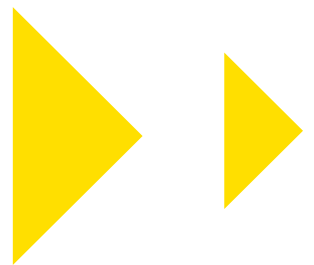




Welcome to Guild

Your partner to guide people home



Closing loans and opening
doors since 1960



Meet your Loan Officer

Thank you for choosing us!



Since 1996, I have been guiding families through the home buying experience. I am skilled in finding the right loan for any buyer, whether they are a first-time home buyer or an experienced investor. My incredible team and I will take you through the process step by step, making sure that your dreams come true. We want to make sure that the process is as smooth and stress-free as possible for you!

The Castle Team Intention:

To communicate with kindness, empower customers through education, and be a light of hope regardless of circumstances.

Michelle Castle

NMLS #231122

O: 903.957.3127

mcastle@guildmortgage.net

Apply now

www.michellecastlehomeloans.com

Scan the QR code to check out
our Partner Collateral Lookbook:



Awards and recognition

- Scotsman's Guide, Country's Top 1% Mortgage Loan Originators
- Herald Democrat, Best of Texoma – Best Loan Officer
- Whitesboro News Record – Readers Choice Award - Favorite Mortgage Company
- Guild Chairman's Club
- Guild President's Club
- Athena Leadership Award – Austin College
- Greater Texoma Association of Realtors, Education Leadership Award
- Nominated Community Leader of the Year for Sherman Chamber of Commerce
- Child & Family Guidance Center of Texoma, Board of Directors
- Host of The Can Be Podcast

903.957.3127 | www.michellecastlehomeloans.com

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Castle Team



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'll 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 Castle

NMLS #231122

O: 903.957.3127

mcastle@guildmortgage.net

MichelleCastleHomeLoans.com



Brandy Squires

NMLS #703821

O: 903.957.3109

bsquires@guildmortgage.net

BrandySquires.com

Loan Partners

We'll be with you every step of the way, from your first contract with us until your loan closes. Our team communicates with you frequently throughout the loan process so you're always in the loop. We'll make sure everything goes smoothly and your loan closes on time.



Nicole Thomsen

NMLS #1692529

O: 903.957.3129

nthomsen@guildmortgage.net



Marisa Barker

NMLS #2090287

O: 903.957.3117

mbarker@guildmortgage.net

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Castle Team Cont.



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.

Transaction Coordinators

I assist your loan officer and can help you with any questions about your loan. Further on down the road, I'll check in with all other parties on anything needed to keep things moving smoothly. From the time you go into contract until your file is ready for processing, I'll closely review your contract to ensure every detail is correct.



Dylan Castle

O: 903.957.3127

dcastle@guildmortgage.net

Administrative Assistant

I am here to help you with any questions about your loan servicing after closing. No matter how small the question may be, I am always available so don't hesitate to give me a call!



BJ Kirkpatrick

O: 903.957.3107

bjkirkpatrick@guildmortgage.net

Loan Processors

We will work with you from the time that you sign your disclosures up until we get the keys to your new home. Throughout this process, we will update you on our progress once per week by phone call or email.



Tammie Billy

O: 903.957.3105

tbilly@guildmortgage.net



Jamie Boehm

NMLS #536350

O: 903.957.3133

jboehm@guildmortgage.net

903.957.3127 | www.michellecastlehomeloans.com

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What our team offers partners.



Financing expertise

- 60 years of experience in home financing
- An underwriter and processor dedicated to quick problem solving and open communication
- Direct lender relationship means fewer overlays and unique loan programs offered nowhere else.



Stronger offers

- Underwriting approval gives you the stronger offer
- Credit Approval Protection backs up our pre-approval letters*
- Our Homebuyer Express Guarantee gives you confidence that the loan will close on time*



Communication

- Consistent and open communication through all stages and milestones of the loan process
- We stay connected with clients for life, earning you repeat business



Marketing

- Co-branded materials** for open houses, listings, mailings, flyers and digital marketing
- Post-closing marketing

*For full terms and conditions visit www.guildmortgage.com/cap-hbe ; Homebuyer Express Closing Guarantee not available in Oregon.

