

**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 250 branches in over 30 states with more than 1,200 licensed originators, as well as a Top 10 US Mortgage Banker 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.



## Extensive program offerings

**With over 400 loan programs, we can meet any financing need for buyers.**

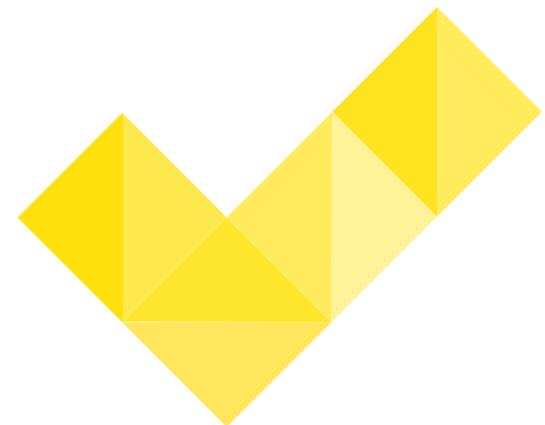
- Loan amounts up to \$3M and options like 3% down on conventional programs
- We offer special programs for doctors, teachers, first-responders and other professionals, including self-employed buyers with alternative documentation
- We provide common sense underwriting and no overlays on core products
- We're a leading affordable housing lender with hundreds of down payment assistance programs
- We lead VA and FHA purchase transactions throughout the nation
- Still need more? Our correspondent and wholesale relationships enhance our offerings



## We know how to build

**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
- Our relationship with national PMI companies entitle us to upgraded service and lower rates, saving your buyers time and money



## Worry less while building

**We are committed to on-time closings, know when to order appraisals, and never let credit packages expire. With an average customer satisfaction rating of over 95%, our loan officers are here to serve your buyers!**

- We offer extended rate locks available for conforming and high-balance FHA, VA, Conventional and Jumbo products, with rate locks up to 360 days and float down options on many programs
- The upfront deposit can be applied to your buyer's cost at closing
- We provide escrow holdbacks for weather and non-occupancy related post-closing work
- For trusted builders, we impound at 100% (not the standard 150%) of the improvements

# Still want more?

## Resources

We have an in-house project approval team, as well as the nation's top consultants at our disposal

## Marketing

We offer co-marketing pieces and service agreement advertising\*

## Training

We provide onsite financing training for your sales team, as well as joint venture opportunities and forward commitments



## Builder loan programs

Our rate lock programs keep your buyers protected while building a home.

**Conventional, FHA, VA and Jumbo loans\*\***

Up to 360-day interest rate lock-in

\*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 \*\*No upfront lock-in fee on VA loans. Conventional/Conforming and FHA loan accounts only.

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

