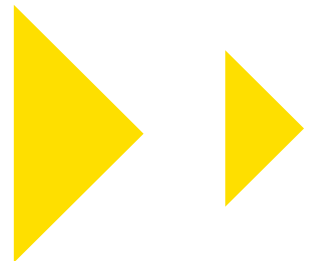




Welcome to Guild

Your partner to guide people home

Closing loans and opening doors since 1960



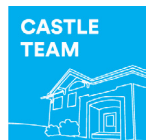
Michelle Castle

Area Manager
NMLS ID# 231122
714 N. Travis St.
Sherman, TX 75090
O: 903.957.3127 | M: 903.815.3277
mcastle@guildmortgage.net

Apply Online

www.michellecastlehomeloans.com

Scan me



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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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OWN WHAT MATTERS

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 customer's 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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OWN WHAT MATTERS

Support from lead to close ...and beyond

1

Lead follow-up

Send us a referral, however cold, and we'll check in with them at regular intervals, answering all their questions until they are ready to apply.

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.

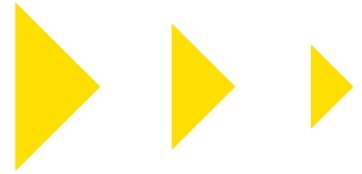
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Know the loan process

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



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

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.

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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 MARGOS, TX 78066

Real Estate Agent:
Robbie Reuter
Reuter is an Equal Housing Lender
REAL ESTATE AGENT
License: 0000000000
(800) 957-3127
reuter@myguild.com

SALES PRICE:
\$450,000
MLS#
000000

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 30YR	CONV 30YR	VA 30YR
6.75% (3.50% APR)	6.125% (3.44% APR)	6.125% (3.44% APR)
PMI \$237.73	PMI \$2,500.18	PMI \$2,485.55
Taxes \$256.06	Taxes \$256.06	Taxes \$256.06
Hazard Ins \$100.00	Hazard Ins \$100.00	Hazard Ins \$100.00
Mort Ins \$148.68	Mort Ins \$166.25	Mort Ins \$0.00
Total Pmt: \$4,228.48	Total Pmt: \$3,577.41	Total Pmt: \$3,111.61
Loan Amt \$416,200.00	Loan Amt \$416,200.00	Loan Amt \$416,200.00
UPFRONT \$0.00	UPFRONT \$0.00	UPFRONT \$5,243.75
Total Costs: \$416,200.00	Total Costs: \$416,200.00	Total Costs: \$421,443.75
1 Yr. Clost. \$32,700.00	1 Yr. Clost. \$32,700.00	1 Yr. Clost. \$32,700.00
Closing Cash \$5,741.81	Closing Cash \$5,221.00	Closing Cash \$5,222.25
Prepaid Items \$5,337.28	Prepaid Items \$5,337.68	Prepaid Items \$5,228.68
Total Cash: \$48,378.99	Total Cash: \$48,378.11	Total Cash: \$48,111.73

Myrtle Mortgage
Mortgage Consultant
NMLS # 2033333
Other: (702) 284-0003
mortgage@myguildmortgage.com
8000 N. RICHFIELD EXPRESSWAY
SUITE 120
AUSTIN, TX 78758

Robbie Reuter
Equal Housing Lender
12345 Homestead Exp, Ste 100
Austin, Texas 78704
(800) 957-3127
reuter@myguild.com

Website:
www.reuter@myguild.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
 9 months 12 months

I plan to sell my house in ...
 1 month 3 months 6 months Other
 9 months 12 months

Are you working with a real estate professional?
 Yes No

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mortgage@myguildmortgage.com

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Austin, Texas 78704
(800) 957-3127
reuter@myguild.com

Website:
www.reuter@myguild.com

Your Logo

Listing Flyer and Postcard

Call out here

12345 Guildway Dr.

Lorem ipsum dolor sit amet, ea cum soluta laboramus disputando, ne debet aperiam qui. Solum vita delatari vix et, nonamitit cotidieque ius ne, pulvcr autiam tempus in vel. Invenire facilis disantur quo ea. Eu nem unum vocibus liberamus, sed est labor intelligat et. Sit ea in rem proinde. Veniam volumus et erat, ea eam vestibulum inestitutio.