** 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.

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What our team offers clients.



Service

- Convenient online applications
- Quick and reliable pre-approvals that reinforce their offer
- Since we service our own loans, our commitment to customer service continues long after closing



Communication

- Exceptional communication during the transaction with updates at every major milestone throughout the loan process
- The availability to answer questions anytime via the communication of the customers choice (phone, text, email)



Loans for every situation

- First-time homebuyer programs
- Conventional and government programs
- Alternative options



Trust

- We stand behind our pre-approvals
- We close on time, able to close transactions in 17 days*



Ongoing support

- Portfolio triggers let us know when a past client may benefit by refinancing
- Homebot home equity monitoring service helps customers track the value of their investment

*Turn times are estimates and cannot be guaranteed. A variety of issues or unforeseen circumstances beyond our control may extend turn times.

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Support from lead to close ...and beyond

1

Lead Follow Up

Our CRM offers intensive and effective lead follow up tools to ensure your referrals receive the best possible service and reliable communication.

2

Online application

Clients can easily upload documents and keep track of outstanding items via our online portal.

3

Pre-approval difference

We have 4 levels of pre-approvals, from quick estimates, to underwriter approvals. Know that a human reviews each file to identify opportunities missed by computers.

4

Fast Track*

Your client may qualify for Fast Track, automated income/asset verifications that shave days off of your closing time.

*Available only for Conventional Loans.

5

Email updates

Once under contract, we send personalized emails throughout the process that detail the progress and status of the loan.

6

eClose

Using DocuSign and our exclusive eClose technology, your client can close easily from their home. No shuffling documents around.

7

Homebot

All service retained clients receive Homebot monthly home equity reports that empower them to make informed home purchase decisions. Ask how you can be featured in these emails.

8

Client for life

We keep in touch with clients well after closing with regular check-ins. When we receive indications they may be considering a new purchase, we'll loop you in to help.

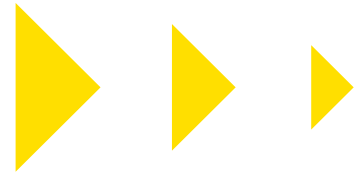
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Know the loan process

Purchase loans



The steps it takes to get your buyer financing



Pre-approval (Prior to contract)

- Borrower gets pre-approved
- Documentation requested from borrower
- Borrower out house-shopping



Once contract is received (Approximately 1 week)

- Contract accepted
- File set-up
- Initial disclosures (3 days)
- Loan submitted to processing

Note: The turn times provided are estimates. While we will do our best to meet expectations, in times of high volume, they can't be guaranteed. We'll be in touch to give you regular status updates so you're never in the dark.



Processing/Underwriting (Approximately 2 weeks)

- Appraisal ordered
- Underwriting prep
- Loan submitted to underwriting
- Conditional approval
- Conditions of approval requested
- Submitted for final approval (may take more than one submission)



Home stretch (5 days prior to close)

- CD issued (we can often issue a CD prior to final approval)
- Cleared to close
- Submitted to funding department
- Loan numbers balanced with title
- Loan documents prepared



Closing (0-4 days before close*)

- Borrower reviews and signs loan documents
- Loan documents reviewed by closer
- Funding wire ordered
- Title given clear to record
- Loan funds are disbursed
- Buyer gets the keys

*Depending on state law.

For use by Real Estate Professionals only.

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Co-marketing with Guild

These are just a few examples of the marketing materials available to you when you partner with Guild. Most pieces in our catalog can be customized with your headshot, contact information and company logo.

Open House Flyers

2122 Martins Crst, SAN MARCOS, TX 78666

Real Estate Agent:
Robbie Reuter
Home to Sell Expert
REAL ESTATE AGENT
License: 0000000000
(800) 466-0866
robber@guild.com

SALES PRICE
\$450,000
MLS#
000000

Personalized Photo

DESCRIPTION:
Beautiful custom built home with soaring 23 foot ceilings in living area and high ceilings throughout rest of home. This home features 3 bedrooms with a full bathroom, 2 living areas, and 2 dining areas. Enjoy a fire while watching a movie in the living room, or curled up in bed in the spacious master suite. Enjoy entertaining and relaxing on the large partially covered back patio overlooking the Texas Hill Country. 2122 Martins Crst is located on a corner lot with a backyard that feels like your very own private park. Come see all that this property has to offer today - motivated seller makes an offer. Ask agent about upgrade alternatives.

