

**Guild**  
mortgage  
OWN WHAT MATTERS



**Build with confidence**  
**Build with Guild**





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# Started by one

## Built by many

Guild is a direct lender since 1960. We have over 300 branches in over 31 states with more than 1,200 licensed originators, as well as a Top 10 US Mortgage Lender with multi-billion-dollar closings each year.

### 1960s

#### Created for home builders

Martin Gleich founded Guild Mortgage as the finance arm of a home builder.

### 1970s

#### Homebuyer advocates

The company began working to expand affordable housing finance options.

### 1980s–2000s

#### Nationwide expansion

Guild opened branch offices across 25 states under the continued leadership of Martin Gleich. We now have nearly 300 offices across 28 states. In 2007, CEO Mary Ann McGarry and COO Terry Schmidt led a management buyout.

### 2007–2017

#### Unprecedented growth

Guild's strong foundation and platform allowed the company to take advantage of the market dislocation and grow. During this period, Guild increased its market share by expanding its operational capacity and sales team.

### Present

#### Coast-to-coast care

As we expand nationally, we remain passionate about personalizing service for each of our customers and yours. We work toward the best outcome for every situation and every borrower.

*Guild Mortgage does not originate in New York.*



## Extensive program offerings

**With over 600 loan programs, we can meet financing needs for any buyers.**

- Conventional loans with as little as 3% down payment
- FHA loans with as little as 3.5% down payment
- VA loans with zero down payment
- USDA/Rural Housing with zero down payment
- We're a leading affordable housing lender with hundreds of down payment assistance programs
- No overlays on our core service-retained programs
- Still looking for more options? Our correspondent and wholesale relationships enhance our product offerings, including Jumbo options.



## Financing options available

Why hide your seller incentives by paying standard closing costs? Offer your buyers options that give you the boost to sell more homes.



### StrongStart program

Pay your customer's interest for the first 3 months while they focus on the important things like getting settled. The borrower makes principle payments (taxes and insurance are escrowed) only.



### Permanent rate buydowns

Lower mortgage payments for your customers with our permanent rate buydowns. Reduce their monthly payments through a permanent interest rate buydown and use your extra builder incentive towards other closing costs.



### Bonus bundles

New house + new pool = new possibilities for your buyers to dive right in.

New house + new solar panels = a great way to green and save.

These bundle options help your clients save monthly with one loan!



### Temporary rate buydowns

Buydowns reduce initial mortgage payments for your buyers by lowering interest rates for the first few years by utilizing builder incentives to pay for the buydown.

# Builder Extended Rate Lock Program

Protect your buyer's interest rate while you build



## How does it work?

### Security

An upfront lock commitment fee extends the lock period and is applied towards closing costs at the time of closing

### Stability

Provides rate lock protection regardless of interest rate fluctuations to remain affordable for your customers

### Flexibility

If interest rates increase during the construction process, they remain protected through the rate lock period

If interest rates go down, they can opt to exercise a one-time float down to the current market within 15-30 days of closing

### Loan program options

- Conventional, FHA & VA financing options available
- Fixed-rate conforming and high balance options

### Lock terms

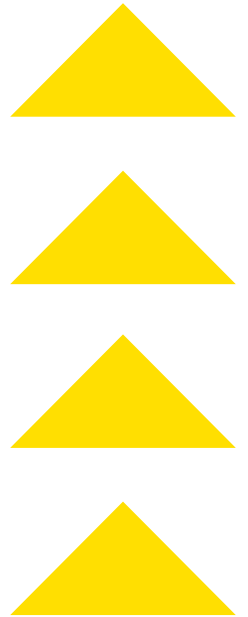
- Up to 360 day locks\*

\*The upfront fee may vary and is non-refundable in most states. The upfront lock in fee may be applied as a lender credit or a reduction in closing costs fees in the amount equal to the original fee collected. Lender credits are subject to the maximum contributions allowed and minimum borrower contributions per program requirements. No upfront lock-in fee on VA loans. Lock terms up to 360 days applies to conforming loan amounts. Lock terms up to 180 days applies to high balance loan amounts.

# We understand builder business

Whether you're a nationally recognized company or a small community builder, we provide direct support and communicate proactively with your entire team.

- We have dedicated builder teams with local processing, underwriting and fulfillment
- We ensure frequent buyer contact throughout the construction period keeping your buyers informed, engaged and focused with regular loan status updates and proactive alerts
- Our online buyer portal facilitates application and documentation submission with real-time status updates



## A streamlined process

- We determine the maximum sales price and loan amount at pre-approval to ensure a smooth option and upgrades selection process
- We provide pre-approval within 24 hours of receiving requested documentation and credit report
- We use builder-specific appraisal panels experienced in the complexities of new construction
- Our loan documents can go out prior to Certificate of Occupancy and 442, with the exception to fund before receiving these documents

# Why Guild? Our commitment to you.

## Never lose a lead

At Guild, we strive to keep our clients for life, which means returning business for you

## Local Account Management Teams

Synced Sales + Operations trained in builder transactions

## Experienced appraiser relationships

Familiar with the complexities of new construction

## Homebot home equity monitoring\*

Your buyers get to watch their investment grow

## Marketing

Co-marketing with Guild gives your customers a seamless experience from the day they tour your model home to closing



\*Guild Mortgage Company is not affiliated with Homebot. \*\*To ensure compliance with section 8 of RESPA, the costs for all co-branded marketing and advertising must be shared between Guild and the partner proportional to each party's prominence in the advertising.



**Contact us to learn more today!**  
**[www.guildmortgage.com](http://www.guildmortgage.com)**

