



WELCOME to Guild

Closing loans and opening
doors since 1960

Guild
mortgage
OWN WHAT MATTERS

THE
HULBERT
BRAZIL
TEAM

Meet Michelle & Amy



Hi, we're Michelle & Amy

Michelle Hulbert and Amy Brazil of The Hulbert Brazil Team at Guild Mortgage are thrilled to be working with you. We believe helping people finance their home is a privilege. We take our role in the home buying process to heart and believe we are a valued partner with you in realizing your homeownership goals.

With Michelle's 35+ years in the mortgage industry and Amy's previous 20 years as a Realtor, our combined skills and perspectives will prove invaluable in helping you choose the right mortgage to meet your personal financial goals.

You can expect excellent communication and exceptional service when working with us. We can't wait to help you in your homebuying journey.

Michelle Hulbert & Amy Brazil

Senior Loan Officers
NMLS#184194 | NMLS#1493266
Michelle: 775.742.3559
Amy: 775.742.4055
thehulbertbrazilteam@guildmortgage.net

Apply Now/Visit
thehulbertbrazilteam.com

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Meet the team



Thank you for choosing us for one of the biggest steps in your life. Our team is now your team. We're here to keep you updated, answer all of your questions and make sure you're confident in every step you take.

Loan Officers

We'll make sure you're paired with the loan that fits you perfectly. We will analyze your assets and supporting documents, consider your homeownership goals and guide you to loan options that make the most sense. Together, we'll move forward with the option that makes you most comfortable.



Michelle Hulbert

NMLS#184194

O: 775.221.8924 | C: 775.742.3559

mhulbert@guildmortgage.net



Amy Brazil

NMLS#1493266

O: 775.221.8923 | C: 775.742.4055

abrazil@guildmortgage.net

Originating Loan Officer Assistant

I'll assist your loan officer and can help you with any questions about your loan. Down the road, I'll check in with all other parties on anything needed to keep things moving smoothly.



Tiffany Faulkner

NMLS#448704

O: 775.221.8914 | C: 650.799.5411

tfaulkner@guildmortgage.net

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We need your help!

Who do you know?



We truly enjoy helping others achieve homeownership and want to be your lender for life. If you have a friend, family member, or co-worker who may need home financing in the future, please complete the section below. We'll reach out and let them know how we can help. We promise to give them the same personalized service you receive and aim for 100% satisfaction. Please select a closing gift whether or not you have referrals.

Your name: _____

Your two referrals:

_____	_____	_____
Name	Email	Phone
_____	_____	_____
Name	Email	Phone

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All about you

You are the most important part of this process. This form helps us get to know you better so we can build a solid relationship from the start.

Some questions to get us started

Name(s) _____

Are you a first-time homebuyer? ☐ Yes ☐ No _____

Main reasons you're looking to purchase a home? _____

Biggest concern entering this process? _____

Most important quality you're looking for in a mortgage professional? _____

Referred by: _____

Please tell us how to best communicate with you

Phone ☐ Yes ☐ No _____

Work ☐ Yes ☐ No _____

Email ☐ Yes ☐ No _____

Text ☐ Yes ☐ No _____

Is there anyone else in your financial world that we should be aware of?

If so, would you give us permission to reach out to them as necessary? ☐ Yes ☐ No _____

The fun part

Favorite restaurant _____

Favorite movie _____

Favorite hobby _____

Favorite candy _____

Favorite beverage _____

Favorite color _____

Dream vacation _____

Pet(s)—type and names _____

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Testimonials



The biggest compliment we can receive is a referral to your friends and family.

Professional, diligent, and positive

Michelle Hulbert and the entire Hulbert Brazil team were amazing! In all my many years of real estate transactions and jumbo financing, I have never worked with a more professional, diligent, and positive group of experts. They were always one step ahead of my needs and completed a very important transaction for me in record time! If you need a team of experts for your financing needs, no matter how complex, Michelle and her team are the ones to choose.

—Jody Gunderson

Excellent communication from the team

I'm a first-time homebuyer and had the pleasure of working with Amy Brazil. She was wonderful. Easy to communicate with, caring about me as a client, and very knowledgeable. She sat down with me with the intent of making sure I understood everything. Highly recommend.

—Kelly Tuveson

Loyal customer for life

Michelle, Tiffany, and Amy are all incredible. They helped us through our first home purchase in 2019, made our refinance effortless, and helped us with the purchase of our new home a few months ago. They are so responsive and have excellent communication. Purchasing a new home is not easy, but they make the process so simple. I can't recommend this team enough and we will remain loyal customers for all our future purchases!

—Dro Meza

Completely supported

My husband and I felt completely supported the entire time we worked with The Hulbert Brazil Team! They were there for us to explain everything we needed to know and answer any of our questions! We could not have gotten into our home without them and will be recommending them to all our family and friends!

—Thomas + Allison Wood



Testimonials pulled from Google

Scan to leave
your review here



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A photograph of three women standing in a modern, bright living room. The woman on the left is wearing a white blazer and white trousers. The woman in the center is wearing a black blazer over a white collared shirt and black trousers. The woman on the right is wearing a black blazer and white trousers. They are all smiling and looking at the camera. The background features a light-colored stone fireplace, a wooden cabinet, and a large window with a view of a balcony.