3 Easy Ways to Buy

CONV 15YR	CONV 30YR	VA 30YR
4.75% (3.50% APR)	4.75% (3.50% APR)	4.75% (3.50% APR)
PMI \$3,337.75	PMI \$2,500.18	PMI \$2,465.55
Taxes \$754.06	Taxes \$754.06	Taxes \$754.06
Hazard Ins \$100.00	Hazard Ins \$100.00	Hazard Ins \$100.00
Mort Ins \$148.88	Mort Ins \$136.25	Mort Ins \$0.00
Total Pmt: \$4,340.69	Total Pmt: \$3,572.49	Total Pmt: \$3,215.61
Loan Amt: \$416,200.00	Loan Amt: \$416,200.00	Loan Amt: \$416,200.00
Upfront Mktg \$2,500	Upfront Mktg \$2,500	Upfront Mktg \$2,500
Total Costs: \$421,200.00	Total Costs: \$418,700.00	Total Costs: \$418,700.00
1 Yr Down: \$52,775.00	1 Yr Down: \$52,775.00	1 Yr Down: \$52,775.00
Closing Costs \$5,741.81	Closing Costs \$5,221.00	Closing Costs \$5,221.00
Prepaid Items \$5,327.28	Prepaid Items \$5,327.68	Prepaid Items \$5,228.86
Total Cash: \$45,328.09	Total Cash: \$48,372.11	Total Cash: \$45,117.71

Myrtle Mortgage
Mortgage Consultant
NMLS #323333
Other: (512) 957-0000
mmortgage@guildmortgage.com
800 N. MICHIGAN EXPRESSWAY
SUITE 120
AUSTIN, TX 78701

Robbie Reuter
Real Estate Agent
12345 Farnsworth Exp, Ste 100
Austin, Texas 78704
(512) 234-0000
robber@guild.com

Website:
www.robber@guild.com

Your Logo

Features three loan scenarios

Welcome to our open house

Look around and ask questions. See yourself living here. **Fall in love. Make an offer.**

Name(s) _____
Email _____ Phone _____
Address _____

Have comments to share?

I plan to purchase a home in ...
☐ 1 month ☐ 3 months ☐ 6 months ☐ Other

I plan to sell my house in ...
☐ 1 month ☐ 3 months ☐ 6 months ☐ Other

Are you working with a real estate professional?
☐ Yes ☐ No

Myrtle Mortgage
Loan Officer: NMLS #323333
800 N. MICHIGAN Exp, Ste 100
Austin, Texas 78704
(512) 234-0000
mmortgage@guildmortgage.com

Robbie Reuter
Real Estate Agent
12345 Farnsworth Exp, Ste 100
Austin, Texas 78704
(512) 234-0000
robber@guild.com

Website:
www.robber@guild.com

Your Logo

Listing Flyer and Postcard

Call out here

12345 Guildway Dr.

>Lorem ipsum dolor sit amet, ea cum soluta habemus disputantes, ne debet aperiam qui. Solum vixi delatari vixi et, nonnisi cotidieque lux re, pulchrum autem tempus in vel. Invenire facilis dissonant quo ea. Eu nem unumque vocibus liberamus, et erat debitor intelligat et. Sed ea terminis tractamus. Veniam volumus at vel, ea eam confectionem instructionem.

Price	Bedrooms	Bathrooms	Square footage	MLS #
\$450,000	4	3	2,200	012345678

Want to know more, call now!

Myrtle Mortgage
Mortgage Consultant
NMLS #323333
Other: (512) 957-0000
mmortgage@guildmortgage.com
800 N. MICHIGAN EXPRESSWAY
SUITE 120
AUSTIN, TX 78701

Robbie Reuter
Real Estate Agent
12345 Farnsworth Exp, Ste 100
Austin, Texas 78704
(512) 234-0000
robber@guild.com

Website:
www.robber@guild.com

Your Logo

Just Listed

12345 Guildway Road

Beautiful only home to call your own!