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

Want to know more, call now!

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SUITE 120
AUSTIN, TX 78758

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12345 Homestead Exp, Ste 100
Austin, Texas 78704
(800) 957-3127
reuter@myguild.com

Website:
www.reuter@myguild.com

Your Logo

Just Listed

12345 Guildway Road

Beautiful easy home to call your own!

Price	Bedrooms	Bathrooms	Square Footage	MLS #
\$450,000	4	3	2,000	0000

View in your area!

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Mortgage Consultant
NMLS # 2033333
Other: (702) 284-0003
mortgage@myguildmortgage.com
8000 N. RICHFIELD EXPRESSWAY
SUITE 120
AUSTIN, TX 78758

Robbie Reuter
Equal Housing Lender
12345 Homestead Exp, Ste 100
Austin, Texas 78704
(800) 957-3127
reuter@myguild.com

Website:
www.reuter@myguild.com

Your Logo

Available in these colors



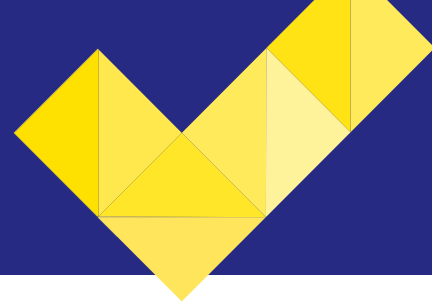
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Loans to fit your life



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 options

Extended lock options

- Lock and Shop
- Builder extended rate lock program
- Builder Forward Commitments

Alternative options

- 3-2-1 Home Plus
- Bank statement program
- BuyNow Advantage
- Bridge loans
- Complete Rate
- Doctor and Medical Professionals programs
- Down payment assistance including 1% Down Payment Advantage, Zero Down and Arrive Home™
- Energy efficiency programs including GreenSmart Advantage powered by The Home Depot®
- Home equity options
- ITIN program
- Manufactured homes, including CHOICEHomes
- Payment Advantage programs
- Renovation loans, including FHA 203(k) and FNMA HomeStyle Renovation
- Section 184 Indian Home Loan Guarantee program
- StrongStart 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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Guild
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OWN WHAT MATTERS

Homebuyer Protection

Give your buyers the confidence to make their next move

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



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



Credit Approval Protection*

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



Homebuyer Express 17-day closing guarantee*

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



Lock and Shop*

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



Payment Protection Program*

No lender fee refinance if interest rates drop after purchase

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

Let's get started!

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GENERAL TERMS AND CONDITIONS (APPLICABLE TO ALL PROGRAMS):

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

Lock and Shop:

1. Lock and Shop Program ("Program") will lock your initial interest rate for up to 120 days. To be eligible for the Program, borrower must complete a loan application with Guild Mortgage ("Guild"). No property address is required when completing the application.
2. Borrower must supply the fully executed purchase and sales contract within 90 days of participating in the Program.
3. This Program only applies to home purchases to be funded by Guild using conventional, FHA and VA conforming loan programs for one to four family dwelling units only and excludes high balance loans, second liens, investment properties, refinance loans, renovation loans, nonpurchase money home equity lines of credit, interim construction loans or other temporary financing, loans brokered to or by Guild, loans involving short sales, or any other purchase contract that requires the approval from a third party (e.g., a lender, relocation company, etc.).
4. There is an 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 6/28/2024 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.

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

Let's talk about your client's needs!

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/homebuyer-protection

For Real Estate Professionals only. Not intended for public use or distribution. *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. ***VA seller concession does not include buyer's closing costs.