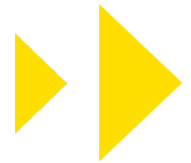
Step 1

Pre-approval

Everything you need to
get you through the
pre-approval process



Homebuying process



Buying a home is exciting, but the loan process can seem overwhelming. That's where we come in, to help ease your mind at every step. Here's an overview of what to expect along the way.

Pre-approval

Complete a loan application



Get pre-qualified for a ballpark loan amount



Provide financial documentation



Get pre-approved for a specific amount



Find your home

Hire a real estate agent



Sign a sales contract for the property



Sign your loan disclosures within 24 hours



Attend the home inspection or review report



Own your home

Guild Mortgage orders the appraisal*



Your loan is approved and you sign the closing disclosure**



Sign loan docs and loan closes



Get your keys and celebrate



*An appraisal normally takes up to two weeks from the time it is ordered until the report is received.

**You are required to sign the closing disclosure by midnight of the same day it is issued.

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Who's who in homebuying



Loan Officer

Walks you through your loan options and assists in gathering the documentation needed to get you pre-qualified



Mortgage Lender

Reviews your financial documents and underwrites the loan



Real Estate Agent

Helps you find the right home and is the liaison when you make an offer



Insurance Agent

Identifies a homeowner's insurance plan that best suits you



Title & Escrow Officers

Checks the history of the property deed for accuracy, holds the deposit, and acts as closing agent



Inspector

Evaluates the property for damage or potential issues and provides a report detailing their recommendations



Appraiser

Estimates the market value of the home

Tips for new buyers

Being prepared is really helpful when you're getting ready to buy or refinance. Here are the key things to keep in mind.



Get prequalified.

It's time to talk to a lender. Pre-qualification will give you a ballpark figure of how much house you can afford.



Establishing housing criteria.

Once you have a budget, it's time to make a list of what you need and want in a home.



Get preapproved.

This is the official letter from your lender confirming they will finance your loan. Many sellers look for borrowers who are pre-approved.



Hire an agent.

An agent can help you navigate the entire process from searching for a home and putting in an offer, to hiring an inspector and general contractor.



Think about affordability.

Just because you may be pre-approved for \$300,000 does not mean you want to max out your budget.

House hunting checklist

Find a home that meets your needs.

Property

Address _____ Sq. Footage _____

of Bedrooms _____ # of Bathrooms _____ # of Floors _____ Listing Price _____

Amenities & Features	Great	Good	Poor	N/A
Home Location	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Floor Plan	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Room Sizes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Living Area	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Dining Area	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Office	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Shed/Workshop	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Pool/Hot Tub	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fireplace	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Major Home Systems	Great	Good	Poor	N/A
Plumbing/Water	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Electrical/Gas	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A/C/Heating	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Security	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Interior	Great	Good	Poor	N/A
Flooring & Stairs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Walls & Ceilings	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bathrooms	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Closets	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ceiling Fans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Attic/Basement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Rooms	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Doors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Kitchen	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Appliances	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cabinets	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Exterior	Great	Good	Poor	N/A
Foundation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Garage	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Driveway	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Walkways	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Windows	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Doors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Siding	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Roof	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Chimney	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Gutters	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Yard Size	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Privacy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Curb Appeal	Great	Good	Poor	N/A
Front Lawn	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Back Lawn	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Landscaping	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fence	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Sprinklers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Location Features	Great	Good	Poor	N/A
Work (mileage)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
School (mileage)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Shopping (mileage)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
School System rating	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
HOA	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Additional Notes

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Fast and easy preapproval!

Start your application over the phone or online. Once it's received, we'll need a few documents from you. You can submit these electronically, by fax or by scheduling an appointment so we can take copies.

Documents needed

- ☐ Paystubs for the last 30 days
- ☐ W-2s and 1099s for the last 2 years
- ☐ Federal income tax returns for the last 2 years, including all schedules and attachments
- ☐ Government-issued photo ID and if applicable, resident alien card
- ☐ Last 2 bank statements for all bank accounts (borrower and co-borrower)
- ☐ Last 2 investment account statements (borrower and co-borrower)

Please provide all statement pages, even if blank.

If applicable:

- ☐ Gift funds: gift letter/documentation
- ☐ VA applicant: provide DD-214 if discharged, or statement of service if active duty
- ☐ Divorced: divorce decree or legal separation agreement
- ☐ Paying or receiving child support: copy of court order and proof of payments
- ☐ Bankruptcy in last 7 years: complete copy of bankruptcy papers, including schedule of debtors and discharge
- ☐ Foreclosure or short sale in past 7 years: provide complete property address of foreclosure/short sale
- ☐ On an IRS repayment plan: copy of plan
- ☐ Retired: award letter or retiree statement for any Social Security, retirement or pension income; last 2 years of 1099s

Already a homeowner? If so, please provide:

- ☐ Current mortgage statement
- ☐ Current property tax bill
- ☐ Recent homeowners insurance statement
- ☐ Recent HOA statement

If renting, please provide:

- ☐ Lease agreement
- ☐ Last 2 years of rental/landlord history

If self-employed:

- ☐ YTD profit/loss statement
- ☐ Balance sheet
- ☐ Last 2 years of business tax returns

We are totally digital!