Price	Bedrooms	Bathrooms	Square Footage	MLS #
\$450,000	4	3	2,200	00000

Here in your area!

Myrtle Mortgage
Mortgage Consultant
NMLS #323333
Other: (512) 957-0000
mmortgage@guildmortgage.com
800 N. MICHIGAN EXPRESSWAY
SUITE 120
AUSTIN, TX 78701

Robbie Reuter
Real Estate Agent
12345 Farnsworth Exp, Ste 100
Austin, Texas 78704
(512) 234-0000
robber@guild.com

Website:
www.robber@guild.com

Your Logo

Available in these colors



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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

Jumbo

- Credit scores as low as 660
- 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 and Non-Warrantable condo options

Alternative options

- Down payment assistance
- Manufactured homes
- Renovation loans, including FHA 203(k) and FNMA HomeStyle Renovation
- Energy efficiency programs, including FHA and FNMA Solar
- StrongStart program
- Lock and Shop
- GreenSmart Advantage program

*Credit score for FHA loans from 540-579 have a maximum loan-to-value of 90.

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Quick qualification guide

A simplified guide to help you qualify your clients with Guild

Guild Advantage Programs

	Conventional	FHA	VA	USDA
Minimum credit score	620	540 ¹	540	540
Down payment	3%	3.5%	0%	0%
Seller concessions	3-6%	6%	4%	6%
First-time homebuyers	Yes	Yes	Yes	Yes

¹Credit scores below 580 require a minimum of 10% down payment on FHA loans.

Wait times for borrowing after a credit event

	FNMA	FHLMC	FHA	VA	USDA
Chapter 7 bankruptcy	4 years	2 years from discharge date or dismissal date with supporting evidence	2 years	2 years	3 years
Chapter 13 bankruptcy	2 years from discharge date or 4 years from dismissal date*	2 years from discharge date or dismissal date with supporting evidence	2 years	min. 12 month with satisfactory payout & court approval	min. 12 month with satisfactory payout & court approval
Deed-in-lieu foreclosure	4 years*	2 years (minimum 90% LTV/CLTV)**	3 years	min. 12 month acceptable credit history	3 years
Foreclosure	7 or 3+ years with extenuating circumstances (90% max LTV/CLTV)**	3 years (minimum 90% LTV/CLTV)**	3 years	2 years	3 years
Short sale	4 years	2 years from the completion date	3 years	min. 12 month acceptable credit history	3 years

*2 years if you can prove extenuating circumstances contributed to bankruptcy.

**Loan to value ratio or Combined Loan to value Ratio if more than one loan. LTV=mortgage loan amount (or balance) divided by the purchase price or current appraised value of the property.

Service-level guarantees



Homebuyer Protection Program

The Homebuyer Protection Program protects your borrower's rate, earnest money deposit and closing date. This is a bundle of Lock & Shop with our service-level guarantees.



Lock and Shop

This gives your borrowers the ability to lock their loan and then start shopping for a home. If they are worried about their rate, we've got them covered with a 120 day lock. If rates go up, their rate stays the same. If rates go down, take advantage of current market rates.



Credit Approval Protection (CAP) guarantee

If we have issued a preliminary credit approval from our underwriter and then we are unable to close the borrower's transaction, we will pay up to \$1,000 for inspections, appraisals or relocation expenses they've incurred for the home purchase. We will also reimburse borrowers for any lost earnest money deposits up to \$5,000.



Homebuyer Express (HBE) guarantee*

The Homebuyer Express guarantee gives confidence to buyers that we'll close their loan on time. With this guarantee, we'll pay \$500 toward closing costs if the loan doesn't close on time, due solely to our delay.

*Not available in Oregon

For Homebuyer Protection Package full terms and conditions, visit: www.guildmortgage.com/cap-hbe-terms.

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Guild Tech

for client outreach,
optimum service,
referrals and
retention.