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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

- ✔ MyMortgage online application and document submittal
- ✔ 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

For use by Real Estate Professionals only. Not intended for public use or distribution. *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.

O: 903.957.3127 | www.michellecastlehomeloans.com

I am authorized to do business in the states of Oklahoma and Texas. Guild Mortgage Company; NMLS #3274; Equal Housing Opportunity; www.nmlsconsumeraccess.org. All information, loan programs & interest rates are subject to change without notice. All loans subject to underwriter approval. Terms and conditions apply. Always consult an accountant or tax advisor for full eligibility requirements on tax deduction.

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Happy customers = more return business



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!

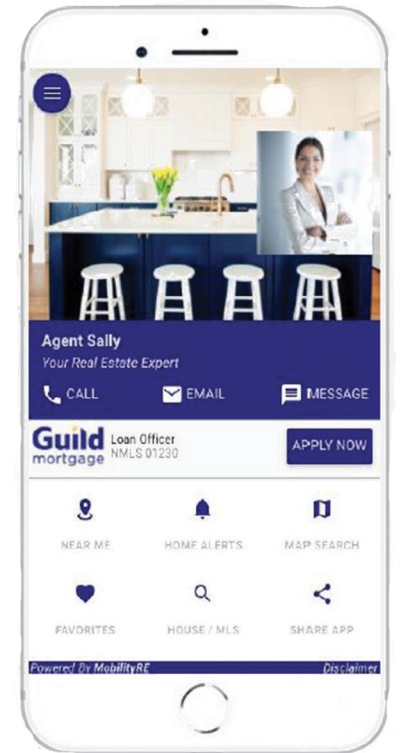
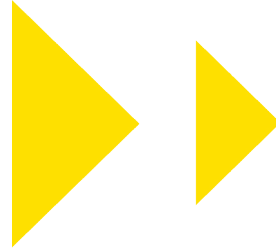
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*Homebot will bill partners directly.

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Take your business digital with MobilityRE



Let's give our clients a seamless buying experience

Give your clients the convenience they will want to share with others.

We now have an opportunity to collaborate on a mobile app to help us save time, generate leads, and stay on top of the competition. Learn more about MobilityRE.

Features include:

- Co-branded home search app
- Real time notifications on your clients' actions
- Connect directly with customers through the app
- Listing flyers and single property websites give customers valuable area information
- Market your listing through QR codes and sign riders
- Easy pre-approval process

Want more info?

Contact me today!

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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 50 75
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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I'm Available on weekends.

Let's give your clients
more negotiating power!

If you need assistance with

- › A pre-approval letter
- › Questions on credit qualifications
- › Questions on loan programs
- › Closing cost estimates

I'M HERE TO HELP

Guild's offices are not open to the public on weekends to carry out any substantial business functions.

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Does your client's loan need a rescue?

We've got a lifeline

Guild Mortgage may be able to help your clients save their deal

Standard

- Conventional
- FHA
- VA
- USDA
- Jumbo

Specialty

- 1% Down Payment Advantage
- 3-2-1 Home Plus powered by The Home Depot®
- Bank Statement Program
- Bridge loans
- BuyNow Advantage
- Complete Rate
- Down payment assistance programs
- GreenSmart Advantage powered by The Home Depot®
- Home equity options
- ITIN mortgage program
- Payment Advantage programs
- Renovation loans
- Reverse mortgages
- Section 184 Indian Home Loan Guarantee program

We'll guide you through all your options. Let's connect!

*Credit scores for FHA loans from 540-579 have a maximum loan-to-value of 90%. 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. For use by Real Estate Professionals only. Not intended for public use or distribution.

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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 Guild Mortgage employees and customers live.

Volunteer opportunities

Guild Mortgage employees get paid time off for volunteerism. Do you have a cause you feel strongly about? We're 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 is a 501(c)(3) non profit founded by Guild Mortgage. EIN: 81-3941659, for financial statements email GuildGiving@GuildMortgage.net.

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We've got

your back



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