Upload all your documents directly to our digital mortgage platform, MyMortgage. There may be more documents that we need during the course of your loan. We will reach out based on your situation.

Scan to learn
how this works



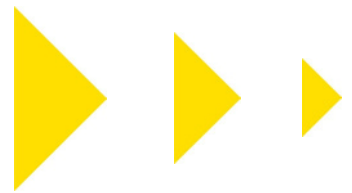
*The items above will not inhibit you from starting the loan process.

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Loan lingo



Terms

Definition

Adjustable-rate mortgage (ARM)	A loan with an interest rate that will adjust at some time during the term of the loan
Annual percentage rate (APR)	The cost to borrow money expressed as a yearly percentage—including the interest rate plus other charges or fees
Appraisal	A report that provides an estimate of a property's value
Closing costs	Expenses above and beyond the price of the property (e.g., loan origination fees, discount points, appraisal fees, title searches, title insurance, surveys, taxes, deed-recording fees, etc.)
Closing disclosure (CD)	A document that shows the actual terms and costs of a loan and the projected monthly payment
Debt-to-income ratio (DTI)	Your monthly debt divided by your gross monthly income
Discount points	Interest paid by the borrower to lower the interest rate on the loan
Earnest money	Money a buyer pays the seller to show that they're serious about purchasing the property
Escrow	Also called an impound account, it spreads the combined mortgage costs, property taxes and insurance premiums over the life of the loan into monthly payments
Fixed-rate mortgage	A mortgage that has the same interest rate for the entire term of the loan
Home inspection	A visual examination of a property to determine its condition and to report any repairs needed for a mortgage
Loan estimate (LE)	A document that provides mortgage fee estimates for borrowers during the application process
Loan-to-value (LTV)	Indicates the ratio of the loan amount to the appraised value of the property
Mortgage insurance (MI, MIP, PMI)	Insurance required by some loan programs when the down payment is less than 20 percent of the home's value
Pre-approval	Provided by a lender who has reviewed a borrower's financial documentation and provided a max loan amount
Pre-qualified	A ballpark estimate provided by a lender after discussing a borrower's financial situation
Recording	A formal record of ownership called "the deed", which transfers title and ownership of the property to the purchaser
Underwriting	Final evaluation of the documents needed to secure a loan

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Homebuying tips

Being prepared is really helpful when you're getting ready to buy or refinance. Here are the key things to keep in mind.

Dos



Do make sure your employment, asset and personal information is correct on your loan application.



Do be prepared to account for non-payroll deposits into each account you plan to use toward your transaction.



Do respond to any requests promptly as there are more requests that come from not just the LO.



Do continue to make all of your payments on time.

Don'ts



Don't apply for any new credit or financing of any kind. Don't co-sign on a loan, either.



Don't have any inquiries made on your credit report.



Don't raise red flags to the underwriters—such as co-signing on another person's loan.



Don't make changes to your name, address, job or income. Now isn't the time to join the circus.



Don't spend your closing costs.

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Loans to fit your life



A mortgage properly tailored to your needs becomes an instrument that enables a whole new life. That's why we offer a wide array of loan products to fit individual borrower situations, including first-time homebuyers, military families and rural residents. We also offer many state housing programs that provide down payment assistance.

Our loan options include:

Conventional

- Credit scores as low as 620
- Up to 97% loan-to-value
- Primary residence, vacation home and investment property options

VA & USDA

- Credit scores as low as 540
- 100% financing available

FHA

- Credit scores as low as 540*
- Up to 96.5% loan-to-value
- FHA-approved condos; including single unit approvals

Extended lock options

- Lock and Shop
- Builder extended rate lock program

Jumbo

- Credit scores as low as 680
- Up to 90% loan-to-value with no MI
- Loan amounts up to \$3M
- Primary residence, second homes and investment property options
- Purchase, rate and term and cash-out refinances
- Interest-only options

Alternative options

- Down payment assistance including Zero Down
- Manufactured homes, including CHOICEHomes
- Renovation loans, including FHA 203(k) and FNMA HomeStyle Renovation
- Energy efficiency programs
- GreenSmart Advantage powered by The Home Depot
- StrongStart program
- Bridge loans
- BuyNow Advantage
- Bank Statement program
- Complete Rate
- ITIN program
- 3-2-1 Home Plus
- Payment Advantage Programs
- 1% Down Payment Advantage
- Section 184 Indian Home Loan Guarantee Program
- Temporary Buydowns
- Reverse mortgages







*Credit scores for FHA loans from 540-579 have a maximum loan-to-value of 90%. Programs listed may have additional fees, participation and eligibility requirements. 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 Home Depot Product Authority, LLC. All rights reserved.

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What drives mortgage rates?

Here are 6 main factors that affect home loan rates.

