Fulfillment platform built for speed and efficiency to close loans faster.

One of the widest product offerings in the industry to help close more loans.

On-house underwriting, processing and funding.

Call me today to learn more!

We have the *WOW!*

Guild is a Direct Fannie Mae/Ginnie Mae lender
These critical relationships help us close more Conventional and Government loans with fewer investor overlays.

Benefits of being a direct lender:

- **FHA:**
  - FHA/VA minimum FICO of **620** *(others require 640)*
  - Manual Underwrites (No FICO OK)
  - Flipping within 90 days OK!
  - 5/1 ARM *(many lenders do not currently offer this)*
  - Condo Approvals– OK!
  - 203k Streamline – Up to $35k in financed improvements
  - Energy Efficient Loan Available

- **Conventional**
  - Minimum FICO of **600** *(competitors require 640)*
  - Financing for borrowers with **5 - 10 financed properties**
  - FNMA HomePath® approved (FNMA foreclosed properties)
- **VA**
  - Min. FICO 600 (others require up to 640)
  - Manual Underwrites (No FICO OK)

- **Escrow Holdbacks OK** (Most lenders don't offer these)
  - FHA & Conventional

- **Over 45% Debt Ratios OK** (Most lenders require max. 45% debt–to–income ratio)

- **Manufactured homes**– financing still available with a minimum 680 FICO

Niche Products

- **Jumbo products** to $2.5 million and up to 80% LTV
- **High Rise Condos–** Financing avail. *(above 8 stories)*

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