## We Make it **Easy** to Close More Homes!

## Guild is a Direct Fannie Mae/Ginnie Mae Lender

These critical relationships help us close more Conventional and Government loans with fewer investor overlays.

## **Niche** Products

- Jumbo Fixed and ARM products up to 2.0 million
- FHA 203k Streamline Up to \$35,000 for home improvements
- 100% Financing USDA (subject to government funding)
- Homepath financing up to 97% LTV with no Mortgage Insurance
- FHA 5/1 Adjustable Rate Mortgages (ARMs)
- My Community Financing—Conventional Loans with a 3% down payment requirement
- FHA and FNMA High Balance 5/1 ARM

## **Expanded** Guidelines

- FHA / VA minimum FICO of 600
- Conventional minimum FICO of 600
- High Rise Condos financing (above 8 stories)
- Financing for borrowers with 5+ financed properties
- No MLS Seasoning on Rate Term Refinance transactions

Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. Company NMLS# 3274.





Please call me with any questions.

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