	Rates go up	Rates go down
 Economic data	Non-farm payrolls higher than expected Unemployment rate goes down Better than expected economic data	Jobs data stagnant or in decline Manufacturing stagnant or slowing Housing weaker than expected
 Geopolitics	China's GDP improves Middle East tensions ease	European economy sinks Conflicts or acts of terror
 Inflationary pressure	Higher consumer price index Higher wholesale prices Hourly earnings higher	Lower consumer prices Lower wholesale prices Hourly earnings lower
 The Federal Reserve	Mortgage rates fluctuate when the market reacts to economic announcements and stocks and bonds move, but it's impossible to accurately predict short-term interest rate changes	Adding cash into the monetary system creates a looser credit environment in an attempt to stimulate the economy through borrowing and expansion
 Stock market	Stock market on the rise	Stocks in decline
 Global events	A serene landscape around the globe with little catastrophic weather or events	Hurricanes, typhoons, tsunamis and earthquakes

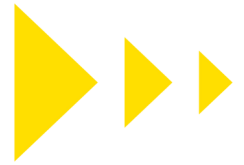
*Information is for general illustrative purposes only. The information is believed to be reliable, but Guild Mortgage does not warrant its completeness, timeliness or accuracy. Guild Mortgage assumes no responsibility for errors or omissions in the information provided.

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Closing time



Start your application over the phone or online. Once it's received, we'll need a few documents from you. You can submit these by email, fax or by scheduling an appointment so we can make copies.

Put your home loan on the Fast Track

We know how frustrating it can be to spend your time digging up documents when you'd rather be picking out paint colors. Fast Track lets you minimize the paper chase and enjoy a streamlined and transparent process that saves you time and gets you closer to home, faster.*

Fast Track gives you:

- ✓ Easy upload of income, employment and asset documentation
- ✓ Accurate financial verification in minutes
- ✓ Mobile-friendly, real-time access
- ✓ Faster closing time

Get closer to home, faster.



* Available only for Conventional Conforming Loans.

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Authorization



Streamline your loan authorization process.

After starting the loan process, you'll receive an email titled "Electronic Consent." By granting consent, you'll be able to receive loan info via email.

Electronic Consent

Through DocuSign, you'll be able to receive and sign disclosures, your loan estimate, and most closing documents with a few clicks.

You can even do it from your smartphone!



Account Check™ by FormFree

You'll be able to take advantage of AccountChek, an optional, 100% secure program that allows you to provide bank information by simply logging in to your online banking platform and granting us access to only the documents necessary to process your loan.



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Acceptable sources of funds to close

Fund types

Earnest money deposit

Earnest money is a deposit made to a seller showing the buyer's good faith in a transaction. With earnest money, we need a copy of the check and proof that it cleared your account. Earnest money must be taken from an account that we have verified via bank statements. We'll need 60 days or all pages of bank statements for two full months.

Checking/savings/money market/investment accounts

We'll ask you for a bank statement with all pages covering a 30–60 day time period. If there's a joint person on the account, we'll need a letter that our borrower has access to all of the money in the account.

If there are deposits on the statement that are anything but payroll deposits, we may need to "source" these deposits, which means we'll need to know where the money came from. We'll likely need copies of any non-payroll check(s).

Co-mingling of business and personal accounts

Please talk to us about this. Business accounts are not always your money to spend.

Stock liquidation, 401(k) loans, proceeds from a secured line of credit

We'll ask you for a statement showing the amount available before the transfer, proof of sale of stock, amount of loan, and then a copy of the front of the check and/or transfer into your checking/savings accounts. We need to see payment terms on a line of credit to calculate the payment on that loan.

Proceeds from the sale of other real estate

We'll ask you for a copy of the final HUD Settlement Statement from that sale and the deposit of those funds into your account.

Gift from close relatives

We'll ask you to have them sign our Gift Letter form. We'll also ask for a copy of the cashier's check or a copy of the wire from their account (with their name referenced) and in the exact amount matching the Gift Letter form. We need proof of the deposit into the account or the wire to escrow at closing. Not all relatives qualify for gift giving in real estate transactions. Ask us for details.

The items above will not inhibit you from starting the loan process. (19-1522)



Unacceptable sources of funds to close

- Cash on hand
- Cash proceeds from an unsecured loan
- Non-vested stock options
- Custodial funds
- Trade equity funds
- Loans from family members

Homebuyer Protection

Shop for a new home
with confidence



Know your 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/cap-hbe-terms/. Homebuyer Express Guarantee not available in Oregon.

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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 12/29/2023 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.

Lock and Shop Program

With Guild's Lock and Shop Program, our customers can shop with peace of mind. Rates are locked for 120 days. If rates go up, the customer is secure while they shop and if rates go down, we can help with our one-time float down option. Let's dial in the details on how it works:

Lock	Shop	Close
 Complete a loan application	 Find a real estate agent	 One-time float down option available
 Get pre-qualified	 Shop for your new home	 Sign your loan disclosures
 Provide financial documentation	 Sign your sales contract for the property (by day 90)	 Guild Mortgage orders the appraisal
 Lock your loan for 120-days		 Receive final loan approval from Guild
 Get pre-approved for aspecific amount		 Sign final loan documents
		 Get your keys and celebrate

*Upfront lock-in fee required. Subject to requirements listed in the program terms and conditions on the back page.

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Lock & Shop Program

Terms, Conditions and Eligibility Requirements:

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 maybe 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 22, 2022.

Mortgage insurance in a nutshell



What is Mortgage Insurance?

It's an insurance policy bought and paid for by the homeowner that covers the lender if the loan goes into default. Mortgage insurance is required for most home loans that don't have at least a 20 percent down payment.

The upside and downside of Mortgage Insurance

On the plus side, mortgage insurance allows a homebuyer to purchase a home with less than 20 percent down. The downside is that its money borrowers pay each month that isn't going toward paying off their principal loan amount.

