanting to purchase a vacation home or investment, we can help!

Condo financing details:

- Conventional financing options with as little as 3% down up to \$1 over conforming loan limit and credit scores as low as 620
- FHA financing options with as little as 3.5% with credit scores starting at 580
- USDA and VA financing options with as little as 0% down and credit scores as low as 540
- Jumbo financing options with as little as 10% down, loan amounts up to \$3M and credit scores starting as low as 680
- Fixed rate and ARM options available
- Primary, second homes and investment properties financing options available*

Why choose Guild?

Exceptional service

You'll get an attentive lender committed to closing loans on time.

Deep expertise

You'll work with an experienced partner offering a wide array of options to fit your client's individual situation.

Local support

We have dedicated local processing, underwriting and funding

Long-term relationships

Your clients will have a partner who will be there for you for the long term. We service a majority of the loans we close.

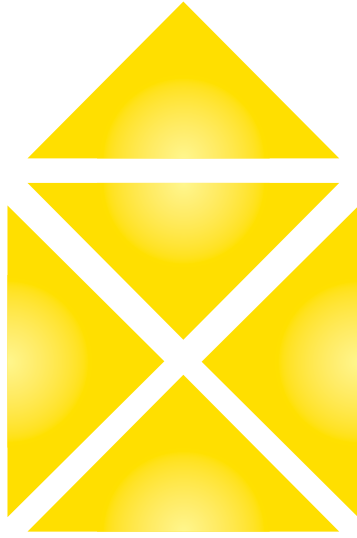
Ready to learn more? Let's talk!

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