Outreach

- ✓ Salesforce powered Guild360 CRM
- ✓ Customer education presentations
- ✓ Online lead generation
- ✓ Social media engagement and advertising
- ✓ Lead management workflows
- ✓ Comarketing, comarketing, comarketing!*
- ✓ Regular drip emails follow up with our mutual clients at every stage of the client journey, anticipating their needs and next steps

Optimum service

- ✓ Fast Track automated income validation**
- ✓ Real-time status updates
- ✓ eClose with DocuSign

Referrals and retention

- ✓ Closing gifts
- ✓ Homebot home equity monitoring
- ✓ Automated birthday and loan anniversary greetings
- ✓ Portfolio monitoring and alerts

*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.

**Available only for Conventional Loans.

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Happy customers = more return business

59% of Guild's past clients come back to us compared to a 24% industry average*



At closing

Closing gifts end the transaction on a positive note.

Servicing handoff is fluid. Most of our loans are serviced in-house.

Homebot home equity monitoring** is free with every Guild loan. You can also be featured in their digest, ask how!

Ongoing check-ins

Friendly and informative emails are sent on topics of interest to past clients.

Birthday and loan anniversary calls and cards give us a chance to see if a client is due for a change. Both are automated in our CRM, so we never forget a milestone!

Portfolio triggers

Credit and listing triggers keep us in the loop if our clients look to move.

Servicing staff send past client leads back to us.

Zillow Pre-mover leads let us know when our mutual customers' activity on Zillow indicates they might be considering a move.

All of this adds up to referrals for you!

Guild Mortgage Company is not affiliated with Homebot and Zillow.
*per Stratmor Group 2021 data. **Homebot will bill partners directly.

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Questions to ask your lender

Guild Mortgage	Lender:	Lender:
Do they specialize in home loans?	Do they specialize in home loans?	Do they specialize in home loans?
Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
How long have they been financing homes?	How long have they been financing homes?	How long have they been financing homes?
60+ years	years.....25 50 75	years.....25
Are their pre-approvals underwritten?	Are their pre-approvals underwritten?	Are their pre-approvals underwritten?
Yes <input checked="" type="checkbox"/> Our underwriting pre-approvals ensure that we are capturing all contingencies. No surprises.	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do they have a secure online account portal?	Do they have a secure online account portal?	Do they have a secure online account portal?
Yes <input checked="" type="checkbox"/> From online applications to online payments, we're high tech with the highest security standards.	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do they have a local branch?	Do they have a local branch?	Do they have a local branch?
Yes <input checked="" type="checkbox"/> With 300+ branches, we can be easily found in all states we are licensed in.	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do they service their loans?	Do they service their loans?	Do they service their loans?
Yes <input checked="" type="checkbox"/> We service the vast majority of our loans which means our service extends long after closing.	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do they have co-marketing opportunities?	Do they have co-marketing opportunities?	Do they have co-marketing opportunities?
Yes <input checked="" type="checkbox"/> From print materials to automated emails, Guild's promotions have a place for you.*	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

*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.

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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!

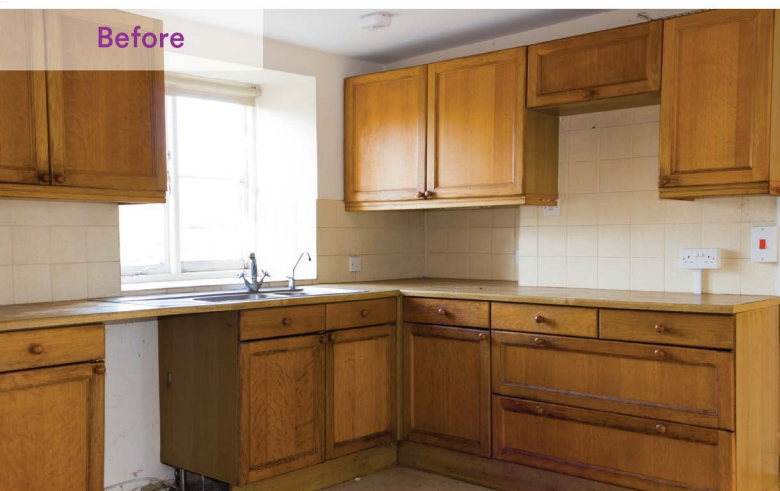
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Guild
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OWN WHAT MATTERS