How to eliminate Mortgage Insurance

Refinance. If your home has increased in value and you qualify to refinance, you may be able to get into a loan that doesn't require Mortgage Insurance.

Cancel Conventional Loan Mortgage Insurance (PMI).

Borrowers must have good payment history and provide a written request to remove Mortgage Insurance. Individual investors establish the criteria for canceling MI based on the property's current value. Fannie Mae and Freddie Mac typically require:

- The loan be seasoned at least two years
- The borrowers have an acceptable payment history
- The loan-to-value (LTV) based on the original value is 78 percent will automatically be terminated
- The loan-to-value (LTV) based on a current appraisal is 75 percent or lower, if less than five years have elapsed since the loan originally closed
- The (LTV) based on a current appraisal is 80 percent or lower, if more than five years have elapsed since the loan originally closed

Cancel FHA Mortgage Insurance Premium (MIP).

Whether MIP can ever come off your FHA loan depends on a few factors, including when it was originated, the amount of your downpayment, and the current LTV ratio.

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Step 2

Contract to Close

Everything you need to
get you through the
closing process

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Moving checklist



Prepare for the big move with this ready to-go checklist.

3–5 weeks before moving day

- ☐ Measure the rooms of your new home to decide your furniture layout
- ☐ Hold a garage sale and donate what you don't sell (get receipts for tax deductions)
- ☐ Make an inventory of everything to be moved
- ☐ Get estimates from moving companies (ask tax professional if expenses are tax deductible)
- ☐ Begin to use up all of your frozen and canned food so you have less to move
- ☐ Change your address with the U.S. Postal Service
- ☐ Register for new schools and/or daycare
- ☐ Contact your insurance agent to make sure everything is covered during the move
- ☐ Arrange cut-off/activation dates:
 - Telephone • Cable • Gas/Electricity/Water •Garbage
- ☐ Collect and make a plan to dispose of hazardous materials:
 - Paint/varnish • Propane tanks • Batteries •Oil/gasoline

1–2 weeks before moving day

- ☐ Collect boxes and packing materials
- ☐ Start packing things you won't need for the next month
- ☐ Confirm the date and time with movers
- ☐ Create a floorplan for the movers to show where things should go
- ☐ Transfer your bills, bank statements, subscriptions, etc to your new address
- ☐ Clean out the refrigerator/plan to defrost and dry the day before the move
- ☐ Drain equipment: water hoses, propane tank, gas/oil lawnmowers

Moving day

- ☐ Pack up essentials box - see below
- ☐ All boxes are labeled with their destination room in your new home on the top and sides of each box
- ☐ Pack valuables like jewelry and electronics in your own car
- ☐ Leave keys, garage door openers, appliance manuals, etc at old home
- ☐ Set up bedding first, so when you're tired your beds ready for you
- ☐ Make multiple keys of your new home

Before you leave the house

- ☐ Water shut off
- ☐ Heating/cooling shut off
- ☐ Lights turned off
- ☐ Windows shut and locked
- ☐ Check for items left behind

Prepare an essentials box

- ☐ Toilet paper
- ☐ Snacks/drinks
- ☐ Scissors/pocket knife
- ☐ Garbage bags
- ☐ Change of clothes
- ☐ Dish soap and towel
- ☐ Pet food and dish
- ☐ Flashlight
- ☐ Portable toolkit
- ☐ Towels
- ☐ All-purpose cleaner
- ☐ Cups/plates/cutlery
- ☐ Shower curtain
- ☐ Important records/docs

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Tips for smooth closing



- 1** Don't change jobs or become self-employed.
- 2** Don't buy a car, truck or van unless you plan to live in it.
- 3** Don't let your credit card payments fall behind.
- 4** Don't spend the money you have saved for your down payment.
- 5** Don't let anyone else check your credit score.
- 6** Don't make any large deposits other than your paycheck.
- 7** Don't change bank accounts.
- 8** Don't co-sign for anyone.
- 9** Don't increase balances on any credit cards.

Bonus tip: Last but not least don't buy the furniture just yet. We must verify your credit and employment prior to closing and that report will show if you have incurred any more debt which could affect your ability to close the loan.

What's next



We are honored you've chosen Guild Mortgage. In the upcoming weeks, you'll receive some important information regarding your loan.

Your final loan approval.

You're on the home stretch.

- A customized closing packet will be made and sent to your Settlement Agent for you. Inside, you'll find the final closing terms and amounts that are due.
- Check with your Settlement Agent on the form and method of payment, and when to get it to them.

Here comes the close.

Let us ease your mind so you can stay excited about the fun stuff.

- Your closing appointment should take approximately an hour. Here, you'll review and sign your closing documents. Bring your favorite pen if you'd like. Your Settlement Agent can answer all of your questions and concerns.
- For purchases, you may or may not meet the seller at the closing appointment. They can sign on the same day as you, or in advance.
- If refinancing your current home, the law allows you three days after signing to decide if you want your new mortgage. This is called your "right of rescission." For this reason, your funds will not be released until three days have passed.

Closing's all done and the dust is settling.

Time for you to settle in, too.

- You've signed your docs and received your keys! Congrats. Time to start moving in.
- About a month after your closing, loan servicing will send you a welcome email and phone call. They are available to help answer any questions you might have about your loan.
- You will receive your initial loan activity statement the week following your closing. This shows the amount and due date of your mortgage payments.
- Finally, you'll receive a survey about your experience during the process. This is the best way for us to know how we did and how we can get even better.



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How to read your closing disclosure

Know before you sign



What it is

The closing disclosure (CD) summarizes the costs involved in your mortgage.

When you get it

No later than 3 days before you sign on your home. The CD is time sensitive so review promptly and sign as soon as you are ready.

How to read it

Page 1 - includes general info on your loan and an overview of the loan terms, projected payments, closing costs, and cash needed to close.

Page 2 - has the itemized loan costs and other costs paid by all parties including when they are paid.

Page 3 - features one table that shows how the cash needed to close differs (if any) from the loan estimate, and a summary table for both the buyer and seller of the transaction, including the amounts due or payable from each.

Page 4 - includes information specific to your loan such as your escrow account and payment policies.

Page 5 - contact information for your homebuying team can be found here, along with a loan calculation table that includes finance charges, and any other disclosures for your loan.

It also contains the signature line. Signing the closing disclosure is one of the very last vital steps to becoming a homeowner!

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A photograph of three women sitting on a modern staircase with metal railings. The woman on the left is wearing a black blazer and jeans, the woman in the middle is wearing a black and white top and jeans, and the woman on the right is wearing a black top and jeans. They are all smiling at the camera.

Step 3

Welcome Home

Everything you need to
move into your new
home

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TEAM



Congrats!



We are honored you've chosen Guild Mortgage as your loan provider. In the upcoming weeks, you'll receive some important information regarding your loan.

What to expect:

Loan Documents

These documents show which investor or agency has purchased your loan. Guild will service your loan on their behalf.

Deed of Trust and Note

Copies are mailed after the documents are recorded with the county.

Customer Satisfaction Survey

We'll email you a survey shortly after closing your loan, to find out how we did, and what we can do better.

Escrow Analysis Statement

Your initial escrow analysis statement, completed prior to closing, details the funds needed to pay upcoming installments of your insurance premium(s) and/or property taxes.

Loan Starter Statement

This initial statement indicates its payment amount and due date. It's mailed within the week after loan closing.

Welcome Email or Call

Look for a welcome email from our Loan Servicing department about a week after you receive your first Loan Activity Statement. In it, you'll find important information on how to establish your online account, and the best ways to communicate with us.

We'll also give you a welcome call about a month after loan closing, to answer any questions you might have.

A word about your Supplemental Tax Bill

A supplemental tax bill is issued for the difference between the taxes due on the old assessed value and the new assessed value of the property.

If your property is subject to a supplemental tax bill, it will be sent directly to you from the tax authority. If you choose to send the bill to Guild for payment, we must receive the tax bill ten (10) business days prior to your delinquent date. If we are not given sufficient time to pay your corrected or adjusted tax bill, any penalty will be charged to your escrow account.

NOTE: Due to the uncertainty of the supplemental tax bill, a shortage may occur if paid from your escrow account. That shortage will be addressed in the next analysis cycle and may cause an increase in your monthly escrow payment.

Always consult an accountant or tax advisor for full eligibility requirements on tax deduction.

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Set up your accounts in advance

Don't forget to turn on your utilities. Otherwise, that first night will be really dark, and that first shower will be really cold!

1.



Electricity

2.



Natural Gas

3.



Water

4.



Garbage

5.



Phone

6.



Internet

7.



TV/Cable

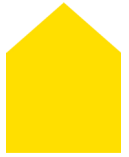
**Don't forget to turn on
before you move in!
Welcome home!**

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Welcome process



Service retained loans: It's a loan that Guild Mortgage continues to service after close, regardless of whether it's sold on the secondary market. We service the majority of our loans, which includes taking payments, answering questions and handling any issues.

For service retained loans

1. We'll mail you a loan starter statement about five business days after your loan closes. This statement is similar to a monthly loan activity statement, but with no transactional data.
2. If you've provided us with your email address, you'll receive a welcome email a few days later. In it, you'll find important information on how to establish your online account and the best ways to communicate with us.
3. Finally, for purchase loans, look for a welcome call from our customer service team about a month after your closing.

We want to earn your business for life

Buying a home is a major milestone—thanks for trusting Guild to help you get there. We care about your experience, even after the loan closes. No matter where life takes you, we look forward to being by your side.

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Payment methods

The additional curtailment (included with monthly payment) is up to \$9,999.99 for all methods except ACH and Speedpay. (as of 2023)