Renovation loan process

Follow these steps to complete your renovation



Before



After

Getting started

1. Contact a Guild loan officer
2. Loan officer works with a Guild renovation specialist
3. Learn about renovation options and apply for financing
4. Start search for a licensed general contractor

Pre-approval process & planning

1. Get pre-approved
2. Property in contract
3. Start planning renovations
4. Select a general contractor
5. Finalize the cost breakdown of desired renovations

Loan processing

1. Appraisal is ordered
2. General contractor is accepted
3. Loan is submitted to underwriter for approval
4. Underwriter approves credit and property

Closing your loan

1. Review final numbers with loan officer or renovation specialist
2. Provide any additional documents required
3. Obtain a copy of your homeowners insurance policy
4. Attend closing

Get the keys to your fixer upper! ←

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OWN WHAT MATTERS

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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OWN WHAT MATTERS



Guild Mortgage is proud to foster a culture of giving. We do what matters.

The Guild Giving Foundation was established as a vehicle for promoting and administering programs focused on the communities in which we live and serve.

Since its inception, the Guild Giving Foundation has worked to strengthen communities where our employees and customers live.

Volunteer opportunities

Guild employees get paid time off for volunteerism. Do you have a cause you feel strongly about. We are happy to lend a hand.

Scholarship program

We offer up to 10 college scholarships of 1,500 annually. Do you know someone who would like to apply?



Guild Giving events have raised over \$2 million for charities local to Guild branches.



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.

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OWN WHAT MATTERS

Testimonials



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



What a great team!

Michelle Castle, and her team are awesome. They are very easy to work with, and are very efficient. This is the second time we have used them, and each time has been pleasant. What a great team!

-Shannon P.

You couldn't ask for better

Really wonderful experience. They went over the top keeping things organized. And with a minor scheduling issue manifested. Tammie helped me work right through it so that no delay in closing occurred. You couldn't ask for better or more personal support when getting a home loan.

-Cole A.

Easy and great experience

This team was amazing to work with and made my first time buying a home an easy and great experience.

-Marlee B.

I will be coming back

The Castle team was amazing! They worked very quickly and were always available to answer any questions that I had being a first time home buyer. They knew what I wanted to do with the type of property I was purchasing and they made it happen. With such an amazing rate, I will be coming back from my next property with the Castle Team.

- Rontez M.

Best decision we could have made for our family

Working with the Castle Team was the best decision we could have made for our family. Their years of experience, combined with a passion for helping families, made our home buying experience so easy. Michelle's team had endless patience with all of our questions and worries, and maintained the integrity that we have come to expect from Guild Mortgage. I highly recommend the Castle Team!

—Rochelle K.

Testimonials pulled from google.com

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Testimonials



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



ABSOLUTELY IN LOVE

They were amazing! Tiffany Wilde took her time helping to answer any questions I had concerning my loan and worked really hard to help get me approved with my a loan for a home. I am ABSOLUTELY IN LOVE WITH! THEM. Big thanks goes to everyone at Guild Mortgage for making my first time home buying experience the bomb.com!

- Bobby G.

Deserves a 10 star rating

Michelle Castle's team with Guild Mortgage really deserves a 10 star rating. Her team kept us informed during the mortgage loan process. The team was very friendly and professional. We closed quickly and are thrilled with the whole process we went through with Michelle's team. We highly recommend Michelle's team. Thank you for your kindness and professionalism.

- Kyle S.

Communicate regularly so that we are always informed

The team answers all questions right away. They make everything simple and easy. They communicate regularly so that we are always informed. We won't use anyone else!

- Stephanie D.

Super helpful and supportive

First time home buyer here,- the Guild team was super helpful and supportive along the way, very impressed with them. Would definitely recommend!

- Kellie J.

Kept us informed at all times

Michelle and her team are the BEST!!! We would highly recommend them. They kept us informed at all times. We could not have asked for a smoother experience.

-Cory M.

Testimonials from google.com and facebook.com

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Give us a call
We've got your back