Table 1. Payment menthod

Payment menthod		Loan payment status	Accepted payments	Fee
<div>Speedpay</div> <div>Received by 3:00pm PT for same day credit</div>	<div>Pay-by-Phone</div> <div>(CS representative)</div> <div>5am - 5pm PT</div> <div>1-800-365-4441</div>	<div>Pay current month payment</div> <div>If current: pay next month payment</div> <div>Pay late payment</div> <div>(16th-last business day of month)</div>	<div>ATM</div> <div>Debit Card</div> <div>Checking Account</div> <div>Savings Account</div>	<div>Varies by State</div>
	<div>Pay-by-Phone</div> <div>(Automated phone)</div> <div>24 hrs/day</div> <div>1-800-365-4441</div>	<div>Pay current month payment</div> <div>If current: pay next month payment</div>	<div>ATM</div> <div>Debit Card</div> <div>Checking Account</div> <div>Savings Account</div>	<div>Varies by State</div>
	<div>Website</div> <div>guildmortgage.com</div> <div>(MyAccount)</div> <div>One time payment</div>	<div>Pay current month payment</div> <div>If current: pay next month payment</div>	<div>Checking Account</div> <div>Savings Account</div>	<div>\$0.00</div>
<div>Recurring ACH</div> <div>(MyAccount)</div> <div>Received by 5:00pm PT for same day credit</div>	<div>Pay current month payment</div> <div>(Scheduled for same day each month: 1st-16th of the month only)</div>	<div>Checking Account</div> <div>Savings Account</div>	<div>\$0.00</div>	
<div>One time ACH</div> <div>(MyAccount)</div>	<div>Pay current month payment</div> <div>Prepay* (Can schedule daily, monthly or as needed. *Only one scheduled payment at a time.)</div>	<div>Checking Account</div> <div>Savings Account</div>	<div>\$0.00</div>	
<div>Mail</div> <div>Guild Mortgage</div> <div>Company PO Box 85046</div> <div>San Diego, CA 92186</div>	<div>Pay current month payment</div> <div>If current: pay next month(s) payment (Must indicate for payment)</div> <div>Pay late payment</div>	<div>Personal Check</div> <div>Cashier's Check</div> <div>Money Order</div>	<div>\$0.00</div>	
<div>FedEx</div> <div>Guild Mortgage Company</div> <div>Attn: Cashiering</div> <div>5887 Copley Drive</div> <div>San Diego, CA 92111</div>	<div>Pay current month payment</div> <div>If current: pay next month(s) payment (Must indicate for payment)</div> <div>Pay late payment</div>	<div>Personal Check</div> <div>Cashier's Check</div> <div>Money Order</div>	<div>\$0.00</div>	

Table 2. Principal only payments

	Payment amount	Accepted payments
1. Loans must be current		
2. All payments must include the loan number	Curtailment ≤ \$9,999.99	ACH, Speedpay, Billpay or personal check
3. Payments must indicate that the funds are for principal payment	Curtailment > \$9,999.99	Certified funds Received by 3:30pm PT for same day credit Wire Received by 2:00pm PT for same day credit. For wire instructions, call 1.800.365.4441

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Your mortgage payment explained

While mortgage payments vary depending on the loan program and other factors, here's how to know what you're paying for, and what's left out.

A typical payment breakdown

Principal: The amount that pays the mortgage loan balance. This will increase as the interest amount decreases.

Interest: The ongoing cost of borrowing the money in a mortgage loan. This will decrease as the principal amount increases.

Taxes: Real estate or property tax amounts are decided through your property assessment, state and local laws. This is the same regardless of your mortgage amount.

Insurance: Homeowners or hazard insurance amounts are decided by the coverage plan you choose with your insurance company.

Note: Taxes and insurance payments can be held in an escrow account, so if you chose to do so they are always paid on time. This is not required on every loan.

A typical payment breakdown

Mortgage insurance: Some loan programs also have mortgage insurance, which is affected by the size of your mortgage and the down payment you can afford. It will be included in the insurance section of your payment.

Homeowners Association (HOA) fees: This is leveraged by the community you choose to live in and will not be included in your mortgage payment. If you do live in a community with an HOA, you should factor the cost of community upkeep into your monthly budget.

Setting a monthly budget and sticking to it not only helps you stay financially secure; it helps you plan for the future.

When the time comes to make your next move, we'll be here for you.

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Auto Pay on MyAccount: Convenience you can control.

Never miss a payment. Set up in a few quick steps. Adjust anytime.

STEP

1

Log into your account on Guildmortgage.com and click on "Set Up Auto Pay" under Payments in the upper right corner of the screen.

Your account made easy.

ACCOUNT INFO	PAYMENTS	LOAN APPLICATIONS
View All Loans	Make A Payment	View All Applications
Attach a Loan	Set Up Auto Pay	Start A New Application
Account Settings	Update Auto Pay	
Change Password	View Statements	
Paperless Settings	Pay Off Your Loan	

STEP

2

If you have more than one loan, select the loan you want to connect to Auto Pay.

You will need the following items:

Banking account number and routing account number.

Account Eligibility:

Accounts must be paid through the current month to be eligible for set up on automatic payments in the following month. If your account is past due, please contact a Loan Counselor today to discuss available options to resolve the delinquency.

M-F 7:30 a.m to 5:00 p.m PT 1-800-365-4884

Select a loan to Set Up

Select A Loan ▼

Continue

STEP

3

Your monthly payment will display on the Payment Option section.

(A) If you would like to make additional payments on a monthly basis, please complete the "Additional" fields. You can update Auto Pay at any time.

Payment Option

Monthly Payment (1529.60) with/without the following options:

A

Additional Principal Per Month

Additional Escrow Per Month

(B) Select the month and day to start your automated payments.

Payment Date

B

Select a month to start ▾

Select a Day ▾

** Earliest available date for ACH set up is listed in the options available. **

If the date chosen is on a holiday or weekend, the payment will be made on the next business day.

STEP

4

Enter your bank routing and account numbers.

Pay From Account

☒ Checking Account

☐ Saving Account

Add Payment Source

ANY NAME
P.O. BOX 0000
Anywhere, USA 12345-0000
(123) 123-1234

1001
00-0000FL
0000

PAY TO THE
ORDER OF

20

\$

DOLLARS

FOR

XXXXXXXXXX XXXXXXXXXXXXXXXXXXXX

Routing Number

Account Number

Routing Number (9 digits)

011075202

Account Number (4-17 digits)

12345

Re-enter your Account#

12345

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STEP

5

Mark the box for each acknowledgment and click "Submit."

Payment Date
10th of every month beginning **February - 2021**

A ☐ "I understand that I must continue making payments until I receive either a confirmation e-mail or confirmation letter from Guild Mortgage Company - not my bank - when the first automatic payment will begin."

From Account
SANTANDER BANK, N.A. XXXX XXXXX 2345

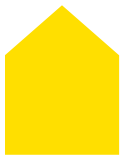
B ☐ "I hereby authorize Guild Mortgage Company to initiate debit entries to my checking or savings account listed above for the mortgage payment due each month on my loan. This authorization does not change the original terms of our agreement. This agreement is also authority for my Bank (named above) to debit such account. I further authorize Guild Mortgage Company to adjust the dollar amount transferred from my account to correspond to periodic changes in the mortgage payment due under the terms of my loan.
This authorization will remain in effect until Guild receives either your written notice or electronic notice of cancellation. Notice must be received by Guild no later than 10 days prior to the draft date you have selected."

By clicking "Submit," I agree to the terms above and certify that my selections are correct and that all information I provided is true and complete. This is my electronic signature.

Once complete, you will see a confirmation page and receive an email with your changes.

We'll continue to check in with you from time to time to make sure you're still happy with your loan. Our customer service staff are also ready to help you at 800.365.4441 to answer any billing-related questions.

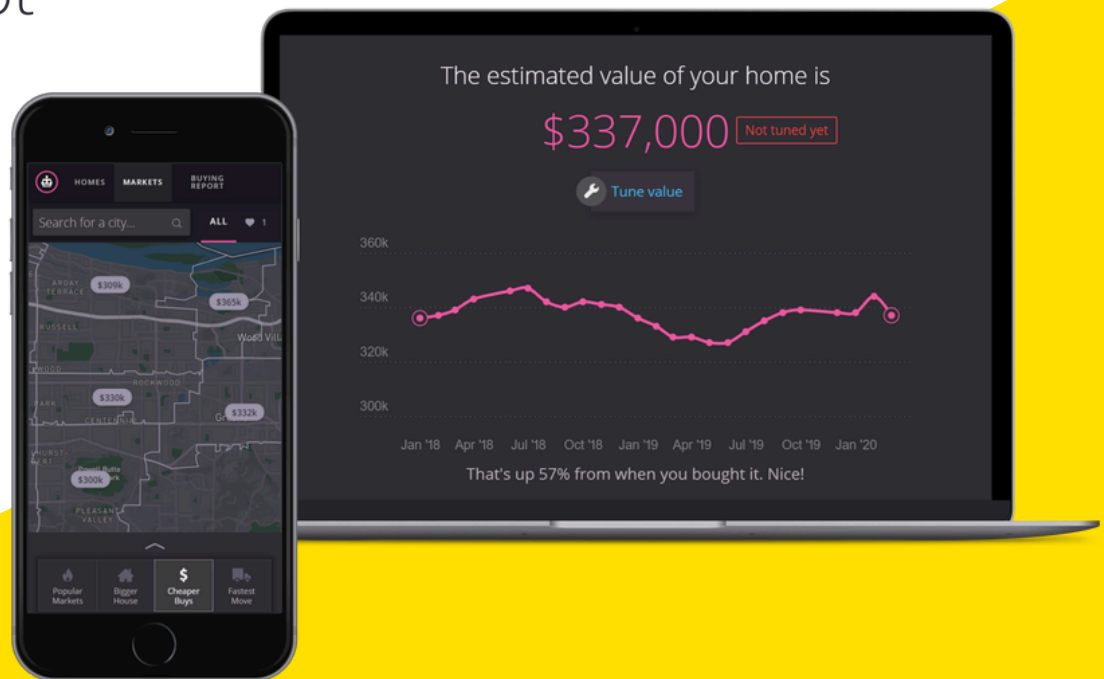
Monitor your home wealth



Guild is committed to building healthy communities and financial security for our customers. That's why we offer free Homebot home equity monitoring services after you close a loan with us. You'll automatically be added to this program after funding.

Every month, we'll provide a financial dashboard for your home. With personalized financial data and a new home digest, you get up to date information on:

- Customized refinancing scenarios
- Investment property data
- Savings calculations
- Home trade-up insights
- Advanced market rental data
- Remodeling perks
- Personalized savings calculations
- New home purchasing options
- Cash-out options



*Guild Mortgage is not affiliated with Homebot.

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Thank you for choosing **The Hulbert Brazil Team!**

Our business is based on our relationships and your recommendations keep us running. We'd sincerely appreciate your referrals!

**The biggest compliment we can receive is a
referral to your friends and family.**

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thehulbertbrazilteam.com




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